



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

The updated *VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports* (Document ID 2404-05), is the second volume of a two-volume set of books for Visa members currently using VSS and for new Visa members. This guide does not include references to either the BASE II Settlement Service, or the SMS Settlement Service.

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Your opinion is important to us. If you have any comments regarding this manual, please e-mail us at any time. Our e-mail address is Docline@visa.com.

Effective: 1 October 2004



VisaNet Settlement Service (VSS) User's Guide

Volume 2, Reports

Effective: 1 October 2004

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About This Guide

The purpose of the *VisaNet Settlement Service (VSS) User's Guide* is to provide existing Visa members and processors the information they need to migrate to VSS.

Audience

This volume of the *VSS User's Guide* is intended for a variety of audiences. It should be read by business managers and technical and operations staff at member and processor sites. The information provided is applicable to both existing Single Message System (SMS)- and BASE II-connected members worldwide.

Organization

The *VisaNet Settlement Service (VSS) User's Guide* is divided into two volumes.

Volume 1

Volume 1 contains 10 major sections.

Table 1: Volume 1 Content Description (1 of 2)

| Chapter | Title | Description |
|---------|--------------------------------|---|
| 1 | VSS Overview | This chapter provides members with an overview section describing VSS, including its features and functions. |
| 2 | VSS Settlement Concepts | This chapter defines for members the settlement reporting entities and VSS settlement hierarchies. |
| 3 | Settlement Processing Schedule | This chapter provides SMS- and BASE II-connected members with information on the daily settlement schedule and optional services that allow for earlier settlement reporting. |
| 4 | Funds Transfer | This chapter describes for members the funds transfer process, including information on establishing a new funds transfer or changing an existing one. |
| 5 | VSS Reporting and Messages | This chapter provides information about VSS reports, including reporting terminology, features, fees and charges reporting, report formats and delivery, and a list of mandatory and recommended VSS reports. |
| 6 | SMS Reports and Raw Data | This chapter describes the SMS reports and raw data available to SMS-connected members. |
| 7 | Reconciliation | This chapter provides the information that both SMS- and BASE II-connected members and processors need to develop reconciliation procedures. |
| 8 | Member Testing | This chapter describes the VSS testing and test planning available for SMS- and BASE II-connected members using the VisaNet Certification Management System (VCMS). |

Table 1: Volume 1 Content Description (2 of 2)

| Chapter | Title | Description |
|----------|----------------|--|
| 9 | Implementation | This chapter describes for members and processors the internal considerations necessary to implement VSS and provides information to assist them in defining their VSS requirements. |
| Glossary | Glossary | This section provides definitions of VSS-related terms. |

Volume 2

Volume 2 of the *VisaNet Settlement Service User's Guide* contains five appendixes that supplement the information provided in Volume 1 of this guide.

NOTE: *For latest updates and detailed information on V.I.P. message formats and field and code descriptions, refer to V.I.P. Technical documentations.*

Table 2: Volume 2 Content Description

| Appendix and Title | Description |
|---|---|
| Appendix A. VSS Reports— Print-Ready Formats | This appendix contains a sample of each VSS report and detailed field descriptions. |
| Appendix B. VSS Reports— Machine-Readable Formats | This appendix contains machine-readable report formats for VSS reports. |
| Appendix C. VSS Codes | This appendix contains codes that are used in the machine-readable report formats. |
| Appendix D. SMS Reports and Raw Data | This appendix contains report layouts for SMS detail reports and record layouts for V.I.P. Raw Data Release 2.2 (VSS version). |
| Appendix E. VSS Business Transaction Types Cross- Reference | This appendix contains a cross-reference of SMS—including Interlink (ILM)—and BASE II transactions to VSS business transaction types. |

The Volume 2 appendixes address both SMS-connected and BASE II-connected members and processors worldwide as shown in [Table 3](#).

Table 3: Audience for Volume 2 Appendixes

| Appendix and Title | SMS | BASE II |
|--|-----|---------|
| Appendix A. VSS Reports—Print-Ready Formats | ✓ | ✓ |
| Appendix B. VSS Reports—Machine-Readable Formats | ✓ | ✓ |
| Appendix C. VSS Codes | ✓ | ✓ |
| Appendix D. SMS Reports and Raw Data | ✓ | |
| Appendix E. VSS Business Transaction Types Cross-Reference | ✓ | ✓ |

VSS Reports—Print-Ready Formats A

This chapter provides the following information for each report:

- **Report ID**—Identification of report
- **Report Title**—Title of report
- **Report Description and Highlights**—Purpose of the report and a brief description of report contents
- **Page Break**—Page break controls
- **Totals Provided**—Categories for which totals are provided on the report
- **Reconciliation Process**—When applicable, the process for reconciling this report to other VSS reports
- **Frequency**—How often the report is produced

Each report discussion includes a sample with field descriptions.

The following reports are produced by VSS:

- VSS-100-W—Weekly Settlement Reporting Hierarchy List
- VSS-100-R—Revised Settlement Reporting Hierarchy List
- VSS-110—Settlement Summary Report

- VSS-110-M—Monthly Settlement Summary Report
- VSS-115—SRE Settlement Recap Report
- VSS-115-M—Monthly SRE Settlement Recap Report
- VSS-120—Interchange Value Report
- VSS-120-M—Monthly Interchange Value Report
- VSS-130—Reimbursement Fees Report
- VSS-130-M—Monthly Reimbursement Fees Report
- VSS-131—Volume Discount Detail Report (U.S. only)
- VSS-131-M—Monthly Volume Discount Detail Report (U.S. only)
- VSS-135—Month-to-Date Reimbursement Fees Report
- VSS-136—Month-to-Date Volume Discount Detail Report (U.S. only)
- VSS-140—Visa Charges Report
- VSS-140-M—Monthly Visa Charges Report
- VSS-210—Currency Conversion Fees Report
- VSS-210-M—Monthly Currency Conversion Fees Report
- VSS-230—Visa Charges Reconciliation Report
- VSS-300—SRE Financial Recap Report
- VSS-600—Pending Settlement Report (Brazil and Japan only)
- VSS-900—Reconciliation Report
- VSS-900-M—Monthly Reconciliation Report
- VSS-900-P—Processor Reconciliation Report
- VSS-900-PM—Monthly Processor Reconciliation Report

- VSS-900-PS—Processor Summary Reconciliation Report
- VSS-900-S—Summary Reconciliation Report
- VSS-900-SM—Monthly Summary Reconciliation Report
- VSS-900-XM—Monthly Processor Reconciliation Report

Order of Delivery

VSS reports are delivered in the following order:

- Destination BIN (field in report records)
- Daily/Monthly
- Processor/International Settlement/National Net Settlement
- Report ID
- SRE

Processors have an option as to what value is placed in the Destination BIN field in report records. When the BIN identification option is selected, the BIN of the lowest-level SRE is placed in the Destination BIN field of the machine-readable (TC 46) and print-ready (TC 47) report records. If this option is not used, the processor is placed in the Destination BIN field. The processor is always in the report records for summary-level SREs. The BIN identification option should be selected if the processor wants report records in BIN sequence. For more information on this option, refer to the *VisaNet Settlement Service (VSS) User's Guide, Volume 1*, Chapter 5, Reporting and Messages, section BIN Identification.

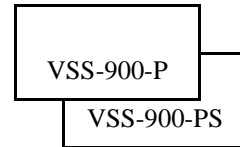
Daily reports are delivered first. On the first processing day of each month, monthly reports for the previous month are delivered after the daily reports.

The VSS processor reports are delivered before the International Settlement Service and National Net Settlement Service reports.

Members participating in a National Net Settlement Service receive two sets of reports—one for the National Net Settlement Service and one for the International Settlement service.

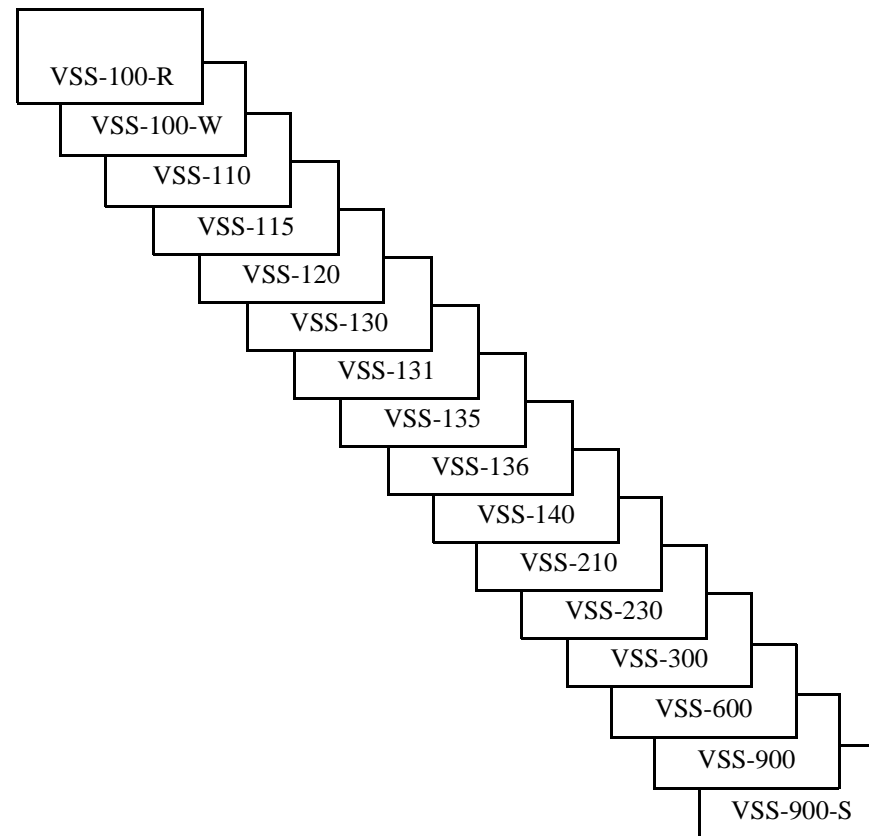
If the National Net Settlement Service has a customized cutoff time, the reports for this service are delivered separately from the International Settlement Service reports. If the National Net Settlement Service has the same cutoff time as the International Settlement Service, then reports for the National Net Settlement Service follow those for the International Settlement Service in the same delivery.

The daily VSS processor reports are delivered in the following order:

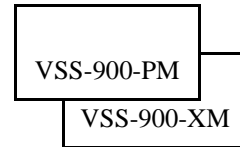


The daily International Settlement and National Net Settlement reports are delivered in the order shown below.

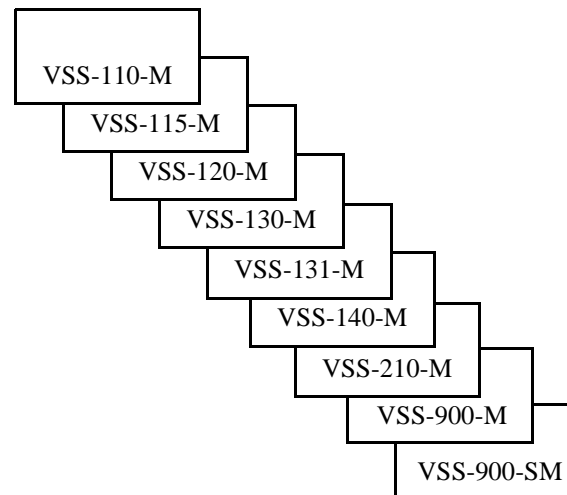
NOTE: *If a report is being sent for more than one SRE, the reports are sent in SRE sequence.*



Monthly VSS processor reports are delivered in the following order:



Monthly International Settlement and National Net Settlement reports are delivered in the following order:



Common Header

The header information is common for all VSS reports.

| | | | | | | | |
|---|----------------------|----------------------------|----|---------------------------------------|----|--------------|---------|
| 1 | REPORT ID: | VSS-110 | 7 | VISANET SETTLEMENT SERVICE | 11 | PAGE: | 2 |
| 2 | REPORTING FOR: | 1111111111 B OF ANTARC NE | 8 | INTERNATIONAL SETTLEMENT SERVICE | 12 | PROC DATE: | 01DEC97 |
| 3 | ROLLUP TO: | 1234567890 B OF ANTARC N | 9 | MONTHLY SETTLEMENT SUMMARY REPORT | 13 | REPORT DATE: | 01DEC97 |
| 4 | FUNDS XFER ENTITY: | 9658922110 B OF ANTARCTICA | 10 | FOR 01NOVEMBER97 THROUGH 30NOVEMBER97 | 14 | LAST CHANGE: | 15NOV97 |
| 5 | SETTLEMENT CURRENCY: | FIM | | | | | |
| 6 | CLEARING CURRENCY: | USD | | | | | |

Common Header Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| 1 ➤ | Report ID | <p>VSS report IDs consist of three parts separated by dashes.</p> <p>The first part always contains the literal "VSS."</p> <p>The second part is the alphanumeric report identifier.</p> <p>The third part indicates the type of report, as follows:</p> <ul style="list-style-type: none"> • Processor report (P) • Processor summary report (PS) • Member summary report (S) • Member monthly report (M) • Member weekly report (W) • Member revised report (R) <p>The absence of the third part of the report ID indicates that the report is a member daily report.</p> |
| 2 ➤ | Reporting For | Settlement reporting entity (SRE) identifier and name for which the report was generated. |
| 3 ➤ | Rollup To | Identifier and name of the summary SRE at the next highest level. |
| 4 ➤ | Funds XFER Entity | Funds transfer SRE identifier and name. This name identifies the SRE that is responsible for handling funds transfer on behalf of the Reporting For SRE. |
| 5 ➤ | Settlement Currency | The 3-character, alphabetic settlement currency code. |



| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|-------------------------|---|--|
| 6 ➤ | Clearing Currency | The 3-character, alphabetic clearing currency code. |
| 7 ➤ | Report Heading | VisaNet Settlement Service. |
| 8 ➤ | Settlement Service Name | Name of the settlement service; for example, the International Settlement Service or one of the National Net Settlement Services. |
| 9 ➤ | Report Title | Title of the VSS report. |
| 10 ➤ Part (a) | For... | First day of the month for which data has been accumulated. Applies only to monthly and month-to-date reports. Note that this date is always the first of the month even when data has only been collected for a partial month due to a monthly or month-to-date report being requested mid-month. |
| | Through... | Last day of the reporting period. This is the last day of the month for monthly reports and the processing date for month-to-date reports. Applies only to monthly and month-to-date reports. |
| 11 ➤ | Page | Page number. |
| 12 ➤ | Proc Date | Date for which settlement was run. |
| 13 ➤ | Report Date | Date the report was produced. |
| 14 ➤ | Last Change | Date on which the hierarchy was last modified. |

VSS-100-W: Weekly Settlement Reporting Hierarchy List

| | | | |
|----------------------------|--|--------------------------------|-----------------|
| REPORT ID: | VSS-100-W | TOTALS: | Not applicable. |
| REPORT TITLE: | WEEKLY SETTLEMENT REPORTING HIERARCHY LIST | RECONCILIATION PROCESS: | Not applicable. |
| REPORT DESCRIPTION: | This report provides a listing of the settlement hierarchy for the given SRE. | FREQUENCY: | Twice a week. |
| REPORT HIGHLIGHTS: | <p>This report lists the portion of the settlement hierarchy for the Reporting For SRE and all SREs below it.</p> <p>It shows the hierarchy of all the subordinate SREs whose totals are rolled up to the reports for the Reporting For SRE.</p> <p>The report also shows the clearing entities that point to each lowest-level SRE.</p> | | |
| PAGE BREAK: | By page overflow. | | |

VSS-100-W Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| A | Settlement Reporting Entity (SRE) Hierarchy | SREs that compose the settlement hierarchy for the Reporting For SRE. |
| B | Settlement Reporting Entity Name | Name of the corresponding SRE. |
| C | Funds Transfer | Contains YES if the corresponding SRE is a funds transfer SRE. Otherwise, this field contains spaces. |
| D | Clearing Entity ID | Contains all the clearing entity identifiers for the corresponding SRE, one per line. SREs at the lowest level in the settlement hierarchy may have one or more clearing entity IDs. SREs that are not at the lowest level in the settlement hierarchy will not have a clearing entity ID associated with them. If the clearing entity is a card range, then both the high and low ends of the range are printed. |
| E | Processor ID | Contains the processor ID for the corresponding clearing entity. |



| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---|---|---|
|  F | Network ID | Contains the network ID for the corresponding clearing entity/processor combination. This field contains ALL when no specific network was identified when the SRE was established. |
|  G | Transaction Currency | Contains the transaction currency code for the corresponding SRE. This field contains blanks when no specific transaction currency was identified when the SRE was established. The transaction currency option applies exclusively to the International Settlement Service and is currently available in the European Union region only. |

VSS-100-R: Revised Settlement Reporting Hierarchy List

| | | | |
|----------------------------|--|--------------------------------|---|
| REPORT ID: | VSS-100-R | TOTALS: | Not applicable. |
| REPORT TITLE: | REVISED SETTLEMENT REPORTING HIERARCHY LIST | RECONCILIATION PROCESS: | Not applicable. |
| REPORT DESCRIPTION: | This report provides a listing of the settlement hierarchy for the given SRE. | FREQUENCY: | When the settlement hierarchy changes or a member implements VSS. |
| REPORT HIGHLIGHTS: | <p>This report lists the portion of the settlement hierarchy for the Reporting For SRE and all SREs below it. It is produced when one or more of the following fields in the VSS hierarchy changes or a member implements VSS:</p> <ul style="list-style-type: none"> • Settlement Reporting Hierarchy (SRE added or deleted) • Settlement Reporting Entity Name • Funds Transfer • Clearing Entity ID • Processor ID • Network ID • Transaction Currency <p>It shows the hierarchy of all the subordinate SREs whose totals are rolled up to the reports for the Reporting For SRE. The report also shows the clearing entities that point to each lowest-level SRE.</p> | | |
| PAGE BREAK: | By page overflow. | | |

VSS-100-R Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| A | Settlement Reporting Entity (SRE) Hierarchy | SREs that compose the settlement hierarchy for the Reporting For SRE. |
| B | Settlement Reporting Entity Name | Name of the corresponding SRE. |
| C | Funds Transfer | Contains YES if the corresponding SRE is a funds transfer SRE. Otherwise, this field contains spaces. |
| D | Clearing Entity ID | Contains all the clearing entity identifiers for the corresponding SRE, one per line. SREs at the lowest level in the settlement hierarchy may have one or more clearing entity IDs. SREs that are not at the lowest level in the settlement hierarchy will not have a clearing entity ID associated with them. If the clearing entity is a card range, then both the high and low ends of the range are printed. |
| E | Processor ID | Contains the processor ID for the corresponding clearing entity. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---|---|---|
|  F | Network ID | Contains the network ID for the corresponding clearing entity/processor combination. This field contains ALL when no specific network was identified when the SRE was established. |
|  G | Transaction Currency | Contains the transaction currency code for the corresponding SRE. This field contains blanks when no specific transaction currency was identified when the SRE was established. The transaction currency option applies exclusively to the International Settlement Service and is currently available in the European Union region only. |

REPORT ID: VSS-110

REPORTING FOR: 1234567890 B OF ANTARCT N

ROLLUP TO: 1234567890 B OF ANTARCT N

FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE

INTERNATIONAL SETTLEMENT SERVICE

SETTLEMENT SUMMARY REPORT

PAGE: 1

PROC DATE: 01DEC97

REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | | | | | |
|--------------------------|--------------------------|--------------|------------------|-----------------|-----------------|
| 1 FUNDS TRANSFER AMOUNT: | | 146,929.37DB | | | |
| | | A | B | C | D |
| | | COUNT | CREDIT AMOUNT | DEBIT AMOUNT | TOTAL AMOUNT |
| INTERCHANGE VALUE | | | | | |
| 2 | TOTAL ACQUIRER | 146 | 26,464.87 | 0.00 | 26,464.87CR |
| 3 | TOTAL ISSUER | 1,178 | 1,310.16 | 175,359.23 | 174,049.07DB |
| 4 | TOTAL OTHER | 1 | 0.00 | 3.58 | 3.58DB |
| 5 | TOTAL INTERCHANGE VALUE | 1,325 | 27,775.03 | 175,362.81 | 147,587.78DB |
| REIMBURSEMENT FEES | | | | | |
| 6 | TOTAL ACQUIRER | | 3.58 | 361.02 | 357.44DB |
| 7 | TOTAL ISSUER | | 1,907.81 | 281.83 | 1,625.98CR |
| 8 | TOTAL OTHER | | 0.00 | 0.00 | 0.00 |
| 9 | TOTAL REIMBURSEMENT FEES | | 1,911.39 | 642.85 | 1,268.54CR |
| VISA CHARGES | | | | | |
| 10 | TOTAL ACQUIRER | | 0.00 | 17.37 | 17.37DB |
| 11 | TOTAL ISSUER | | 0.00 | 590.54 | 590.54DB |
| 12 | TOTAL OTHER | | 0.00 | 2.22 | 2.22DB |
| 13 | TOTAL VISA CHARGES | | 0.00 | 610.13 | 610.13DB |
| TOTAL | | | | | |
| 14 | TOTAL ACQUIRER | | 26,468.45 | 378.39 | 26,090.06CR |
| 15 | TOTAL ISSUER | | 3,217.97 | 176,231.60 | 173,013.63DB |
| 16 | TOTAL OTHER | | 0.00 | 5.80 | 5.80DB |
| 17 | NET SETTLEMENT AMOUNT | | 29,686.42 | 176,615.79 | 146,929.37DB |

*** END OF VSS-110 REPORT ***

VSS-110 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| A | Count | Total number of interchange transactions. |
| B | Credit Amount | Total credits for corresponding row. |
| C | Debit Amount | Total debits for corresponding row. |
| D | Total Amount | Net of credits (B) minus debits (C). |
| 1 | Funds Transfer Amount | Shown if the Reporting For SRE is a funds transfer SRE. The amount is the funds transfer amount for that entity. |
| 2 | Total Acquirer | Total interchange value for acquirer transactions. |
| 3 | Total Issuer | Total interchange value for issuer transactions. |
| 4 | Total Other | Total interchange value for other transactions. |
| 5 | Total Interchange Value | Total interchange value for all transactions. |
| 6 | Total Acquirer | Total reimbursement fees for acquirer transactions. |
| 7 | Total Issuer | Total reimbursement fees for issuer transactions. |
| 8 | Total Other | Total reimbursement fees for other transactions. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|------------------------------------|--|---|
| 9 ➤ | Total Reimbursement Fees | Total reimbursement fees for all transactions. |
| 10 ➤ | Total Acquirer | Total Visa charges for acquirer transactions. |
| 11 ➤ | Total Issuer | Total Visa charges for issuer transactions. |
| 12 ➤ | Total Other | Total Visa charges for other transactions. |
| 13 ➤ | Total Visa Charges | Total Visa charges for all transactions. |
| 14 ➤ | Total Acquirer | Total interchange value, fees, and charges for acquirer transactions. |
| 15 ➤ | Total Issuer | Total interchange value, fees, and charges for issuer transactions. |
| 16 ➤ | Total Other | Total interchange value, fees, and charges for other transactions. |
| 17 ➤ | Net Settlement Amount | Total interchange value, fees, and charges for all transactions. |

VSS-110-M: Monthly Settlement Summary Report

| | |
|---|--|
| REPORT ID: VSS-110-M | TOTALS: |
| | By: <ul style="list-style-type: none"> • Interchange value, reimbursement fees, Visa charges • Business mode The net settlement amount for the reporting entity is also provided. Funds Transfer Amount is shown if the report is for a funds transfer SRE. |
| REPORT TITLE: MONTHLY SETTLEMENT SUMMARY REPORT | RECONCILIATION PROCESS: |
| | The totals for interchange value reconcile to the totals by business mode shown on the VSS-120-M report. The totals for reimbursement fees reconcile to the totals by business mode shown on the VSS-130-M report. The totals for Visa charges reconcile to the totals by business mode shown on the VSS-140-M report. |
| REPORT DESCRIPTION: | FREQUENCY: |
| This report is the monthly version of the VSS-110 report. | Monthly. |
| REPORT HIGHLIGHTS: | |
| The fields on this report are the same as those shown on the VSS-110 report. The from and to dates in the report heading indicate the first and the last days of the month for which the data was accumulated. | |
| PAGE BREAK: | |
| None | |

| | | | |
|--|---------------------------------------|--|----------------------|
| REPORT ID: VSS-110-M | VISANET SETTLEMENT SERVICE | | PAGE: 1 |
| REPORTING FOR: 1234567890 B OF ANTARCT N | INTERNATIONAL SETTLEMENT SERVICE | | PROC DATE: 01DEC97 |
| ROLLUP TO: 1234567890 B OF ANTARCT N | MONTHLY SETTLEMENT SUMMARY REPORT | | REPORT DATE: 01DEC97 |
| FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N | FOR 01NOVEMBER97 THROUGH 30NOVEMBER97 | | |

SETTLEMENT CURRENCY: NOK

FUNDS TRANSFER AMOUNT: 146,929.37DB

| | COUNT | CREDIT AMOUNT | DEBIT AMOUNT | TOTAL AMOUNT |
|--------------------------|-------|------------------|-----------------|-----------------|
| INTERCHANGE VALUE | | | | |
| TOTAL ACQUIRER | 146 | 26,464.87 | 0.00 | 26,464.87CR |
| TOTAL ISSUER | 1,178 | 1,310.16 | 175,359.23 | 174,049.07DB |
| TOTAL OTHER | 1 | 0.00 | 3.58 | 3.58DB |
| TOTAL INTERCHANGE VALUE | 1,325 | 27,775.03 | 175,362.81 | 147,587.78DB |
| REIMBURSEMENT FEES | | | | |
| TOTAL ACQUIRER | | 3.58 | 361.02 | 357.44DB |
| TOTAL ISSUER | | 1,907.81 | 281.83 | 1,625.98CR |
| TOTAL OTHER | | 0.00 | 0.00 | 0.00 |
| TOTAL REIMBURSEMENT FEES | | 1,911.39 | 642.85 | 1,268.54CR |
| VISA CHARGES | | | | |
| TOTAL ACQUIRER | | 0.00 | 17.37 | 17.37DB |
| TOTAL ISSUER | | 0.00 | 590.54 | 590.54DB |
| TOTAL OTHER | | 0.00 | 2.22 | 2.22DB |
| TOTAL VISA CHARGES | | 0.00 | 610.13 | 610.13DB |
| TOTAL | | | | |
| TOTAL ACQUIRER | | 26,468.45 | 378.39 | 26,090.06CR |
| TOTAL ISSUER | | 3,217.97 | 176,231.60 | 173,013.63DB |
| TOTAL OTHER | | 0.00 | 5.80 | 5.80DB |
| NET SETTLEMENT AMOUNT | | 29,686.42 | 176,615.79 | 146,929.37DB |

*** END OF VSS-110-M REPORT ***

VSS-115: SRE Settlement Recap Report

| | | | |
|----------------------------|--|--------------------------------|---|
| REPORT ID: | VSS-115 | TOTALS | By: <ul style="list-style-type: none">Interchange value, reimbursement fees, and Visa chargesBusiness mode The net settlement amount for the reporting entity is also provided. |
| REPORT TITLE: | SRE SETTLEMENT RECAP REPORT | RECONCILIATION PROCESS: | The totals for interchange value reconcile to the totals by business mode shown on the VSS-120 report. The totals for reimbursement fees reconcile to the totals by business mode shown on the VSS-130 report. The totals for Visa charges reconcile to the totals by business mode shown on the VSS-140 report. This report can also be reconciled back to the VSS-110 Settlement Summary Report. |
| REPORT DESCRIPTION: | This report provides the summarized totals of the interchange value, reimbursement fees, and Visa charges for the Reporting For SRE. | FREQUENCY: | Daily |

REPORT**HIGHLIGHTS:**

This report contains a summarization of all transactions grouped as follows:

- Original transactions by business transaction type (includes returns)
- Reversals
- Chargebacks
- Representments
- Adjustments

In addition, fees and charges are summarized on this report. Information on this report is summarized by business mode (acquirer, issuer, other).

PAGE BREAK:

On page overflow.

REPORT ID: VSS-115
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 SRE SETTLEMENT RECAP REPORT










PAGE: 1
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | -----CREDITS----- | | -----DEBITS----- | | -----TOTAL----- | |
|---------------------------------------|-------------------|-----------|------------------|------------|-----------------|--------------|
| | COUNT | AMOUNT | COUNT | AMOUNT | COUNT | AMOUNT |
| 1 ACQUIRER TRANSACTIONS | A | B | C | D | E | F |
| 2 PURCHASE | 145 | 26,345.72 | | 0.00 | 145 | 26,345.72CR |
| 3 REPRESENTMENTS | 1 | 119.15 | | 0.00 | 1 | 119.15CR |
| 4 TOTAL INTERCHANGE | 146 | 26,464.87 | | 0.00 | 146 | 26,464.87CR |
| 5 REIMBURSEMENT FEES | | 3.58 | | 361.02 | | 357.44DB |
| 6 VISA CHARGES | | 0.00 | | 17.37 | | 17.37DB |
| 7 TOTAL ACQUIRER | 146 | 26,468.45 | | 378.39 | 146 | 26,090.06CR |
| 8 ISSUER TRANSACTIONS | | | | | | |
| 9 PURCHASE | | 0.00 | 1,110 | 153,924.70 | 1,110 | 153,924.70DB |
| VISAPHONE | | 0.00 | 4 | 64.34 | 4 | 64.34DB |
| MERCHANDISE CREDIT | 7 | 1,310.16 | | 0.00 | 7 | 1,310.16CR |
| MANUAL CASH | | 0.00 | 8 | 4,035.47 | 8 | 4,035.47DB |
| ATM CASH | | 0.00 | 47 | 16,912.79 | 47 | 16,912.79DB |
| 10 REPRESENTMENTS | | 0.00 | 2 | 421.93 | 2 | 421.93DB |
| 11 TOTAL INTERCHANGE | 7 | 1,310.16 | 1,171 | 175,359.23 | 1,178 | 174,049.07DB |
| 12 REIMBURSEMENT FEES | | 1,907.81 | | 281.83 | | 1,625.98CR |
| 13 VISA CHARGES | | 0.00 | | 590.54 | | 590.54DB |
| 14 TOTAL ISSUER | 7 | 3,217.97 | 1,171 | 176,231.60 | 1,178 | 173,013.63DB |
| 15 OTHER TRANSACTIONS | | | | | | |
| FEE COLLECT RC=0100 | | 0.00 | 1 | 3.58 | 1 | 3.58DB |
| 16 TOTAL INTERCHANGE | | 0.00 | 1 | 3.58 | 1 | 3.58DB |
| 17 REIMBURSEMENT FEES | | 0.00 | | 0.00 | | 0.00 |
| 18 VISA CHARGES | | 0.00 | | 2.22 | | 2.22DB |
| 19 TOTAL OTHER | | 0.00 | 1 | 5.80 | 1 | 5.80DB |
| 20 TOTAL | 153 | 29,686.42 | 1,172 | 176,615.79 | 1,325 | 146,929.37DB |
| 21 FINAL SETTLEMENT NET AMOUNT | | | | | | 146,929.37DB |

*** END OF VSS-110-M REPORT ***

VSS-115 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---|---|--|
|  | Credits Count | Number of transactions with a credit (CR) value for category listed in left-hand column of report. |
|  | Credits Amount | Total credit value for transactions in category listed in left-hand column of report. |
|  | Debits Count | Number of transactions with a debit (DB) value for category listed in left-hand column of report. |
|  | Debits Amount | Total debit value for transactions in category listed in left-hand column of report. |
|  | Total Count | Number of all transactions for category listed in left-hand column of report. |
|  | Total Amount | Net amount (credits less debits) for category listed in left-hand column of report. |
|  | Acquirer Transactions | Acquirer transactions section heading. |
|  | Business Transaction Type | All original transactions submitted by the acquirer that are not reversals for the business transaction type listed. |
|  | Representments | All representment transactions that are not reversals submitted by the acquirer. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|----------------------------|--|---|
| 4 | Total Interchange | Total interchange value for all acquirer activity. |
| 5 | Reimbursement Fees | Reimbursement fees assessed on all acquirer transactions. |
| 6 | Visa Charges | Visa charges for all acquirer transactions. |
| 7 | Total Acquirer | Totals for all acquirer activity for this SRE. |
| 8 | Issuer Transactions | Issuer transactions section heading. |
| 9 | Business Transaction Type | All original transactions received by the issuer that are not reversals for the business transaction type listed. |
| 10 | Representments | All representment transactions that are not reversals received by the issuer. |
| 11 | Total Interchange | Total interchange value for all issuer activity. |
| 12 | Reimbursement Fees | Reimbursement fees assessed on issuer transactions. |
| 13 | Visa Charges | Visa charges for all issuer transactions. |
| 14 | Total Issuer | Totals for all issuer activity for this SRE. |
| 15 | Other Transactions | Other transactions section heading. |
| 16 | Total Interchange | Total interchange value for all other activity. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| 17 | Reimbursement Fees | Reimbursement fees assessed on other transactions. |
| 18 | Visa Charges | Visa charges for all other transactions. |
| 19 | Total Other | Totals for all other activity for this SRE. |
| 20 | Total | Total values for all activity for this SRE. |
| 21 | Final Settlement Net Amount | Net settlement amount for all activity for this SRE. |

VSS-115-M: Monthly SRE Settlement Recap Report

| | |
|--|--|
| REPORT ID: VSS-115-M | TOTALS: By: |
| REPORT TITLE: MONTHLY SRE SETTLEMENT RECAP REPORT | <ul style="list-style-type: none"> • Interchange value, reimbursement fees, and Visa charges • Business mode <p>The net settlement amount for the reporting entity is also provided.</p> |
| REPORT DESCRIPTION: This report is the monthly version of the VSS-115 report. | RECONCILIATION PROCESS: <p>The totals for interchange value reconcile to the totals by business mode shown on the VSS-120-M report.</p> <p>The totals for reimbursement fees reconcile to the totals by business mode shown on the VSS-130-M report.</p> <p>The totals for Visa charges reconcile to the totals by business mode shown on the VSS-140-M report.</p> <p>This report can also be reconciled back to the VSS-110-M report.</p> |
| REPORT HIGHLIGHTS: <p>The fields on this report are the same as those shown on the VSS-115 report.</p> <p>The from and to dates in the report heading indicate the first and the last days of the month for which the data was accumulated.</p> | FREQUENCY: Monthly. |

REPORT ID: VSS-115-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY SRE SETTLEMENT RECAP REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 1
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | -----CREDITS----- | | -----DEBITS----- | | -----TOTAL----- | |
|-----------------------------|-------------------|-----------|------------------|------------|-----------------|--------------|
| | COUNT | AMOUNT | COUNT | AMOUNT | COUNT | AMOUNT |
| ACQUIRER TRANSACTIONS | | | | | | |
| PURCHASE | 145 | 26,345.72 | | 0.00 | 145 | 26,345.72CR |
| REPRESENTMENTS | 1 | 119.15 | | 0.00 | 1 | 119.15CR |
| TOTAL INTERCHANGE | 146 | 26,464.87 | | 0.00 | 146 | 26,464.87CR |
| REIMBURSEMENT FEES | | 3.58 | | 361.02 | | 357.44DB |
| VISA CHARGES | | 0.00 | | 17.37 | | 17.37DB |
| TOTAL ACQUIRER | 146 | 26,468.45 | | 378.39 | 146 | 26,090.06CR |
| ISSUER TRANSACTIONS | | | | | | |
| PURCHASE | | 0.00 | 1,110 | 153,924.70 | 1,110 | 153,924.70DB |
| VISAPHONE | | 0.00 | 4 | 64.34 | 4 | 64.34DB |
| MERCHANDISE CREDIT | 7 | 1,310.16 | | 0.00 | 7 | 1,310.16CR |
| MANUAL CASH | | 0.00 | 8 | 4,035.47 | 8 | 4,035.47DB |
| ATM CASH | | 0.00 | 47 | 16,912.79 | 47 | 16,912.79DB |
| REPRESENTMENTS | | 0.00 | 2 | 421.93 | 2 | 421.93DB |
| TOTAL INTERCHANGE | 7 | 1,310.16 | 1,171 | 175,359.23 | 1,178 | 174,049.07DB |
| REIMBURSEMENT FEES | | 1,907.81 | | 281.83 | | 1,625.98CR |
| VISA CHARGES | | 0.00 | | 590.54 | | 590.54DB |
| TOTAL ISSUER | 7 | 3,217.97 | 1,171 | 176,231.60 | 1,178 | 173,013.63DB |
| OTHER TRANSACTIONS | | | | | | |
| FEE COLLECT RC=0100 | | 0.00 | 1 | 3.58 | 1 | 3.58DB |
| TOTAL INTERCHANGE | | 0.00 | 1 | 3.58 | 1 | 3.58DB |
| REIMBURSEMENT FEES | | 0.00 | | 0.00 | | 0.00 |
| VISA CHARGES | | 0.00 | | 2.22 | | 2.22DB |
| TOTAL OTHER | | 0.00 | 1 | 5.80 | 1 | 5.80DB |
| TOTAL | 153 | 29,686.42 | 1,172 | 176,615.79 | 1,325 | 146,929.37DB |
| FINAL SETTLEMENT NET AMOUNT | | | | | | 146,929.37DB |

*** END OF VSS-115-M REPORT ***

VSS-120: Interchange Value Report













| | |
|---|---|
| <p>REPORT ID: VSS-120</p> | <p>TOTALS: Totals and net amounts are provided at the following levels:</p> <ul style="list-style-type: none"> • Business transaction • Business mode <p>In addition, subtotals are provided by business transaction cycle level if there are two or more print lines for the cycle.</p> |
| <p>REPORT TITLE: INTERCHANGE VALUE REPORT</p> | <p>RECONCILIATION PROCESS: The interchange value totals for each business mode balance to the interchange values on the Settlement Summary report, VSS-110, and the SRE Settlement Recap report, VSS-115.</p> |
| <p>REPORT DESCRIPTION: This report provides interchange values in settlement currency.</p> <p>REPORT HIGHLIGHTS: This report lists the transactions by clearing currency and provides net totals by clearing currency.</p> <p>Summary totals in settlement currency are provided across all clearing currencies.</p> <p>The report lists the currency rate table date of the applicable conversion rates for all reversals.</p> | <p>FREQUENCY: Daily</p> |
| <p>PAGE BREAK:</p> <ul style="list-style-type: none"> • Clearing currency • Business mode | |

REPORT ID: VSS-120
REPORTING FOR: 1234567890 B OF ANTARCT N
ROLLUP TO: 1234567890 B OF ANTARCT N
FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
INTERCHANGE VALUE REPORT

PAGE: 1
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK
CLEARING CURRENCY: NOK

| |  |  |  |  |  |
|--|---|---|---|---|---|
| | CURRENCY TABLE DATE | COUNT | CLEARING AMOUNT | INTERCHANGE VALUE CREDITS | INTERCHANGE VALUE DEBITS |
|  ACQUIRER TRANSACTIONS | | | | | |
|  PURCHASE | | | | | |
|  ORIGINAL SALE | | 145 | 26,345.72CR | 26,345.72 | |
| REPRESENTMENT | | 1 | 119.15CR | 119.15 | |
|  TOTAL PURCHASE | | 146 | 26,464.87CR | 26,464.87 | |
|  NET PURCHASE | | | | 26,464.87 | |
|  TOTAL ACQUIRER INTERCHANGE | | 146 | 26,464.87CR | 26,464.87 | |
|  NET ACQUIRER INTERCHANGE | | | | 26,464.87 | |

REPORT ID: VSS-120
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 INTERCHANGE VALUE REPORT

PAGE: 2
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK
 CLEARING CURRENCY: NOK

| | CURRENCY TABLE DATE | COUNT | CLEARING AMOUNT | INTERCHANGE VALUE CREDITS | INTERCHANGE VALUE DEBITS |
|--------------------------|---------------------------|-------|--------------------|---------------------------------|--------------------------------|
| ISSUER TRANSACTIONS | | | | | |
| PURCHASE | | | | | |
| ORIGINAL SALE | | 1,110 | 154,594.39DB | | 153,924.70 |
| REPRESENTMENT | | 2 | 426.15DB | | 421.93 |
| TOTAL PURCHASE | | 1,112 | 155,020.54DB | | 154,346.63 |
| NET PURCHASE | | | | | 154,346.63 |
| | | | | | |
| VISAPHONE | | | | | |
| ORIGINAL PHONE CALL | | 4 | 64.98DB | | 64.34 |
| TOTAL VISAPHONE | | 4 | 64.98DB | | 64.34 |
| NET VISAPHONE | | | | | 64.34 |
| | | | | | |
| MERCHANDISE CREDIT | | | | | |
| ORIGINAL | | 7 | 1,304.95CR | 1,310.16 | |
| TOTAL MERCHANDISE CREDIT | | 7 | 1,304.95CR | 1,310.16 | |
| NET MERCHANDISE CREDIT | | | | 1,310.16 | |
| | | | | | |
| MANUAL CASH | | | | | |
| ORIGINAL ADVANCE | | 8 | 4,073.81DB | | 4,035.47 |
| TOTAL MANUAL CASH | | 8 | 4,073.81DB | | 4,035.47 |
| NET MANUAL CASH | | | | | 4,035.47 |
| | | | | | |
| ATM CASH | | | | | |
| ORIGINAL WITHDRAWAL | | 47 | 16,993.40DB | | 16,912.79 |
| TOTAL ATM CASH | | 47 | 16,993.40DB | | 16,912.79 |
| NET ATM CASH | | | | | 16,912.79 |
| | | | | | |
| TOTAL ISSUER INTERCHANGE | | 1,178 | 174,847.78DB | 1,310.16 | 175,359.23 |
| NET ISSUER INTERCHANGE | | | | | 174,049.07 |

REPORT ID: VSS-120
REPORTING FOR: 1234567890 B OF ANTARCT N
ROLLUP TO: 1234567890 B OF ANTARCT N
FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
INTERCHANGE VALUE REPORT

PAGE: 3
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK
CLEARING CURRENCY: NOK

| | CURRENCY TABLE DATE | COUNT | CLEARING AMOUNT | INTERCHANGE VALUE CREDITS | INTERCHANGE VALUE DEBITS |
|---------------------------|---------------------------|-------|--------------------|---------------------------------|--------------------------------|
| OTHER TRANSACTIONS | | | | | |
| FEE COLLECT RC=0100 | | 1 | 3.58DB | | 3.58 |
| TOTAL FEE COLLECT RC=0100 | | 1 | 3.58DB | | 3.58 |
| NET FEE COLLECT RC=0100 | | | | | 3.58 |
| | | | | | |
| TOTAL OTHER INTERCHANGE | | 1 | 3.58DB | | 3.58 |
| NET OTHER INTERCHANGE | | | | | 3.58 |

*** END OF VSS-120 REPORT ***

VSS-120 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| A | Currency Table Date | The effective date of currency rate used for the transactions. This field appears only on the lowest-level summary lines if the settlement currency is different than the clearing currency or if the transaction is a reversal and currency conversion was performed. |
| B | Count | Number of cleared transactions included in this settlement |
| C | Clearing Amount | <p>The clearing amount for the issuer transactions is the cardholder's billing amount. The cardholder billing amount includes the transaction amount, currency conversion fees (if applicable), and the optional issuer fees (if applicable).</p> <p>The clearing amount for other transactions is the transaction amount.</p> |
| D | Interchange Value Credits | Interchange Value (credits). |
| E | Interchange Value Debits | Interchange Value (debits). |
| 1 | Business Mode | Business mode description. Business mode can be acquirer, issuer, or other. |
| 2 | Business Transaction Type | Business transaction type. |
| 3 | Business Transaction Cycle | Business transaction cycle. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| 4 ➤ | Business Transaction Totals | Total counts and amounts for the business transaction type. |
| 5 ➤ | Business Transaction Net Values | Net value (credits minus debits) for the business transaction type. |
| 6 ➤ | Business Mode Totals | Total counts and amounts for the business mode. |
| 7 ➤ | Business Mode Net Values | Net value (credits minus debits) for the business mode. |

VSS-120-M: Monthly Interchange Value Report

| | |
|---|--|
| REPORT ID: VSS-120-M | TOTALS: Totals and net amounts are provided at the following levels: <ul style="list-style-type: none"> • Business transaction • Business mode <p>In addition, subtotals are provided by business transaction cycle level if there are two or more print lines for the cycle.</p> |
| REPORT TITLE: MONTHLY INTERCHANGE VALUE REPORT | RECONCILIATION PROCESS: The monthly interchange value totals for each business mode balance to the interchange values on the Monthly Settlement Summary report, VSS-110-M, and the SRE Settlement Recap report, VSS-115-M. |
| REPORT DESCRIPTION: This report is the monthly version of the VSS-120 report. | FREQUENCY: Monthly |
| REPORT HIGHLIGHTS: The from and to dates that appear in the report heading indicate the first and last days of the month for which data was accumulated. <p>The fields on this report are the same as those shown on the VSS-120 report.</p> | |
| PAGE BREAK: <ul style="list-style-type: none"> • Clearing currency • Business mode | |

| | | |
|--|---------------------------------------|----------------------|
| REPORT ID: VSS-120-M | VISANET SETTLEMENT SERVICE | PAGE: 1 |
| REPORTING FOR: 1234567890 B OF ANTARCT N | INTERNATIONAL SETTLEMENT SERVICE | PROC DATE: 01DEC97 |
| ROLLUP TO: 1234567890 B OF ANTARCT N | MONTHLY INTERCHANGE VALUE REPORT | REPORT DATE: 01DEC97 |
| FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N | FOR 01NOVEMBER97 THROUGH 30NOVEMBER97 | |

SETTLEMENT CURRENCY: NOK
CLEARING CURRENCY: NOK

| | CURRENCY TABLE DATE | COUNT | CLEARING AMOUNT | INTERCHANGE VALUE CREDITS | INTERCHANGE VALUE DEBITS |
|----------------------------|---------------------------|-------|--------------------|---------------------------------|--------------------------------|
| ACQUIRER TRANSACTIONS | | | | | |
| PURCHASE | | | | | |
| ORIGINAL SALE | | 145 | 26,345.72CR | 26,345.72 | |
| REPRESENTMENT | | 1 | 119.15CR | 119.15 | |
| TOTAL PURCHASE | | 146 | 26,464.87CR | 26,464.87 | |
| NET PURCHASE | | | | 26,464.87 | |
| TOTAL ACQUIRER INTERCHANGE | | | | | |
| NET ACQUIRER INTERCHANGE | | 146 | 26,464.87CR | 26,464.87 | 26,464.87 |

REPORT ID: VSS-120-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY INTERCHANGE VALUE REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 2
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK
 CLEARING CURRENCY: NOK

| | CURRENCY TABLE DATE | COUNT | CLEARING AMOUNT | INTERCHANGE VALUE CREDITS | INTERCHANGE VALUE DEBITS |
|--|---------------------------|-------|--------------------|---------------------------------|--------------------------------|
| ISSUER TRANSACTIONS | | | | | |
| PURCHASE ORIGINAL SALE | | 1,110 | 154,594.39DB | | 153,924.70 |
| REPRESENTMENT | | 2 | 426.15DB | | 421.93 |
| TOTAL PURCHASE NET PURCHASE | | 1,112 | 155,020.54DB | | 154,346.63 154,346.63 |
| VISAPHONE ORIGINAL PHONE CALL | | 4 | 64.98DB | | 64.34 |
| TOTAL VISAPHONE NET VISAPHONE | | 4 | 64.98DB | | 64.34 64.34 |
| MERCHANDISE CREDIT ORIGINAL | | 7 | 1,304.95CR | 1,310.16 | |
| TOTAL MERCHANDISE CREDIT NET MERCHANDISE CREDIT | | 7 | 1,304.95CR | 1,310.16 1,310.16 | |
| MANUAL CASH ORIGINAL ADVANCE | | 8 | 4,073.81DB | | 4,035.47 |
| TOTAL MANUAL CASH NET MANUAL CASH | | 8 | 4,073.81DB | | 4,035.47 4,035.47 |
| ATM CASH ORIGINAL WITHDRAWAL | | 47 | 16,993.40DB | | 16,912.79 |
| TOTAL ATM CASH NET ATM CASH | | 47 | 16,993.40DB | | 16,912.79 16,912.79 |
| TOTAL ISSUER INTERCHANGE NET ISSUER INTERCHANGE | | 1,178 | 174,847.78DB | 1,310.16 | 175,359.23 174,049.07 |

| | | |
|--|---------------------------------------|----------------------|
| REPORT ID: VSS-120-M | VISANET SETTLEMENT SERVICE | PAGE: 3 |
| REPORTING FOR: 1234567890 B OF ANTARCT N | INTERNATIONAL SETTLEMENT SERVICE | PROC DATE: 01DEC97 |
| ROLLUP TO: 1234567890 B OF ANTARCT N | MONTHLY INTERCHANGE VALUE REPORT | REPORT DATE: 01DEC97 |
| FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N | FOR 01NOVEMBER97 THROUGH 30NOVEMBER97 | |

SETTLEMENT CURRENCY: NOK
CLEARING CURRENCY: NOK

| | CURRENCY TABLE DATE | COUNT | CLEARING AMOUNT | INTERCHANGE VALUE CREDITS | INTERCHANGE VALUE DEBITS |
|---------------------------|---------------------------|-------|--------------------|---------------------------------|--------------------------------|
| OTHER TRANSACTIONS | | | | | |
| FEE COLLECT RC=0100 | | 1 | 3.58DB | | 3.58 |
| TOTAL FEE COLLECT RC=0100 | | 1 | 3.58DB | | 3.58 |
| NET FEE COLLECT RC=0100 | | | | | 3.58 |
| | | | | | |
| TOTAL OTHER INTERCHANGE | | 1 | 3.58DB | | 3.58 |
| NET OTHER INTERCHANGE | | | | | 3.58 |

*** END OF VSS-120-M REPORT ***

VSS-130: Reimbursement Fees Report

| | |
|--|--|
| <p>REPORT ID: VSS-130</p> <p>REPORT TITLE: REIMBURSEMENT FEES REPORT</p> <p>REPORT DESCRIPTION: This report provides reimbursement fees information in settlement currency.</p> <p>REPORT HIGHLIGHTS: This report lists reimbursement fees by fee levels within routings and jurisdiction for each transaction type. The report sequence structure is as follows:</p> <p>Transaction</p> <p>Jurisdiction</p> <p>Routing</p> <p>Fee Level</p> <p>This report provides a summary of all reimbursement fees by business mode.</p> <p>Effective since 28 March 1998, the fee descriptions, such as Standard and Electronic Interchange Reimbursement Fee (EIRF), will be sorted alphabetically by name.</p> <p>Note: Transactions for which the Interchange Reimbursement Fee total is zero do not appear on this report.</p> | <p>PAGE BREAK: By business mode.</p> <p>TOTALS: By:</p> <ul style="list-style-type: none"> • Business mode • Business transaction type • Cycle • Jurisdiction • Routing • Fee level <p>RECONCILIATION PROCESS: The Reimbursement Fees totals balance to the reimbursement fees on the Settlement Summary report, VSS-110, and the SRE Settlement Recap report, VSS-115.</p> <p>FREQUENCY: Daily.</p> |
|--|--|

REPORT ID: VSS-130
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 REIMBURSEMENT FEES REPORT

PAGE: 1
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | A | B | C | D |
|----------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
| 1 ACQUIRER TRANSACTIONS | | | | |
| 2 PURCHASE | | | | |
| 3 ORIGINAL SALE | | | | |
| 4 VISA INTERNATIONAL | | | | |
| E.U. - A.P. | | | | |
| INTL PRE-PS2000 | 1 | 59.90CR | | 0.60 |
| E.U. - L.A.C. | | | | 1.57 |
| STANDARD | 1 | 108.80CR | | |
| 5 E.U. - U.S.A. | | | | |
| 6 INTL PRE-PS2000 | 9 | 1,900.80CR | | 19.01 |
| COMCL-PURCH | 2 | 4,586.33CR | | 68.80 |
| TOTAL E.U. - U.S.A. | | | | 87.81 |
| 7 TOTAL VISA INTERNATIONAL | | | | 89.98 |
| VISA E.U. | | | | |
| ANTARCT - AUSTRIA | | | | |
| EU PRE-PS2000 | 3 | 269.50CR | | 1.62 |
| ANTARCT - FRANCE | | | | |
| EU PRE-PS2000 | 4 | 609.90CR | | 3.66 |
| ANTARCT - ITALY | | | | |
| EU PRE-PS2000 | 4 | 1,067.50CR | | 6.40 |
| EIRF | 1 | 319.40CR | | 2.87 |
| EU-BUS | 1 | 75.00CR | | 0.90 |
| TOTAL ANTARCT - ITALY | | | | 10.17 |
| ANTARCT - NORWAY | | | | |
| EU PRE-PS2000 | 2 | 333.50CR | | 2.00 |
| ANTARCT - PORTUGAL | | | | |
| EU PRE-PS2000 | 1 | 10.00CR | | 0.06 |
| ANTARCT - SPAIN | | | | |
| EU PRE-PS2000 | 1 | 430.00CR | | 2.58 |
| ANTARCT - SWITZERL | | | | |
| EU PRE-PS2000 | 2 | 326.70CR | | 1.96 |
| ANTARCT - U.K. | | | | |
| EU PRE-PS2000 | 5 | 674.00CR | | 4.04 |
| 8 TOTAL VISA E.U. | | | | 26.09 |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| EIRF | 1 | 10.00CR | | 0.17 |
| PRE-PS2000 | 99 | 14,731.96CR | | 232.77 |
| PRE-PS2000(PTRL) | 5 | 305.43CR | | 2.08 |
| EU-CORP | 3 | 527.00CR | | 9.22 |
| TOTAL ANTARCT - ANTARCT | | | | 244.24 |
| BELGIUM - ANTARCT | | | | |
| 9 TOTAL ORIGINAL SALE | | | | 360.31 |

REPORT ID: VSS-130
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 REIMBURSEMENT FEES REPORT

PAGE: 2
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|-------------------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| REPRESENTMENT | | | | |
| VISA E.U. | | | | |
| ANTARCT - SWITZERL | | | | |
| EU PRE-PS2000 | 1 | 119.15CR | | 0.71 |
| 10 TOTAL PURCHASE | 146 | 26,464.87CR | | 361.02 |
| 11 NET PURCHASE | | | | 361.02 |
| REQUEST FOR PHOTOCOPY | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| INTL SETTLED | 1 | 0.00 | 3.58 | |
| TOTAL REQUEST FOR PHOTOCOPY | 1 | 0.00 | 3.58 | |
| NET REQUEST FOR PHOTOCOPY | | | 3.58 | |
| 12 TOTAL ACQUIRER REIMB FEES | | | 3.58 | 361.02 |
| 13 NET ACQUIRER REIMB FEES | | | | 357.44 |

REPORT ID: VSS-130
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 REIMBURSEMENT FEES REPORT

PAGE: 3
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|--------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| ISSUER TRANSACTIONS | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA INTERNATIONAL | | | | |
| A.P. - E.U. | | | | |
| STANDARD | 31 | 10,735.04DB | 154.59 | |
| INTL PRE-PS2000 | 31 | 3,814.83DB | 38.15 | |
| TOTAL A.P. - E.U. | | | 192.74 | |
| CANADA - E.U. | | | | |
| STANDARD | 7 | 661.94DB | 9.53 | |
| INTL PRE-PS2000 | 4 | 169.75DB | 1.70 | |
| TOTAL CANADA - E.U. | | | 11.23 | |
| L.A.C. - E.U. | | | | |
| STANDARD | 8 | 896.20DB | 12.91 | |
| INTL PRE-PS2000 | 7 | 2,210.94DB | 22.11 | |
| TOTAL L.A.C. - E.U. | | | 35.02 | |
| C.E.M.E.A - E.U. | | | | |
| STANDARD | 15 | 3,486.28DB | 41.84 | |
| INTL PRE-PS2000 | 1 | 872.67DB | 5.24 | |
| EIRF | 5 | 608.71DB | 5.48 | |
| AIRLINE | 1 | 113.32DB | 1.13 | |
| COMCL-BUS | 1 | 10.84DB | 0.13 | |
| TOTAL C.E.M.E.A - E.U. | | | 53.82 | |
| U.S.A. - E.U. | | | | |
| STANDARD | 19 | 7,236.73DB | 104.20 | |
| INTL PRE-PS2000 | 126 | 14,190.71DB | 141.91 | |
| COMCL-BUS | 1 | 26.40DB | 0.40 | |
| TOTAL U.S.A. - E.U. | | | 246.51 | |
| TOTAL VISA INTERNATIONAL | | | 539.32 | |
| VISA E.U. | | | | |
| AUSTRIA - ANTARCT | | | | |
| EIRF | 1 | 107.98DB | 0.97 | |
| EU-BUS | 1 | 69.58DB | 0.84 | |
| TOTAL AUSTRIA - ANTARCT | | | 1.81 | |
| BELGIUM - ANTARCT | | | | |
| EU PRE-PS2000 | 2 | 163.56DB | 0.98 | |
| EIRF | 1 | 250.47DB | 2.25 | |
| EU-BUS | 2 | 350.17DB | 4.20 | |
| TOTAL BELGIUM - ANTARCT | | | 7.43 | |
| DENMARK - ANTARCT | | | | |
| STANDARD | 10 | 346.89DB | 4.17 | |
| EIRF | 1 | 154.51DB | 1.39 | |
| TOTAL DENMARK - ANTARCT | | | 5.56 | |

REPORT ID: VSS-130
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 REIMBURSEMENT FEES REPORT

PAGE: 4
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|--------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| FRANCE - ANTARCT | | | | |
| STANDARD | 13 | 539.10DB | 6.47 | |
| EU PRE-PS2000 | 4 | 857.63DB | 5.15 | |
| EIRF | 17 | 2,322.89DB | 20.91 | |
| EU-BUS | 6 | 702.22DB | 8.43 | |
| TOTAL FRANCE - ANTARCT | | | 40.96 | |
| GREECE - ANTARCT | | | | |
| EIRF | 5 | 1,739.43DB | 15.65 | |
| IRELAND - ANTARCT | | | | |
| STANDARD | 15 | 1,222.90DB | 14.68 | |
| ITALY - ANTARCT | | | | |
| STANDARD | 4 | 577.58DB | 6.93 | |
| EU PRE-PS2000 | 19 | 3,610.56DB | 21.67 | |
| EIRF | 1 | 332.63DB | 2.99 | |
| TOTAL ITALY - ANTARCT | | | 31.59 | |
| LUXEMBOU - ANTARCT | | | | |
| EU PRE-PS2000 | 1 | 95.37DB | 0.57 | |
| MALTA - ANTARCT | | | | |
| EU PRE-PS2000 | 1 | 8.20DB | 0.05 | |
| NETHERLA - ANTARCT | | | | |
| STANDARD | 4 | 649.88DB | 7.79 | |
| EIRF | 2 | 96.43DB | 0.87 | |
| TOTAL NETHERLA - ANTARCT | | | 8.66 | |
| PORTUGAL - ANTARCT | | | | |
| STANDARD | 2 | 356.80DB | 4.28 | |
| EU PRE-PS2000 | 3 | 124.73DB | 0.75 | |
| TOTAL PORTUGAL - ANTARCT | | | 5.03 | |
| SPAIN - ANTARCT | | | | |
| STANDARD | 18 | 176.25DB | 2.12 | |
| EU PRE-PS2000 | 11 | 2,617.18DB | 15.70 | |
| EIRF | 9 | 791.55DB | 7.13 | |
| TOTAL SPAIN - ANTARCT | | | 24.95 | |
| SWEDEN - ANTARCT | | | | |
| STANDARD | 2 | 316.22DB | 3.79 | |
| SWITZERL - ANTARCT | | | | |
| STANDARD | 18 | 1,098.26DB | 13.18 | |
| EU PRE-PS2000 | 1 | 25.93DB | 0.16 | |
| EIRF | 2 | 603.12DB | 5.43 | |
| TOTAL SWITZERL - ANTARCT | | | 18.77 | |
| TURKEY - ANTARCT | | | | |
| STANDARD | 2 | 316.94DB | 3.81 | |
| EU PRE-PS2000 | 1 | 663.13DB | 3.98 | |
| EIRF | 1 | 952.00DB | 8.57 | |
| TOTAL TURKEY - ANTARCT | | | 16.36 | |
| U.K. - ANTARCT | | | | |
| STANDARD | 12 | 1,966.17DB | 23.59 | |

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 ROLLUP TO: 1234567890 B OF ANTARCT N
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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|-------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| EU PRE-PS2000 | 5 | 906.33DB | 5.44 | |
| EIRF | 5 | 224.90DB | 2.02 | |
| TOTAL U.K. - ANTARCT | | | 31.05 | |
| TOTAL VISA E.U. | | | 226.91 | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| INTL SETTLED | 35 | 5,089.25DB | 89.06 | |
| EIRF | 60 | 15,180.61DB | 250.48 | |
| PRE-PS2000 | 3 | 303.00DB | 4.79 | |
| AIRLINE | 4 | 1,070.50DB | 14.45 | |
| STANDARD (PETROL) | 11 | 639.84DB | 6.40 | |
| EIRF (PETROL) | 253 | 18,180.47DB | 138.17 | |
| EIRF94 TRAV AGNT | 5 | 958.00DB | 12.93 | |
| PS2000 RLT | 122 | 25,231.32DB | 378.47 | |
| PS2000 (PETROL) | 62 | 4,663.57DB | 30.78 | |
| PS2000 RESTAURNT | 17 | 1,368.30DB | 20.52 | |
| PS2000 DIR MKTG | 1 | 203.80DB | 3.26 | |
| EIRF94 PKG TOUR | 1 | 408.00DB | 3.26 | |
| EU-BUS | 77 | 10,256.19DB | 179.48 | |
| TOTAL ANTARCT - ANTARCT | | | 1,132.05 | |
| TOTAL ORIGINAL SALE | | | 1,898.28 | |
| REPRESENTMENT | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | | | | |
| INTL PRE-PS2000 | 1 | 92.74DB | 0.93 | |
| VISA E.U. | | | | |
| SPAIN - ANTARCT | | | | |
| STANDARD | 1 | 329.19DB | 3.95 | |
| TOTAL REPRESENTMENT | | | 4.88 | |
| TOTAL PURCHASE | 1,112 | 154,346.63DB | 1,903.16 | |
| NET PURCHASE | | | 1,903.16 | |
| VISAPHONE | | | | |
| ORIGINAL PHONE CALL | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | | | | |
| VISAFN INTSPRINT | 4 | 64.34DB | 4.65 | |
| TOTAL VISAPHONE | 4 | 64.34DB | 4.65 | |
| NET VISAPHONE | | | 4.65 | |

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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|--------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| MERCHANDISE CREDIT | | | | |
| ORIGINAL | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | | | | |
| INTL PRE-PS2000 | 2 | 495.25CR | | 4.95 |
| VISAFN INTSPRINT | 2 | 26.42CR | | 2.04 |
| TOTAL U.S.A. - EU | | | | 6.99 |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| EIRF | 2 | 669.49CR | | 11.05 |
| PRE-PS2000 | 1 | 119.00CR | | 1.88 |
| TOTAL ANTARCT - ANTARCT | | | | 12.93 |
| TOTAL ORIGINAL | | | | 19.92 |
| TOTAL MERCHANDISE CREDIT | 7 | 1,310.16CR | | 19.92 |
| NET MERCHANDISE CREDIT | | | | 19.92 |
| MANUAL CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| VISA INTERNATIONAL | | | | |
| L.A.C. - E.U. | | | | |
| STANDARD | 1 | 717.86DB | | 5.50 |
| C.E.M.E.A. - E.U. | | | | |
| STANDARD | 1 | 569.79DB | | 6.80 |
| U.S.A. - E.U. | | | | |
| STANDARD | 2 | 1,610.73DB | | 11.58 |
| TOTAL VISA INTERNATIONAL | | | | 23.88 |
| VISA E.U. | | | | |
| MALTA - ANTARCT | | | | |
| STANDARD | 1 | 91.10DB | | 5.22 |
| SPAIN - ANTARCT | | | | |
| STANDARD | 1 | 596.45DB | | 6.89 |
| TURKEY - ANTARCT | | | | |
| STANDARD | 1 | 249.54DB | | 5.75 |
| TOTAL VISA E.U. | | | | 17.86 |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| INTL SETTLED | 1 | 200.00DB | | 5.36 |
| TOTAL ORIGINAL ADVANCE | | | | 47.10 |
| TOTAL MANUAL CASH | 8 | 4,035.47DB | | 47.10 |
| NET MANUAL CASH | | | | 47.10 |

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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|-----------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| VISA INTERNATIONAL | | | | |
| A.P. - E.U. | | | | |
| ATM-TIER II | 6 | 1,737.68DB | | 24.16 |
| CANADA - E.U. | | | | |
| ATM-TIER II | 3 | 1,220.54DB | | 12.08 |
| L.A.C. - E.U. | | | | |
| ATM-TIER II | 7 | 2,485.26DB | | 28.19 |
| C.E.M.E.A. - E.U. | | | | |
| ATM-TIER II | 1 | 160.62DB | | 4.03 |
| U.S.A. - E.U. | | | | |
| ATM-TIER II | 5 | 1,273.36DB | | 20.13 |
| TOTAL VISA INTERNATIONAL | | | | 88.59 |
| VISA E.U. | | | | |
| AUSTRIA - ANTARCT | | | | |
| ATM-TIER II | 1 | 99.46DB | | 4.03 |
| NETHERLA - ANTARCT | | | | |
| ATM-TIER II | 1 | 668.36DB | | 4.03 |
| SPAIN - ANTARCT | | | | |
| ATM-TIER II | 2 | 417.51DB | | 8.05 |
| TOTAL VISA E.U. | | | | 16.11 |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| ATM | 21 | 8,850.00DB | | 92.21 |
| TOTAL ORIGINAL WITHDRAWAL | | | | 196.91 |
| TOTAL ATM CASH | 47 | 16,912.79DB | | 196.91 |
| NET ATM CASH | | | | 196.91 |
| REQUEST FOR PHOTOCOPY | | | | |
| VISA INTERNATIONAL | | | | |
| E.U. - U.S.A. | | | | |
| STANDARD | 5 | 0.00 | | 17.90 |
| TOTAL REQUEST FOR PHOTOCOPY | 5 | 0.00 | | 17.90 |
| NET REQUEST FOR PHOTOCOPY | | | | 17.90 |
| TOTAL ISSUER REIMB FEES | | | 1,907.81 | 281.83 |
| NET ISSUER REIMB FEES | | | 1,625.98 | |

*** END OF VSS-130 REPORT ***

VSS-130 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| A | Count | Number of cleared transactions. |
| B | Interchange Amount | Interchange amount of transactions for which fees are calculated. |
| C | Reimbursement Fee Credits | Reimbursement fee amount (credits). |
| D | Reimbursement Fee Debits | Reimbursement fee amount (debits). |
| 1 | Business Mode | Business mode description. |
| 2 | Business Transaction Type | Business transaction type. |
| 3 | Business transaction Cycle | Business transaction cycle. |
| 4 | Jurisdiction Description | Jurisdiction for transaction. |
| 5 | Routing Description | If routing of transaction is interregion, then the "from region" and "to region" descriptions are shown. If the routing is intraregion or domestic, then the "from country" and "to country" descriptions are shown. |
| 6 | Fee Level Description | Fee-level description. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|----------------------------|--|--|
| 7 ➤ | Routing Subtotal | Routing subtotals are produced when there are two or more fee levels for the routing. The Routing subtotal is suppressed if there is only a single fee level. |
| 8 ➤ | Total Jurisdiction | Jurisdiction subtotals are produced when there are two or more routings for the Jurisdiction. The Jurisdiction subtotal is suppressed if there is only a single routing. |
| 9 ➤ | Total Cycle | Cycle totals are produced when there are two or more jurisdictions for a cycle. The cycle subtotal is suppressed if there is only a single jurisdiction. |
| 10 ➤ | Total Business Transaction | Totals for business transaction type are always produced. |
| 11 ➤ | Net Business Transaction | The difference between the Reimbursement Fee Credits and Reimbursement Fee Debits. Net values can be either credits or debits. |
| 12 ➤ | Total Business Mode | Totals for business mode are always produced. |
| 13 ➤ | Net Business Mode | The difference between the Reimbursement Fee Credits and Reimbursement Fee Debits for the corresponding business mode. Net values can be either credits or debits. |

VSS-130-M: Monthly Reimbursement Fees Report

| | |
|--|---|
| REPORT ID: VSS-130-M | TOTALS: By: |
| | <ul style="list-style-type: none"> • Business mode • Business transaction type • Cycle • Jurisdiction • Routing • Fee level |
| REPORT TITLE: REIMBURSEMENT FEES REPORT | RECONCILIATION PROCESS: |
| REPORT DESCRIPTION: <p>This report provides monthly reimbursement fees information in settlement currency.</p> <p>The fields on this report are the same as those shown on the VSS-130 report.</p> <p>The from and to dates in the report heading indicate the first and the last days of the month for which the data was accumulated.</p> | <p>The Reimbursement Fees totals balance to the reimbursement fees on the Monthly Settlement Summary report, VSS-110-M, and the Monthly SRE Settlement Recap report, VSS-115-M.</p> |
| REPORT HIGHLIGHTS: <p>Effective since 28 March 1998, the fee descriptions, such as Standard and Electronic Interchange Reimbursement Fee (EIRF), will be sorted alphabetically by name.</p> <p><i>Note: Transactions for which the Interchange Reimbursement Fee total is zero do not appear on this report.</i></p> | FREQUENCY: Monthly. |
| PAGE BREAK: By business mode. | |

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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|--------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| ACQUIRER TRANSACTIONS | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA INTERNATIONAL | | | | |
| E.U. - A.P. | | | | |
| INTL PRE-PS2000 | 1 | 59.90CR | | 0.60 |
| E.U. - L.A.C. | | | | |
| STANDARD | 1 | 108.80CR | | 1.57 |
| E.U. - U.S.A. | | | | |
| INTL PRE-PS2000 | 9 | 1,900.80CR | | 19.01 |
| COMCL-PURCH | 2 | 4,586.33CR | | 68.80 |
| TOTAL E.U. - U.S.A. | | | | 87.81 |
| TOTAL VISA INTERNATIONAL | | | | 89.98 |
| VISA E.U. | | | | |
| ANTARCT - AUSTRIA | | | | |
| EU PRE-PS2000 | 3 | 269.50CR | | 1.62 |
| ANTARCT - FRANCE | | | | |
| EU PRE-PS2000 | 4 | 609.90CR | | 3.66 |
| ANTARCT - ITALY | | | | |
| EU PRE-PS2000 | 4 | 1,067.50CR | | 6.40 |
| EIRF | 1 | 319.40CR | | 2.87 |
| EU-BUS | 1 | 75.00CR | | 0.90 |
| TOTAL ANTARCT - ITALY | | | | 10.17 |
| ANTARCT - NORWAY | | | | |
| EU PRE-PS2000 | 2 | 333.50CR | | 2.00 |
| ANTARCT - PORTUGAL | | | | |
| EU PRE-PS2000 | 1 | 10.00CR | | 0.06 |
| ANTARCT - SPAIN | | | | |
| EU PRE-PS2000 | 1 | 430.00CR | | 2.58 |
| ANTARCT - SWITZERL | | | | |
| EU PRE-PS2000 | 2 | 326.70CR | | 1.96 |
| ANTARCT - U.K. | | | | |
| EU PRE-PS2000 | 5 | 674.00CR | | 4.04 |
| TOTAL VISA E.U. | | | | 26.09 |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| EIRF | 1 | 10.00CR | | 0.17 |
| PRE-PS2000 | 99 | 14,731.96CR | | 232.77 |
| PRE-PS2000 (PTL) | 5 | 305.43CR | | 2.08 |
| EU-CORP | 3 | 527.00CR | | 9.22 |
| TOTAL ANTARCT - ANTARCT | | | | 244.24 |
| TOTAL ORIGINAL SALE | | | | 360.31 |

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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|-----------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| REPRESENTMENT | | | | |
| VISA E.U. | | | | |
| ANTARCT - SWITZERL | | | | |
| EU PRE-PS2000 | 1 | 119.15CR | | 0.71 |
| TOTAL PURCHASE | 146 | 26,464.87CR | | 361.02 |
| NET PURCHASE | | | | 361.02 |
| REQUEST FOR PHOTOCOPY | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| INTL SETTLED | 1 | 0.00 | 3.58 | |
| TOTAL REQUEST FOR PHOTOCOPY | 1 | 0.00 | 3.58 | |
| NET REQUEST FOR PHOTOCOPY | | | 3.58 | |
| TOTAL ACQUIRER REIMB FEES | | | 3.58 | 361.02 |
| NET ACQUIRER REIMB FEES | | | | 357.44 |

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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|--------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| ISSUER TRANSACTIONS | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA INTERNATIONAL | | | | |
| A.P. - E.U. | | | | |
| STANDARD | 31 | 10,735.04DB | 154.59 | |
| INTL PRE-PS2000 | 31 | 3,814.83DB | 38.15 | |
| TOTAL A.P. - E.U. | | | 192.74 | |
| CANADA - E.U. | | | | |
| STANDARD | 7 | 661.94DB | 9.53 | |
| INTL PRE-PS2000 | 4 | 169.75DB | 1.70 | |
| TOTAL CANADA - E.U. | | | 11.23 | |
| L.A.C. - E.U. | | | | |
| STANDARD | 8 | 896.20DB | 12.91 | |
| INTL PRE-PS2000 | 7 | 2,210.94DB | 22.11 | |
| TOTAL L.A.C. - E.U. | | | 35.02 | |
| C.E.M.E.A - E.U. | | | | |
| STANDARD | 15 | 3,486.28DB | 41.84 | |
| INTL PRE-PS2000 | 1 | 872.67DB | 5.24 | |
| EIRF | 5 | 608.71DB | 5.48 | |
| AIRLINE | 1 | 113.32DB | 1.13 | |
| COMCL-BUS | 1 | 10.84DB | 0.13 | |
| TOTAL C.E.M.E.A - E.U. | | | 53.82 | |
| U.S.A. - E.U. | | | | |
| STANDARD | 19 | 7,236.73DB | 104.20 | |
| INTL PRE-PS2000 | 126 | 14,190.71DB | 141.91 | |
| COMCL-BUS | 1 | 26.40DB | 0.40 | |
| TOTAL U.S.A. - E.U. | | | 246.51 | |
| TOTAL VISA INTERNATIONAL | | | 539.32 | |
| VISA E.U. | | | | |
| AUSTRIA - ANTARCT | | | | |
| EIRF | 1 | 107.98DB | 0.97 | |
| EU-BUS | 1 | 69.58DB | 0.84 | |
| TOTAL AUSTRIA - ANTARCT | | | 1.81 | |
| BELGIUM - ANTARCT | | | | |
| EU PRE-PS2000 | 2 | 163.56DB | 0.98 | |
| EIRF | 1 | 250.47DB | 2.25 | |
| EU-BUS | 2 | 350.17DB | 4.20 | |
| TOTAL BELGIUM - ANTARCT | | | 7.43 | |
| DENMARK - ANTARCT | | | | |
| STANDARD | 10 | 346.89DB | 4.17 | |
| EIRF | 1 | 154.51DB | 1.39 | |
| TOTAL DENMARK - ANTARCT | | | 5.56 | |

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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|--------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| FRANCE - ANTARCT | | | | |
| STANDARD | 13 | 539.10DB | 6.47 | |
| EU PRE-PS2000 | 4 | 857.63DB | 5.15 | |
| EIRF | 17 | 2,322.89DB | 20.91 | |
| EU-BUS | 6 | 702.22DB | 8.43 | |
| TOTAL FRANCE - ANTARCT | | | 40.96 | |
| GREECE - ANTARCT | | | | |
| EIRF | 5 | 1,739.43DB | 15.65 | |
| IRELAND - ANTARCT | | | | |
| STANDARD | 15 | 1,222.90DB | 14.68 | |
| ITALY - ANTARCT | | | | |
| STANDARD | 4 | 577.58DB | 6.93 | |
| EU PRE-PS2000 | 19 | 3,610.56DB | 21.67 | |
| EIRF | 1 | 332.63DB | 2.99 | |
| TOTAL ITALY - ANTARCT | | | 31.59 | |
| LUXEMBOU - ANTARCT | | | | |
| EU PRE-PS2000 | 1 | 95.37DB | 0.57 | |
| MALTA - ANTARCT | | | | |
| EU PRE-PS2000 | 1 | 8.20DB | 0.05 | |
| NETHERLA - ANTARCT | | | | |
| STANDARD | 4 | 649.88DB | 7.79 | |
| EIRF | 2 | 96.43DB | 0.87 | |
| TOTAL NETHERLA - ANTARCT | | | 8.66 | |
| PORTUGAL - ANTARCT | | | | |
| STANDARD | 2 | 356.80DB | 4.28 | |
| EU PRE-PS2000 | 3 | 124.73DB | 0.75 | |
| TOTAL PORTUGAL - ANTARCT | | | 5.03 | |
| SPAIN - ANTARCT | | | | |
| STANDARD | 18 | 176.25DB | 2.12 | |
| EU PRE-PS2000 | 11 | 2,617.18DB | 15.70 | |
| EIRF | 9 | 791.55DB | 7.13 | |
| TOTAL SPAIN - ANTARCT | | | 24.95 | |
| SWEDEN - ANTARCT | | | | |
| STANDARD | 2 | 316.22DB | 3.79 | |
| SWITZERL - ANTARCT | | | | |
| STANDARD | 18 | 1,098.26DB | 13.18 | |
| EU PRE-PS2000 | 1 | 25.93DB | 0.16 | |
| EIRF | 2 | 603.12DB | 5.43 | |
| TOTAL SWITZERL - ANTARCT | | | 18.77 | |
| TURKEY - ANTARCT | | | | |
| STANDARD | 2 | 316.94DB | 3.81 | |
| EU PRE-PS2000 | 1 | 663.13DB | 3.98 | |
| EIRF | 1 | 952.00DB | 8.57 | |
| TOTAL TURKEY - ANTARCT | | | 16.36 | |
| U.K. - ANTARCT | | | | |
| STANDARD | 12 | 1,966.17DB | 23.59 | |

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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|-------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| EU PRE-PS2000 | 5 | 906.33DB | 5.44 | |
| EIRF | 5 | 224.90DB | 2.02 | |
| TOTAL U.K. - ANTARCT | | | 31.05 | |
| TOTAL VISA E.U. | | | 226.91 | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| INTL SETTLED | 35 | 5,089.25DB | 89.06 | |
| EIRF | 60 | 15,180.61DB | 250.48 | |
| PRE-PS2000 | 3 | 303.00DB | 4.79 | |
| AIRLINE | 4 | 1,070.50DB | 14.45 | |
| STANDARD (PETROL) | 11 | 639.84DB | 6.40 | |
| EIRF (PETROL) | 253 | 18,180.47DB | 138.17 | |
| EIRF94 TRAV AGNT | 5 | 958.00DB | 12.93 | |
| PS2000 RLT | 122 | 25,231.32DB | 378.47 | |
| PS2000 (PETROL) | 62 | 4,663.57DB | 30.78 | |
| PS2000 RESTAURMT | 17 | 1,368.30DB | 20.52 | |
| PS2000 DIR MKTG | 1 | 203.80DB | 3.26 | |
| EIRF94 PKG TOUR | 1 | 408.00DB | 3.26 | |
| PS2000 RESTAURMT | 17 | 1,368.30DB | 20.52 | |
| EU-BUS | 77 | 10,256.19DB | 179.48 | |
| TOTAL ANTARCT - ANTARCT | | | 1,132.05 | |
| TOTAL ORIGINAL SALE | | | 1,898.28 | |
| REPRESENTMENT | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | | | | |
| INTL PRE-PS2000 | 1 | 92.74DB | .93 | |
| EU PRE-PS2000 | 3 | 124.73DB | 0.75 | |
| VISA E.U. | | | | |
| SPAIN - ANTARCT | | | | |
| STANDARD | 1 | 329.19DB | 3.95 | |
| TOTAL REPRESENTMENT | | | 4.88 | |
| TOTAL PURCHASE | 1,112 | 154,346.63DB | 1,903.16 | |
| NET PURCHASE | | | 1,903.16 | |
| VISAPHONE | | | | |
| ORIGINAL PHONE CALL | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | | | | |
| VISAFN INTSPRINT | 4 | 4.34DB | 4.65 | |
| TOTAL VISAPHONE | 4 | 64.34DB | 4.65 | |
| NET VISAPHONE | | | 4.65 | |

REPORT ID: VSS-130-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY REIMBURSEMENT FEES REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 6
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|--------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| MERCHANDISE CREDIT | | | | |
| ORIGINAL | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | | | | |
| INTL PRE-PS2000 | 2 | 495.25CR | | 4.95 |
| VISAFN INTSPRINT | 2 | 26.42CR | | 2.04 |
| TOTAL U.S.A. - EU | | | | 6.99 |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| EIRF | 2 | 669.49CR | | 11.05 |
| PRE-PS2000 | 1 | 119.00CR | | 1.88 |
| TOTAL ANTARCT - ANTARCT | | | | 12.93 |
| TOTAL ORIGINAL | | | | 19.92 |
| TOTAL MERCHANDISE CREDIT | 7 | 1,310.16CR | | 19.92 |
| NET MERCHANDISE CREDIT | | | | 19.92 |
| MANUAL CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| VISA INTERNATIONAL | | | | |
| L.A.C. - E.U. | | | | |
| STANDARD | 1 | 717.86DB | | 5.50 |
| C.E.M.E.A. - E.U. | | | | |
| STANDARD | 1 | 569.79DB | | 6.80 |
| U.S.A. - E.U. | | | | |
| STANDARD | 2 | 1,610.73DB | | 11.58 |
| TOTAL VISA INTERNATIONAL | | | | 23.88 |
| VISA E.U. | | | | |
| MALTA - ANTARCT | | | | |
| STANDARD | 1 | 91.10DB | | 5.22 |
| SPAIN - ANTARCT | | | | |
| STANDARD | 1 | 596.45DB | | 6.89 |
| TURKEY - ANTARCT | | | | |
| STANDARD | 1 | 249.54DB | | 5.75 |
| TOTAL VISA E.U. | | | | 17.86 |
| ANTARCT - ANTARCT | | | | |
| INTL SETTLED | 1 | 200.00DB | | 5.36 |
| TOTAL ORIGINAL ADVANCE | | | | 47.10 |
| TOTAL MANUAL CASH | 8 | 4,035.47DB | | 47.10 |
| NET MANUAL CASH | | | | 47.10 |

REPORT ID: VSS-130-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY REIMBURSEMENT FEES REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 7
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | REIMBURSEMENT FEE CREDITS | REIMBURSEMENT FEE DEBITS |
|-----------------------------|-------|-----------------------|---------------------------------|--------------------------------|
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| VISA INTERNATIONAL | | | | |
| A.P. - E.U. | | | | |
| ATM-TIER II | 6 | 1,737.68DB | | 24.16 |
| CANADA - E.U. | | | | |
| ATM-TIER II | 3 | 1,220.54DB | | 12.08 |
| L.A.C. - E.U. | | | | |
| ATM-TIER II | 7 | 2,485.26DB | | 28.19 |
| C.E.M.E.A. - E.U. | | | | |
| ATM-TIER II | 1 | 160.62DB | | 4.03 |
| U.S.A. - E.U. | | | | |
| ATM-TIER II | 5 | 1,273.36DB | | 20.13 |
| TOTAL VISA INTERNATIONAL | | | | 88.59 |
| VISA E.U. | | | | |
| AUSTRIA - ANTARCT | | | | |
| ATM-TIER II | 1 | 99.46DB | | 4.03 |
| NETHERLA - ANTARCT | | | | |
| ATM-TIER II | 1 | 668.36DB | | 4.03 |
| SPAIN - ANTARCT | | | | |
| ATM-TIER II | 2 | 417.51DB | | 8.05 |
| TOTAL VISA E.U. | | | | 16.11 |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | | | | |
| ATM | 21 | 8,850.00DB | | 92.21 |
| TOTAL ORIGINAL WITHDRAWAL | | | | 196.91 |
| TOTAL ATM CASH | 47 | 16,912.79DB | | 196.91 |
| NET ATM CASH | | | | 196.91 |
| REQUEST FOR PHOTOCOPY | | | | |
| VISA INTERNATIONAL | | | | |
| E.U. - U.S.A. | | | | |
| STANDARD | 5 | 0.00 | | 17.90 |
| TOTAL REQUEST FOR PHOTOCOPY | 5 | 0.00 | | 17.90 |
| NET REQUEST FOR PHOTOCOPY | | | | 17.90 |
| TOTAL ISSUER REIMB FEES | | 1,907.81 | | 281.83 |
| NET ISSUER REIMB FEES | | 1,625.98 | | |

*** END OF VSS-130-M REPORT ***

VSS-131: Volume Discount Detail Report (U.S. only)

| | | | |
|----------------------------|--|--------------------------------|--|
| REPORT ID: | VSS-131 | TOTALS: | By fee level. |
| REPORT TITLE: | VOLUME DISCOUNT DETAIL REPORT | RECONCILIATION PROCESS: | Total reduction equals current reduction plus reserve reduction. |
| REPORT DESCRIPTION: | This report provides volume discount information for U.S. members. | FREQUENCY: | Daily. |
| REPORT HIGHLIGHTS: | <p>This report lists volume discount information by merchant volume indicator within routings, fee levels, and jurisdiction for each transaction type. The report sequence structure is as follows:</p> <ul style="list-style-type: none"> • Transaction • Jurisdiction • Routing • Fee Level • Merchant Fee Indicator <p>The fee level descriptors are sorted alphabetically by name.</p> <p>Note: The report shown on the next page is a sample of the VSS-131 report and does not reconcile to the other reports.</p> | | |
| PAGE BREAK: | By business mode. | | |

| | | | | | | | |
|--|-----------------------|----------------------------------|-----------------------|--|--------------------------------|-----------------------------|--|
| REPORT ID: VSS-131 | | VISANET SETTLEMENT SERVICE | | | | PAGE: 1 | |
| REPORTING FOR: 1234567890 B OF ANTARCT N | | INTERNATIONAL SETTLEMENT SERVICE | | | | PROC DATE: 31MAY99 | |
| ROLLUP TO: 1234567890 B OF ANTARCT N | | VOLUME DISCOUNT DETAIL REPORT | | | | REPORT DATE: 31MAY99 | |
| FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N | | | | | | | |
| SETTLEMENT CURRENCY: USD | | A | B | C D | E | F | |
| | | COUNT | INTERCHANGE AMOUNT | TOTAL REDUCTION/ CURRENT REDUCTION AMOUNTS | RESERVE REDUCTION AMOUNT | NET REIMBURSEMENT FEE | |
| 1 | ACQUIRER TRANSACTIONS | | | | | | |
| 2 | PURCHASE | | | | | | |
| 3 | ORIGINAL SALE | | | | | | |
| 4 | VISA U.S.A. | | | | | | |
| 5 | U.S.A. - A.P. | | | | | | |
| 6 | CPS/HTL-CAR CNP | 0 | 0.00CR | | | 0.00 | |
| 7 | MVI 09 | 1 | 1,313.77CR | 1.20DB | 0.30DB | 19.97DB | |
| 8 | | | | 0.90DB | | | |
| | TOTAL | 1 | 1,313.77CR | 1.20DB | 0.30DB | 19.97DB | |
| | | | | 0.90DB | | | |
| | PS2000 RTL CRED | 0 | 1,070.25CR | | | 15.12DB | |
| | MVI 09 | 1 | 2,957.38CR | 2.68DB | 0.67DB | 38.87DB | |
| | | | | 2.01DB | | | |
| | TOTAL | 1 | 4,027.63CR | 2.68DB | 0.67DB | 53.99DB | |
| | | | | 2.01DB | | | |
| | U.S.A. - CANADA | 7 | 53.90CR | | | 9.95DB | |
| | CPS/HTL-CAR CP | 1 | 334.41CR | 0.32DB | 0.08DB | 5.16DB | |
| | MVI 09 | | | 0.24DB | | | |
| | TOTAL | 8 | 388.31CR | 0.32DB | 0.08DB | 6.11DB | |
| | | | | 0.24DB | | | |
| | U.S.A. - E.U. | 18 | 1,734.21CR | | | 24.83DB | |
| | PS2000 RTL CRED | 1 | 70.04CR | 0.08DB | 0.02DB | 0.97DB | |
| | MVI 09 | | | 0.06DB | | | |
| | TOTAL | 19 | 1,804.25CR | 0.08DB | 0.02DB | 25.80DB | |
| | | | | 0.06DB | | | |
| | U.S.A. - U.S.A. | 289 | 32,229.02CR | | | 705.71DB | |
| | BUSINESS ELCTC | 11 | 1,325.35CR | 1.20DB | 0.30DB | 28.04DB | |
| | MVI 09 | | | 0.90DB | | | |
| | MVI 19 | 1 | 87.85CR | 0.16DB | 0.04DB | 1.82DB | |
| | | | | 0.12DB | | | |
| | TOTAL | 301 | 33,632.22CR | 1.36DB | 0.34DB | 735.57DB | |
| | | | | 1.02DB | | | |
| | CPS/HTL-CAR CNP | 46 | 10,147.73CR | | | 164.93DB | |
| | MVI 09 | 14 | 2,632.20CR | 2.36DB | 0.59DB | 41.21DB | |
| | | | | 1.77DB | | | |
| | TOTAL | 60 | 12,779.93CR | 2.36DB | 0.59DB | 206.14DB | |
| | | | | 1.77DB | | | |
| | CPS/HTL-CAR CP | 223 | 36,591.67CR | | | 600.45DB | |
| | MVI 09 | 42 | 8,465.61CR | 70.60DB | 1.90DB | 132.24DB | |
| | | | | 5.70DB | | | |
| | MVI 19 | 2 | 539.99CR | 1.04DB | 0.26DB | 7.96DB | |
| | | | | 0.78DB | | | |
| | TOTAL | 267 | 45,597.27CR | 8.64DB | 1.16DB | 740.65DB | |
| | | | | 6.48DB | | | |

REPORT ID: VSS-131
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 VOLUME DISCOUNT DETAIL REPORT

PAGE: 2
 PROC DATE: 31MAY99
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | TOTAL REDUCTION/ CURRENT REDUCTION AMOUNTS | RESERVE REDUCTION AMOUNT | NET REIMBURSEMENT FEE |
|--------------------|-------|-----------------------|--|--------------------------------|-----------------------------|
| EIRF-US | 2,538 | 381,295.98CR | | | 7,879.71DB |
| MVI-09 | 17 | 1,455.02CR | 1.32DB | 0.33DB | 29.82DB |
| | | | 0.99DB | | |
| TOTAL. | 2,555 | 382,751.00CR | 1.32DB | 0.33DB | 7,909.54DB |
| | | | 0.99DB | | |
| PS2000 RTL CHCK | 1,423 | 104,06.00CR | | | 1,451.13DB |
| MVI 09 | 7 | 346.89CR | 0.32DB | 0.08DB | 4.80DB |
| | | | 0.24DB | | |
| TOTAL | 1,430 | 105.052.89CR | 0.32DB | 0.08DB | 1,455.93DB |
| | | | 0.24DB | | |
| PS2000 RTL CRED | 7,931 | 476,099.55CR | | | 6,966.72DB |
| MVI 09 | 82 | 7,105.41CR | 6.40DB | 1.60DB | 97.36DB |
| | | | 4.80DB | | |
| MVI 19 | 3 | 269.07CR | 0.52DB | 0.13DB | 3.48DB |
| | | | 0.39DB | | |
| TOTAL | 8,016 | 483,474.03CR | 6.92DB | 1.73DB | 7,067.56DB |
| | | | 5.19DB | | |
| SIGNATURE ELCTC | 5 | 249.03CR | | | 5.73DB |
| MVI 09 | 3 | 461.00CR | 0.40DB | 0.10DB | 9.67DB |
| | | | 0.30DB | | |
| TOTAL | 8 | 710.03CR | 0.40DB | 0.10DB | 15.40DB |
| | | | 0.30DB | | |
| MERCHANDISE CREDIT | 5 | | | | |
| ORIGINAL | 3 | | | | |
| VISA U.S.A. | | | | | |
| U.S.A. - U.S.A. | | | | | |
| CPA/HTL-CAR CP | 17 | 1,728.06DB | | | 29.00CR |
| MVI 09 | 1 | 27.75DB | 0.04CR | 0.01CR | 0.52CR |
| | | | 0.03CR | | |
| TOTAL | 18 | 1,755.81DB | 0.04CR | 0.01CR | 29.52CR |
| | | | 0.03CR | | |

REPORT ID: VSS-131
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 VOLUME DISCOUNT DETAIL REPORT

PAGE: 3
 PROC DATE: 31MAY99
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| ISSUER TRANSACTIONS | COUNT | INTERCHANGE AMOUNT | NET REIMBURSEMENT FEE |
|---------------------|--------|-----------------------|-----------------------------|
| PURCHASE | | | |
| ORIGINAL SALE | | | |
| VISA U.S.A. | | | |
| U.S.A. - U.S.A. | | | |
| CPS/CRD NOT PRES | 1,804 | 139,025.17DB | 2,682.85CR |
| MVI 09 | 18 | 1,155.12DB | 21.55CR |
| MVI 11 | 341 | 8,844.58DB | 183.57CR |
| MVI 18 | 5 | 503.76DB | 8.66CR |
| MVI 23 | 11 | 644.06DB | 11.21CR |
| TOTAL | 2,179 | 150,172.69DB | 2,907.84CR |
| CPS/HTL-CAR CNP | 71 | 7,995.87DB | 133.43CR |
| MVI 09 | 49 | 4,851.76DB | 77.19CR |
| MVI 19 | 12 | 2,074.84DB | 30.04CR |
| TOTAL | 132 | 14,922.47DB | 240.66CR |
| CPS/HTL-CAR CP | 41 | 8,989.60DB | 146.14CR |
| MVI 09 | 30 | 6,595.27DB | 101.27CR |
| MVI 19 | 4 | 1,159.70DB | 16.52CR |
| TOTAL | 75 | 16,744.57DB | 262.93CR |
| CPS/PASS TRANS | 4 | 2,643.73DB | 45.14CR |
| MVI 04 | 31 | 4,914.00DB | 83.12CR |
| MVI 13 | 40 | 11,618.64DB | 184.41CR |
| TOTAL | 75 | 19,176.37DB | 312.67CR |
| EIRF-US | 4,575 | 238,559.58DB | 5,228.69CR |
| MVI 04 | 4 | 352.37DB | 7.31CR |
| MVI 09 | 127 | 6,087.46DB | 128.97CR |
| MVI 10 | 292 | 6,172.55DB | 146.48CR |
| MVI 11 | 2 | 181.89DB | 3.64CR |
| MVI 13 | 7 | 961.20DB | 18.67CR |
| MVI 18 | 116 | 6,962.24DB | 138.31CR |
| MVI 19 | 320 | 4,839.69DB | 119.60CR |
| MVI 20 | 45 | 2,414.19DB | 47.96CR |
| MVI 23 | 53 | 1,471.34DB | 31.34CR |
| TOTAL | 5,541 | 268,002.51DB | 5,870.97CR |
| INTLMRCH | 10 | 720.95DB | 10.38CR |
| MVI 19 | 1 | 119.53DB | 1.49CR |
| TOTAL | 11 | 840.48DB | 11.87CR |
| PS2000 AFD | 2,123 | 26,225.35DB | 499.53CR |
| MVI 10 | 2,140 | 27,429.81DB | 491.02CR |
| MVI 19 | 3,422 | 44,542.70DB | 754.61CR |
| TOTAL | 7,685 | 98,197.86DB | 1,745.16CR |
| PS2000 RTL CHCK | 8,622 | 464,723.03DB | 6,671.24CR |
| MVI 04 | 4 | 894.00DB | 11.22CR |
| MVI 09 | 454 | 31,400.16DB | 409.64CR |
| MVI 10 | 819 | 9,982.34DB | 196.70CR |
| MVI 13 | 5 | 856.90DB | 10.10CR |
| MVI 18 | 294 | 26,757.20DB | 315.70CR |
| MVI 19 | 873 | 11,325.88DB | 207.35CR |
| MVI 20 | 115 | 16,553.09DB | 185.31CR |
| MVI 23 | 377 | 29,458.27DB | 338.17CR |
| TOTAL | 11,563 | 591,950.87DB | 8,345.43CR |

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 REPORTING FOR: 1234567890 B OF ANTARCT N
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VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 VOLUME DISCOUNT DETAIL REPORT

PAGE: 4
 PROC DATE: 31MAY99
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | NET REIMBURSEMENT FEE |
|--------------------------------|--------|-----------------------|-----------------------------|
| PS200 RTL CRED | 16,502 | 308,229.58DB | 5,078.78CR |
| MVI 04 | 2 | 27.00DB | 0.46CR |
| MVI 09 | 1,557 | 29,070.31DB | 452.86CR |
| MVI 10 | 1,464 | 16,332.91DB | 282.26CR |
| MVI 13 | 1 | 75.00DB | 0.99CR |
| MVI 18 | 421 | 9,393.84DB | 133.76CR |
| MVI 19 | 2,253 | 26,115.75DB | 423.43CR |
| MVI 20 | 159 | 3,119.41DB | 44.76CR |
| MVI 23 | 810 | 15,714.36DB | 221.22CR |
| TOTAL | 23,169 | 150,172.69DB | 6,638.41CR |
| SUPERMARKET CHCK | 2,828 | 408,077.16DB | 1,131.20CR |
| MVI 04 | 181 | 104,438.15DB | 69.87CR |
| MVI 09 | 7 | 5,978.21DB | 2.58CR |
| MVI 10 | 1,164 | 254.88DB | 423.87CR |
| TOTAL | 4,180 | 38,863.06DB | 1,627.35CR |
| U.S. STANDARD | 988 | 148,962.48DB | 992.65CR |
| MVI 09 | 79 | 38,863.06DB | 59.92CR |
| MVI 10 | 97 | 2,353.926DB | 34.99CR |
| MVI 11 | 9 | 1,149.52DB | 5.23CR |
| MVI 13 | 6 | 197.55DB | 19.67CR |
| MVI 18 | 48 | 879.00DB | 43.24CR |
| MVI 19 | 187 | 1,813.25DB | 65.10CR |
| MVI 20 | 3 | 2,198.86DB | 7.76CR |
| MVI 23 | 15 | 735.28DB | 16.72CR |
| TOTAL | 1,432 | 48,545.65DB | 1,245.28CR |
| MERCHANDISE CREDIT ORIGINAL | | | |
| VISA - U.S.A. | | | |
| U.S.A. - U.S.A. | | | |
| CPS/CRD NOT PRES | 74 | 4,784.87DB | 93.53DB |
| MVI 11 | 13 | 700.61DB | 13.14DB |
| MVI 18 | 2 | 192.58DB | 3.32DB |
| MVI 23 | 1 | 7.77DB | 0.21DB |
| TOTAL | 90 | 5,684.83DB | 110.20DB |
| CPS/HTL-CAR CP | 25 | 3,422.82DB | 56.58DB |
| MVI 09 | 1 | 5.00DB | 0.17DB |
| TOTAL | 26 | 3,427.82DB | 56.75DB |
| EIRF-US | 126 | 7,434.60DB | 161.29DB |
| MVI 09 | 2 | 83.73DB | 1.80DB |
| MVI 11 | 1 | 32.00DB | 0.70DB |
| MVI 13 | 3 | 822.40DB | 15.68DB |
| TOTAL | 132 | 8,372.73DB | 179.47DB |
| PS2000 RTL CHCK | 468 | 21,459.81DB | 315.05DB |
| MVI 09 | 21 | 585.55DB | 8.89DB |
| MVI 18 | 33 | 1,208.86DB | 16.23DB |
| MVI 19 | 2 | 15.13DB | 0.36DB |
| MVI 20 | 8 | 691.27DB | 8.06DB |
| MVI 23 | 82 | 2,983.64DB | 38.63DB |
| TOTAL | 614 | 26,944.26DB | 387.22DB |

REPORT ID: VSS-131
REPORTING FOR: 1234567890 B OF ANTARCT N
ROLLUP TO: 1234567890 B OF ANTARCT N
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VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
VOLUME DISCOUNT DETAIL REPORT

PAGE: 5
PROC DATE: 31MAY99
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SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | NET REIMBURSEMENT FEE |
|------------------|-------|-----------------------|-----------------------------|
| SUPERMARKET CHCK | 44 | 1,373.31CR | 17.60DB |
| MVI 10 | 2 | 28.02CR | 0.73DB |
| TOTAL | 46 | 1,401.33CR | 18.33DB |
| U.S. STANDARD | 87 | 6,147.93CR | 150.10DB |
| MVI 23 | 4 | 47.52CR | 1.38DB |
| TOTAL | 91 | 6,195.45CR | 151.48DB |

*** END OF VSS-131 REPORT ***

VSS-131 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| A | Count | Number of cleared transactions. |
| B | Amount | Interchange amount of transactions for which fees are calculated. |
| C | Total Reduction | The amount to be reduced if the full Merchant Volume Indicator (MVI) percentage is applied. This field is only available under acquirer transactions. |
| D | Current Reduction Amount | The total reduction on amount minus the reserve reduction amount. This field is available only under acquirer transactions. |
| E | Reserve Reduction Amount | An amount equal to 25 percent of the total reduction amount. This field is available only under acquirer transactions. |
| F | Net Reimbursement Fee | Settled interchange fee. |
| 1 | Business Mode | Business mode description. |
| 2 | Business Transaction Type | Business transaction type. |
| 3 | Business Transaction Cycle | Business transaction cycle. |
| 4 | Jurisdiction Description | Jurisdiction for transaction. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| 5 ➤ | Routing Description | If routing of transaction is interregion, then the "from region" and "to region" descriptions are shown. If the routing is domestic, then the "from country" and "to country" descriptions are shown. |
| 6 ➤ | Fee Level Description | Fee-level description. |
| 7 ➤ | Merchant Volume Indicator | Merchant volume indicator. |
| 8 ➤ | Total | Total by fee level. |

VSS-131-M: Monthly Volume Discount Detail Report (U.S. only)

| | | | |
|----------------------------|---|--------------------------------|--|
| REPORT ID: | VSS-131-M | TOTALS: | By fee level. |
| REPORT TITLE: | MONTHLY VOLUME DISCOUNT DETAIL REPORT | RECONCILIATION PROCESS: | Total reduction equals current reduction plus reserve reduction. |
| REPORT DESCRIPTION: | <p>This report provides monthly volume discount information for U.S. members.</p> <p>The from and to dates in the report heading indicate the first and the last days of the month for which the data was accumulated.</p> | FREQUENCY: | Monthly. |
| REPORT HIGHLIGHTS: | <p>The fields on this report are the same as those shown on the VSS-131 report. The fee level descriptions are sorted alphabetically by name.</p> <p><i>Note: The report shown on the next page is a sample of the VSS-131-M report and does not reconcile to the other reports.</i></p> | | |
| PAGE BREAK: | By business mode. | | |

REPORT ID: VSS-131-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 1
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | TOTAL REDUCTION/ CURRENT REDUCTION AMOUNTS | RESERVE REDUCTION AMOUNT | NET REIMBURSEMENT FEE |
|-----------------------|-------|-----------------------|--|--------------------------------|-----------------------------|
| ACQUIRER TRANSACTIONS | | | | | |
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| VISA U.S.A. | | | | | |
| U.S.A. - A.P. | | | | | |
| CPS/HTL-CAR CNP | 12 | 1,311.47CR | | | 21.91DB |
| MVI 09 | 3 | 1,390.17CR | 1.20DB | 0.30DB | 21.33DB |
| | | | 0.90DB | | |
| TOTAL | 15 | 2,701.64CR | 1.20DB | 0.30DB | 43.24DB |
| | | | 0.90DB | | |
| CPS/HTL-CAR CP | 38 | 12,655.32CR | | | 207.73DB |
| MVI 09 | 6 | 1,695.53CR | 1.44DB | 0.36DB | 26.24DB |
| | | | 1.08DB | | |
| TOTAL | 44 | 14,350.85CR | 1.44DB | 0.36DB | 229.97DB |
| | | | 1.08DB | | |
| PS2000 RTL CRED | 338 | 39,275.42CR | | | 558.93DB |
| MVI 09 | 3 | 3,030.96CR | 2.68DB | 0.67DB | 39.94DB |
| | | | 2.01DB | | |
| MVI 19 | 1 | 98.90CR | 0.16DB | 0.04DB | 1.27DB |
| | | | 0.12DB | | |
| TOTAL | 342 | 42,405.28CR | 2.84DB | 0.71DB | 600.14DB |
| | | | 2.13DB | | |
| U.S.A. - CANADA | | | | | |
| CPS/HTL-CAR CNP | 8 | 2,795.49CR | | | 44.97DB |
| MVI 09 | 2 | 223.63CR | 0.16DB | 0.04DB | 3.58DB |
| | | | 0.12DB | | |
| TOTAL | 10 | 3,019.12CR | 0.16DB | 0.04DB | 48.55DB |
| | | | 0.12DB | | |
| CPS/HTL-CAR CP | 47 | 11,180.37CR | | | 181.33DB |
| MVI 09 | 9 | 2,557.75CR | 2.12DB | 0.53DB | 39.60DB |
| | | | 1.59DB | | |
| TOTAL | 56 | 13,738.12CR | 2.12DB | 0.53DB | 220.93DB |
| | | | 1.59DB | | |
| EIRF-US | 295 | 148,954.11CR | | | 3,008.60DB |
| MVI 09 | 2 | 27.99CR | 0.00 | 0.00 | 0.74DB |
| | | | 0.00 | | |
| TOTAL | 297 | 148,982.10CR | 0.00 | 0.00 | 3,009.34DB |
| | | | 0.00 | | |
| PS2000 RTL CRED | 465 | 26,858.63CR | | | 393.90DB |
| MVI 09 | 31 | 2,571.55CR | 2.00DB | 0.50DB | 35.31DB |
| | | | 1.50DB | | |
| TOTAL | 496 | 29,430.18CR | 2.00DB | 0.50DB | 429.21DB |
| | | | 1.50DB | | |
| U.S.A. - E.U. | | | | | |
| BUSINESS ELCTC | 57 | 6,334.79CR | | | 138.73DB |
| MVI 09 | 4 | 493.50CR | 0.36DB | 0.09DB | 10.43DB |
| | | | 0.27DB | | |
| TOTAL | 61 | 6,828.29CR | 0.36DB | 0.09DB | 149.16DB |

REPORT ID: VSS-131-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 2
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | TOTAL REDUCTION/ CURRENT REDUCTION AMOUNTS | RESERVE REDUCTION AMOUNT | NET REIMBURSEMENT FEE |
|---------------------|-------|-----------------------|--|--------------------------------|-----------------------------|
| CPS/HTL-CAR CNP | 5 | 1,244.72CR | | | 20.16DB |
| MVI 09 | 2 | 542.46CR | 0.44DB | 0.11DB | 8.40DB |
| | | | 0.33DB | | |
| TOTAL | 7 | 1,787.18CR | 0.44DB | 0.11DB | 28.56DB |
| | | | 0.33DB | | |
| CPS/HTL-CAR CP | 69 | 13,755.74CR | | | 224.23DB |
| MVI 09 | 10 | 3,763.72CR | 3.20DB | 0.80DB | 57.94DB |
| | | | 2.40DB | | |
| TOTAL | 79 | 17,519.46CR | 3.20DB | 0.80DB | 282.17DB |
| | | | 2.40DB | | |
| EIRF-US | 248 | 46,401.83CR | | | 952.85DB |
| MVI 09 | 1 | 70.20CR | 0.04DB | 0.01DB | 1.46DB |
| | | | 0.03DB | | |
| TOTAL | 249 | 46,472.03CR | 0.04DB | 0.01DB | 954.31DB |
| | | | 0.03DB | | |
| PS2000 RTL CRED | 657 | 33,265.72CR | | | 491.90DB |
| MVI 09 | 19 | 1,712.71CR | 1.32DB | 0.33DB | 23.43DB |
| | | | 0.99DB | | |
| TOTAL | 676 | 34,978.43CR | 1.32DB | 0.33DB | 515.33DB |
| | | | 0.99DB | | |
| U.S.A. - L.A.C. | 1 | 74.11CR | | | 1.27DB |
| CPS/HTL-CAR CNP | 1 | 33.65CR | 0.00 | 0.00 | 0.61DB |
| MVI 09 | | | 0.00 | | |
| TOTAL | 2 | 107.76CR | 0.00 | 0.00 | 1.88DB |
| | | | 0.00 | | |
| CPS/HTL-CAR CP | 5 | 1,051.64CR | | | 17.11DB |
| MVI 09 | 1 | 88.09CR | 0.04DB | 0.01DB | 1.43DB |
| | | | 0.03DB | | |
| TOTAL | 6 | 1,139.73CR | 0.04DB | 0.01DB | 18.54DB |
| | | | 0.03DB | | |
| PS2000 RTL CRED | 297 | 17,066.93CR | | | 250.39DB |
| MVI 09 | 4 | 437.37CR | 0.28DB | 0.07DB | 5.95DB |
| | | | 0.21DB | | |
| TOTAL | 301 | 17,504.30CR | 0.28DB | 0.07DB | 256.34DB |
| | | | 0.21DB | | |
| U.S.A. - C.E.M.E.A. | 2 | 87.10CR | | | 2.03DB |
| BUSINESS ELCTC | 2 | 824.92CR | 0.72DB | 0.18DB | 16.97DB |
| MVI 09 | | | 0.54DB | | |
| TOTAL | 4 | 912.02CR | 0.72DB | 0.18DB | 19.00DB |
| | | | 0.54DB | | |
| PS2000 RTL CRED | 30 | 1,518.15CR | | | 22.47DB |
| MVI 09 | 1 | 76.42CR | 0.04DB | 0.01DB | 1.05DB |
| | | | 0.03DB | | |
| TOTAL | 31 | 1,594.57CR | 0.04DB | 0.01DB | 23.52DB |
| | | | 0.03DB | | |

REPORT ID: VSS-131-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 3
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | TOTAL REDUCTION/ CURRENT REDUCTION AMOUNTS | RESERVE REDUCTION AMOUNT | NET REIMBURSEMENT FEE |
|-----------------|---------|-----------------------|--|--------------------------------|-----------------------------|
| U.S.A. - U.S.A. | | | | | |
| BUSINESS ELCTC | 8,188 | 980,167.59CR | | | 21,402.31DB |
| MVI 09 | 838 | 117,786.55CR | 105.36DB | 26.34DB | 2,477.82DB |
| | | | 79.02DB | | |
| MVI 19 | 15 | 2,366.30CR | 4.36DB | 1.09DB | 47.82DB |
| | | | 3.27DB | | |
| TOTAL | 9,041 | 1,100,320.44CR | 109.72DB | 27.43DB | 23,927.95DB |
| | | | 82.29DB | | |
| BUSINESS STDRD | 6,501 | 2,108,061.53CR | | | 50,189.54DB |
| MVI 09 | 56 | 5,365.27CR | 4.52DB | 1.13DB | 128.07DB |
| | | | 3.39DB | | |
| TOTAL | 6,557 | 2,113,426.80CR | 4.52DB | 1.13DB | 50,317.61DB |
| | | | 3.39DB | | |
| CPS/HTL-CAR CNP | 1,289 | 275,635.71CR | | | 4,483.95DB |
| MVI 09 | 555 | 81,277.51CR | 72.72DB | 18.18DB | 1,284.81DB |
| | | | 54.54DB | | |
| MVI 19 | 53 | 7,600.73CR | 13.96DB | 3.49DB | 114.53DB |
| | | | 10.47DB | | |
| TOTAL | 1,897 | 364,513.95CR | 86.68DB | 21.67DB | 5,883.29DB |
| | | | 65.01DB | | |
| CPS/HTL-CAR CP | 6,233 | 990,272.13CR | | | 16,269.60DB |
| MVI 09 | 1,719 | 390,770.20CR | 351.16DB | 87.79DB | 6,082.30DB |
| | | | 263.37DB | | |
| MVI 19 | 102 | 23,826.34CR | 44.76DB | 11.19DB | 352.69DB |
| | | | 33.57DB | | |
| TOTAL | 8,054 | 1,404,868.67CR | 295.92DB | 98.98DB | 22,704.59DB |
| | | | 296.94DB | | |
| EIRF-US | 53,891 | 7,795,583.50CR | | | 161,300.80DB |
| MVI 09 | 314 | 18,389.61CR | 16.04DB | 4.01DB | 386.78DB |
| | | | 12.03DB | | |
| MVI 19 | 2 | 175.73CR | 0.32DB | 0.08DB | 3.46DB |
| | | | 0.24DB | | |
| TOTAL | 54,207 | 7,814,148.84CR | 16.36DB | 4.09DB | 161,691.04DB |
| | | | 12.27DB | | |
| PS2000 RTL CRED | 51,129 | 3,458,613.30CR | | | 48,345.57DB |
| MVI 09 | 308 | 11,293.83CR | 9.68DB | 2.42DB | 164.35DB |
| | | | 7.26DB | | |
| MVI 19 | 6 | 752.95CR | 1.28DB | 0.32DB | 8.94DB |
| | | | 0.96DB | | |
| TOTAL | 51,443 | 3,470,660.08CR | 10.96DB | 2.74DB | 48,518.86DB |
| | | | 8.22DB | | |
| PS2000 RTL CRED | 249,107 | 14,106,336.55CR | | | 207.122/78DB |
| MVI 09 | 3,683 | 330,275.59CR | 296.68DB | 74.17DB | 4,519.02DB |
| | | | 222.51DB | | |
| MVI 19 | 125 | 12,616.27CR | 23.44DB | 5.86DB | 162.40DB |
| | | | 17.58DB | | |
| TOTAL | 252,915 | 14,449,228.41CR | 240.09DB | 80.03DB | 211,804.20DB |

REPORT ID: VSS-131-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 4
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | TOTAL REDUCTION/ CURRENT REDUCTION AMOUNTS | RESERVE REDUCTION AMOUNT | NET REIMBURSEMENT FEE |
|--------------------|--------|-----------------------|--|--------------------------------|-----------------------------|
| SIGNATURE ELCTC | 227 | 12,853.56CR | | | 292.64DB |
| MVI 09 | 28 | 3,905.95CR | 3.20DB | 0.80DB | 82.17DB |
| | | | 2.40DB | | |
| MVI 19 | 3 | 295/62CR | 0.52DB | 0.13DB | 6.08DB |
| | | | 0.39DB | | |
| TOTAL | 258 | 17,055.13CR | 3.72DB | 0.93DB | 380.89DB |
| | | | 2.79DB | | |
| SIGNATURE STDRD | 46 | 9,354.33CR | | | 224.43DB |
| MVI 09 | 3 | 30.98CR | 0.00 | 0.00 | 1.01DB |
| | | | 0.00 | | |
| TOTAL | 49 | 9,385.31CR | 0.00 | 0.00 | 225.44DB |
| | | | 0.00 | | |
| U.S. STDRD | 21,160 | 2,220,689.95CR | | | 53,191.88DB |
| MVI 09 | 20 | 1,678.98CR | 1.48DB | 0.37DB | 39.48DB |
| | | | 1.11DB | | |
| TOTAL | 21,180 | 2,222,368.85CR | 1.48DB | 0.37DB | 53,231.36DB |
| | | | 1.11DB | | |
| CHARGEBACK | | | | | |
| VISA U.S.A. | | | | | |
| U.S.A. - U.S.A. | | | | | |
| CPS/HTL-CAR CNP | 0 | 0.00 | | | 0.00 |
| MVI 09 | 1 | 68.66DB | 0.04CR | 0.11CR | 1.14CR |
| | | | 0.03CR | | |
| TOTAL | 1 | 68.66.95DB | 0.04CR | 0.01CR | 1.14CR |
| | | | 0.03CR | | |
| MERCHANDISE CREDIT | | | | | |
| ORIGINAL | | | | | |
| VISA U.S.A. | | | | | |
| U.S.A. - U.S.A. | | | | | |
| BUSINESS ELCTC | 59 | 6,844.78DB | | | 149.65CR |
| MVI 09 | 4 | 397.19DB | 0.28CR | 0.07CR | 8.48CR |
| | | | 0.21CR | | |
| TOTAL | 63 | 7,241.97DB | 0.28CR | 0.07CR | 153.13CR |
| | | | 0.21CR | | |
| CPS/HTL-CAR CP | 444 | 55,183.62DB | | | 916.31CR |
| MVI 09 | 30 | 2,782.39DB | 2.24CR | 0.56CR | 45.06CR |
| | | | 1.68CR | | |
| MVI 19 | 1 | 87.85DB | 0.16CR | 0.04CR | 1.36CR |
| | | | 0.12CR | | |
| TOTAL | 475 | 58,053.86DB | 2.40CR | 0.60CR | 962.73CR |
| | | | 1.80CR | | |

REPORT ID: VSS-131-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 5
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| ISSUER TRANSACTIONS | COUNT | INTERCHANGE AMOUNT | NET REIMBURSEMENT FEE |
|---------------------|---------|-----------------------|-----------------------------|
| PURCHASE | | | |
| ORIGINAL SALE | | | |
| VISA U.S.A. | | | |
| U.S.A. - U.S.A. | | | |
| CPS/CRD NOT PRES | 42,920 | 2,954,935.80DB | 57.480CR |
| MVI 09 | 347 | 19,064.07DB | 360.70CR |
| MVI 11 | 10,253 | 262,196.17DB | 5,456.40CR |
| MVI 13 | 4 | 1,774.50DB | 30.03CR |
| MVI 18 | 100 | 9,808.59DB | 168.88CR |
| MVI 20 | 7 | 437.47DB | 7.70CR |
| MVI 23 | 214 | 16,396.13DB | 278.85CR |
| TOTAL | 53,845 | 3,264,612.73DB | 63,783.40CR |
| CPS/HTL-CAR CNP | 2,530 | 351,547.38DB | 5,807.42CR |
| MVI 09 | 1,367 | 204,325.10DB | 3,181.13CR |
| MVI 19 | 214 | 40,181.72DB | 579.91CR |
| TOTAL | 4,111 | 596,054.20DB | 9,568.46CR |
| CPS/HTL-CAR CP | 1,439 | 277,350.99DB | 4,526.03CR |
| MVI 09 | 565 | 117,834.74DB | 1,812.27CR |
| MVI 19 | 128 | 28,527.10DB | 409.31CR |
| TOTAL | 2,132 | 423,712.83DB | 6,747.61CR |
| CPS/PASS TRANS | 93 | 8,551.15DB | 150.03CR |
| MVI 04 | 871 | 141,774.47DB | 2,397.02CR |
| MVI 13 | 1,147 | 320,027.37DB | 5,081.78CR |
| TOTAL | 2,111 | 470,352.99DB | 7,628.83CR |
| CPS/RETAIL 2 | 7,828 | 673,333.51DB | 10,020.23CR |
| MVI 23 | 11 | 133.25DB | 2.15CR |
| TOTAL | 7,839 | 673,466.76DB | 10,022.23CR |
| EIRF-US | 139,535 | 6,981,852.70DB | 153,590.53CR |
| MVI 04 | 186 | 28,099.69DB | 569.36CR |
| MVI 09 | 3,532 | 161,347.60DB | 3,434.94CR |
| MVI 10 | 7,153 | 169,395.64DB | 3,933.80CR |
| MVI 11 | 42 | 9,530.64DB | 184.35CR |
| MVI 13 | 405 | 89,252.72DB | 1,709.53CR |
| MVI 18 | 6,602 | 430,796.36DB | 8,500.68CR |
| MVI 19 | 9,503 | 144,277.99DB | 3,561.72CR |
| MVI 20 | 1,878 | 91,219.61DB | 1,829.75CR |
| MVI 23 | 4,851 | 181,396.98DB | 3,695.80CR |
| TOTAL | 173,687 | 8,287,169.93DB | 181,010.46CR |
| INTLMRCH | 247 | 24,635.40DB | 354.76CR |
| MVI 19 | 1 | 119.53DB | 1.49CR |
| TOTAL | 248 | 24,754.93DB | 356.25CR |
| INTLMRCH ELEC | 48 | 2,503.51DB | 25.01CR |
| MVI 18 | 2 | 143.98DB | 1.18CR |
| MVI 19 | 2 | 33.50DB | 0.27CR |
| TOTAL | 52 | 2,680.99DB | 26.46CR |

REPORT ID: VSS-131-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 6
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | NET REIMBURSEMENT FEE |
|------------------|---------|-----------------------|-----------------------------|
| PS2000 AFD | 80,871 | 1,014,057.89DB | 19,254.43CR |
| MVI 10 | 51,174 | 659,923.84DB | 11,797.64CR |
| MVI 19 | 99,826 | 1,294,893.97DB | 21,954.42CR |
| TOTAL | 231,871 | 2,968,875.70DB | 53,006.49CR |
| PS2000 RTL CHCK | 304,822 | 16,612,895.41DB | 238,143.39CR |
| MVI 04 | 111 | 18,047.00DB | 229.46CR |
| MVI 09 | 15,342 | 1,095,302.40DB | 14,239.73CR |
| MVI 10 | 14,378 | 189,142.25DB | 3,612.95CR |
| MVI 11 | 5 | 413.35DB | 5.20CR |
| MVI 13 | 85 | 13,134.27DB | 155.59CR |
| MVI 18 | 17,242 | 1,552,261.87DB | 18,333.41CR |
| MVI 19 | 16,798 | 255,352.24DB | 4,386.50CR |
| MVI 20 | 7,697 | 889,920.68DB | 10,113.88CR |
| MVI 23 | 16,110 | 1,228,029.21DB | 14,136.90CR |
| TOTAL | 392,590 | 21,854,498.68DB | 303,357.01CR |
| PS2000 RTL CRED | 585,427 | 11,449,877.33DB | 187,874.05CR |
| MVI 04 | 10 | 189.00DB | 3.03CR |
| MVI 09 | 46,494 | 895,298.72DB | 13,874.05CR |
| MVI 10 | 38,779 | 429,983.48DB | 7,442.74CR |
| MVI 11 | 6 | 153.55DB | 2.25CR |
| MVI 13 | 70 | 10,026.21DB | 128.88CR |
| MVI 18 | 22,797 | 504,362.07DB | 7,192.20CR |
| MVI 19 | 73,892 | 868,953.87DB | 14,035.17CR |
| MVI 20 | 10,239 | 214,328.69DB | 3,041.03CR |
| MVI 23 | 32,714 | 627,422.14DB | 8,851.03CR |
| TOTAL | 810,428 | 15,000,595.06DB | 241,850.04CR |
| SUPERMARKET CHCK | 98,630 | 4,053,690.92DB | 39,452.00CR |
| MVI 04 | 5,737 | 197,484.32DB | 2,214.49CR |
| MVI 09 | 236 | 7,916.64DB | 86.85CR |
| MVI 10 | 37,084 | 1,284,023.00DB | 13,498.61CR |
| MVI 23 | 15 | 735.17DB | 4.79CR |
| TOTAL | 141,702 | 5,543,850.05DB | 55,256.74CR |
| SUPERMARKET CRED | 206 | 7,317.24DB | 87.80CR |
| MVI 04 | 3 | 108.84DB | 1.27CR |
| TOTAL | 209 | 7,426.08DB | 89.07CR |
| U.S. STANDARD | 22,627 | 863,199.11DB | 22,116.29CR |
| MVI 04 | 32 | 4,744.32DB | 110.44CR |
| MVI 09 | 895 | 28,743.21DB | 724.71CR |
| MVI 10 | 2,172 | 26,194.78DB | 793.46CR |
| MVI 11 | 159 | 3,789.04DB | 98.85CR |
| MVI 13 | 193 | 42,552.97DB | 942.69CR |
| MVI 18 | 562 | 28,568.59DB | 661.85CR |
| MVI 19 | 2,383 | 33,495.97DB | 945.07CR |
| MVI 20 | 172 | 11,477.74DB | 258.36CR |
| MVI 23 | 705 | 23,084.48DB | 548.36CR |
| TOTAL | 29,900 | 1,065,850.21DB | 27,199.97CR |

REPORT ID: VSS-131-M
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VISANET SETTLEMENT SERVICE
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 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 7
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | RVRSL | COUNT | INTERCHANGE AMOUNT | NET REIMBURSEMENT FEE |
|------------------|-------|-------|-----------------------|-----------------------------|
| ORIGINAL SALE | | | | |
| VISA U.S.A. | | | | |
| U.S.A. - U.S.A. | | | | |
| U.S. STANDARD | | 0 | 0.00 | 0.00 |
| MVI 19 | | 1 | 326.11CR | 6.98DB |
| TOTAL | | 1 | 325.11CR | 6.98DB |
| CHARGEBACK | | | | |
| VISA U.S.A. | | | | |
| U.S.A. - U.S.A. | | | | |
| CPS/CRD NOT PRES | | 13 | 1,742.99CR | 32.670DB |
| MVI 11 | | 3 | 317.00CR | 5.66DB |
| TOTAL | | 16 | 2,059.99CR | 38.33DB |
| EIRF-US | | 55 | 5,066.48CR | 106.82DB |
| MVI 09 | | 6 | 596.74CR | 12.00DB |
| MVI 11 | | 1 | 48.75CR | 1.02DB |
| MVI 18 | | 2 | 88.77CR | 1.82DB |
| TOTAL | | 64 | 5,800.74CR | 121.66DB |
| PS2000 RTL CHCK | | 7 | 669.66CR | 9.07DB |
| MVI 09 | | 1 | 104.37CR | 1.31DB |
| MVI 10 | | 1 | 17.34CR | 0.30DB |
| MVI 18 | | 3 | 604.31CR | 6.77DB |
| MVI 20 | | 4 | 772.55CR | 8.51DB |
| TOTAL | | 16 | 2,168.23CR | 25.96DB |
| PS2000 RTL CRED | | 8 | 148.78CR | 2.45DB |
| MVI 19 | | 2 | 11.54CR | 0.24DB |
| TOTAL | | 10 | 160.32CR | 2.69DB |
| SUPERMARKET CHCK | | 4 | 487.02CR | 1.60DB |
| MVI 10 | | 1 | 46.13CR | 0.36DB |
| TOTAL | | 5 | 533.15CR | 1.96DB |
| U.S. STANDARD | | 87 | 3,424.14CR | 87.46DB |
| MVI 09 | | 2 | 85.80CR | 2.09DB |
| MVI 11 | | 31 | 666.05CR | 17.68DB |
| MVI 23 | | 5 | 230.51CR | 5.27DB |
| TOTAL | | 125 | 4,406.50CR | 112.50DB |
| REPRESENTMENT | | | | |
| VISA U.S.A. | | | | |
| U.S.A. - U.S.A. | | | | |
| PS2000 AFD | | 0 | 0.00 | 0.00 |
| MVI 19 | | 1 | 7.00DB | 0.14CR |
| TOTAL | | 1 | 7.00DB | 0.14CR |
| PS2000 RTL CRED | | 4 | 65.16DB | 1.10CR |
| MVI 19 | | 1 | 10.78DB | 0.18CR |
| TOTAL | | 5 | 75.94DB | 1.28CR |

REPORT ID: VSS-131-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 8
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | NET REIMBURSEMENT FEE |
|--------------------|--------|-----------------------|-----------------------------|
| 2ND CHARGEBACK | | | |
| VISA U.S.A. | | | |
| U.S.A. - U.S.A. | | | |
| CPS/CRD NOT PRES | 2 | 258.71CR | 4.86DB |
| MVI 02 | 1 | 79.95CR | 1.52DB |
| TOTAL | 3 | 338.66CR | 6.38DB |
| MERCHANDISE CREDIT | | | |
| ORIGINAL | | | |
| VISA U.S.A. | | | |
| U.S.A. - U.S.A. | | | |
| CPS/CRD NOT PRES | 1,894 | 105,236.23CR | 2,083.65DB |
| MVI 11 | 173 | 7,187.67CR | 138.77DB |
| MVI 18 | 23 | 1,869.44CR | 32.57DB |
| MVI 23 | 27 | 863.44CR | 16.26DB |
| TOTAL | 2,117 | 115,156.59CR | 2,271.25DB |
| CPS/HTL-CAR CP | 781 | 82,518.59CR | 1,381.90DB |
| MVI 09 | 30 | 5,457.91CR | 84.30DB |
| MVI 19 | 25 | 5,321.84CR | 76.47DB |
| TOTAL | 836 | 93,298.34CR | 1,542.67DB |
| CPS/PASS TRANS | 1 | 298.00CR | 5.12DB |
| MVI 09 | 10 | 2,429.00CR | 38.64DB |
| TOTAL | 11 | 2,727.00CR | 43.76DB |
| EIRF-US | 2,868 | 158,950.36CR | 3,465.80DB |
| MVI 04 | 29 | 4,211.00CR | 85.44DB |
| MVI 09 | 27 | 1,065.04CR | 23.03DB |
| MVI 11 | 18 | 1,622.50CR | 32.45DB |
| MVI 13 | 32 | 9,029.13CR | 172.05DB |
| MVI 18 | 7 | 642.56CR | 12.39DB |
| MVI 20 | 1 | 31.07CR | 0.66DB |
| TOTAL | 2,982 | 175,551.66CR | 3,791.82DB |
| PS2000 RTL CHCK | 15,957 | 729,640.97CR | 10,716.24DB |
| MVI 09 | 696 | 34,335.29CR | 467.92DB |
| MVI 10 | 45 | 208.23CR | 6.91DB |
| MVI 18 | 888 | 40,980.79CR | 527.29DB |
| MVI 19 | 64 | 1,015.22CR | 17.15DB |
| MVI 20 | 289 | 29,843.57CR | 342.27DB |
| MVI 23 | 2,579 | 80,062.38CR | 1,074.56DB |
| TOTAL | 20,518 | 916,086.45CR | 13,152.34DB |
| SUPERMARKET CHCK | 1,420 | 52,354.41CR | 568.00DB |
| MVI 04 | 2 | 31.57CR | 0.78DB |
| MVI 09 | 1 | 26.49CR | 0.37DB |
| MVI 10 | 44 | 1,508.00CR | 16.01DB |
| MVI 23 | 97 | 2,821.39CR | 30.86DB |
| TOTAL | 1,564 | 56,741.86CR | 616.02DB |
| U.S. STANDARD | 2,334 | 143,875.88CR | 3,542.54DB |
| MVI 09 | 2 | 201.43CR | 4.65DB |
| MVI 20 | 677 | 21,644.70CR | 522.26DB |
| MVI 23 | 56 | 1,288.01CR | 32.27DB |
| TOTAL | 3,069 | 167,010.02CR | 4,101.72DB |

*** END OF VSS-131-M REPORT ***

VSS-135: MTD Reimbursement Fees Report

| | | | |
|----------------------------|---|--------------------------------|--|
| REPORT ID: | VSS-135 | PAGE BREAK: | By business mode. |
| REPORT TITLE: | MTD REIMBURSEMENT FEES REPORT | TOTALS: | By: <ul style="list-style-type: none">• Fee level• Jurisdiction• Business mode |
| REPORT DESCRIPTION: | This report provides daily and month-to-date (MTD) reimbursement fees at the fee level. | RECONCILIATION PROCESS: | The Reimbursement Fees daily totals balance to the reimbursement fees on the Settlement Summary report, VSS-110, and the SRE Settlement Recap report, VSS-115. |
| REPORT HIGHLIGHTS: | <p>This report lists daily and month-to-date reimbursement fees by fee level by business mode and jurisdiction.</p> <p>Three lines are printed for each fee level. The first line shows credits, the second line shows debits, and the third line shows the net amount. Interchange counts and amounts for the associated fees are also shown on this report.</p> <p>Effective since 28 March 1998, the fee level descriptions, such as Standard and Electronic Interchange Reimbursement Fee (EIRF), will be sorted alphabetically by name.</p> <p>Note: Transactions for which the Interchange Reimbursement Fee total is zero do not appear on this report.</p> | FREQUENCY: | Daily |

REPORT ID: VSS-135
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MTD REIMBURSEMENT FEES REPORT
 FOR 01DEC97 THROUGH 01DEC97

PAGE: 1
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| A DAILY COUNT | | B DAILY INTERCHANGE AMOUNT | C DAILY REIMBURSEMENT FEES | D MTD COUNT | E MTD INTERCHANGE AMOUNT | F MTD REIMBURSEMENT FEES |
|-----------------------------------|----|--|--|--------------------------|--|--|
| 1 ACQUIRER TRANSACTIONS | | | | | | |
| 2 VISA INTERNATIONAL | | | | | | |
| 3 INTL PRE-PS2000 | | | | | | |
| 4 DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| 5 CREDITS | 9 | 1,900.80CR | 19.01DB | 9 | 1,900.80CR | 19.01DB |
| 6 NET | 9 | 1,900.80CR | 19.01DB | 9 | 1,900.80CR | 19.01DB |
| COMCL-PURCH | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 2 | 4,586.33CR | 68.80DB | 2 | 4,586.33CR | 68.80DB |
| NET | 2 | 4,586.33CR | 68.80DB | 2 | 4,586.33CR | 68.80DB |
| INTL PRE-PS2000 | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 1 | 59.90CR | 0.60DB | 1 | 59.90CR | 0.60DB |
| NET | 1 | 59.90CR | 0.60DB | 1 | 59.90CR | 0.60DB |
| STANDARD | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 1 | 108.80CR | 1.57DB | 1 | 108.80CR | 1.57DB |
| NET | 1 | 108.80CR | 1.57DB | 1 | 108.80CR | 1.57DB |
| 7 TOTAL VISA INTERNATIONAL | 13 | 6,655.83CR | 89.98DB | 13 | 6,655.83CR | 89.98DB |
| VISA E.U. | | | | | | |
| EU PRE-PS2000 | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 23 | 3,840.25CR | 23.03DB | 23 | 3,840.25CR | 23.03DB |
| NET | 23 | 3,840.25CR | 23.03DB | 23 | 3,840.25CR | 23.03DB |
| EIRF | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 1 | 319.40CR | 2.87DB | 1 | 319.40CR | 2.87DB |
| NET | 1 | 319.40CR | 2.87DB | 1 | 319.40CR | 2.87DB |
| EU-BUS | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 1 | 75.00CR | 0.90DB | 1 | 75.00CR | 0.90DB |
| NET | 1 | 75.00CR | 0.90DB | 1 | 75.00CR | 0.90DB |
| TOTAL VISA E.U. | 25 | 4,234.65CR | 26.80DB | 25 | 4,234.65CR | 26.80DB |
| VISA ANTARCT | | | | | | |
| EIRF | | | | | | |

REPORT ID: VSS-135
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MTD REIMBURSEMENT FEES REPORT
 FOR 01DEC97 THROUGH 01DEC97

PAGE: 2
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | DAILY COUNT | DAILY INTERCHANGE AMOUNT | DAILY REIMBURSEMENT FEES | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD REIMBURSEMENT FEES |
|--|----------------|--------------------------------|--------------------------------|--------------|------------------------------|------------------------------|
| ACQUIRER TRANSACTIONS | | | | | | |
| VISA ANTARCT | | | | | | |
| EIRP | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 1 | 10.00CR | 0.17DB | 1 | 10.00CR | 0.17DB |
| NET | 1 | 10.00CR | 0.17DB | 1 | 10.00CR | 0.17DB |
| PRE-PS2000 | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 99 | 14,731.96CR | 232.77DB | 99 | 14,731.96CR | 232.77DB |
| NET | 99 | 14,731.96CR | 232.77DB | 99 | 14,731.96CR | 232.77DB |
| PRE-PS2000(PTRL) | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 5 | 305.43CR | 2.08DB | 5 | 305.43CR | 2.08DB |
| NET | 5 | 305.43CR | 2.08DB | 5 | 305.43CR | 2.08DB |
| EU-CORP | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 3 | 527.00CR | 9.22DB | 3 | 527.00CR | 9.22DB |
| NET | 3 | 527.00CR | 9.22DB | 3 | 527.00CR | 9.22DB |
| INTL SETTLED | | | | | | |
| DEBITS | 1 | 0.00 | 3.58CR | 1 | 0.00 | 3.58CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 0.00 | 3.58CR | 1 | 0.00 | 3.58CR |
| TOTAL VISA ANTARCT | | | | | | |
| | 109 | 15,574.39CR | 240.66DB | 109 | 15,574.39CR | 240.66DB |
| 8 TOTAL ACQUIRER REIMBURSEMENT FEES | 147 | 26,464.87CR | 357.44DB | 147 | 26,464.87CR | 357.44DB |

REPORT ID: VSS-135
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MTD REIMBURSEMENT FEES REPORT
 FOR 01DEC97 THROUGH 01DEC97

PAGE: 3
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | DAILY COUNT | DAILY INTERCHANGE AMOUNT | DAILY REIMBURSEMENT FEES | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD REIMBURSEMENT FEES |
|---------------------|----------------|--------------------------------|--------------------------------|--------------|------------------------------|------------------------------|
| ISSUER TRANSACTIONS | | | | | | |
| VISA INTERNATIONAL | | | | | | |
| STANDARD | | | | | | |
| DEBITS | 19 | 7,236.73DB | 104.20CR | 19 | 7,236.73DB | 104.20CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 19 | 7,236.73DB | 104.20CR | 19 | 7,236.73DB | 104.20CR |
| INTL PRE-PS2000 | | | | | | |
| DEBITS | 127 | 14,283.45DB | 142.84CR | 127 | 14,283.45DB | 142.84CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 127 | 14,283.45DB | 142.84CR | 127 | 14,283.45DB | 142.84CR |
| VISAFN INTSPRINT | | | | | | |
| DEBITS | 4 | 64.34DB | 4.65CR | 4 | 64.34DB | 4.65CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 4 | 64.34DB | 4.65CR | 4 | 64.34DB | 4.65CR |
| COMCL-BUS | | | | | | |
| DEBITS | 1 | 26.40DB | 0.40CR | 1 | 26.40DB | 0.40CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 26.40DB | 0.40CR | 1 | 26.40DB | 0.40CR |
| STANDARD | | | | | | |
| DEBITS | 7 | 661.94DB | 9.53CR | 7 | 661.94DB | 9.53CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 7 | 661.94DB | 9.53CR | 7 | 661.94DB | 9.53CR |
| INTL PRE-PS2000 | | | | | | |
| DEBITS | 4 | 169.75DB | 1.70CR | 4 | 169.75DB | 1.70CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 4 | 169.75DB | 1.70CR | 4 | 169.75DB | 1.70CR |
| STANDARD | | | | | | |
| DEBITS | 31 | 10,735.04DB | 154.59CR | 31 | 10,735.04DB | 154.59CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 31 | 10,735.04DB | 154.59CR | 31 | 10,735.04DB | 154.59CR |
| INTL PRE-PS2000 | | | | | | |
| DEBITS | 31 | 3,814.83DB | 38.15CR | 31 | 3,814.83DB | 38.15CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 31 | 3,814.83DB | 38.15CR | 31 | 3,814.83DB | 38.15CR |
| STANDARD | | | | | | |
| DEBITS | 8 | 896.20DB | 12.91CR | 8 | 896.20DB | 12.91CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 8 | 896.20DB | 12.91CR | 8 | 896.20DB | 12.91CR |
| INTL PRE-PS2000 | | | | | | |
| DEBITS | 7 | 2,210.94DB | 22.11CR | 7 | 2,210.94DB | 22.11CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 7 | 2,210.94DB | 22.11CR | 7 | 2,210.94DB | 22.11CR |

REPORT ID: VSS-135
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MTD REIMBURSEMENT FEES REPORT
 FOR 01DEC97 THROUGH 01DEC97

PAGE: 4
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | DAILY COUNT | DAILY INTERCHANGE AMOUNT | DAILY REIMBURSEMENT FEES | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD REIMBURSEMENT FEES |
|---------------------|----------------|--------------------------------|--------------------------------|--------------|------------------------------|------------------------------|
| ISSUER TRANSACTIONS | | | | | | |
| VISA INTERNATIONAL | | | | | | |
| STANDARD | | | | | | |
| DEBITS | 15 | 3,486.28DB | 41.84CR | 15 | 3,486.28DB | 41.84CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 15 | 3,486.28DB | 41.84CR | 15 | 3,486.28DB | 41.84CR |
| INTL PRE-PS2000 | | | | | | |
| DEBITS | 1 | 872.67DB | 5.24CR | 1 | 872.67DB | 5.24CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 872.67DB | 5.24CR | 1 | 872.67DB | 5.24CR |
| EIRF | | | | | | |
| DEBITS | 5 | 608.71DB | 5.48CR | 5 | 608.71DB | 5.48CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 5 | 608.71DB | 5.48CR | 5 | 608.71DB | 5.48CR |
| AIRLINE | | | | | | |
| DEBITS | 1 | 113.32DB | 1.13CR | 1 | 113.32DB | 1.13CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 113.32DB | 1.13CR | 1 | 113.32DB | 1.13CR |
| COMCL-BUS | | | | | | |
| DEBITS | 1 | 10.84DB | 0.13CR | 1 | 10.84DB | 0.13CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 10.84DB | 0.13CR | 1 | 10.84DB | 0.13CR |
| INTL PRE-PS2000 | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 2 | 495.25CR | 4.95DB | 2 | 495.25CR | 4.95DB |
| NET | 2 | 495.25CR | 4.95DB | 2 | 495.25CR | 4.95DB |
| VISAFN INTSPRINT | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 2 | 26.42CR | 2.04DB | 2 | 26.42CR | 2.04DB |
| NET | 2 | 26.42CR | 2.04DB | 2 | 26.42CR | 2.04DB |
| STANDARD | | | | | | |
| DEBITS | 2 | 1,610.73DB | 11.58DB | 2 | 1,610.73DB | 11.58DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 2 | 1,610.73DB | 11.58DB | 2 | 1,610.73DB | 11.58DB |
| ATM-TIER II | | | | | | |
| DEBITS | 5 | 1,273.36DB | 20.13DB | 5 | 1,273.36DB | 20.13DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 5 | 1,273.36DB | 20.13DB | 5 | 1,273.36DB | 20.13DB |
| ATM-TIER II | | | | | | |
| DEBITS | 3 | 1,220.54DB | 12.08DB | 3 | 1,220.54DB | 12.08DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 3 | 1,220.54DB | 12.08DB | 3 | 1,220.54DB | 12.08DB |

REPORT ID: VSS-135
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MTD REIMBURSEMENT FEES REPORT
 FOR 01DEC97 THROUGH 01DEC97

PAGE: 5
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | DAILY COUNT | DAILY INTERCHANGE AMOUNT | DAILY REIMBURSEMENT FEES | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD REIMBURSEMENT FEES |
|--------------------------|----------------|--------------------------------|--------------------------------|--------------|------------------------------|------------------------------|
| ISSUER TRANSACTIONS | | | | | | |
| VISA INTERNATIONAL | | | | | | |
| ATM-TIER II | | | | | | |
| DEBITS | 6 | 1,737.68DB | 24.16DB | 6 | 1,737.68DB | 24.16DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 6 | 1,737.68DB | 24.16DB | 6 | 1,737.68DB | 24.16DB |
| STANDARD | | | | | | |
| DEBITS | 1 | 717.86DB | 5.50DB | 1 | 717.86DB | 5.50DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 717.86DB | 5.50DB | 1 | 717.86DB | 5.50DB |
| ATM-TIER II | | | | | | |
| DEBITS | 7 | 2,485.26DB | 28.19DB | 7 | 2,485.26DB | 28.19DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 7 | 2,485.26DB | 28.19DB | 7 | 2,485.26DB | 28.19DB |
| STANDARD | | | | | | |
| DEBITS | 1 | 569.79DB | 6.80DB | 1 | 569.79DB | 6.80DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 569.79DB | 6.80DB | 1 | 569.79DB | 6.80DB |
| ATM-TIER II | | | | | | |
| DEBITS | 1 | 160.62DB | 4.03DB | 1 | 160.62DB | 4.03DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 160.62DB | 4.03DB | 1 | 160.62DB | 4.03DB |
| STANDARD | | | | | | |
| DEBITS | 5 | 0.00 | 17.90DB | 5 | 0.00 | 17.90DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 5 | 0.00 | 17.90DB | 5 | 0.00 | 17.90DB |
| TOTAL VISA INTERNATIONAL | 297 | 54,445.61DB | 407.54CR | 297 | 54,445.61DB | 407.54CR |
| VISA E.U. | | | | | | |
| STANDARD | | | | | | |
| DEBITS | 101 | 7,896.18DB | 94.76CR | 101 | 7,896.18DB | 94.76CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 101 | 7,896.18DB | 94.76CR | 101 | 7,896.18DB | 94.76CR |
| EU PRE-PS2000 | | | | | | |
| DEBITS | 48 | 9,072.62DB | 54.45CR | 48 | 9,072.62DB | 54.45CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 48 | 9,072.62DB | 54.45CR | 48 | 9,072.62DB | 54.45CR |
| EIRF | | | | | | |
| DEBITS | 45 | 7,575.91DB | 68.18CR | 45 | 7,575.91DB | 68.18CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 45 | 7,575.91DB | 68.18CR | 45 | 7,575.91DB | 68.18CR |

REPORT ID: VSS-135
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MTD REIMBURSEMENT FEES REPORT
 FOR 01DEC97 THROUGH 01DEC97

PAGE: 6
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | DAILY COUNT | DAILY INTERCHANGE AMOUNT | DAILY REIMBURSEMENT FEES | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD REIMBURSEMENT FEES |
|---------------------|----------------|--------------------------------|--------------------------------|--------------|------------------------------|------------------------------|
| ISSUER TRANSACTIONS | | | | | | |
| VISA E.U. | | | | | | |
| EU-BUS | | | | | | |
| DEBITS | 9 | 1,121.97DB | 13.47CR | 9 | 1,121.97DB | 13.47CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 9 | 1,121.97DB | 13.47CR | 9 | 1,121.97DB | 13.47CR |
| STANDARD | | | | | | |
| DEBITS | 3 | 937.09DB | 17.86DB | 3 | 937.09DB | 17.86DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 3 | 937.09DB | 17.86DB | 3 | 937.09DB | 17.86DB |
| ATM-TIER II | | | | | | |
| DEBITS | 4 | 1,185.33DB | 16.11DB | 4 | 1,185.33DB | 16.11DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 4 | 1,185.33DB | 16.11DB | 4 | 1,185.33DB | 16.11DB |
| TOTAL VISA E.U. | 210 | 27,789.10DB | 196.89CR | 210 | 27,789.10DB | 196.89CR |
| VISA ANTARCT | | | | | | |
| INTL SETTLED | | | | | | |
| DEBITS | 35 | 5,089.25DB | 89.06CR | 35 | 5,089.25DB | 89.06CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 35 | 5,089.25DB | 89.06CR | 35 | 5,089.25DB | 89.06CR |
| EIRF | | | | | | |
| DEBITS | 60 | 15,180.61DB | 250.48CR | 60 | 15,180.61DB | 250.48CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 60 | 15,180.61DB | 250.48CR | 60 | 15,180.61DB | 250.48CR |
| PRE-PS2000 | | | | | | |
| DEBITS | 3 | 303.00DB | 4.79CR | 3 | 303.00DB | 4.79CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 3 | 303.00DB | 4.79CR | 3 | 303.00DB | 4.79CR |
| AIRLINE | | | | | | |
| DEBITS | 4 | 1,070.50DB | 14.45CR | 4 | 1,070.50DB | 14.45CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 4 | 1,070.50DB | 14.45CR | 4 | 1,070.50DB | 14.45CR |
| STANDARD (PETROL) | | | | | | |
| DEBITS | 11 | 639.84DB | 6.40CR | 11 | 639.84DB | 6.40CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 11 | 639.84DB | 6.40CR | 11 | 639.84DB | 6.40CR |
| EIRF (PETROL) | | | | | | |
| DEBITS | 253 | 18,180.47DB | 138.17CR | 253 | 18,180.47DB | 138.17CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 253 | 18,180.47DB | 138.17CR | 253 | 18,180.47DB | 138.17CR |

REPORT ID: VSS-135
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MTD REIMBURSEMENT FEES REPORT
 FOR 01DEC97 THROUGH 01DEC97

PAGE: 7
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | DAILY COUNT | DAILY INTERCHANGE AMOUNT | DAILY REIMBURSEMENT FEES | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD REIMBURSEMENT FEES |
|---------------------|----------------|--------------------------------|--------------------------------|--------------|------------------------------|------------------------------|
| ISSUER TRANSACTIONS | | | | | | |
| VISA ANTARCT | | | | | | |
| EIRF94 TRAV AGNT | | | | | | |
| DEBITS | 5 | 958.00DB | 12.93CR | 5 | 958.00DB | 12.93CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 5 | 958.00DB | 12.93CR | 5 | 958.00DB | 12.93CR |
| PS2000 RTL | | | | | | |
| DEBITS | 122 | 25,231.32DB | 378.47CR | 122 | 25,231.32DB | 378.47CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 122 | 25,231.32DB | 378.47CR | 122 | 25,231.32DB | 378.47CR |
| PS2000 (PETROL) | | | | | | |
| DEBITS | 62 | 4,663.57DB | 30.78CR | 62 | 4,663.57DB | 30.78CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 62 | 4,663.57DB | 30.78CR | 62 | 4,663.57DB | 30.78CR |
| PS2000 RESTAURNT | | | | | | |
| DEBITS | 17 | 1,368.30DB | 20.52CR | 17 | 1,368.30DB | 20.52CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 17 | 1,368.30DB | 20.52CR | 17 | 1,368.30DB | 20.52CR |
| PS2000 DIR MKTG | | | | | | |
| DEBITS | 1 | 203.80DB | 3.26CR | 1 | 203.80DB | 3.26CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 203.80DB | 3.26CR | 1 | 203.80DB | 3.26CR |
| EIRF94 PKG TOUR | | | | | | |
| DEBITS | 1 | 408.00DB | 3.26CR | 1 | 408.00DB | 3.26CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 408.00DB | 3.26CR | 1 | 408.00DB | 3.26CR |
| EU-BUS | | | | | | |
| DEBITS | 77 | 10,256.19DB | 179.48CR | 77 | 10,256.19DB | 179.48CR |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 77 | 10,256.19DB | 179.48CR | 77 | 10,256.19DB | 179.48CR |
| EIRF | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 2 | 669.49CR | 11.05DB | 2 | 669.49CR | 11.05DB |
| NET | 2 | 669.49CR | 11.05DB | 2 | 669.49CR | 11.05DB |
| PRE-PS2000 | | | | | | |
| DEBITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| CREDITS | 1 | 119.00CR | 1.88DB | 1 | 119.00CR | 1.88DB |
| NET | 1 | 119.00CR | 1.88DB | 1 | 119.00CR | 1.88DB |
| INTL SETTLED | | | | | | |
| DEBITS | 1 | 200.00DB | 5.36DB | 1 | 200.00DB | 5.36DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 1 | 200.00DB | 5.36DB | 1 | 200.00DB | 5.36DB |

REPORT ID: VSS-135
REPORTING FOR: 1234567890 B OF ANTARCT N
ROLLUP TO: 1234567890 B OF ANTARCT N
FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MTD REIMBURSEMENT FEES REPORT
FOR 01DEC97 THROUGH 01DEC97

PAGE: 8
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | DAILY COUNT | DAILY INTERCHANGE AMOUNT | DAILY REIMBURSEMENT FEES | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD REIMBURSEMENT FEES |
|---------------------------------|----------------|--------------------------------|--------------------------------|--------------|------------------------------|------------------------------|
| ISSUER TRANSACTIONS | | | | | | |
| VISA ANTARCT | | | | | | |
| ATM | | | | | | |
| DEBITS | 21 | 8,850.00DB | 92.21DB | 21 | 8,850.00DB | 92.21DB |
| CREDITS | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| NET | 21 | 8,850.00DB | 92.21DB | 21 | 8,850.00DB | 92.21DB |
| TOTAL VISA ANTARCT | | | | | | |
| | 676 | 91,814.36DB | 1,021.55CR | 676 | 91,814.36DB | 1,021.55CR |
| TOTAL ISSUER REIMBURSEMENT FEES | | | | | | |
| | 1,183 | 174,049.07DB | 1,625.98CR | 1,183 | 174,049.07DB | 1,625.98CR |

*** END OF VSS-135 REPORT ***

VSS-135 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| A | Daily Count | Number of transactions for the corresponding fee level. |
| B | Daily Interchange Amounts | Total interchange amount for the corresponding fee level. |
| C | Daily Reimbursement Fees | Total reimbursement fees for the corresponding fee level. |
| D | MTD Count | Month-to-date count of transactions for the corresponding fee level. |
| E | MTD Interchange Amount | Month-to-date interchange amount for the corresponding fee level. |
| F | MTD Reimbursement Fees | Month-to-date reimbursement fees for the corresponding fee level. |
| 1 | Business Mode | Business mode heading. |
| 2 | Jurisdiction | Jurisdiction description. |
| 3 | Fee Level | Fee-level description. |
| 4 | Fee Level Debits Row | Counts, interchange amounts, and fees for transactions when the daily interchange amount is a debit. |
| 5 | Fee Level Credits Row | Counts, interchange amounts, and fees for transactions when the daily interchange amount is a credit or is equal to zeros. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| 6 ➤ | Net | The net of the fee-level credits amounts and the fee-level debits amounts. Net values can be either credits or debits. |
| 7 ➤ | Total Jurisdiction | The sum of all net amounts for the jurisdiction. |
| 8 ➤ | Total Business Mode | The sum of all net amounts for the business mode. |

VSS-136: MTD Volume Discount Detail Report (U.S. only)

| | | | |
|----------------------------|--|--------------------------------|--|
| REPORT ID: | VSS-136 | TOTALS: | By fee level. |
| REPORT TITLE: | MTD VOLUME DISCOUNT DETAIL REPORT | RECONCILIATION PROCESS: | MTD total reduction equals MTD current reduction plus MTD reserve reduction. |
| REPORT DESCRIPTION: | This report provides month-to-date (MTD) volume discount information for U.S. members. | FREQUENCY: | Daily |
| REPORT HIGHLIGHTS: | <p>This report lists month-to-date volume discount information and business reimbursement fees by fee level by merchant volume indicator within debit or credit, fee level, and business mode.</p> <p>Interchange counts and amounts for the associated fees are also shown on this report.</p> <p>The fee level descriptions are sorted alphabetically by name.</p> <p><i>Note: The report shown on the next page is a sample of the VSS-136 report and does not reconcile to the other reports.</i></p> | | |
| PAGE BREAK: | By business mode. | | |

| | | | | | |
|--|-------|-----------------------------------|-------------------|-----------|----------------------|
| REPORT ID: VSS-136 | | VISANET SETTLEMENT SERVICE | | | PAGE: 1 |
| REPORTING FOR: 1234567890 B OF ANTARCT N | | INTERNATIONAL SETTLEMENT SERVICE | | | PROC DATE: 31MAY99 |
| ROLLUP TO: 1234567890 B OF ANTARCT N | | MTD VOLUME DISCOUNT DETAIL REPORT | | | REPORT DATE: 31MAY99 |
| FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N | | FOR 01MAY99 THROUGH 31MAY99 | | | |
| SETTLEMENT CURRENCY: USD | | A | B | C | E |
| | | | | | F |
| | MTD | MTD | MTD | MTD | MTD NET |
| | COUNT | INTERCHANGE | TOTAL REDUCTION/ | RESERVE | REIMBURSEMENT |
| | | AMOUNT | CURRENT REDUCTION | REDUCTION | FEE |
| ACQUIRER TRANSACTIONS 1 | | | D | | |
| VISA U.S.A. 2 | | | | | |
| BUSINESS ELCTC 3 | | | | | |
| DEBITS 4 | 63 | 7,644.37DB | | | 166.84CR |
| MVI 09 | 4 | 397.19DB | 0.28CR | 0.07CR | 8.48CR |
| | | | 0.21CR | | |
| CREDITS 5 | 8,282 | 991,462.16CR | | | 21,648.90DB |
| MVI 09 6 | 844 | 119,104.97CR | 106.48DB | 26.62DB | 2,505.22DB |
| | | | 78.86DB | | |
| MVI 19 | 15 | 2,366.30CR | 4.36DB | 1.09DB | 47.82DB |
| | | | 3.27DB | | |
| NET | 9,208 | 1,104,891.87CR | 110.56DB | 27.64DB | 24,026.62DB |
| | | | 82.92DB | | |
| BUSINESS STDRD | | | | | |
| DEBITS | 284 | 55,167.03DB | | | 1,324.82CR |
| CREDITS | 6,573 | 2,163,005.85CR | | | 51,487.97DB |
| MVI 09 | 56 | 5,365.27CR | 4.52DB | 1.13DB | 128.07DB |
| | | | 3.39DB | | |
| NET | 6,913 | 2,113,204.09CR | 4.52DB | 1.13DB | 50,291.22DB |
| | | | 3.39DB | | |
| CPS/HTL-CAR CNP | | | | | |
| DEBITS | 0 | 0.00 | | | 0.00 |
| MVI 09 | 1 | 68.66DB | 0.04CR | 0.01CR | 1.14CR |
| | | | 0.03CR | | |
| CREDITS | 1,315 | 281,061.50CR | | | 4,572.26DB |
| MVI 09 | 563 | 83,467.42CR | 74.56DB | 18.64DB | 1,318.73DB |
| | | | 55.92DB | | |
| MVI 19 | 53 | 7,600.73CR | 13.96DB | 3.49DB | 114.53DB |
| | | | 10.47DB | | |
| NET | 1,932 | 372,060.99CR | 88.48DB | 22.12DB | 6,004.38DB |
| | | | 66.36DB | | |
| CPS/HTL-CAR CNP | | | | | |
| DEBITS | 447 | 55,650.70DB | | | 923.98DB |
| MVI 09 | 30 | 2,782.39DB | 2.28CR | 0.57CR | 45.06DB |
| | | | 1.71CR | | |
| MVI 19 | 1 | 87.85DB | 0.16CR | 0.04CR | 1.36DB |
| | | | 0.12CR | | |
| CREDITS | 6,392 | 1,028,915.20CR | | | 16,896.00DB |
| MVI 09 | 1,745 | 398,875.29CR | 358.00DB | 89.50DB | 6,207.51DB |
| | | | 268.50DB | | |
| MVI 19 | 102 | 23,826.34CR | 44.80DB | 11.20DB | 352.69DB |
| | | | 33.60DB | | |
| NET | 8,717 | 1,393,095.89CR | 400.36DB | 100.09DB | 22,485.80DB |
| | | | 300.27DB | | |

REPORT ID: VSS-136
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 2
 PROC DATE: 31MAY99
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD TOTAL REDUCTION/ CURRENT REDUCTION | MTD RESERVE REDUCTION | MTD NET REIMBURSEMENT FEE |
|-----------------------|--------------|------------------------------|--|-----------------------------|---------------------------------|
| ACQUIRER TRANSACTIONS | | | | | |
| VISA U.S A. | | | | | |
| EIRF-US | | | | | |
| DEBITS | 6,885 | 562,083.61DB | | | 11,930.16CR |
| CREDITS | 54,696 | 8,122,553.29CR | | | 167,920.70DB |
| MVI 09 | 317 | 18,487.80CR | 16.12DB | 4.03DB | 388.98DB |
| | | | 12.09DB | | |
| MVI 19 | 2 | 175.73CR | 0.32DB | 0.08DB | 3.46DB |
| | | | 0.24DB | | |
| NET | 61,900 | 7,579,133.21CR | 16.44DB | 4.11DB | 156,382.98DB |
| | | | 12.33DB | | |
| PS2000 RTL CHCK | | | | | |
| DEBITS | 1,228 | 64,587.13DB | | | 930.15CR |
| CREDITS | 51,212 | 3,466,168.28CR | | | 48,448.29DB |
| MVI 09 | 308 | 11,293.83CR | 9.72DB | 2.43DB | 164.35DB |
| | | | 7.29DB | | |
| MVI 19 | 6 | 752.95CR | 1.28DB | 0.32DB | 8.94DB |
| | | | 0.96DB | | |
| NET | 52,754 | 3,413,627.93CR | 11.00DB | 2.75DB | 47,691.43DB |
| | | | 8.25DB | | |
| PS2000 RTL CRED | | | | | |
| DEBITS | 2,671 | 260,411.85DB | | | 3,727.26CR |
| CREDITS | 250,897 | 14,225,810.26CR | | | 208,861.07DB |
| MVI 09 | 3,741 | 338,014.60CR | 303.12DB | 75.78DB | 4,624.70DB |
| | | | 227.34DB | | |
| MVI 19 | 126 | 12,715.17CR | 23.64DB | 5.91DB | 163.67DB |
| | | | 17.73DB | | |
| NET | 257,435 | 14,316,218.18CR | 326.76DB | 81.69DB | 209,922.18DB |
| | | | 245.07DB | | |
| SIGNATURE ELCTC | | | | | |
| DEBITS | 4 | 1,166.56DB | | | 24.90DB |
| CREDITS | 227 | 12,853.56CR | | | 292.64DB |
| MVI 09 | 28 | 3,905.95CR | 3.20DB | 0.80DB | 82.17DB |
| | | | 2.40DB | | |
| MVI 19 | 3 | 295.62CR | 0.52DB | 0.13DB | 6.08DB |
| | | | 0.39DB | | |
| NET | 262 | 15,888.57CR | 3.72DB | 0.93DB | 355.99DB |
| | | | 2.79DB | | |
| SIGNATURE STDRD | | | | | |
| DEBITS | 3 | 916.06DB | | | 21.83DB |
| CREDITS | 46 | 9,354.33CR | | | 224.43DB |
| MVI 09 | 3 | 30.98CR | 0.00 | 0.00 | 1.01DB |
| | | | 0.00 | | |
| NET | 52 | 8,469.25CR | 0.00 | | 203.61DB |

REPORT ID: VSS-136
REPORTING FOR: 1234567890 B OF ANTARCT N
ROLLUP TO: 1234567890 B OF ANTARCT N
FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY VOLUME DISCOUNT DETAIL REPORT
FOR 01MAY99 THROUGH 31MAY99

PAGE: 3
PROC DATE: 31MAY99
REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD TOTAL REDUCTION/ CURRENT REDUCTION | MTD RESERVE REDUCTION | MTD NET REIMBURSEMENT FEE |
|-----------------------|--------------|------------------------------|--|-----------------------------|---------------------------------|
| ACQUIRER TRANSACTIONS | | | | | |
| VISA U.S. A. | | | | | |
| U.S. STANDARD | | | | | |
| DEBITS | 706 | 88,192.45DB | | | 2,416.31CR |
| CREDITS | 24,568 | 3,845,141.05CR | | | 47,648.24DB |
| MVI 09 | 20 | 1,678.90CR | 1.48DB | 0.37DB | 39.48DB |
| | | | 1.11DB | | |
| NET | 25,294 | 3,758,627.50CR | 1.48DB | 0.37DB | 45,271.41DB |
| | | | 1.11DB | | |

REPORT ID: VSS-136
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 4
 PROC DATE: 31MAY99
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD NET REIMBURSEMENT FEE |
|---------------------|--------------|------------------------------|---------------------------------|
| ISSUER TRANSACTIONS | | | |
| VISA U.S A. | | | |
| CPS/CRD NOT PRES | | | |
| DEBITS | 42,927 | 2,955,573.02DB | 57,493.02CR |
| MVI 09 | 347 | 19,064.07DB | 360.70CR |
| MVI 11 | 10,253 | 262,196.179DB | 5,456.40CR |
| MVI 13 | 4 | 1,774.50DB | 30.03CR |
| MVI 18 | 100 | 9,808.59DB | 168.88CR |
| MVI 20 | 7 | 437.47DB | 7.70CR |
| MVI 23 | 214 | 16,396.13CR | 278.85CR |
| CREDITS | 1,910 | 107,254.93CR | 2,121.59DB |
| MVI 02 | 1 | 79.95CR | 1.52DB |
| MVI 11 | 176 | 7,504.67CR | 144.43CR |
| MVI 18 | 23 | 1,869.44CR | 32.57CR |
| MVI 23 | 27 | 863.25CR | 16.26DB |
| NET | 55,989 | 3,147,677.71DB | 61,479.21DB |
| CPS/HTL-CAR CNP | | | |
| DEBITS | 2,530 | 351,547.38DB | 5,807.42CR |
| CREDITS | 1,367 | 204,325.10DB | 3,181.13DB |
| MVI 09 | 214 | 40,181.72DB | 579.91DB |
| MVI 19 | 1 | 127.66CR | 2.12CR |
| NET | 4,112 | 595,926.54DB | 9,566.34DB |
| CPS/HTL-CAR CP | | | |
| DEBITS | 1,439 | 277,350.99DB | 4,526.03CR |
| MVI 09 | 565 | 117,834.74DB | 1,812.27CR |
| MVI 19 | 128 | 28,527.10DB | 409.31CR |
| CREDITS | 782 | 82,663.34CR | 1,384.29DB |
| MVI 09 | 30 | 5,457.91CR | 84.30DB |
| MVI 19 | 25 | 5,321.84CR | 76.47DB |
| NET | 2,969 | 330,269.74DB | 5,202.55DB |
| CPS/PASS TRANS | | | |
| DEBITS | 93 | 8,551.15DB | 150.03DB |
| MVI 04 | 871 | 141,774.47DB | 2,397.02DB |
| MVI 13 | 1,147 | 320,027.37DB | 5,081.78DB |
| CREDITS | 3 | 318.00CR | 5.56DB |
| MVI 13 | 10 | 2,429.00CR | 38.64DB |
| NET | 2,124 | 330,269.74DB | 7,584.63DB |
| CPS/RETAIL 2 | | | |
| DEBITS | 7,828 | 673,333.51DB | 10,020.08DB |
| MVI 23 | 11 | 133.25DB | 2.15DB |
| CREDITS | 22 | 4,083.92CR | 59.51DB |
| NET | 7,861 | 669,382.84DB | 9,962.72DB |

REPORT ID: VSS-136
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 5
 PROC DATE: 31MAY99
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD NET REIMBURSEMENT FEE |
|---------------------|--------------|------------------------------|---------------------------------|
| ISSUER TRANSACTIONS | | | |
| VISA U.S A. | | | |
| EIRF-US | | | |
| DEBITS | 139,746 | 7,025,882.62DB | 154,492.26CR |
| MVI 04 | 186 | 28,099.69DB | 569.36CR |
| MVI 09 | 3,532 | 161,347.60DB | 3,434.94CR |
| MVI 10 | 7,153 | 169,395.64DB | 3,933.80CR |
| MVI 11 | 42 | 9,530.64DB | 184.35CR |
| MVI 13 | 405 | 89,252.72DB | 1,709.53CR |
| MVI 18 | 6,602 | 430,796.36DB | 8,500.68CR |
| MVI 19 | 9,503 | 144,277.99DB | 3,561.72CR |
| MVI 20 | 1,878 | 91,219.61DB | 1,829.75CR |
| MVI 23 | 4,851 | 181,396.98DB | 3,695.80CR |
| CREDITS | 2,932 | 165,075.07CR | 3,594.68DB |
| MVI 04 | 29 | 4,211.00CR | 85.44DB |
| MVI 09 | 33 | 1,661.78CR | 35.03DB |
| MVI 11 | 19 | 1,671.25CR | 33.47DB |
| MVI 13 | 32 | 9,029.13CR | 172.05DB |
| MVI 18 | 9 | 731.33CR | 14.21DB |
| MVI 20 | 1 | 31.07CR | 0.66DB |
| NET | 176,953 | 8,148,789.22DB | 177,976.65CR |
| INTLMRCH | | | |
| DEBITS | 247 | 24,635.40DB | 354.76CR |
| MVI 19 | 1 | 119.53DB | 1.49CR |
| CREDITS | 16 | 995.80CR | 14.34DB |
| NET | 164 | 23,759.13DB | 341.91CR |
| INTLMRCH ELEC | | | |
| DEBITS | 48 | 2,503.51DB | 25.01CR |
| MVI 18 | 2 | 143.98DB | 1.18CR |
| MVI 19 | 2 | 33.50DB | 0.27CR |
| CREDITS | 0 | 0.00 | 0.00 |
| NET | 52 | 2,680.99DB | 26.46CR |
| PS2000 AFD | | | |
| DEBITS | 80,871 | 1,014,057.89DB | 19,254.43CR |
| MVI 04 | 51,174 | 659,923.84DB | 11,797.64CR |
| MVI 13 | 99,827 | 1,294,900.97DB | 21,954.56CR |
| CREDITS | 8 | 53.68CR | 1.23DB |
| NET | 231,880 | 2,968,829.02DB | 53,005.40CR |

REPORT ID: VSS-136
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 6
 PROC DATE: 31MAY99
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD NET REIMBURSEMENT FEE |
|---------------------|--------------|------------------------------|---------------------------------|
| ISSUER TRANSACTIONS | | | |
| VISA U.S.A. | | | |
| PS200 RTL CHCK | | | |
| DEBITS | 304,828 | 16,613,110.28DB | 238,146.67CR |
| MVI 04 | 111 | 18,047.00DB | 229.46CR |
| MVI 09 | 15,342 | 1,095,302.40DB | 14,239.73CR |
| MVI 10 | 14,378 | 189,142.25DB | 3,612.95CR |
| MVI 11 | 5 | 413.35DB | 5.20CR |
| MVI 13 | 85 | 13,134.27DB | 155.59CR |
| MVI 18 | 17,242 | 1,552,261.87DB | 18,333.41CR |
| MVI 19 | 16,798 | 255,352.24DB | 4,386.50CR |
| MVI 20 | 7,697 | 889,920.68DB | 10,113.88CR |
| MVI 23 | 16,110 | 1,228,029.21DB | 14,136.90CR |
| CREDITS | 15,966 | 731,831.63CR | 10,744.52DB |
| MVI 04 | 97 | 34,439.66CR | 469.23DB |
| MVI 09 | 46 | 225.57CR | 7.21DB |
| MVI 11 | 891 | 41,585.10CR | 534.06DB |
| MVI 13 | 64 | 1,015.22CR | 17.15DB |
| MVI 18 | 293 | 30,616.12CR | 350.78DB |
| MVI 20 | 2,579 | 80,062.38CR | 1,074.56DB |
| NET | 413,132 | 20,934,937.87DB | 290,162.78CR |
| PS2000 RTL CRED | | | |
| DEBITS | 585,431 | 11,449,942.49DB | 187,280.76CR |
| MVI 04 | 10 | 189.00DB | 3.03CR |
| MVI 09 | 46,494 | 895,298.72DB | 13,874.05CR |
| MVI 10 | 38,779 | 429,983.48DB | 7,442.74CR |
| MVI 11 | 6 | 153.55DB | 2.25CR |
| MVI 13 | 70 | 10,026.21DB | 128.88CR |
| MVI 18 | 22,797 | 504,362.07DB | 7,192.20CR |
| MVI 19 | 78,893 | 868,964.65DB | 14,035.35CR |
| MVI 20 | 10,239 | 214,328.69DB | 3,041.03CR |
| MVI 23 | 32,714 | 627,422.14DB | 8,851.03CR |
| CREDITS | 69 | 2,774.54CR | 41.76DB |
| MVI 19 | 2 | 11.54CR | 0.24DB |
| NET | 810,504 | 14,997,884.92DB | 241,809.32CR |

REPORT ID: VSS-136
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
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VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VOLUME DISCOUNT DETAIL REPORT
 FOR 01MAY99 THROUGH 31MAY99

PAGE: 7
 PROC DATE: 31MAY99
 REPORT DATE: 31MAY99

SETTLEMENT CURRENCY: USD

| | MTD COUNT | MTD INTERCHANGE AMOUNT | MTD NET REIMBURSEMENT FEE |
|---------------------|--------------|------------------------------|---------------------------------|
| ISSUER TRANSACTIONS | | | |
| VISA U.S A. | | | |
| SUPERMARKET CHCK | | | |
| DEBITS | 98,630 | 4,053,690DB | 39,452.00CR |
| MVI 04 | 5,737 | 197,484.32DB | 2,214.49CR |
| MVI 09 | 236 | 7,916.64DB | 86.85CR |
| MVI 10 | 37,084 | 1,284,023.00DB | 13,498.61CR |
| MVI 13 | 15 | 735.17DB | 4.79CR |
| CREDITS | 1,424 | 52,841.43DB | 3,181.13DB |
| MVI 04 | 2 | 31.57DB | 569.60CR |
| MVI 09 | 1 | 26.49DB | 0.78CR |
| MVI 10 | 45 | 1,554.13DB | 0.37CR |
| MVI 23 | 97 | 2,821.39DB | 16.37CR |
| NET | 143,271 | 5,486,575.04DB | 54,638.76DB |
| SUPERMARKET CRED | | | |
| DEBITS | 206 | 7,317.46DB | 87.80CR |
| MVI 04 | 3 | 108.84DB | 1.27CR |
| CREDITS | 0 | 0.00 | 0.00 |
| NET | 209 | 7,426.08DB | 87.07DB |
| U.S. STANDARD | | | |
| DEBITS | 22,950 | 941,601.46DB | 21,486.03CR |
| MVI 04 | 32 | 4,744.32DB | 110.44CR |
| MVI 19 | 895 | 28,743.21DB | 724.71CR |
| MVI 10 | 2,172 | 26,194.78DB | 793.46CR |
| MVI 11 | 159 | 3,789.04DB | 98.85CR |
| MVI 13 | 193 | 42,552.97DB | 942.69CR |
| MVI 18 | 562 | 28,568.59DB | 661.85CR |
| MVI 19 | 2,383 | 33,495.97DB | 945.07CR |
| MVI 20 | 172 | 11,477.74DB | 258.25CR |
| MVI 23 | 705 | 23,084.48DB | 548.36CR |
| CREDITS | 2,435 | 148,730.17DB | 3,664.29DB |
| MVI 09 | 4 | 287.23DB | 6.47CR |
| MVI 11 | 31 | 666.05DB | 17.68CR |
| MVI 19 | 1 | 326.11DB | 6.98CR |
| MVI 20 | 677 | 21,644.70DB | 522.26CR |
| MVI 23 | 61 | 1,518.52DB | 37.54CR |
| NET | 33,432 | 971,079.78DB | 22,314.22DB |

*** END OF VSS-136 REPORT

VSS-136 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| A | MTD Count | Month-to-date count of transactions for the corresponding fee level. |
| B | MTD Interchange Amounts | Month-to-date interchange amount for the corresponding fee level. |
| C | MTD Total Reduction | Month-to-date reduction amount of the full Merchant Volume Indicator percentage if applied. This field is available only under acquirer transactions. |
| D | MTD Current Reduction | Month-to-date total reduction amount minus the reserve reduction amount. This field is available only under acquirer transactions. |
| E | MTD Reserve Reduction | Month-to-date amount equal to 25 percent of the total reduction amount. This field is available only under acquirer transactions. |
| F | MTD Net Reimbursement Fee | Month-to-date net reimbursement fees for the corresponding fee level. |
| 1 | Business Mode | Business mode heading. |
| 2 | Jurisdiction | Jurisdiction description. |
| 3 | Fee Level | Fee-level description. |
| 4 | Fee Level Debits Row | Count and amounts for transactions when the daily interchange amount is a debit. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| 5 ➤ | Fee Level Credits Row | Count and amounts for transactions when the daily interchange amount is a credit or is equal to zeros. |
| 6 ➤ | Merchant Volume Indicator | Merchant volume indicator. |

VSS-140: Visa Charges Report

| | |
|---|---|
| REPORT ID: VSS-140 | PAGE BREAK: On business mode. |
| REPORT TITLE: VISA CHARGES REPORT | TOTALS: By: |
| | <ul style="list-style-type: none"> • Business mode • Charge type • Business transaction type • Cycle • Jurisdiction • Routing |
| REPORT DESCRIPTION: This report provides details of all charges paid to Visa by members and paid by Visa to members. These charge types include: <ul style="list-style-type: none"> • BASE II Processing charges • International Outgoing Interchange (IOI) fees • Special Airline Fees • Currency Conversion Fees • Currency Conversion Fees allocations • Returned item charges <p><i>Note: BASE II processing charges are not included when members are in regions where BASE II processing charges are billed monthly using the Integrated Billing Statement.</i></p> | RECONCILIATION PROCESS: The Visa Charges totals reconcile to the charges on the Settlement Summary report, VSS-110, and the SRE Settlement Recap report, VSS-115. |
| REPORT HIGHLIGHTS: All Visa charges are combined in one report. This report provides a summary of all charges by business mode. | FREQUENCY: Daily. |

REPORT ID: VSS-140
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 VISA CHARGES REPORT

PAGE: 1
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | A COUNT | B INTERCHANGE AMOUNT | C VISA CHARGES CREDITS | D VISA CHARGES DEBITS |
|--|------------|----------------------------|------------------------------|-----------------------------|
| 1 ACQUIRER TRANSACTIONS | | | | |
| 2 BASE II PROCESSING CHARGES | | | | |
| 3 PURCHASE | | | | |
| 4 ORIGINAL SALE | | | | |
| 5 VISA E.U. | | | | |
| 6 E.U. - A.P. | 1 | 59.90CR | | 0.08 |
| E.U. - L.A.C. | 1 | 108.80CR | | 0.08 |
| E.U. - U.S.A. | 11 | 6,487.13CR | | 0.91 |
| ANTARCT - AUSTRIA | 3 | 269.50CR | | 0.25 |
| ANTARCT - FRANCE | 4 | 609.90CR | | 0.33 |
| ANTARCT - ITALY | 6 | 1,461.90CR | | 0.49 |
| ANTARCT - NORWAY | 2 | 333.50CR | | 0.16 |
| ANTARCT - PORTUGAL | 1 | 10.00CR | | 0.08 |
| ANTARCT - SPAIN | 1 | 430.00CR | | 0.08 |
| ANTARCT - SWITZERL | 2 | 326.70CR | | 0.16 |
| ANTARCT - U.K. | 5 | 674.00CR | | 0.41 |
| TOTAL VISA E.U. | | | | 3.03 |
| 7 VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 108 | 15,574.39CR | | 1.18 |
| REPRESENTMENT | | | | |
| VISA E.U. | | | | |
| ANTARCT - SWITZERL | 1 | 119.15CR | | 0.08 |
| 8 TOTAL PURCHASE | 146 | 26,464.87CR | | 4.29 |
| 9 NET PURCHASE | | | | 4.29 |
| REQUEST FOR PHOTOCOPY | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 1 | 0.00 | | 0.03 |
| TOTAL REQUEST FOR PHOTOCOPY | 1 | 0.00 | | 0.03 |
| NET REQUEST FOR PHOTOCOPY | | | | 0.03 |
| 10 TOTAL BASE II PROCESSING CHARGES | 147 | 26,464.87CR | | 4.32 |
| 11 NET BASE II PROCESSING CHARGES | | | | 4.32 |
| IOI FEES | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA E.U. | | | | |
| E.U. - A.P. | 1 | 59.90CR | | 0.07 |
| E.U. - L.A.C. | 1 | 108.80CR | | 0.13 |
| E.U. - U.S.A. | 11 | 6,487.13CR | | 7.78 |
| ANTARCT - AUSTRIA | 3 | 269.50CR | | 0.32 |
| ANTARCT - FRANCE | 4 | 609.90CR | | 0.73 |

REPORT ID: VSS-140
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VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 VISA CHARGES REPORT

PAGE: 2
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|---------------------------|-------|-----------------------|-------------------------|------------------------|
| ANTARCT - ITALY | 6 | 1,461.90CR | | 1.75 |
| ANTARCT - NORWAY | 2 | 333.50CR | | 0.40 |
| ANTARCT - PORTUGAL | 1 | 10.00CR | | 0.01 |
| ANTARCT - SPAIN | 1 | 430.00CR | | 0.52 |
| ANTARCT - SWITZERL | 2 | 326.70CR | | 0.39 |
| ANTARCT - U.K. | 5 | 674.00CR | | 0.81 |
| TOTAL VISA E.U. | | | | 12.91 |
| REPRESENTMENT | | | | |
| VISA E.U. | | | | |
| ANTARCT - SWITZERL | 1 | 119.15CR | | 0.14 |
| TOTAL PURCHASE | 38 | 10,890.48CR | | 13.05 |
| NET PURCHASE | | | | 13.05 |
| TOTAL IOI FEES | 38 | 10,890.48CR | | 13.05 |
| NET IOI FEES | | | | 13.05 |
| 12 TOTAL ACQUIRER CHARGES | | | | 17.37 |
| 13 NET ACQUIRER CHARGES | | | | 17.37 |

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REPORTING FOR: 1234567890 B OF ANTARCT N
ROLLUP TO: 1234567890 B OF ANTARCT N
FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
VISA CHARGES REPORT

PAGE: 3
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|----------------------------|-------|-----------------------|-------------------------|------------------------|
| ISSUER TRANSACTIONS | | | | |
| BASE II PROCESSING CHARGES | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 651 | 83,552.85DB | | 17.83 |
| TOTAL PURCHASE | 651 | 83,552.85DB | | 17.83 |
| NET PURCHASE | | | | 17.83 |
| MERCHANDISE CREDIT | | | | |
| ORIGINAL | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 3 | 788.49CR | | 0.08 |
| TOTAL MERCHANDISE CREDIT | 3 | 788.49CR | | 0.08 |
| NET MERCHANDISE CREDIT | | | | 0.08 |
| MANUAL CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 1 | 200.00DB | | 0.03 |
| TOTAL MANUAL CASH | 1 | 200.00DB | | 0.03 |
| NET MANUAL CASH | | | | 0.03 |
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 21 | 8,850.00DB | | 0.58 |
| TOTAL ATM CASH | 21 | 8,850.00DB | | 0.58 |
| NET ATM CASH | | | | 0.58 |

Visa *Confidential*

REPORT ID: VSS-140
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VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 VISA CHARGES REPORT

PAGE: 4
 PROC DATE: 01DEC97
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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|----------------------------------|-------|-----------------------|-------------------------|------------------------|
| REQUEST FOR PHOTOCOPY | | | | |
| VISA E.U. | | | | |
| E.U. - U.S.A. | 5 | 0.00 | | 0.41 |
| TOTAL REQUEST FOR PHOTOCOPY | 5 | 0.00 | | 0.41 |
| NET REQUEST FOR PHOTOCOPY | | | | 0.41 |
| TOTAL BASE II PROCESSING CHARGES | 681 | 91,814.36DB | | 18.93 |
| NET BASE II PROCESSING CHARGES | | | | 18.93 |
| CURRENCY CONVERSION FEES | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA INTERNATIONAL | | | | |
| A.P. - E.U. | 62 | 14,549.87DB | | 145.47 |
| CANADA - E.U. | 11 | 831.69DB | | 8.31 |
| L.A.C. - E.U. | 15 | 3,107.14DB | | 31.08 |
| U.S.A. - E.U. | 146 | 21,453.84DB | | 214.62 |
| TOTAL VISA INTERNATIONAL | | | | 399.48 |
| VISA E.U. | | | | |
| C.E.M.E.A - E.U. | 23 | 5,091.82DB | | 12.71 |
| AUSTRIA - ANTARCT | 2 | 177.56DB | | 0.44 |
| BELGIUM - ANTARCT | 5 | 764.20DB | | 1.92 |
| DENMARK - ANTARCT | 1 | 154.51DB | | 0.39 |
| FRANCE - ANTARCT | 40 | 4,421.84DB | | 11.07 |
| GREECE - ANTARCT | 5 | 1,739.43DB | | 4.36 |
| ITALY - ANTARCT | 24 | 4,520.77DB | | 11.30 |
| LUXEMBOU - ANTARCT | 1 | 95.37DB | | 0.24 |
| MALTA - ANTARCT | 1 | 8.20DB | | 0.02 |
| NETHERLA - ANTARCT | 6 | 746.31DB | | 1.85 |
| PORTUGAL - ANTARCT | 5 | 481.53DB | | 1.21 |
| SPAIN - ANTARCT | 37 | 3,584.03DB | | 8.96 |
| SWEDEN - ANTARCT | 2 | 316.22DB | | 0.79 |
| SWITZERL - ANTARCT | 21 | 1,727.31DB | | 4.32 |
| TURKEY - ANTARCT | 4 | 1,932.07DB | | 4.83 |
| U.K. - ANTARCT | 11 | 1,262.21DB | | 3.17 |
| TOTAL VISA E.U. | | | | 67.58 |
| REPRESENTMENT | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | 1 | 92.74DB | | 0.93 |
| VISA E.U. | | | | |
| SPAIN - ANTARCT | 1 | 329.19DB | | 0.82 |
| TOTAL PURCHASE | 424 | 67,387.85DB | | 468.81 |
| NET PURCHASE | | | | 468.81 |

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VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 VISA CHARGES REPORT

PAGE: 5
 PROC DATE: 01DEC97
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SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|--------------------------|-------|-----------------------|-------------------------|------------------------|
| VISAPHONE | | | | |
| ORIGINAL PHONE CALL | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | 1 | 5.37DB | | 0.05 |
| VISA E.U. | | | | |
| U.S.A. - E.U. | 3 | 58.97DB | | 0.15 |
| TOTAL VISAPHONE | 4 | 64.34DB | | 0.20 |
| NET VISAPHONE | | | | 0.20 |
| MERCHANDISE CREDIT | | | | |
| ORIGINAL | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | 3 | 497.67CR | | 4.97 |
| VISA E.U. | | | | |
| U.S.A. - E.U. | 1 | 24.00CR | | 0.06 |
| TOTAL MERCHANDISE CREDIT | 4 | 521.67CR | | 5.03 |
| NET MERCHANDISE CREDIT | | | | 5.03 |
| MANUAL CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| VISA INTERNATIONAL | | | | |
| L.A.C. - E.U. | 1 | 717.86DB | | 7.18 |
| U.S.A. - E.U. | 2 | 1,610.73DB | | 16.11 |
| TOTAL VISA INTERNATIONAL | | | | 23.29 |
| VISA E.U. | | | | |
| C.E.M.E.A - E.U. | 1 | 569.79DB | | 1.42 |
| MALTA - ANTARCT | 1 | 91.10DB | | 0.23 |
| SPAIN - ANTARCT | 1 | 596.45DB | | 1.49 |
| TURKEY - ANTARCT | 1 | 249.54DB | | 0.62 |
| TOTAL VISA E.U. | | | | 3.76 |
| TOTAL MANUAL CASH | 7 | 3,835.47DB | | 27.05 |
| NET MANUAL CASH | | | | 27.05 |
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| VISA INTERNATIONAL | | | | |
| A.P. - E.U. | 6 | 1,737.68DB | | 17.37 |
| CANADA - E.U. | 3 | 1,220.54DB | | 12.20 |
| L.A.C. - E.U. | 7 | 2,485.26DB | | 24.85 |
| U.S.A. - E.U. | 5 | 1,273.36DB | | 12.73 |
| TOTAL VISA INTERNATIONAL | | | | 67.15 |

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 REPORTING FOR: 1234567890 B OF ANTARCT N
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VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 VISA CHARGES REPORT

PAGE: 6
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|----------------------------------|-------|-----------------------|-------------------------|------------------------|
| VISA E.U. | | | | |
| C.E.M.E.A - E.U. | 1 | 160.62DB | | 0.40 |
| AUSTRIA - ANTARCT | 1 | 99.46DB | | 0.25 |
| NETHERLA - ANTARCT | 1 | 668.36DB | | 1.67 |
| SPAIN - ANTARCT | 2 | 417.51DB | | 1.05 |
| TOTAL VISA E.U. | | | | 3.37 |
| TOTAL ATM CASH | 26 | 8,062.79DB | | 70.52 |
| NET ATM CASH | | | | 70.52 |
| TOTAL CURRENCY CONVERSION FEES | 465 | 78,828.78DB | | 571.61 |
| NET CURRENCY CONVERSION FEES | | | | 571.61 |
| TOTAL ISSUER CHARGES | | | | 590.54 |
| NET ISSUER CHARGES | | | | 590.54 |
| OTHER TRANSACTIONS | | | | |
| BASE II PROCESSING CHARGES | | | | |
| FEE COLLECT RC=0100 | | | | |
| VISA E.U. | | | | |
| A.P. - E.U. | 1 | 3.58DB | | 0.08 |
| TOTAL FEE COLLECT RC=0100 | 1 | 3.58DB | | 0.08 |
| NET FEE COLLECT RC=0100 | | | | 0.08 |
| CURRENCY CONV RATE UPD | | | | |
| VISA E.U. | | | | |
| U.S.A. - E.U. | 26 | 0.00 | | 2.14 |
| TOTAL CURRENCY CONV RATE UPD | 26 | 0.00 | | 2.14 |
| NET CURRENCY CONV RATE UPD | | | | 2.14 |
| TOTAL BASE II PROCESSING CHARGES | 27 | 3.58DB | | 2.22 |
| NET BASE II PROCESSING CHARGES | | | | 2.22 |
| TOTAL OTHER CHARGES | | | | 2.22 |
| NET OTHER CHARGES | | | | 2.22 |

*** END OF VSS-140 REPORT ***

VSS-140 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| A ▼ | Count | Number of cleared transactions. |
| B ▼ | Interchange Amount | Interchange value of transactions on which charges were assessed. |
| C ▼ | Visa Charges Credits | Visa charges (credits). |
| D ▼ | Visa Charges Debits | Visa charges (debits). |
| 1 ▶ | Business Mode | Business mode of transactions. Possible business modes are acquirer, issuer, and other. |
| 2 ▶ | Charge Type | Type of charge. |
| 3 ▶ | Business Transaction Type | Business transaction type. |
| 4 ▶ | Cycle | Business transaction cycle. |
| 5 ▶ | Jurisdiction Description | Jurisdiction for transaction. |
| 6 ▶ | Routing | From region and to region for interregional transactions. From country and to country for intraregion and domestic transactions. |
| 7 ▶ | Total Jurisdiction | Jurisdiction subtotal. Only printed if there are two or more routings within the cycle. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|----------------------------|--|---|
| 8 ➤ | Total Cycle | Cycle subtotal. Only printed if there are two or more jurisdictions within the cycle. |
| 9 ➤ | Total Business Transaction Type | Totals by business transaction. Always printed. |
| 10 ➤ | Net Business Transaction | The difference between charges credits and charges debits for the business transaction type. Net value can be either credits or debits. |
| 11 ➤ | Total Charge Type | Totals by charge type. Always printed. |
| 12 ➤ | Net Charge Type | Difference between the charges credits and charges debits for the given charge type. Net values can be either credits or debits. |
| 13 ➤ | Total Business Mode | Sum of all charges by business mode. |
| 14 ➤ | Net Business Mode | Difference between the charges credits and charges debits for the given business mode. Net values can be either credits or debits. |

VSS-140-M: Monthly Visa Charges Report

| | | | |
|----------------------------|---|--------------------------------|--|
| REPORT ID: | VSS-140-M | TOTALS: | By: <ul style="list-style-type: none">• Business mode• Charge type• Business transaction type• Cycle• Jurisdiction• Routing |
| REPORT TITLE: | MONTHLY VISA CHARGES REPORT | RECONCILIATION PROCESS: | The Visa Charges totals reconcile to the charges on the Monthly Settlement Summary report VSS-110 and the Monthly SRE Settlement Recap report VSS-115. |
| REPORT DESCRIPTION: | <p>This report is the monthly version of the VSS-140 report.</p> <p>The from and to dates that appear in the report heading indicate the first and the last days of the month for which data was accumulated.</p> <p>The fields on this report are the same as those shown on the VSS-140 report.</p> | FREQUENCY: | Monthly. |
| REPORT HIGHLIGHTS: | All Visa charges are combined in one report. This report provides a summary of all charges by business mode. | | |
| PAGE BREAK: | On business mode. | | |

REPORT ID: VSS-140-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VISA CHARGES REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 1
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|----------------------------------|-------|-----------------------|-------------------------|------------------------|
| ACQUIRER TRANSACTIONS | | | | |
| BASE II PROCESSING CHARGES | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA E.U. | | | | |
| E.U. - A.P. | 1 | 59.90CR | | 0.08 |
| E.U. - L.A.C. | 1 | 108.80CR | | 0.08 |
| E.U. - U.S.A. | 11 | 6,487.13CR | | 0.91 |
| ANTARCT - AUSTRIA | 3 | 269.50CR | | 0.25 |
| ANTARCT - FRANCE | 4 | 609.90CR | | 0.33 |
| ANTARCT - ITALY | 6 | 1,461.90CR | | 0.49 |
| ANTARCT - NORWAY | 2 | 333.50CR | | 0.16 |
| ANTARCT - PORTUGAL | 1 | 10.00CR | | 0.08 |
| ANTARCT - SPAIN | 1 | 430.00CR | | 0.08 |
| ANTARCT - SWITZERL | 2 | 326.70CR | | 0.16 |
| ANTARCT - U.K. | 5 | 674.00CR | | 0.41 |
| TOTAL VISA E.U. | | | | 3.03 |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 108 | 15,574.39CR | | 1.18 |
| REPRESENTMENT | | | | |
| VISA E.U. | | | | |
| ANTARCT - SWITZERL | 1 | 119.15CR | | 0.08 |
| TOTAL PURCHASE | 146 | 26,464.87CR | | 4.29 |
| NET PURCHASE | | | | 4.29 |
| REQUEST FOR PHOTOCOPY | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 1 | 0.00 | | 0.03 |
| TOTAL REQUEST FOR PHOTOCOPY | 1 | 0.00 | | 0.03 |
| NET REQUEST FOR PHOTOCOPY | | | | 0.03 |
| TOTAL BASE II PROCESSING CHARGES | 147 | 26,464.87CR | | 4.32 |
| NET BASE II PROCESSING CHARGES | | | | 4.32 |
| IOI FEES | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA E.U. | | | | |
| E.U. - A.P. | 1 | 59.90CR | | 0.07 |
| E.U. - L.A.C. | 1 | 108.80CR | | 0.13 |
| E.U. - U.S.A. | 11 | 6,487.13CR | | 7.78 |
| ANTARCT - AUSTRIA | 3 | 269.50CR | | 0.32 |
| ANTARCT - FRANCE | 4 | 609.90CR | | 0.73 |

REPORT ID: VSS-140-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VISA CHARGES REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 2
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|------------------------|-------|-----------------------|-------------------------|------------------------|
| ANTARCT - FRANCE | 4 | 609.90CR | | |
| ANTARCT - ITALY | 6 | 1,461.90CR | | 1.75 |
| ANTARCT - NORWAY | 2 | 333.50CR | | 0.40 |
| ANTARCT - PORTUGAL | 1 | 10.00CR | | 0.01 |
| ANTARCT - SPAIN | 1 | 430.00CR | | 0.52 |
| ANTARCT - SWITZERL | 2 | 326.70CR | | 0.39 |
| ANTARCT - U.K. | 5 | 674.00CR | | 0.81 |
| TOTAL VISA E.U. | | | | 12.91 |
| REPRESENTMENT | | | | |
| VISA E.U. | | | | |
| ANTARCT - SWITZERL | 1 | 119.15CR | | 0.14 |
| TOTAL PURCHASE | 38 | 10,890.48CR | | 13.05 |
| NET PURCHASE | | | | 13.05 |
| TOTAL IOI FEES | 38 | 10,890.48CR | | 13.05 |
| NET IOI FEES | | | | 13.05 |
| TOTAL ACQUIRER CHARGES | | | | 17.37 |
| NET ACQUIRER CHARGES | | | | 17.37 |

REPORT ID: VSS-140-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VISA CHARGES REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 3
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|----------------------------|-------|-----------------------|-------------------------|------------------------|
| ISSUER TRANSACTIONS | | | | |
| BASE II PROCESSING CHARGES | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 651 | 83,552.85DB | | 17.83 |
| TOTAL PURCHASE | 651 | 83,552.85DB | | 17.83 |
| NET PURCHASE | | | | 17.83 |
| MERCHANDISE CREDIT | | | | |
| ORIGINAL | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 3 | 788.49CR | | 0.08 |
| TOTAL MERCHANDISE CREDIT | 3 | 788.49CR | | 0.08 |
| NET MERCHANDISE CREDIT | | | | 0.08 |
| MANUAL CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 1 | 200.00DB | | 0.03 |
| TOTAL MANUAL CASH | 1 | 200.00DB | | 0.03 |
| NET MANUAL CASH | | | | 0.03 |
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| VISA ANTARCT | | | | |
| ANTARCT - ANTARCT | 21 | 8,850.00DB | | 0.58 |
| TOTAL ATM CASH | 21 | 8,850.00DB | | 0.58 |
| NET ATM CASH | | | | 0.58 |

REPORT ID: VSS-140-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VISA CHARGES REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 4
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|----------------------------------|-------|-----------------------|-------------------------|------------------------|
| REQUEST FOR PHOTOCOPY | | | | |
| VISA E.U. | | | | |
| E.U. - U.S.A. | 5 | 0.00 | | 0.41 |
| TOTAL REQUEST FOR PHOTOCOPY | 5 | 0.00 | | 0.41 |
| NET REQUEST FOR PHOTOCOPY | | | | 0.41 |
| TOTAL BASE II PROCESSING CHARGES | 681 | 91,814.36DB | | 18.93 |
| NET BASE II PROCESSING CHARGES | | | | 18.93 |
| CURRENCY CONVERSION FEES | | | | |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| VISA INTERNATIONAL | | | | |
| A.P. - E.U. | 62 | 14,549.87DB | | 145.47 |
| CANADA - E.U. | 11 | 831.69DB | | 8.31 |
| L.A.C. - E.U. | 15 | 3,107.14DB | | 31.08 |
| U.S.A. - E.U. | 146 | 21,453.84DB | | 214.62 |
| TOTAL VISA INTERNATIONAL | | | | 399.48 |
| VISA E.U. | | | | |
| C.E.M.E.A - E.U. | 23 | 5,091.82DB | | 12.71 |
| AUSTRIA - ANTARCT | 2 | 177.56DB | | 0.44 |
| BELGIUM - ANTARCT | 5 | 764.20DB | | 1.92 |
| DENMARK - ANTARCT | 1 | 154.51DB | | 0.39 |
| FRANCE - ANTARCT | 40 | 4,421.84DB | | 11.07 |
| GREECE - ANTARCT | 5 | 1,739.43DB | | 4.36 |
| ITALY - ANTARCT | 24 | 4,520.77DB | | 11.30 |
| LUXEMBOU - ANTARCT | 1 | 95.37DB | | 0.24 |
| MALTA - ANTARCT | 1 | 8.20DB | | 0.02 |
| NETHERLA - ANTARCT | 6 | 746.31DB | | 1.85 |
| PORTUGAL - ANTARCT | 5 | 481.53DB | | 1.21 |
| SPAIN - ANTARCT | 37 | 3,584.03DB | | 8.96 |
| SWEDEN - ANTARCT | 2 | 316.22DB | | 0.79 |
| SWITZERL - ANTARCT | 21 | 1,727.31DB | | 4.32 |
| TURKEY - ANTARCT | 4 | 1,932.07DB | | 4.83 |
| U.K. - ANTARCT | 11 | 1,262.21DB | | 3.17 |
| TOTAL VISA E.U. | | | | 67.58 |
| REPRESENTMENT | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | 1 | 92.74DB | | 0.93 |
| VISA E.U. | | | | |
| SPAIN - ANTARCT | 1 | 329.19DB | | 0.82 |
| TOTAL PURCHASE | 424 | 67,387.85DB | | 468.81 |
| NET PURCHASE | | | | 468.81 |

Visa *Confidential*

REPORT ID: VSS-140-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY VISA CHARGES REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 5
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|--------------------------|-------|-----------------------|-------------------------|------------------------|
| VISAPHONE | | | | |
| ORIGINAL PHONE CALL | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | 1 | 5.37DB | | 0.05 |
| VISA E.U. | | | | |
| U.S.A. - E.U. | 3 | 58.97DB | | 0.15 |
| TOTAL VISAPHONE | 4 | 64.34DB | | 0.20 |
| NET VISAPHONE | | | | 0.20 |
| MERCHANDISE CREDIT | | | | |
| ORIGINAL | | | | |
| VISA INTERNATIONAL | | | | |
| U.S.A. - E.U. | 3 | 497.67CR | | 4.97 |
| VISA E.U. | | | | |
| U.S.A. - E.U. | 1 | 24.00CR | | 0.06 |
| TOTAL MERCHANDISE CREDIT | 4 | 521.67CR | | 5.03 |
| NET MERCHANDISE CREDIT | | | | 5.03 |
| MANUAL CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| VISA INTERNATIONAL | | | | |
| L.A.C. - E.U. | 1 | 717.86DB | | 7.18 |
| U.S.A. - E.U. | 2 | 1,610.73DB | | 16.11 |
| TOTAL VISA INTERNATIONAL | | | | 23.29 |
| VISA E.U. | | | | |
| C.E.M.E.A - E.U. | 1 | 569.79DB | | 1.42 |
| MALTA - ANTARCT | 1 | 91.10DB | | 0.23 |
| SPAIN - ANTARCT | 1 | 596.45DB | | 1.49 |
| TURKEY - ANTARCT | 1 | 249.54DB | | 0.62 |
| TOTAL VISA E.U. | | | | 3.76 |
| TOTAL MANUAL CASH | 7 | 3,835.47DB | | 27.05 |
| NET MANUAL CASH | | | | 27.05 |
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| VISA INTERNATIONAL | | | | |
| A.P. - E.U. | 6 | 1,737.68DB | | 17.37 |
| CANADA - E.U. | 3 | 1,220.54DB | | 12.20 |
| L.A.C. - E.U. | 7 | 2,485.26DB | | 24.85 |
| U.S.A. - E.U. | 5 | 1,273.36DB | | 12.73 |
| TOTAL VISA INTERNATIONAL | | | | 67.15 |

| | | |
|--|---------------------------------------|----------------------|
| REPORT ID: VSS-140-M | VISANET SETTLEMENT SERVICE | PAGE: 6 |
| REPORTING FOR: 1234567890 B OF ANTARCT N | INTERNATIONAL SETTLEMENT SERVICE | PROC DATE: 01DEC97 |
| ROLLUP TO: 1234567890 B OF ANTARCT N | MONTHLY VISA CHARGES REPORT | REPORT DATE: 01DEC97 |
| FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N | FOR 01NOVEMBER97 THROUGH 30NOVEMBER97 | |

| | | | |
|----------------------------------|-------|-----------------------|---|
| VISA E.U. | | | |
| C.E.M.E.A - E.U. | 1 | 160.62DB | 0.40 |
| AUSTRIA - ANTARCT | 1 | 99.46DB | 0.25 |
| NETHERLA - ANTARCT | 1 | 668.36DB | 1.67 |
| SPAIN - ANTARCT | 2 | 417.51DB | 1.05 |
| TOTAL VISA E.U. | | | 3.37 |
| TOTAL ATM CASH | 26 | 8,062.79DB | 70.52 |
| NET ATM CASH | | | 70.52 |
| TOTAL CURRENCY CONVERSION FEES | 465 | 78,828.78DB | 571.61 |
| NET CURRENCY CONVERSION FEES | | | 571.61 |
| TOTAL ISSUER CHARGES | | | 590.54 |
| NET ISSUER CHARGES | | | 590.54 |
| SETTLEMENT CURRENCY: NOK | | | |
| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS VISA CHARGES DEBITS |
| OTHER TRANSACTIONS | | | |
| BASE II PROCESSING CHARGES | | | |
| FEE COLLECT RC=0100 | | | |
| VISA E.U. | | | |
| A.P. - E.U. | 1 | 3.58DB | 0.08 |
| TOTAL FEE COLLECT RC=0100 | 1 | 3.58DB | 0.08 |
| NET FEE COLLECT RC=0100 | | | 0.08 |
| CURRENCY CONV RATE UPD | | | |
| VISA E.U. | | | |
| U.S.A. - E.U. | 26 | 0.00 | 2.14 |
| TOTAL CURRENCY CONV RATE UPD | 26 | 0.00 | 2.14 |
| NET CURRENCY CONV RATE UPD | | | 2.14 |
| TOTAL BASE II PROCESSING CHARGES | 27 | 3.58DB | 2.22 |
| NET BASE II PROCESSING CHARGES | | | 2.22 |
| TOTAL OTHER CHARGES | | | 2.22 |
| NET OTHER CHARGES | | | 2.22 |

*** END OF VSS-140-M REPORT ***

VSS-210: Currency Conversion Fees Report

| | |
|---|--|
| <p>REPORT ID: VSS-210</p> <p>REPORT TITLE: CURRENCY CONVERSION FEES REPORT</p> <p>REPORT DESCRIPTION: This report provides reconciliation information to issuers for the currency conversion fees and optional issuer fees for incoming transactions.</p> <p>REPORT HIGHLIGHTS: Transactions are summarized by clearing currency, business transaction, and jurisdiction.</p> <p>This report provides conversion fees by clearing currency.</p> <p>The interchange amounts are shown in both settlement currency and clearing currency.</p> <p>The optional issuer fee is shown in clearing currency (if applicable).</p> <p>PAGE BREAK: By clearing currency.</p> | <p>TOTALS: This report provides currency conversion fees totals for incoming issuer transactions by:</p> <ul style="list-style-type: none"> • Business transaction type • Cycle • Jurisdiction <p>RECONCILIATION PROCESS: The interchange amounts and conversion fees in settlement currency by jurisdiction, business transaction type, and cycle reconcile to the conversion fees for the issuer on the Visa Charges report, VSS-140.</p> <p>FREQUENCY: Daily.</p> |
|---|--|

REPORT ID: VSS-210
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 CURRENCY CONVERSION FEES REPORT

PAGE: 1
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK
 CLEARING CURRENCY: NOK

| | A | B | C | D | E |
|------------------------------|-----------------|---------------|---------------|---------------|------------|
| | *****SETTLEMENT | CURRENCY***** | *****CLEARING | CURRENCY***** | ***** |
| | INTERCHANGE | CONVERSION | INTERCHANGE | CONVERSION | OPT ISSUER |
| | AMOUNT | FEE | AMOUNT | FEE | FEE |
| 1 ISSUER TRANSACTIONS | | | | | |
| 2 PURCHASE | | | | | |
| 3 ORIGINAL SALE | | | | | |
| 4 VISA INTERNATIONAL | 39,942.54DB | 399.48DB | 39,942.54DB | 399.48DB | 0.00 |
| VISA E.U. | 27,023.38DB | 67.58DB | 27,023.38DB | 67.58DB | 202.62DB |
| 5 TOTAL ORIGINAL SALE | 66,965.92DB | 467.06DB | 66,965.92DB | 467.06DB | 202.62DB |
| REPRESENTMENT | | | | | |
| VISA INTERNATIONAL | 92.74DB | 0.93DB | 92.74DB | 0.93DB | 0.00 |
| VISA E.U. | 329.19DB | 0.82DB | 329.19DB | 0.82DB | 2.47DB |
| TOTAL REPRESENTMENT | 421.93DB | 1.75DB | 421.93DB | 1.75DB | 2.47DB |
| 6 TOTAL PURCHASE | 67,387.85DB | 468.81DB | 67,387.85DB | 468.81DB | 205.09DB |
| VISAPHONE | | | | | |
| ORIGINAL PHONE CALL | | | | | |
| VISA INTERNATIONAL | 5.37DB | 0.05DB | 5.37DB | 0.05DB | 0.00 |
| VISA E.U. | 58.97DB | 0.15DB | 58.97DB | 0.15DB | 0.44DB |
| TOTAL ORIGINAL PHONE CALL | 64.34DB | 0.20DB | 64.34DB | 0.20DB | 0.44DB |
| TOTAL VISAPHONE | 64.34DB | 0.20DB | 64.34DB | 0.20DB | 0.44DB |
| MERCHANDISE CREDIT | | | | | |
| ORIGINAL | | | | | |
| VISA INTERNATIONAL | 497.67CR | 4.97DB | 497.67CR | 4.97DB | 0.00 |
| VISA E.U. | 24.00CR | 0.06DB | 24.00CR | 0.06DB | 0.18DB |
| TOTAL ORIGINAL | 521.67CR | 5.03DB | 521.67CR | 5.03DB | 0.18DB |
| TOTAL MERCHANDISE CREDIT | 521.67CR | 5.03DB | 521.67CR | 5.03DB | 0.18DB |
| MANUAL CASH | | | | | |
| ORIGINAL ADVANCE | | | | | |
| VISA INTERNATIONAL | 2,328.59DB | 23.29DB | 2,328.59DB | 23.29DB | 0.00 |
| VISA E.U. | 1,506.88DB | 3.76DB | 1,506.88DB | 3.76DB | 11.29DB |
| TOTAL ORIGINAL ADVANCE | 3,835.47DB | 27.05DB | 3,835.47DB | 27.05DB | 11.29DB |
| TOTAL MANUAL CASH | 3,835.47DB | 27.05DB | 3,835.47DB | 27.05DB | 11.29DB |

REPORT ID: VSS-210
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 CURRENCY CONVERSION FEES REPORT

PAGE: 2
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK
 CLEARING CURRENCY: NOK

| | *****SETTLEMENT CURRENCY***** INTERCHANGE AMOUNT | ***** CONVERSION FEE | *****CLEARING CURRENCY***** INTERCHANGE AMOUNT | ***** CONVERSION FEE | OPT ISSUER FEE |
|---|--|----------------------------|--|----------------------------|-------------------|
| ISSUER TRANSACTIONS | | | | | |
| ATM CASH | | | | | |
| ORIGINAL WITHDRAWAL | | | | | |
| VISA INTERNATIONAL | 6,716.84DB | 67.15DB | 6,716.84DB | 67.15DB | 0.00 |
| VISA E.U. | 1,345.95DB | 3.37DB | 1,345.95DB | 3.37DB | 10.09DB |
| TOTAL ORIGINAL WITHDRAWAL | 8,062.79DB | 70.52DB | 8,062.79DB | 70.52DB | 10.09DB |
| TOTAL ATM CASH | 8,062.79DB | 70.52DB | 8,062.79DB | 70.52DB | 10.09DB |
| 7 TOTAL CURRENCY CONVERSION FEES | 78,828.78DB | 571.61DB | 78,828.78DB | 571.61DB | 227.09DB |

*** END OF VSS-210 REPORT ***

VSS-210 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| A ▼ | Interchange Amount | Interchange amount in settlement currency. |
| B ▼ | Currency Conversion Fee | Currency Conversion Fee in settlement currency. |
| C ▼ | Interchange Amount | Interchange amount in clearing currency. |
| D ▼ | Currency Conversion Fee | Currency Conversion Fee in clearing currency. |
| E ▼ | Optional Issuer Fee | Optional Issuer Fee in clearing currency. |
| 1 ▶ | Business Mode | Issuer Transactions. |
| 2 ▶ | Business Transaction Type | Business transaction type. |
| 3 ▶ | Cycle | Business transaction cycle. |
| 4 ▶ | Jurisdiction | Jurisdiction description. |
| 5 ▶ | Total Cycle | Total cycle. Only printed if there are two or more jurisdictions for the cycle. This line is not shown because there is only one jurisdiction for each cycle. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| 6 ➤ | Total business Transaction | Totals for business transaction. These totals are always printed. |
| 7 ➤ | Total Currency Conversion Fees | Totals for all incoming presentments for which there are currency conversion fees. These totals are always printed. |

VSS-210-M: Monthly Currency Conversion Fees Report

| | | | |
|----------------------------|--|--------------------------------|---|
| REPORT ID: | VSS-210-M | TOTALS: | This report provides currency conversion fees totals for incoming issuer transactions by: <ul style="list-style-type: none">• Business transaction type• Cycle• Jurisdiction |
| REPORT TITLE: | MONTHLY CURRENCY CONVERSION FEES REPORT | RECONCILIATION PROCESS: | The interchange amounts and conversion fees in settlement currency by jurisdiction, business transaction type, and cycle reconcile to the conversion fees for the Issuer on the Monthly Visa Charges report, VSS-140-M. |
| REPORT DESCRIPTION: | This report is the monthly version of the VSS-210. | FREQUENCY: | Monthly. |
| REPORT HIGHLIGHTS: | <p>The from and to dates that appear in the report heading indicate the first and the last days of the month for which data was accumulated.</p> <p>The fields on this report are the same as those shown on the VSS-210 report.</p> | | |
| PAGE BREAK: | By clearing currency. | | |

REPORT ID: VSS-210-M
 REPORTING FOR: 1234567890 B OF ANTARCT N
 ROLLUP TO: 1234567890 B OF ANTARCT N
 FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY CURRENCY CONVERSION FEES REPORT
 FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 1
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK
 CLEARING CURRENCY: NOK

| | *****SETTLEMENT CURRENCY***** INTERCHANGE AMOUNT | *****CONVERSION FEE | *****CLEARING CURRENCY***** INTERCHANGE AMOUNT | *****CONVERSION FEE | *****OPT ISSUER FEE |
|---------------------------|--|------------------------|--|------------------------|------------------------|
| ISSUER TRANSACTIONS | | | | | |
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| VISA INTERNATIONAL | 39,942.54DB | 399.48DB | 39,942.54DB | 399.48DB | 0.00 |
| VISA E.U. | 27,023.38DB | 67.58DB | 27,023.38DB | 67.58DB | 202.62DB |
| TOTAL ORIGINAL SALE | 66,965.92DB | 467.06DB | 66,965.92DB | 467.06DB | 202.62DB |
| REPRESENTMENT | | | | | |
| VISA INTERNATIONAL | 92.74DB | 0.93DB | 92.74DB | 0.93DB | 0.00 |
| VISA E.U. | 329.19DB | 0.82DB | 329.19DB | 0.82DB | 2.47DB |
| TOTAL REPRESENTMENT | 421.93DB | 1.75DB | 421.93DB | 1.75DB | 2.47DB |
| TOTAL PURCHASE | 67,387.85DB | 468.81DB | 67,387.85DB | 468.81DB | 205.09DB |
| VISAPHONE | | | | | |
| ORIGINAL PHONE CALL | | | | | |
| VISA INTERNATIONAL | 5.37DB | 0.05DB | 5.37DB | 0.05DB | 0.00 |
| VISA E.U. | 58.97DB | 0.15DB | 58.97DB | 0.15DB | 0.44DB |
| TOTAL ORIGINAL PHONE CALL | 64.34DB | 0.20DB | 64.34DB | 0.20DB | 0.44DB |
| TOTAL VISAPHONE | 64.34DB | 0.20DB | 64.34DB | 0.20DB | 0.44DB |
| MERCHANDISE CREDIT | | | | | |
| ORIGINAL | | | | | |
| VISA INTERNATIONAL | 497.67CR | 4.97DB | 497.67CR | 4.97DB | 0.00 |
| VISA E.U. | 24.00CR | 0.06DB | 24.00CR | 0.06DB | 0.18DB |
| TOTAL ORIGINAL | 521.67CR | 5.03DB | 521.67CR | 5.03DB | 0.18DB |
| TOTAL MERCHANDISE CREDIT | 521.67CR | 5.03DB | 521.67CR | 5.03DB | 0.18DB |
| MANUAL CASH | | | | | |
| ORIGINAL ADVANCE | | | | | |
| VISA INTERNATIONAL | 2,328.59DB | 23.29DB | 2,328.59DB | 23.29DB | 0.00 |
| VISA E.U. | 1,506.88DB | 3.76DB | 1,506.88DB | 3.76DB | 11.29DB |
| TOTAL ORIGINAL ADVANCE | 3,835.47DB | 27.05DB | 3,835.47DB | 27.05DB | 11.29DB |
| TOTAL MANUAL CASH | 3,835.47DB | 27.05DB | 3,835.47DB | 27.05DB | 11.29DB |

REPORT ID: VSS-210-M
REPORTING FOR: 1234567890 B OF ANTARCT N
ROLLUP TO: 1234567890 B OF ANTARCT N
FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY CURRENCY CONVERSION FEES REPORT
FOR 01NOVEMBER97 THROUGH 30NOVEMBER97

PAGE: 2
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

SETTLEMENT CURRENCY: NOK
CLEARING CURRENCY: NOK

| | *****SETTLEMENT CURRENCY***** INTERCHANGE AMOUNT | ***** CONVERSION FEE | *****CLEARING CURRENCY***** INTERCHANGE AMOUNT | ***** CONVERSION FEE | ***** OPT ISSUER FEE |
|--------------------------------|--|----------------------------|--|----------------------------|----------------------------|
| ISSUER TRANSACTIONS | | | | | |
| ATM CASH | | | | | |
| ORIGINAL WITHDRAWAL | | | | | |
| VISA INTERNATIONAL | 6,716.84DB | 67.15DB | 6,716.84DB | 67.15DB | 0.00 |
| VISA E.U. | 1,345.95DB | 3.37DB | 1,345.95DB | 3.37DB | 10.09DB |
| TOTAL ORIGINAL WITHDRAWAL | 8,062.79DB | 70.52DB | 8,062.79DB | 70.52DB | 10.09DB |
| TOTAL ATM CASH | 8,062.79DB | 70.52DB | 8,062.79DB | 70.52DB | 10.09DB |
| TOTAL CURRENCY CONVERSION FEES | 78,828.78DB | 571.61DB | 78,828.78DB | 571.61DB | 227.09DB |

*** END OF VSS-210-M REPORT ***

| | | |
|--|------------------------------------|----------------------|
| REPORT ID: VSS-230 | VISANET SETTLEMENT SERVICE | PAGE: 1 |
| REPORTING FOR: 1234567890 B OF ANTARCT N | POLAND NATIONAL NET SERVICE | PROC DATE: 04DEC97 |
| ROLLUP TO: 1234567890 B OF ANTARCT N | VISA CHARGES RECONCILIATION REPORT | REPORT DATE: 14DEC97 |
| FUNDS XFER ENTITY: 1234567890 B OF ANTARCT N | | |

SETTLEMENT CURRENCY: USD

| | COUNT | INTERCHANGE AMOUNT | VISA CHARGES CREDITS | VISA CHARGES DEBITS |
|----------------------------------|-------|-----------------------|-------------------------|------------------------|
| ISSUER TRANSACTIONS | | | | |
| BASE II PROCESSING CHARGES | | | | |
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| VISA CEMEA | | | | |
| POLAND - POLAND | 83 | 31,680.00DB | | 1.28 |
| TOTAL ATM CASH | 83 | 31,680.00DB | | 1.28 |
| NET ATM CASH | | | | 1.28 |
| TOTAL BASE II PROCESSING CHARGES | 83 | 31,680.00DB | | 1.28 |
| NET BASE II PROCESSING CHARGES | | | | 1.28 |
| TOTAL ISSUER CHARGES | | | | 1.28 |
| NET ISSUER CHARGES | | | | 1.28 |
| TOTAL VISA CHARGES | | | | 1.28 |
| NET VISA CHARGES | | | | 1.28 |

*** END OF VSS-230 REPORT ***

VSS-300: SRE Financial Recap Report

| | | | |
|----------------------------|--|--------------------------------|--|
| REPORT ID: | VSS-300 | TOTALS: | Net settled for each SRE. |
| REPORT TITLE: | SRE FINANCIAL RECAP REPORT | RECONCILIATION PROCESS: | Interchange value, reimbursement fees, and Visa charges reconcile to the VSS-110 report for the Recap For SRE. |
| REPORT DESCRIPTION: | <p>The VSS-300 report provides the summarized totals of the interchange value, reimbursement fees, and Visa charges for each SRE that is directly subordinate to the Reporting For SRE.</p> <p>Note that the recap is only provided for those SREs that are directly below the Reporting For SRE.</p> <p>Information about the existence of any SREs further down in the hierarchy may be obtained with the VSS-100-W or VSS-100-R report.</p> | FREQUENCY: | Daily. |
| REPORT HIGHLIGHTS: | Separate detail lines are provided for interchange value, reimbursement fees, and Visa charges. | | |
| PAGE BREAK: | Not applicable. A report group for a given SRE will not split across pages. | | |

| | | | | | |
|--|-------------------------------|----------------------------------|--------------------------------|--------------------------|-----------------------------|
| REPORT ID: VSS-300 | | VISANET SETTLEMENT SERVICE | | | PAGE: 1 |
| REPORTING FOR: 1234567890 B OF ANTARCT N | | INTERNATIONAL SETTLEMENT SERVICE | | | PROC DATE: 01DEC97 |
| | | SRE FINANCIAL RECAP REPORT | | | REPORT DATE: 01DEC97 |
| SETTLEMENT CURRENCY: DEM | A | B | C | D | E |
| | TOTAL INTERCHANGE COUNT | TOTAL INTERCHANGE VALUE | TOTAL REIMBURSEMENT FEES | TOTAL VISA CHARGES | NET SETTLEMENT AMOUNT |
| 1 RECAP FOR: 0000444555 B OF ANT-CREDIT | | | | | |
| 2 ACQUIRER | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3 ISSUER | 17 | 1,634.21DB | 18.27CR | 6.24DB | 1,622.18DB |
| 4 OTHER | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5 NET SETTLEMENT AMOUNT | 17 | 1,634.21DB | 18.27CR | 6.24DB | 1,622.18DB |
| RECAP FOR: 0000444556 B OF ANT-PLUS | | | | | |
| ACQUIRER | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| ISSUER | 89 | 11,565.40DB | 195.85CR | 5.24DB | 11,374.79DB |
| OTHER | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| NET SETTLEMENT AMOUNT | 89 | 11,565.40DB | 195.85CR | 5.24DB | 11,374.79DB |
| RECAP FOR: 0000444557 B OF ANT-DEBIT | | | | | |
| ACQUIRER | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| ISSUER | 126 | 13,949.54DB | 103.07CR | 9.64DB | 13,856.11DB |
| OTHER | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| NET SETTLEMENT AMOUNT | 126 | 13,949.54DB | 103.07CR | 9.64DB | 13,856.11DB |
| RECAP FOR: 0000444558 B OF ANT-GOLD | | | | | |
| ACQUIRER | 146 | 26,464.87CR | 357.44DB | 17.37DB | 26,090.06CR |
| ISSUER | 941 | 146,474.42DB | 1,303.80CR | 567.89DB | 145,738.51DB |
| OTHER | 1 | 3.58DB | 0.00 | 2.22DB | 5.80DB |
| NET SETTLEMENT AMOUNT | 1,088 | 120,013.13DB | 946.36CR | 587.48DB | 119,654.25DB |
| TOTAL FOR: 1234567890 B OF ANTARCT N | | | | | |
| ACQUIRER | 146 | 26,464.87CR | 357.44DB | 17.37DB | 26,090.06CR |
| ISSUER | 1,173 | 173,623.57DB | 1,620.99CR | 589.01DB | 172,591.59DB |
| OTHER | 1 | 3.58DB | 0.00 | 2.22DB | 5.80DB |
| NET SETTLEMENT AMOUNT | 1,320 | 147,162.28DB | 1,263.55CR | 608.60DB | 146,507.33DB |
| *** END OF VSS-300 REPORT *** | | | | | |

VSS-300 Data Element Descriptions

| Report Field Number | Report Field Heading or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| A | Total Interchange Count | Total number of interchange transactions for the corresponding row. |
| B | Total Interchange Value | Total interchange value for the corresponding row. |
| C | Total Reimbursement Fees | Total reimbursement fees for the corresponding row. |
| D | Total Visa Charges | Total Visa charges for the corresponding row. |
| E | Net Settlement Amount | Net settlement amount. Total of interchange, fees, and charges for the corresponding row. |
| 1 | Recap For | Settlement Reporting Entity (SRE) identifier and name. |
| 2 | Acquirer | Counts and amounts for acquirer transactions. |
| 3 | Issuer | Counts and amounts for issuer transactions. |
| 4 | Other | Counts and amounts for other transactions. |
| 5 | Net Settlement Amount | Counts and amounts for all transactions. |

VSS-600: Pending Settlement Report (Deferred settlement only)

| | | | |
|----------------------------|--|--------------------------------|---|
| REPORT ID: | VSS-600 | PAGE BREAK: | On business mode. |
| REPORT TITLE: | PENDING SETTLEMENT REPORT | TOTALS: | Totals are provided at the following levels: <ul style="list-style-type: none">• Settlement type (Brazil) and Payment Mode (Japan)• Business mode In addition, subtotals are provided by processing date. |
| REPORT DESCRIPTION: | This report provides pending settlement information by SRE. | RECONCILIATION PROCESS: | The totals for each business mode equal the total for the business mode from the previous processing day, plus the total To Deferred for the business mode on the VSS reconciliation reports (VSS-900, VSS-900-S, VSS-900-P, and VSS-900-PS) minus the total From Deferred for the business mode on the VSS reconciliation reports (VSS-900, VSS-900-S, VSS-900-P, and VSS-900-PS). |
| REPORT HIGHLIGHTS: | <p>This report lists the transactions pending settlement by settlement type (Brazil) or payment mode (Japan).</p> <p>Within settlement type and payment mode, transactions are reported by business transaction type and processing date (the date on which the transactions will settle).</p> <p>Reversals, chargebacks, and representments are reported separately and are not included with settlement type and payment mode.</p> | FREQUENCY: | Daily. |

REPORT ID: VSS-600
REPORTING FOR: 1234567890 BANK OF BRAZIL

VISANET SETTLEMENT SERVICE
BRAZIL NATIONAL NET
PENDING SETTLEMENT REPORT

PAGE: 1
PROC DATE: 25AUG99
REPORT DATE: 09AUG99

SETTLEMENT CURRENCY: BRL

| | A | B | C | D | E | F |
|-------------------------------|------------|-------|-------------|-------------|------------|------------|
| | PROCESSING | COUNT | TRANSACTION | INTERCHANGE | PROCESSING | SETTLEMENT |
| | DATE | | AMOUNT | FEE | CHARGE | AMOUNT |
| 1 ACQUIRER TRANSACTIONS | | | | | | |
| 2 01-DAY DEFER | | | | | | |
| 3 PURCHASE | | | | | | |
| 4 ORIGINAL SALE | 26AUG99 | 1 | 100.00CR | 1.00DB | 0.00 | 99.00CR |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 26AUG99 | 1 | 100.00DB | 1.00CR | 0.00 | 99.00DB |
| 5 TOTAL 01-DAY DEFER | 26AUG99 | 2 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6 TOTAL 01-DAY DEFER | | 2 | 0.00 | 0.00 | 0.00 | 0.00 |
| REVERSAL | | | | | | |
| PURCHASE | | | | | | |
| REVERSAL | 27AUG99 | 1 | 100.00DB | 1.00CR | 0.00 | 99.00DB |
| MERCHANDISE CREDIT | | | | | | |
| REVERSAL | 27AUG99 | 2 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 27AUG99 | 3 | 100.00DB | 1.00CR | 0.00 | 99.00DB |
| TOTAL | | 3 | 100.00DB | 1.00CR | 0.00 | 99.00DB |
| 7 TOTAL ACQUIRER TRANSACTIONS | | 5 | 100.00DB | 1.00CR | 0.00 | 99.00DB |

REPORT ID: VSS-600
 REPORTING FOR: 1234567890 BANK OF BRAZIL

VISANET SETTLEMENT SERVICE
 BRAZIL NATIONAL NET
 PENDING SETTLEMENT REPORT

PAGE: 2
 PROC DATE: 25AUG99
 REPORT DATE: 09AUG99

SETTLEMENT CURRENCY: BRL

| | PROCESSING DATE | COUNT | TRANSACTION AMOUNT | INTERCHANGE FEE | PROCESSING CHARGE | SETTLEMENT AMOUNT |
|---------------------|--------------------|-------|-----------------------|--------------------|----------------------|----------------------|
| ISSUER TRANSACTIONS | | | | | | |
| 01-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 26AUG99 | 2 | 189.41DB | 1.89CR | 0.00 | 187.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 26AUG99 | 2 | 208.41CR | 2.08DB | 0.00 | 206.33CR |
| TOTAL 01-DAY DEFER | 26AUG99 | 4 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 01-DAY DEFER | | 4 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| 02-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 27AUG99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 27AUG99 | 1 | 198.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 02-DAY DEFER | 27AUG99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 02-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| 03-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 30AUG99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52CR |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 30AUG99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 03-DAY DEFER | 30AUG99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 03-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |

REPORT ID: VSS-600
REPORTING FOR: 1234567890 BANK OF BRAZIL

VISANET SETTLEMENT SERVICE
BRAZIL NATIONAL NET
PENDING SETTLEMENT REPORT

PAGE: 3
PROC DATE: 25AUG99
REPORT DATE: 09AUG99

SETTLEMENT CURRENCY: BRL

| | PROCESSING DATE | COUNT | TRANSACTION AMOUNT | INTERCHANGE FEE | PROCESSING CHARGE | SETTLEMENT AMOUNT |
|--------------------|--------------------|-------|-----------------------|--------------------|----------------------|----------------------|
| 04-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 30AUG99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 30AUG99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 04-DAY DEFER | 30AUG99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 04-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| 10-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 30AUG99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 30AUG99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 10-DAY DEFER | 30AUG99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 10-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| 12-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 06SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52CR |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 06SEP99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 12-DAY DEFER | 06SEP99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 12-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |

REPORT ID: VSS-600
 REPORTING FOR: 1234567890 BANK OF BRAZIL

VISANET SETTLEMENT SERVICE
 BRAZIL NATIONAL NET
 PENDING SETTLEMENT REPORT

PAGE: 4
 PROC DATE: 25AUG99
 REPORT DATE: 09AUG99

SETTLEMENT CURRENCY: BRL

| | PROCESSING DATE | COUNT | TRANSACTION AMOUNT | INTERCHANGE FEE | PROCESSING CHARGE | SETTLEMENT AMOUNT |
|--------------------|--------------------|-------|-----------------------|--------------------|----------------------|----------------------|
| 15-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 09SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 09SEP99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 15-DAY DEFER | 09SEP99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 15-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| 17-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 13SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 13SEP99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 17-DAY DEFER | 13SEP99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 17-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| 18-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 13SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52CR |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 13SEP99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 18-DAY DEFER | 13SEP99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 18-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |

REPORT ID: VSS-600
REPORTING FOR: 1234567890 BANK OF BRAZIL

VISANET SETTLEMENT SERVICE
BRAZIL NATIONAL NET
PENDING SETTLEMENT REPORT

PAGE: 5
PROC DATE: 25AUG99
REPORT DATE: 09AUG99

SETTLEMENT CURRENCY: BRL

| | PROCESSING DATE | COUNT | TRANSACTION AMOUNT | INTERCHANGE FEE | PROCESSING CHARGE | SETTLEMENT AMOUNT |
|--------------------|--------------------|-------|-----------------------|--------------------|----------------------|----------------------|
| 20-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 14SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 14SEP99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 20-DAY DEFER | 14SEP99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 20-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| 22-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 16SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 16SEP99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 22-DAY DEFER | 16SEP99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 22-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| 25-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 20SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52CR |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 20SEP99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 25-DAY DEFER | 20SEP99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 25-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |

REPORT ID: VSS-600
 REPORTING FOR: 1234567890 BANK OF BRAZIL

VISANET SETTLEMENT SERVICE
 BRAZIL NATIONAL NET
 PENDING SETTLEMENT REPORT

PAGE: 6
 PROC DATE: 25AUG99
 REPORT DATE: 09AUG99

SETTLEMENT CURRENCY: BRL

| | PROCESSING DATE | COUNT | TRANSACTION AMOUNT | INTERCHANGE FEE | PROCESSING CHARGE | SETTLEMENT AMOUNT |
|--------------------|--------------------|-------|-----------------------|--------------------|----------------------|----------------------|
| 26-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 20SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 20SEP99 | 2 | 216.82CR | 2.17DB | 0.00 | 214.65CR |
| TOTAL 26-DAY DEFER | 20SEP99 | 3 | 127.41CR | 1.27DB | 0.00 | 126.14CR |
| TOTAL 26-DAY DEFER | | 3 | 127.41CR | 1.27DB | 0.00 | 126.14CR |
| 27-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 21SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| TOTAL 27-DAY DEFER | 21SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| TOTAL 27-DAY DEFER | | 1 | 89.41DB | 0.89CR | 0.00 | 88.52DB |
| 28-DAY DEFER | | | | | | |
| PURCHASE | | | | | | |
| ORIGINAL SALE | 22SEP99 | 1 | 89.41DB | 0.89CR | 0.00 | 88.52CR |
| MERCHANDISE CREDIT | | | | | | |
| ORIGINAL | 22SEP99 | 1 | 108.41CR | 1.08DB | 0.00 | 107.33CR |
| TOTAL 28-DAY DEFER | 22SEP99 | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |
| TOTAL 28-DAY DEFER | | 2 | 19.00CR | 0.19DB | 0.00 | 18.81CR |

REPORT ID: VSS-600
REPORTING FOR: 1234567890 BANK OF BRAZIL

VISANET SETTLEMENT SERVICE
BRAZIL NATIONAL NET
PENDING SETTLEMENT REPORT

PAGE: 7
PROC DATE: 25AUG99
REPORT DATE: 09AUG99

SETTLEMENT CURRENCY: BRL

| | PROCESSING DATE | COUNT | TRANSACTION AMOUNT | INTERCHANGE FEE | PROCESSING CHARGE | SETTLEMENT AMOUNT |
|---------------------------|--------------------|-------|-----------------------|--------------------|----------------------|----------------------|
| CHARGEBACK | | | | | | |
| MERCHANDISE CREDIT | | | | | | |
| CHARGEBACK | 27AUG99 | 32 | 3,467.12DB | 34.67CR | 0.00 | 3,432.45DB |
| ATM CASH | | | | | | |
| CHARGEBACK | 27AUG99 | 32 | 3,467.12CR | 84.16CR | 0.00 | 3,551.28CR |
| TOTAL | 27AUG99 | 64 | 0.00DB | 118.83CR | 0.00 | 118.83CR |
| TOTAL | | 64 | 0.00DB | 118.83CR | 0.00 | 118.83CR |
| REVERSAL | | | | | | |
| PURCHASE | | | | | | |
| REVERSAL | 27AUG99 | 18 | 2,091.97CR | 20.92DB | 0.00 | 2,071.05CR |
| MERCHANDISE CREDIT | | | | | | |
| REVERSAL | 27AUG99 | 50 | 1,826.15CR | 18.26DB | 0.00 | 1,807.89CR |
| ATM CASH | | | | | | |
| REVERSAL | 27AUG99 | 32 | 3,467.12DB | 84.16DB | 0.00 | 3,551.28DB |
| TOTAL | 27AUG99 | 100 | 451.00CR | 123.34DB | 0.00 | 327.66CR |
| TOTAL | | 64 | 451.00CR | 123.34DB | 0.00 | 327.66CR |
| TOTAL ISSUER TRANSACTIONS | | 196 | 736.00CR | 7.36DB | 0.00 | 728.64CR |

*** END OF VSS-600 REPORT ***

VSS-600 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| A ▼ | Processing Date | The date on which the transactions will settle. |
| B ▼ | Count | Number of pending transactions. |
| C ▼ | Transaction Amount | Interchange value of the pending transactions. |
| D ▼ | Interchange Fee | Reimbursement fees assessed on the transactions. |
| E ▼ | Processing Charge | Visa charges assessed on the transactions. |
| F ▼ | Settlement Amount | Amount that will be settled. |
| 1 ▶ | Business Mode | Business mode description. Business mode can be acquirer, issuer, or other. |
| 2 ▶ | Settlement Type/Payment Mode | Settlement type (Brazil) and payment mode (Japan). |
| 3 ▶ | Business Transaction Type | Business transaction type. |
| 4 ▶ | Business Transaction Cycle | Business transaction cycle. |
| 5 ▶ | Business Transactions Totals | Total counts and amounts for the business transaction type. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------------|---|--|
| 6 | Settlement Type (Brazil)/Payment Mode (Japan) Totals | Total counts and amounts for the settlement type (Brazil) and payment mode (Japan). |
| 7 | Business Mode Totals | Total counts and amounts for the business mode. |

VSS-900: Reconciliation Report

| | | | |
|--------------------------------|---|-------------------|---|
| REPORT ID: | VSS-900 | TOTALS: | By: <ul style="list-style-type: none">• Business transaction and cycle• Business transaction |
| REPORT TITLE: | RECONCILIATION REPORT | FREQUENCY: | Daily. |
| REPORT DESCRIPTION: | The VSS-900 report provides the totals of the transaction count and clearing amount for each SRE by clearing currency, business mode, and business transaction type. | | |
| RECONCILIATION PROCESS: | Count and Clearing Amount reconcile to the Count and Clearing Amount shown on the Interchange Value Report (VSS-120) for each business transaction and cycle. Only financial transactions are reported on the VSS-120 report. | | |
| PAGE BREAK: | On: <ul style="list-style-type: none">• Clearing currency (Note: Nonmonetary transactions print under the CLEARING CURRENCY: NONE heading. Only counts are displayed for nonmonetary transactions.)• Business mode | | |

REPORT HIGHLIGHTS:

Separate detail lines are provided for each of the following:

- **Sent to Visa**—Total transactions sent to Visa during this cycle
- **To Warehouse**—Transactions warehoused for next settlement window
- **To CRS**—Transactions sent to Chargeback Reduction Service
- **To Deferred**—Transactions whose settlement has been deferred until another settlement window
- **From Warehouse Accepted**— Transactions that have been retrieved from warehouse for settlement in this window
- **From CRS Accepted**—Transactions that have been accepted as valid by CRS
- **From Deferred**—Deferred settlement transactions that will be settled in the current settlement window
- **Current Cycle Returned**—Transactions that have been returned to the sender as invalid
- **From CRS Returned**—Transactions that have been rejected by CRS as invalid

Transactions can have the following dispositions

| To: | Settlement | Warehouse | Returned | CRS | Deferred |
|-----------|------------|-----------|----------|-----|----------|
| From: | | | | | |
| Member | ✓ | ✓ | ✓ | ✓ | ✓ |
| Warehouse | ✓ | | ✓ | | |
| CRS | ✓ | ✓ | ✓ | | ✓ |
| Deferred | ✓ | | | | |
| Visa | ✓ | | ✓ | | |

If there is no data for a detail line, then that line is suppressed on the report.

The CRS date is printed for all transactions that come from CRS. This is the date that the transaction was originally submitted to Visa.

| | | | | | | |
|--|--------------------------------------|----------------------------------|-------|-----------------|----------------------|-----------------------|
| REPORT ID: VSS-900 | | VISANET SETTLEMENT SERVICE | | | PAGE: 1 | |
| REPORTING FOR: 1234567890 B OF ANTARCT N | | INTERNATIONAL SETTLEMENT SERVICE | | | PROC DATE: 01DEC97 | |
| | | RECONCILIATION REPORT | | | REPORT DATE: 01DEC97 | |
| CLEARING CURRENCY: NOK | | | | | | |
| 1 | BUSINESS MODE: ACQUIRER TRANSACTIONS | A | B | C | D | E |
| | | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
| 2 | PURCHASE | | | | | |
| 3 | ORIGINAL SALE | | | | | |
| | SENT TO VISA | | 145 | 26,345.72CR | | |
| | TOTAL SENT TO SETTLEMENT | | | | 145 | 26,345.72CR |
| | REPRESENTMENT | | | | | |
| | FROM HOLDOVER (+) | | | | | |
| | FROM CRS ACCEPTED 30NOV97 | | 1 | 119.15CR | | |
| | TOTAL SENT TO SETTLEMENT | | | | 1 | 119.15CR |
| 4 | TOTAL PURCHASE | | | | | |
| | SENT TO VISA | | 145 | 26,345.72CR | | |
| | FROM HOLDOVER (+) | | | | | |
| | FROM CRS ACCEPTED | | 1 | 119.15CR | | |
| 5 | TOTAL SENT TO SETTLEMENT | | | | 146 | 26,464.87CR |
| | TOTAL TRANSACTIONS | | | | 146 | 26,464.87CR |
| | TOTAL ACQUIRER TRANSACTIONS | | | | | |
| | FINANCIAL TRANSACTIONS | | | | | |
| | SENT TO VISA | | 145 | 26,345.72CR | | |
| | FROM HOLDOVER (+) | | | | | |
| | FROM CRS ACCEPTED | | 1 | 119.15CR | | |
| | TOTAL SENT TO SETTLEMENT | | | | 146 | 26,464.87CR |
| | TOTAL TRANSACTIONS | | | | 146 | 26,464.87CR |

REPORT ID: VSS-900
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
RECONCILIATION REPORT

PAGE: 2
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
BUSINESS MODE: ISSUER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| RECEIVED FROM VISA | | 1,110 | 154,594.39DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1,110 | 154,594.39DB |
| REPRESENTMENT | | | | | |
| RECEIVED FROM VISA | | 2 | 426.15DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 2 | 426.15DB |
| TOTAL PURCHASE | | | | | |
| RECEIVED FROM VISA | | 1,112 | 155,020.54DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1,112 | 155,020.54DB |
| TOTAL TRANSACTIONS | | | | 1,112 | 155,020.54DB |
| VISAPHONE | | | | | |
| ORIGINAL PHONE CALL | | | | | |
| RECEIVED FROM VISA | | 4 | 64.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 4 | 64.98DB |
| MERCHANDISE CREDIT | | | | | |
| ORIGINAL | | | | | |
| RECEIVED FROM VISA | | 7 | 1,304.95CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 7 | 1,304.95CR |
| MANUAL CASH | | | | | |
| ORIGINAL ADVANCE | | | | | |
| RECEIVED FROM VISA | | 8 | 4,073.81DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 8 | 4,073.81DB |
| ATM CASH | | | | | |
| ORIGINAL WITHDRAWAL | | | | | |
| RECEIVED FROM VISA | | 47 | 16,993.40DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 47 | 16,993.40DB |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 1,178 | 174,847.78DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1,178 | 174,847.78DB |
| TOTAL TRANSACTIONS | | | | 1,178 | 174,847.78DB |

REPORT ID: VSS-900
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
RECONCILIATION REPORT

PAGE: 3
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
BUSINESS MODE: OTHER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| FEE COLLECT RC=0100 | | | | | |
| RECEIVED FROM VISA | | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1 | 3.58DB |
| TOTAL OTHER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | | 1 | 3.58DB |

REPORT ID: VSS-900
 REPORTING FOR: 1234567890 B OF ANTARCT N
 CLEARING CURRENCY: NONE
 BUSINESS MODE: ACQUIRER TRANSACTIONS

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 RECONCILIATION REPORT

PAGE: 4
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| RISK MANAGEMENT | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 5 | | | |
| RECEIVED FROM VISA | | 6 | | | |
| TOTAL NON-FINANCIAL | | | | 11 | |
| REQUEST FOR PHOTOCOPY | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 1 | | | |
| TOTAL NON-FINANCIAL | | | | 1 | |
| TOTAL ACQUIRER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 5 | | | |
| RECEIVED FROM VISA | | 7 | | | |
| TOTAL NON-FINANCIAL | | | | 12 | |
| TOTAL TRANSACTIONS | | | | 12 | |

REPORT ID: VSS-900

REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
RECONCILIATION REPORT

PAGE: 5

PROC DATE: 01DEC97

REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE

BUSINESS MODE: ISSUER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| REQUEST FOR PHOTOCOPY | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| 6 | | | | | |
| | | 4 | | | |
| | | | | | |
| | | 4 | | | |
| 7 | | | | | |
| | | | | | |
| | 30NOV97 | 5 | | | |
| | | | | 5 | |
| | | | | 5 | |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| 8 | | | | | |
| | | 4 | | | |
| | | | | | |
| | | 4 | | | |
| | | | | | |
| 9 | | | | | |
| | | 5 | | | |
| | | | | 5 | |
| 10 | | | | | |
| | | | | 5 | |
| 11 | | | | | |
| | | | | 5 | |

REPORT ID: VSS-900

REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
RECONCILIATION REPORT

PAGE: 6

PROC DATE: 01DEC97

REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE

BUSINESS MODE: OTHER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| TEXT MESSAGE | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 122 | | | |
| TOTAL NON-FINANCIAL | | | | 122 | |
| CURRENCY CONV RATE UPD | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 26 | | | |
| TOTAL NON-FINANCIAL | | | | 26 | |
| TOTAL OTHER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 122 | | | |
| RECEIVED FROM VISA | | 26 | | | |
| TOTAL NON-FINANCIAL | | | | 148 | |
| TOTAL TRANSACTIONS | | | | 148 | |

*** END OF VSS-900 REPORT ***

VSS-900 Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|---|
| A | CRS Date | Date the transaction was originally submitted to Visa. |
| B | Count | Number of transactions for the row. |
| C | Clearing Amount | Clearing amount for the row. |
| D | Total Count | Total count printed for total rows. Total count is printed for Sent To Visa And Sent To Settlement, Received From Visa And Sent To Settlement, Total Sent To Settlement, Total Nonfinancial, and Total Transactions rows. |
| E | Total Clearing Amount | Total clearing amount printed for total rows. |
| 1 | Business Mode | Business mode can be acquirer, issuer, or other. |
| 2 | Business Transaction Type | Business transaction type. |
| 3 | Business Transaction Cycle | Business transaction cycle. |
| 4 | Sent To Visa | Cleared transactions that were sent to Visa. |
| 5 | Total Sent To Settlement | Total transactions sent to Visa and received from Visa and sent to settlement. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|----------------------------|--|--|
| 6 | To Holdover | Cleared transaction that were sent to holdover, including transactions sent to the Chargeback Reduction Service (CRS) or to the warehouse. |
| 7 | From Holdover | Transactions sent from holdover into settlement. This listing includes transactions that were accepted from the CRS or from the warehouse for settlement. Transactions that were returned from the CRS or from the warehouse are also listed here. Returned transactions are also listed under the Received From Visa category as a negative amount. |
| 8 | Nonfinancial Sent To Visa | Nonfinancial transactions that were sent to Visa. |
| 9 | From CRS Accepted | Transactions that were accepted for settlement from CRS. |
| 10 | Total Nonfinancial | Total of Nonfinancial Sent To Visa Plus Nonfinancial Received From Visa. The latter field is not shown on this sample report. |
| 11 | Total Transactions | Total of all transactions in the category. |
| 12 | Received From Visa | Cleared transactions that were received from Visa. |

VSS-900-M: Monthly Reconciliation Report

| | | | |
|----------------------------|---|--------------------------------|--|
| REPORT ID: | VSS-900-M | TOTALS: | By: <ul style="list-style-type: none">• Business transaction and cycle• Business transaction |
| REPORT TITLE: | MONTHLY RECONCILIATION REPORT | RECONCILIATION PROCESS: | Count and Clearing Amount reconcile to the Count and Clearing Amount shown on the Interchange Value Report (VSS-120) for each business transaction and cycle. Only financial transactions are reported on the VSS-120 report. |
| REPORT DESCRIPTION: | The VSS-900-M is a monthly report that provides the totals of the transaction count and clearing amount for each SRE by clearing currency, business mode, and business transaction type. | FREQUENCY: | Monthly |
| REPORT HIGHLIGHTS: | The from and to date that appear in the report heading indicate the first and last days of the month for which date was accumulated | | |
| PAGE BREAK: | On: <ul style="list-style-type: none">• Clearing currency (Note: Nonmonetary transactions print under the CLEARING CURRENCY: NONE heading. Only counts are displayed for nonmonetary transactions.)• Business mode | | |

REPORT ID: VSS-900-M
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 1
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
BUSINESS MODE: ACQUIRER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| TOTAL SENT TO SETTLEMENT | | | 145 | 26,345.72CR |
| REPRESENTMENT | | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 119.15CR |
| TOTAL PURCHASE | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | 166 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 166 | 26,464.87CR |
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | 166 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 166 | 26,464.87CR |

| | | | | |
|--|----------------------------------|--------------------|----------------|-----------------------------|
| REPORT ID: VSS-900-M | VISANET SETTLEMENT SERVICE | | | PAGE: 2 |
| REPORTING FOR: 1234567890 B OF ANTARCT N | INTERNATIONAL SETTLEMENT SERVICE | | | PROC DATE: 30NOV97 |
| | MONTHLY RECONCILIATION REPORT | | | REPORT DATE: 30NOV97 |
| | FOR 01NOV97 THROUGH 30NOV97 | | | |
| CLEARING CURRENCY: NOK | | | | |
| BUSINESS MODE: ISSUER TRANSACTIONS | | | | |
| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| RECEIVED FROM VISA | 1,110 | 154,594.39DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,110 | 154,594.39DB |
| REPRESENTMENT | | | | |
| RECEIVED FROM VISA | 2 | 426.15DB | | |
| TOTAL SENT TO SETTLEMENT | | | 2 | 426.15DB |
| TOTAL PURCHASE | | | | |
| RECEIVED FROM VISA | 1,112 | 155,020.54DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,112 | 155,020.54DB |
| TOTAL TRANSACTIONS | | | 1,112 | 155,020.54DB |
| VISAPHONE | | | | |
| ORIGINAL PHONE CALL | | | | |
| RECEIVED FROM VISA | 4 | 64.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | 4 | 64.98DB |
| MERCHANDISE CREDIT | | | | |
| ORIGINAL | | | | |
| RECEIVED FROM VISA | 7 | 1,304.95CR | | |
| TOTAL SENT TO SETTLEMENT | | | 7 | 1,304.95CR |
| MANUAL CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| RECEIVED FROM VISA | 8 | 4,073.81DB | | |
| TOTAL SENT TO SETTLEMENT | | | 8 | 4,073.81DB |
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| RECEIVED FROM VISA | 47 | 16,993.40DB | | |
| TOTAL SENT TO SETTLEMENT | | | 47 | 16,993.40DB |
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1,178 | 174,847.78DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,1784 | 174,847.78DB |
| TOTAL TRANSACTIONS | | | 1,1784 | 174,847.78DB |

REPORT ID: VSS-900-M
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 3
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
BUSINESS MODE: OTHER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| FEE COLLECT RC=0100 | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3,58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

REPORT ID: VSS-900-M
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 4
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
BUSINESS MODE: ACQUIRER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| RISK MANAGEMENT | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 6 | | | |
| TOTAL NON-FINANCIAL | | | 11 | |
| REQUEST FOR PHOTOCOPY | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | | | |
| TOTAL NON-FINANCIAL | | | 1 | |
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 7 | | | |
| TOTAL NON-FINANCIAL | | | 12 | |
| TOTAL TRANSACTIONS | | | 12 | |

REPORT ID: VSS-900-M
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 5
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
BUSINESS MODE: ISSUER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| REQUEST FOR PHOTOCOPY | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (-) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 5 | |
| TOTAL NON-FINANCIAL | | | 5 | |
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 5 | |
| TOTAL NON-FINANCIAL | | | 5 | |
| TOTAL TRANSACTIONS | | | 5 | |

REPORT ID: VSS-900-M
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 6
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
BUSINESS MODE: OTHER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TEXT MESSAGE | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| TOTAL NON-FINANCIAL | | | 122 | |
| CURRENCY CONV RATE UPD | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 26 | |
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | |

*** END OF VSS-900-M REPORT ***

VSS-900-P: Processor Reconciliation Report

| | |
|---|---|
| <p>REPORT ID: VSS-900-P</p> | <p>PAGE BREAK: On:</p> <ul style="list-style-type: none"> • BIN • Clearing currency • Settlement service <p>Business mode</p> |
| <p>REPORT TITLE: PROCESSOR RECONCILIATION REPORT</p> | <p>TOTALS: By:</p> <ul style="list-style-type: none"> • Business transaction cycle • Business transaction type <p>Totals are provided for each BIN. If there is more than one BIN included on this report, totals are provided across all BINs. When this information is presented, the reporting BIN in the report header is set to ALL.</p> |
| <p>REPORT DESCRIPTION: The VSS-900-P report provides the summarized totals of transaction counts and clearing amounts for each BIN that is processed by a processor. Amounts are provided by BIN, clearing currency, settlement service, business mode, and business transaction.</p> <p>The information is presented using the same disposition categories as used on the VSS-900 report.</p> | <p>RECONCILIATION PROCESS: This report together with the VSS-900-PS report enables processors to reconcile items cleared to items settled.</p> <p>Count and clearing amount reconcile to the count and clearing amount shown on the VSS-120 report for all business transactions and cycles.</p> <p>The mapping of the BIN to the SRE is shown on the VSS-100-W or VSS-100-R report.</p> |
| <p>REPORT HIGHLIGHTS: The SRE ID field contains all 9s when a BIN has more than one SRE. For example, the BIN is broken out by account range or the BIN participates in a national settlement service.</p> | <p>FREQUENCY: Daily.</p> |

REPORT ID: VSS-900-P
PROCESSOR: 4123450000 B OF ANTARCT PROCESSING
BIN: 4445540000 B OF ANT-PURCH
SRE ID: 1110000111 B OF ANT-PURCH

VISANET SETTLEMENT SERVICE
PROCESSOR RECONCILIATION REPORT

PAGE: 1
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

1 CLEARING CURRENCY: NOK
2 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
3 BUSINESS MODE: ISSUER TRANSACTIONS

A
CRS
DATE

B
COUNT

C
CLEARING
AMOUNT

D
TOTAL
COUNT

E
TOTAL
CLEARING
AMOUNT

4 PURCHASE
5 ORIGINAL SALE
6 RECEIVED FROM VISA
TOTAL SENT TO SETTLEMENT

5

427.98DB

5

427.98DB

TOTAL ISSUER TRANSACTIONS
FINANCIAL TRANSACTIONS
RECEIVED FROM VISA
7 TOTAL SENT TO SETTLEMENT

5

427.98DB

5

427.98DB

TOTAL TRANSACTIONS

5

427.98DB

REPORT ID: VSS-900-P
 PROCESSOR: 4123450000 B OF ANTARCT PROCESSING
 BIN: 4445550000 B OF ANT-CREDIT
 SRE ID: 0000444555 B OF ANT-CREDIT

VISANET SETTLEMENT SERVICE
 PROCESSOR RECONCILIATION REPORT

PAGE: 2
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ISSUER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| RECEIVED FROM VISA | | 17 | 1,647.48DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 17 | 1,647.48DB |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 17 | 1,647.48DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 17 | 1,647.48DB |
| TOTAL TRANSACTIONS | | | | 17 | 1,647.48DB |

REPORT ID: VSS-900-P
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445560000 B OF ANT-PLUS
SRE ID: 0000444556 B OF ANT-PLUS

VISANET SETTLEMENT SERVICE
PROCESSOR RECONCILIATION REPORT

PAGE: 3
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: ISSUER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| RECEIVED FROM VISA | | 89 | 11,577.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 89 | 11,577.00DB |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 89 | 11,577.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 89 | 11,577.00DB |
| TOTAL TRANSACTIONS | | | | 89 | 11,577.00DB |

REPORT ID: VSS-900-P
 PROCESSOR: 4123450000 B OF ANTARCT PROCESSING
 BIN: 4445570000 B OF ANT-DEBIT
 SRE ID: 0000444557 B OF ANT-DEBIT

VISANET SETTLEMENT SERVICE
 PROCESSOR RECONCILIATION REPORT

PAGE: 4
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ISSUER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| RECEIVED FROM VISA | | 122 | 11,758.91DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 122 | 11,758.91DB |
| ATM CASH | | | | | |
| ORIGINAL WITHDRAWAL | | | | | |
| RECEIVED FROM VISA | | 4 | 2,200.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 4 | 2,200.00DB |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 126 | 13,958.91DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 126 | 13,958.91DB |
| TOTAL TRANSACTIONS | | | | 126 | 13,958.91DB |

REPORT ID: VSS-900-P
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445580000 B OF ANT-GOLD
 SRE ID: 0000444558 B OF ANT-GOLD

VISANET SETTLEMENT SERVICE
 PROCESSOR RECONCILIATION REPORT

PAGE: 5
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ACQUIRER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| 8 | | 145 | 26,345.72CR | | |
| SENT TO VISA | | | | | |
| TOTAL SENT TO SETTLEMENT | | | | 145 | 26,345.72CR |
| REPRESENTMENT | | | | | |
| FROM HOLDOVER (+) | | | | | |
| FROM CRS ACCEPTED 30NOV97 | | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 1 | 119.15CR |
| TOTAL PURCHASE | | | | | |
| SENT TO VISA | | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | | |
| FROM CRS ACCEPTED | | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | | 146 | 26,464.87CR |
| TOTAL ACQUIRER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | | |
| FROM CRS ACCEPTED | | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | | 146 | 26,464.87CR |

REPORT ID: VSS-900-P
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445580000 B OF ANT-GOLD
 SRE ID: 0000444558 B OF ANT-GOLD

VISANET SETTLEMENT SERVICE
 PROCESSOR RECONCILIATION REPORT

PAGE: 6
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ISSUER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| RECEIVED FROM VISA | | 877 | 129,183.02DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 877 | 129,183.02DB |
| REPRESENTMENT | | | | | |
| RECEIVED FROM VISA | | 2 | 426.15DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 2 | 426.15DB |
| TOTAL PURCHASE | | | | | |
| RECEIVED FROM VISA | | 879 | 129,609.17DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 879 | 129,609.17DB |
| TOTAL TRANSACTIONS | | | | 879 | 129,609.17DB |
| VISAPHONE | | | | | |
| ORIGINAL PHONE CALL | | | | | |
| RECEIVED FROM VISA | | 4 | 64.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 4 | 64.98DB |
| MERCHANDISE CREDIT | | | | | |
| ORIGINAL | | | | | |
| RECEIVED FROM VISA | | 7 | 1,304.95CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 7 | 1,304.95CR |
| MANUAL CASH | | | | | |
| ORIGINAL ADVANCE | | | | | |
| RECEIVED FROM VISA | | 8 | 4,073.81DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 8 | 4,073.81DB |
| ATM CASH | | | | | |
| ORIGINAL WITHDRAWAL | | | | | |
| RECEIVED FROM VISA | | 43 | 14,793.40DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 43 | 14,793.40DB |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 941 | 147,236.41DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 941 | 147,236.41DB |
| TOTAL TRANSACTIONS | | | | 941 | 147,236.41DB |

REPORT ID: VSS-900-P
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445580000 B OF ANT-GOLD
SRE ID: 0000444558 B OF ANT-GOLD

VISANET SETTLEMENT SERVICE
PROCESSOR RECONCILIATION REPORT

PAGE: 7
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: OTHER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| FEE COLLECT RC=0100 | | | | | |
| RECEIVED FROM VISA | | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1 | 3.58DB |
| TOTAL OTHER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | | 1 | 3.58DB |

REPORT ID: VSS-900-P
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445580000 B OF ANT-GOLD
 SRE ID: 0000444558 B OF ANT-GOLD

VISANET SETTLEMENT SERVICE
 PROCESSOR RECONCILIATION REPORT

PAGE: 8
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ACQUIRER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| RISK MANAGEMENT | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 5 | | | |
| RECEIVED FROM VISA | | 6 | | | |
| TOTAL NON-FINANCIAL | | | | 11 | |
| REQUEST FOR PHOTOCOPY | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 1 | | | |
| TOTAL NON-FINANCIAL | | | | 1 | |
| TOTAL ACQUIRER TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 5 | | | |
| RECEIVED FROM VISA | | 7 | | | |
| TOTAL NON-FINANCIAL | | | | 12 | |
| TOTAL TRANSACTIONS | | | | 12 | |

| | | | | | |
|---|---------------------|---------------------------------|-------|----------------------|----------|
| REPORT ID: VSS-900-P | | VISANET SETTLEMENT SERVICE | | PAGE: 9 | |
| PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING | | PROCESSOR RECONCILIATION REPORT | | PROC DATE: 01DEC97 | |
| BIN: 4445580000 B OF ANT-GOLD | | | | REPORT DATE: 01DEC97 | |
| SRE ID: 0000444558 B OF ANT-GOLD | | | | | |
| | | | | | |
| CLEARING CURRENCY: NONE | | | | | |
| SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT | | | | | |
| BUSINESS MODE: ISSUER TRANSACTIONS | | | | | |
| | | | | | |
| | | CRS | COUNT | CLEARING | TOTAL |
| | | DATE | | AMOUNT | COUNT |
| | | | | | TOTAL |
| | | | | | CLEARING |
| | | | | | AMOUNT |
| REQUEST FOR PHOTOCOPY | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| 9 | TO HOLDOVER (-) | | | | |
| | TO CRS | | 4 | | |
| 10 | FROM HOLDOVER (+) | | | | |
| | FROM CRS ACCEPTED | 30NOV97 | 5 | | |
| 11 | TOTAL SENT TO VISA | | | 1 | |
| 12 | TOTAL NON-FINANCIAL | | | 1 | |
| | | | | | |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| | TO HOLDOVER (-) | | | | |
| | TO CRS | | 4 | | |
| | FROM HOLDOVER (+) | | | | |
| | FROM CRS ACCEPTED | 30NOV97 | 5 | | |
| | TOTAL SENT TO VISA | | | 1 | |
| | TOTAL NON-FINANCIAL | | | 1 | |
| 13 | TOTAL TRANSACTIONS | | | 1 | |

REPORT ID: VSS-900-P
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445580000 B OF ANT-GOLD
 SRE ID: 0000444558 B OF ANT-GOLD

VISANET SETTLEMENT SERVICE
 PROCESSOR RECONCILIATION REPORT

PAGE: 10
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: OTHER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|---------------------|-------|--------------------|----------------|-----------------------------|
| TEXT MESSAGE | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| 14 | SENT TO VISA | 122 | | | |
| | TOTAL NON-FINANCIAL | | | 122 | |
| CURRENCY CONV RATE UPD | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| 15 | RECEIVED FROM VISA | 26 | | | |
| | TOTAL NON-FINANCIAL | | | 26 | |
| TOTAL OTHER TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| | SENT TO VISA | 122 | | | |
| | RECEIVED FROM VISA | 26 | | | |
| | TOTAL NON-FINANCIAL | | | 148 | |
| | TOTAL TRANSACTIONS | | | 148 | |

| | | | | | |
|---|---------------------------------|-------|--------------------|----------------------|-----------------------------|
| REPORT ID: VSS-900-P | VISANET SETTLEMENT SERVICE | | | PAGE: 11 | |
| PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING | PROCESSOR RECONCILIATION REPORT | | | PROC DATE: 01DEC97 | |
| BIN: ALL | | | | REPORT DATE: 01DEC97 | |
| SRE ID: ALL | | | | | |
| | | | | | |
| CLEARING CURRENCY: NOK | | | | | |
| SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT | | | | | |
| BUSINESS MODE: ACQUIRER TRANSACTIONS | | | | | |
| | | | | | |
| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| SENT TO VISA | | 145 | 26,345.72CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 145 | 26,345.72CR |
| | | | | | |
| REPRESENTMENT | | | | | |
| FROM HOLDOVER (+) | | | | | |
| FROM CRS ACCEPTED | 30NOV97 | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 1 | 119.15CR |
| | | | | | |
| TOTAL PURCHASE | | | | | |
| SENT TO VISA | | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | | |
| FROM CRS ACCEPTED | | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 146 | 26,464.87CR |
| | | | | | |
| TOTAL TRANSACTIONS | | | | 146 | 26,464.87CR |
| | | | | | |
| TOTAL ACQUIRER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | | |
| FROM CRS ACCEPTED | | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 146 | 26,464.87CR |
| | | | | | |
| TOTAL TRANSACTIONS | | | | 146 | 26,464.87CR |

REPORT ID: VSS-900-P
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
PROCESSOR RECONCILIATION REPORT

PAGE: 12
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: ISSUER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | | |
| ORIGINAL SALE | | | | | |
| RECEIVED FROM VISA | | 1,110 | 154,594.39DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1,110 | 154,594.39DB |
| REPRESENTMENT | | | | | |
| RECEIVED FROM VISA | | 2 | 426.15DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 2 | 426.15DB |
| TOTAL PURCHASE | | | | | |
| RECEIVED FROM VISA | | 1,112 | 155,020.54DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1,112 | 155,020.54DB |
| TOTAL TRANSACTIONS | | | | 1,112 | 155,020.54DB |
| VISAPHONE | | | | | |
| ORIGINAL PHONE CALL | | | | | |
| RECEIVED FROM VISA | | 4 | 64.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 4 | 64.98DB |
| MERCHANDISE CREDIT | | | | | |
| ORIGINAL | | | | | |
| RECEIVED FROM VISA | | 7 | 1,304.95CR | | |
| TOTAL SENT TO SETTLEMENT | | | | 7 | 1,304.95CR |
| MANUAL CASH | | | | | |
| ORIGINAL ADVANCE | | | | | |
| RECEIVED FROM VISA | | 8 | 4,073.81DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 8 | 4,073.81DB |
| ATM CASH | | | | | |
| ORIGINAL WITHDRAWAL | | | | | |
| RECEIVED FROM VISA | | 47 | 16,993.40DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 47 | 16,993.40DB |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 1,178 | 174,847.78DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1,178 | 174,847.78DB |
| TOTAL TRANSACTIONS | | | | 1,178 | 174,847.78DB |

REPORT ID: VSS-900-P
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
PROCESSOR RECONCILIATION REPORT

PAGE: 13
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: OTHER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| FEE COLLECT RC=0100 | | | | | |
| RECEIVED FROM VISA | | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1 | 3.58DB |
| TOTAL OTHER TRANSACTIONS | | | | | |
| FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | | 1 | 3.58DB |

REPORT ID: VSS-900-P
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 PROCESSOR RECONCILIATION REPORT

PAGE: 14
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ACQUIRER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| RISK MANAGEMENT | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 5 | | | |
| RECEIVED FROM VISA | | 6 | | | |
| TOTAL NON-FINANCIAL | | | | 11 | |
| REQUEST FOR PHOTOCOPY | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 1 | | | |
| TOTAL NON-FINANCIAL | | | | 1 | |
| TOTAL ACQUIRER TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 5 | | | |
| RECEIVED FROM VISA | | 7 | | | |
| TOTAL NON-FINANCIAL | | | | 12 | |
| TOTAL TRANSACTIONS | | | | 12 | |

REPORT ID: VSS-900-P
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
PROCESSOR RECONCILIATION REPORT

PAGE: 15
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: ISSUER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| REQUEST FOR PHOTOCOPY | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 4 | | | |
| TO HOLDOVER (-) | | | | | |
| TO CRS | | 4 | | | |
| FROM HOLDOVER (+) | | | | | |
| FROM CRS ACCEPTED | 30NOV97 | 5 | | | |
| TOTAL SENT TO VISA | | | | 5 | |
| TOTAL NON-FINANCIAL | | | | 5 | |
| TOTAL ISSUER TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 4 | | | |
| TO HOLDOVER (-) | | | | | |
| TO CRS | | 4 | | | |
| FROM HOLDOVER (+) | | | | | |
| FROM CRS ACCEPTED | 30NOV97 | 5 | | | |
| TOTAL SENT TO VISA | | | | 5 | |
| TOTAL NON-FINANCIAL | | | | 5 | |
| TOTAL TRANSACTIONS | | | | 5 | |

REPORT ID: VSS-900-P
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 PROCESSOR RECONCILIATION REPORT

PAGE: 16
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: OTHER TRANSACTIONS

| | CRS DATE | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------------|-------|--------------------|----------------|-----------------------------|
| TEXT MESSAGE | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 122 | | | |
| TOTAL NON-FINANCIAL | | | | 122 | |
| CURRENCY CONV RATE UPD | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| RECEIVED FROM VISA | | 26 | | | |
| TOTAL NON-FINANCIAL | | | | 26 | |
| TOTAL OTHER TRANSACTIONS | | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | | |
| SENT TO VISA | | 122 | | | |
| RECEIVED FROM VISA | | 26 | | | |
| TOTAL NON-FINANCIAL | | | | 148 | |
| TOTAL TRANSACTIONS | | | | 148 | |

*** END OF VSS-900-P REPORT ***

VSS-900-P Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| A | CRS Date | Date the transaction was originally submitted to Visa. |
| B | Count | Number of transactions for the row. |
| C | Clearing Amount | Clearing amount for the row. |
| D | Total Count | Total count printed for total rows. Total count is printed for Sent To Visa And Sent To Settlement, Received From Visa And Sent To Settlement, Total Sent To Settlement, Total Nonfinancial and Total Transactions rows. |
| E | Total Clearing Amount | Total clearing amount printed for total rows. |
| 1 | Clearing Currency | Clearing currency code. |
| 2 | Settlement Service | Settlement service under which transactions were settled. |
| 3 | Business Mode | Business mode can be acquirer, issuer or other. |
| 4 | Business Transaction Type | Business transaction type. |
| 5 | Business Transaction Cycle | Business transaction cycle. |
| 6 | Received From Visa | Cleared transactions that were received from Visa. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|----------------------------|--|--|
| 7 | Total Sent To Settlement | Total transactions sent to Visa and received from Visa and sent to settlement. |
| 8 | Sent To Visa | Cleared transactions that were sent to Visa. |
| 9 | To Holdover | Cleared transactions that were sent to holdover. This includes transactions sent to the Chargeback Reduction Service (CRS) or to the warehouse. |
| 10 | From Holdover | Transactions that were sent from holdover into settlement. This includes transactions that were accepted from the CRS or from the warehouse for settlement. Transactions that were returned from the CRS or from the warehouse are also listed. Returned transactions are listed under the Received From Visa category as a negative amount. |
| 11 | Total Nonfinancial Sent to Visa | Total count for nonfinancial transactions that were sent to Visa. This is calculated as Nonfinancial Sent to Visa minus To Holdover plus From Holdover. |
| 12 | Total Nonfinancial | Total of Nonfinancial Sent To Visa Plus Nonfinancial Received From Visa. |
| 13 | Total Transactions | Total of transactions for the category. |
| 14 | Nonfinancial Sent To Visa | Nonfinancial transactions that were sent to Visa. |
| 15 | Nonfinancial Received From Visa | Nonfinancial transactions that were received from Visa. |

VSS-900-PM: Monthly Processor Reconciliation Report

| | | | |
|----------------------------|---|--------------------------------|--|
| REPORT ID: | VSS-900-PM | TOTALS: | By: <ul style="list-style-type: none">• Business transaction cycle• Business transaction type |
| REPORT TITLE: | MONTHLY PROCESSOR RECONCILIATION REPORT | | Totals are provided for each BIN. If there is more than one BIN included on this report, totals are provided across all BINs. When this information is presented, the reporting BIN in the report header is set to ALL. |
| REPORT DESCRIPTION: | <p>The VSS-900-PM is a monthly report that provides the summarized totals of transaction counts and clearing amounts for each BIN that is processed by a processor. Amounts are provided by BIN, clearing currency, settlement service, business mode, and business transaction.</p> <p>The information is presented using the same disposition categories as used on the VSS-900 report.</p> | RECONCILIATION PROCESS: | This report together with the VSS-900-PS report enables processors to reconcile items cleared to items settled. Count and clearing amount reconcile to the count and clearing amount shown on the VSS-120 report for all business transactions and cycles. |
| REPORT HIGHLIGHTS: | The from and to date that appear in the report heading indicate the first and last days of the month for which date was accumulated. | FREQUENCY: | Monthly |
| PAGE BREAK: | On: <ul style="list-style-type: none">• BIN• Clearing currency• Settlement service• Business mode | | |

| | | |
|---|---|----------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | PAGE: 1 |
| PROCESSOR: 4123450000 B OF ANTRACT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | PROC DATE: 30NOV97 |
| BIN: 4445540000 B OF ANT-PURCH | FOR 01NOV97 THROUGH 30NOV97 | REPORT DATE: 30NOV97 |
| SRE ID: 1110000111 B OF ANT-PURCH | | |

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ISSUER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| RECEIVED FROM VISA | 5 | 427.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | 5 | 427.98DB |
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 5 | 427.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | 5 | 427.98DB |
| TOTAL TRANSACTIONS | | | 5 | 427.98DB |

| | | |
|---|---|----------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | PAGE: 2 |
| PROCESSOR: 4123450000 B OF ANTRACT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | PROC DATE: 30NOV97 |
| BIN: 4445550000 B OF ANT-CREDIT | FOR 01NOV97 THROUGH 30NOV97 | REPORT DATE: 30NOV97 |
| SRE ID: 0000444555 B OF ANT-CREDIT | | |

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: ISSUER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| RECEIVED FROM VISA | 17 | 1,647.48DB | | |
| TOTAL SENT TO SETTLEMENT | | | 17 | 1,647.48DB |
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 17 | 1,647.48CR | | |
| TOTAL SENT TO SETTLEMENT | | | 17 | 1,647.48DB |
| TOTAL TRANSACTIONS | | | 17 | 1,647.48DB |

REPORT ID: VSS-900-PM
 PROCESSOR: 4123450000 B OF ANTRACT PROCESSING
 BIN: 4445560000 B OF ANT-PLUS
 SRE ID: 0000444556 B OF ANT-PLUS

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR RECONCILIATION REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 3
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ISSUER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| RECEIVED FROM VISA | 89 | 11,577.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | 89 | 11,577.00DB |
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 89 | 11,577.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | 89 | 11,577.00DB |
| TOTAL TRANSACTIONS | | | 89 | 11,577.00DB |

| | | |
|---|---|----------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | PAGE: 4 |
| PROCESSOR: 4123450000 B OF ANTARCT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | PROC DATE: 30NOV97 |
| BIN: 4445570000 B OF ANT-DEBIT | FOR 01NOV97 THROUGH 30NOV97 | REPORT DATE: 30NOV97 |
| SRE ID: 0000444557 B OF ANT-DEBIT | | |

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: ISSUER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| RECEIVED FROM VISA | 122 | 11,758.91DB | | |
| TOTAL SENT TO SETTLEMENT | | | 122 | 11,758.91DB |
| ATM CASH | | | | |
| ORIGINAL WITHDRAWAL | | | | |
| RECEIVED FROM VISA | 4 | 2,200.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | 4 | 2,200.00DB |
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 126 | 13,958.91DB | | |
| TOTAL SENT TO SETTLEMENT | | | 126 | 13,958.91DB |
| TOTAL TRANSACTIONS | | | 126 | 13,958.91DB |

REPORT ID: VSS-900-PM
 PROCESSOR: 4123450000 B OF ANTARCT PROCESSING
 BIN: 4445580000 B OF ANT-GOLD
 SRE ID: 0000444558 B OF ANT-GOLD

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR RECONCILIATION REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 5
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ACQUIRER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| TOTAL SENT TO SETTLEMENT | | | 145 | 26,345.72CR |
| REPRESENTMENT | | | | |
| FROM HOLDOVER (+) | 1 | 119.15CR | | |
| FROM CRS ACCEPTED | | | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 119.15CR |
| TOTAL PURCHASE | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |

| | | | |
|---|---|--|----------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | | PAGE: 6 |
| PROCESSOR: 4123450000 B OF ANTARCT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | | PROC DATE: 30NOV97 |
| BIN: 4445580000 B OF ANT-GOLD | FOR 01NOV97 THROUGH 30NOV97 | | REPORT DATE: 30NOV97 |
| SRE ID: 0000444558 B OF ANT-GOLD | | | |
| CLEARING CURRENCY: NOK | | | |
| SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT | | | |
| BUSINESS MODE: ISSUER TRANSACTIONS | | | |

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| RECEIVED FROM VISA | 877 | 129,183.02DB | | |
| TOTAL SENT TO SETTLEMENT | | | 877 | 129,183.02DB |
| REPRESENTMENT | | | | |
| RECEIVED FROM VISA | 2 | 426.15DB | | |
| TOTAL SENT TO SETTLEMENT | | | 2 | 426.15DB |
| TOTAL PURCHASE | | | | |
| RECEIVED FROM VISA | 879 | 129,609.17DB | | |
| TOTAL SENT TO SETTLEMENT | | | 879 | 129,609.17DB |
| VISAPHONE | | | 879 | 129,609.17DB |
| ORIGINAL PHONE CALL | | | | |
| RECEIVED FROM VISA | 4 | 64.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | 4 | 64.98DB |
| MERCHANDISE CREDIT | | | | |
| ORIGINAL ADVANCE | | | | |
| RECEIVED FROM VISA | 7 | 1,304.95CR | | |
| TOTAL SENT TO SETTLEMENT | | | 7 | 1,304.95CR |
| MANUAL CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| RECEIVED FROM VISA | 8 | 4,073.81DB | | |
| TOTAL SENT TO SETTLEMENT | | | 8 | 4,073.81DB |
| ATM CASH | | | | |
| ORIGINAL ADVANCE | | | | |
| RECEIVED FROM VISA | 43 | 14,793.40DB | | |
| TOTAL SENT TO SETTLEMENT | | | 43 | 14,793.40DB |
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 941 | 147,236.41DB | | |
| TOTAL SENT TO SETTLEMENT | | | 941 | 147,236.41DB |
| TOTAL TRANSACTIONS | | | 941 | 147,236.41DB |

REPORT ID: VSS-900-PM
 PROCESSOR: 4123450000 B OF ANTARCT PROCESSING
 BIN: 4445580000 B OF ANT-GOLD
 SRE ID: 0000444558 B OF ANT-GOLD

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR RECONCILIATION REPORT
 FROM 01NOV97 THROUGH 30NOV97

PAGE: 7
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: OTHER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| FEE COLLECT RC=0100 | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

| | | |
|---|---|----------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | PAGE: 8 |
| PROCESSOR: 4123450000 B OF ANTARCT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | PROC DATE: 30NOV97 |
| BIN: 4445580000 B OF ANT-GOLD | FROM 01NOV97 THROUGH 30NOV97 | REPORT DATE: 30NOV97 |
| SRE ID: 0000444558 B OF ANT-GOLD | | |

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: ACQUIRER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| RISK MANAGEMENT | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 6 | | | |
| TOTAL NON-FINANCIAL | | | 11 | |
| REQUEST FOR PHOTOCOPY | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | | | |
| TOTAL NON-FINANCIAL | | | 1 | |
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 7 | | | |
| TOTAL NON-FINANCIAL | | | 12 | |
| TOTAL TRANSACTIONS | | | 12 | |

REPORT ID: VSS-900-PM
 PROCESSOR: 4123450000 B OF ANTARCT PROCESSING
 BIN: 4445580000 B OF ANT-GOLD
 SRE ID: 0000444558 B OF ANT-GOLD

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR RECONCILIATION REPORT
 FROM 01NOV97 THROUGH 30NOV97

PAGE: 9
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ISSUER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| REQUEST FOR PHOTOCOPY | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 1 | |
| TOTAL NON-FINANCIAL | | | 1 | |
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | 81,200DB | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | 81,200DB | | |
| TOTAL SENT TO VISA | | | 1 | |
| TOTAL NON-FINANCIAL | | | 1 | |
| TOTAL TRANSACTIONS | | | 1 | |

| | | |
|---|---|----------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | PAGE: 10 |
| PROCESSOR: 4123450000 B OF ANTARCT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | PROC DATE: 30NOV97 |
| BIN: 4445580000 B OF ANT-GOLD | FROM 01NOV97 THROUGH 30NOV97 | REPORT DATE: 30NOV97 |
| SRE ID: 0000444558 B OF ANT-GOLD | | |

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: OTHER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TEXT MESSAGE | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| TOTAL NON-FINANCIAL | | | 122 | |
| CURRENCY CONV RATE UPD | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 26 | |
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | |

REPORT ID: VSS-900-PM
 PROCESSOR: 4123450000 B OF ANTARCT PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR RECONCILIATION REPORT
 FROM 01NOV97 THROUGH 30NOV97

PAGE: 11
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ACQUIRER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| PURCHASE | | | | |
| ORIGINAL SALE | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| TOTAL SENT TO SETTLEMENT | | | 145 | 26,345.72CR |
| REPRESENTMENT | | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 119.15CR |
| TOTAL PURCHASE | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |

| | | | |
|---|---|--------------------|-----------------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | | PAGE: 12 |
| PROCESSOR: 4123450000 B OF ANTARCT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | | PROC DATE: 30NOV97 |
| BIN: ALL | FROM 01NOV97 THROUGH 30NOV97 | | REPORT DATE: 30NOV97 |
| SRE ID: ALL | | | |
| CLEARING CURRENCY: NOK | | | |
| SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT | | | |
| BUSINESS MODE: ISSUER TRANSACTIONS | | | |
| | COUNT | CLEARING AMOUNT | TOTAL COUNT |
| | | | TOTAL CLEARING AMOUNT |
| PURCHASE | | | |
| ORIGINAL SALE | | | |
| RECEIVED FROM VISA | 1,110 | 154,594.39DB | |
| TOTAL SENT TO SETTLEMENT | | | 1,110 |
| REPRESENTMENT | | | |
| RECEIVED FROM VISA | 2 | 426.15DB | |
| TOTAL SENT TO SETTLEMENT | | | 33 |
| TOTAL PURCHASE | | | |
| RECEIVED FROM VISA | 1,112 | 155,020.54DB | |
| TOTAL SENT TO SETTLEMENT | | | 33 |
| TOTAL TRANSACTIONS | | | 33 |
| VISAPHONE | | | |
| ORIGINAL PHONE CALL | | | |
| RECEIVED FROM VISA | 4 | 64.98DB | |
| TOTAL SENT TO SETTLEMENT | | | 4 |
| MERCHANDISE CREDIT | | | |
| ORIGINAL | | | |
| RECEIVED FROM VISA | 7 | 1,304.95CR | |
| TOTAL SENT TO SETTLEMENT | | | 7 |
| MANUAL CASH | | | |
| ORIGINAL ADVANCE | | | |
| RECEIVED FROM VISA | 8 | 4,073.81DB | |
| TOTAL SENT TO SETTLEMENT | | | 8 |
| ATM CASH | | | |
| ORIGINAL ADVANCE | | | |
| RECEIVED FROM VISA | 47 | 16,993.40DB | |
| TOTAL SENT TO SETTLEMENT | | | 47 |
| TOTAL ISSUER TRANSACTIONS | | | |
| FINANCIAL TRANSACTIONS | | | |
| RECEIVED FROM VISA | 1,178 | 174,847.78.DB | |
| TOTAL SENT TO SETTLEMENT | | | 1,178 |
| TOTAL TRANSACTIONS | | | 1,178 |

REPORT ID: VSS-900-PM
 PROCESSOR: 4123450000 B OF ANTARCT PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR RECONCILIATION REPORT
 FROM 01NOV97 THROUGH 30NOV97

PAGE: 13
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: OTHER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| FEE COLLECT RC=0100 | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

| | | |
|---|---|----------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | PAGE: 14 |
| PROCESSOR: 4123450000 B OF ANTARCT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | PROC DATE: 30NOV97 |
| BIN: ALL | FROM 01NOV97 THROUGH 30NOV97 | REPORT DATE: 30NOV97 |
| SRE ID: ALL | | |

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: ACQUIRER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| RISK MANAGEMENT | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 6 | | | |
| TOTAL NON-FINANCIAL | | | 11 | |
| REQUEST FOR PHOTOCOPY | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | | | |
| TOTAL NON-FINANCIAL | | | 1 | |
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 7 | | | |
| TOTAL NON-FINANCIAL | | | 12 | |
| TOTAL TRANSACTIONS | | | 12 | |

REPORT ID: VSS-900-PM
 PROCESSOR: 4123450000 B OF ANTRACT PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR RECONCILIATION REPORT
 FROM 01NOV97 THROUGH 30NOV97

PAGE: 15
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
 BUSINESS MODE: ISSUER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| REQUEST FOR PHOTOCOPY | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 5 | |
| TOTAL NON-FINANCIAL | | | 5 | |
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 5 | |
| TOTAL NON-FINANCIAL | | | 5 | |
| TOTAL TRANSACTIONS | | | 5 | |

| | | |
|---|---|----------------------|
| REPORT ID: VSS-900-PM | VISANET SETTLEMENT SERVICE | PAGE: 16 |
| PROCESSOR: 4123450000 B OF ANTARCT PROCESSING | MONTHLY PROCESSOR RECONCILIATION REPORT | PROC DATE: 30NOV97 |
| BIN: ALL | FROM 01NOV97 THROUGH 30NOV97 | REPORT DATE: 30NOV97 |
| SRE ID: ALL | | |

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT
BUSINESS MODE: OTHER TRANSACTIONS

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TEXT MESSAGE | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| TOTAL NON-FINANCIAL | | | 122 | |
| CURRENCY CONV RATE UPD | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 26 | |
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | |

*** END OF VSS-900-PM REPORT ***

VSS-900-PS: Processor Summary Reconciliation Report

| | |
|---|--|
| REPORT ID: VSS-900-PS | PAGE BREAK: On: |
| REPORT TITLE: PROCESSOR SUMMARY RECONCILIATION REPORT | <ul style="list-style-type: none"> • Business mode |
| | <ul style="list-style-type: none"> • Clearing currency |
| | <ul style="list-style-type: none"> • Settlement service |
| | <ul style="list-style-type: none"> • BIN |
| REPORT DESCRIPTION: <p>The VSS-900-PS report provides the summarized totals of transaction counts and clearing amounts for each BIN that is processed by a processor.</p> <p>Amounts are provided by BIN, clearing currency, settlement service, business mode, and business transaction.</p> <p>The information is presented using the same disposition categories as used on the VSS-900 report.</p> | TOTALS: <p>By:</p> <ul style="list-style-type: none"> • Business mode • Settlement service • Clearing currency <p>Totals are provided for each BIN. If there is more than one BIN included on this report, totals are provided across all BINs. When this information is presented, the BIN at the top of the report is set to ALL.</p> |
| REPORT HIGHLIGHTS: <p>The SRE ID field contains all nines when a BIN has more than one SRE. For example, the BIN is broken out by account range or the BIN participates in a national settlement service.</p> | RECONCILIATION PROCESS: <p>This report together with the VSS-900-P report enables processors to reconcile items cleared to items settled.</p> <p>Totals of clearing currency across all settlement services reconcile to totals shown on the BASE II Edit Package reports.</p> <p>Totals for each business mode, settlement service, and clearing currency reconcile to totals shown on the SMS detail reports.</p> FREQUENCY: Daily. |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445540000 B OF ANT-PURCH
SRE ID: 1110000111 B OF ANT-PURCH

VISANET SETTLEMENT SERVICE
PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 1
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

1 CLEARING CURRENCY: NOK
2 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | A COUNT | B CLEARING AMOUNT | C TOTAL COUNT | D TOTAL CLEARING AMOUNT |
|----------------------------|------------|-------------------------|---------------------|----------------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| 3 RECEIVED FROM VISA | 5 | 427.98DB | | |
| 4 TOTAL SENT TO SETTLEMENT | | | 5 | 427.98DB |
| TOTAL TRANSACTIONS | | | 5 | 427.98DB |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445540000 B OF ANT-PURCH
SRE ID: 1110000111 B OF ANT-PURCH

VISANET SETTLEMENT SERVICE
PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 2
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: ALL
SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------------|-------|--------------------|----------------|-----------------------------|
| 5 TOTAL 4445540000 B OF ANT-PURCH | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 5 | 427.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | 5 | 427.98DB |
| TOTAL TRANSACTIONS | | | 5 | 427.98DB |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTRACT N PROCESSING
 BIN: 4445550000 B OF ANT-CREDIT
 SRE ID: 0000444555 B OF ANT-CREDIT

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 3
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 17 | 1,647.48DB | | |
| TOTAL SENT TO SETTLEMENT | | | 17 | 1,647.48DB |
| TOTAL TRANSACTIONS | | | 17 | 1,647.48DB |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTRACT N PROCESSING
 BIN: 4445550000 B OF ANT-CREDIT
 SRE ID: 0000444555 B OF ANT-CREDIT

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 4
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: ALL
 SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL 4445550000 B OF ANT-CREDIT | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 17 | 1,647.48DB | | |
| TOTAL SENT TO SETTLEMENT | | | 17 | 1,647.48DB |
| TOTAL TRANSACTIONS | | | 17 | 1,647.48DB |

REPORT ID: VSS-900-PS

PROCESSOR: 4123450000 B OF ANTRACT N PROCESSING

BIN: 4445560000 B OF ANT-CREDIT BANK

SRE ID: 0000444556 B OF ANT-CREDIT BANK

VISANET SETTLEMENT SERVICE

PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 5

PROC DATE: 01DEC97

REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK

SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 89 | 11,577.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | 89 | 11,577.00DB |
| TOTAL TRANSACTIONS | | | 89 | 11,577.00DB |

REPORT ID: VSS-900-PS

PROCESSOR: 4123450000 B OF ANTRACT N PROCESSING

BIN: 4445560000 B OF ANT-CREDIT BANK

SRE ID: 0000444556 B OF ANT-CREDIT BANK

VISANET SETTLEMENT SERVICE

PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 6

PROC DATE: 01DEC97

REPORT DATE: 01DEC97

CLEARING CURRENCY: ALL

SETTLEMENT SERVICE: ALL

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445570000 B OF ANT-CREDIT BANK
 SRE ID: 0000444557 B OF ANT-CREDIT BANK

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 7
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 126 | 13,958.91DB | | |
| TOTAL SENT TO SETTLEMENT | | | 126 | 13,958.91DB |
| TOTAL TRANSACTIONS | | | 126 | 13,958.91DB |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445570000 B OF ANT-CREDIT BANK
 SRE ID: 0000444557 B OF ANT-CREDIT BANK

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 8
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: ALL
 SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL 4445570000 B OF ANT-CREDIT | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 126 | 13,958.91DB | | |
| TOTAL SENT TO SETTLEMENT | | | 126 | 11,958.91DB |
| TOTAL TRANSACTIONS | | | 126 | 11,958.91DB |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE

PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 9
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE

PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 10
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 941 | 147,236.41DB | | |
| TOTAL SENT TO SETTLEMENT | | | 941 | 147,236.41DB |
| TOTAL TRANSACTIONS | | | 941 | 147,236.41DB |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
 SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 11
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
 SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 12
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| 6 SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 7 | | | |
| TOTAL NON-FINANCIAL | | | 12 | |
| TOTAL TRANSACTIONS | | | 12 | 0 |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE

PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 13
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| 7 TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| 8 FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 1 | |
| TOTAL NON-FINANCIAL | | | 1 | |
| TOTAL TRANSACTIONS | | | 1 | 0 |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
 SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 14
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | 0 |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE

PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 15
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: ALL
SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--|-------|--------------------|----------------|-----------------------------|
| TOTAL 4445580000 B OF ANTRACT N N MAIN/ANTRACT | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| RECEIVED FROM VISA | 942 | 147,239.99DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,088 | 120,775.12DB |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 127 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 128 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 161 | |
| TOTAL TRANSACTIONS | | | 1,249 | 120,775.12DB |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 16
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TOTAL NON-FINANCIAL | | | 4 | |
| TOTAL TRANSACTIONS | | | 4 | |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 17
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--|-------|--------------------|----------------|-----------------------------|
| TOTAL 4123450000 B OF ANTRACT N PROCESSING | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TOTAL NON-FINANCIAL | | | 4 | |
| TOTAL TRANSACTIONS | | | 4 | |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 18
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 19
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1,179 | 174,847.78DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,178 | 174,847.78DB |
| TOTAL TRANSACTIONS | | | 1,178 | 174,847.78DB |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 19
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 20
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| 9 TOTAL CLEARING CURRENCY: NOK | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| RECEIVED FROM VISA | 1,179 | 174,851.36DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,325 | 148,386.49DB |
| TOTAL TRANSACTIONS | | | 1,325 | 148,386.49DB |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 21
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------------------|-------|--------------------|----------------|-----------------------------|
| 10 TOTAL ACQUIRER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| 11 SENT TO VISA | 5 | | | |
| 12 RECEIVED FROM VISA | 7 | | | |
| 13 TOTAL NON-FINANCIAL | | | 12 | |
| 14 TOTAL TRANSACTIONS | | | 12 | 0 |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 22
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| 15 TOTAL SENT TO VISA | | | 5 | |
| TOTAL NON-FINANCIAL | | | 5 | |
| TOTAL TRANSACTIONS | | | 5 | 0 |

REPORT ID: VSS-900-PS

PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING

BIN: ALL

SRE ID: ALL

VISANET SETTLEMENT SERVICE

PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 23

PROC DATE: 01DEC97

REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE

SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 66 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | 0 |

REPORT ID: VSS-900-PS
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 24
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL CLEARING CURRENCY: NONE | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 131 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 132 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 165 | |
| TOTAL TRANSACTIONS | | | 165 | 0 |

REPORT ID: VSS-900-PS
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 PROCESSOR SUMMARY RECONCILIATION REPORT

PAGE: 31
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: ALL
 SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ALL | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (-) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.47CR |
| RECEIVED FROM VISA | 1,179 | 174,851.36DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,325 | 148,386.49DB |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 131 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (-) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 132 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 165 | |
| TOTAL TRANSACTIONS | | | 1,490 | |

** END OF VSS-900-PS REPORT **

VSS-900-PS Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| A ▼ | Count | Number of transactions for the row. |
| B ▼ | Clearing Amount | Clearing amount for the row. |
| C ▼ | Total Count | Total count printed for total rows. Total count is printed for Sent To Visa And Sent To Settlement, Received From Visa And Sent To Settlement, Total Sent To Settlement, Total Nonfinancial and Total Transactions rows. |
| D ▼ | Total Clearing Amount | Total clearing amount printed for total rows. |
| 1 ▶ | Clearing Currency | Clearing currency code. |
| 2 ▶ | Settlement Service | Settlement service under which transactions were settled. |
| 3 ▶ | Received From Visa | Cleared transactions that were received from Visa. |
| 4 ▶ | Total Sent To Settlement | Total transactions sent to Visa and received from Visa and sent to settlement. |
| 5 ▶ | Total BIN | Total counts for the clearing BIN (all clearing currencies). |
| 6 ▶ | Sent To Visa | Cleared transactions that were sent to Visa. |
| 7 ▶ | To Holdover | Cleared transactions that were sent to holdover. This includes transactions sent to the Chargeback Reduction Service (CRS) or to the warehouse. |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|----------------------------|--|---|
| 8 | From Holdover | Transactions that were sent from holdover into settlement. This listing includes transactions that were accepted from the CRS or from the warehouse for settlement. Transactions that were returned from the CRS or from the warehouse are also listed. Returned transactions are also listed under the Received From Visa category as a negative amount. |
| 9 | Total clearing currency | Total counts and amounts for the clearing currency. |
| 10 | Total Acquirer Transactions | The total amount of acquirer transactions. |
| 11 | Nonfinancial Sent To Visa | Nonfinancial transactions that were sent to Visa. |
| 12 | Nonfinancial Received From Visa | Nonfinancial transactions that were received from Visa. |
| 13 | Total Nonfinancial | Total of Nonfinancial Sent To Visa Plus Nonfinancial Received From Visa. |
| 14 | Total Transactions | Total of transactions for the category. |
| 15 | Total Nonfinancial Sent to Visa | Total count for nonfinancial transactions that were sent to Visa. This is calculated as Nonfinancial Sent To Visa minus To Holdover plus From Holdover. |

VSS-900-S: Summary Reconciliation Report

| | | | |
|----------------------------|--|--------------------------------|---|
| REPORT ID: | VSS-900-S | TOTALS: | By: <ul style="list-style-type: none">• Business mode• Clearing currency• All |
| REPORT TITLE: | SUMMARY RECONCILIATION REPORT | RECONCILIATION PROCESS: | This report together with the VSS-900 report enables members to reconcile items cleared to items settled. Totals for each business mode and clearing currency reconcile to the totals shown on the SMS detail reports. |
| REPORT DESCRIPTION: | <p>The VSS-900-S report provides the summarized totals of transaction counts and clearing amounts for each SRE by clearing currency.</p> <p>Information is totaled across all business transaction types.</p> <p>The information is presented using the same disposition categories as used on the VSS-900 report.</p> | FREQUENCY: | Daily. |
| PAGE BREAK: | On: <ul style="list-style-type: none">• Clearing currency• Business mode | | |

REPORT ID: VSS-900-S
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
SUMMARY RECONCILIATION REPORT

PAGE: 1
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK

| | A COUNT | B CLEARING AMOUNT | C TOTAL COUNT | D TOTAL CLEARING AMOUNT |
|---------------------------------------|------------|-------------------------|---------------------|----------------------------------|
| 1 TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| 2 SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| 3 SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |

REPORT ID: VSS-900-S
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
SUMMARY RECONCILIATION REPORT

PAGE: 2
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS FINANCIAL TRANSACTIONS RECEIVED FROM VISA | 1,178 | 174,847.78DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,178 | 174,847.78DB |
| TOTAL TRANSACTIONS | | | 1,178 | 174,847.78DB |

REPORT ID: VSS-900-S
 REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 SUMMARY RECONCILIATION REPORT

PAGE: 3
 PROC DATE: 01DEC97
 REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

REPORT ID: VSS-900-S
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
SUMMARY RECONCILIATION REPORT

PAGE: 4
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NOK

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---|-------|--------------------|----------------|-----------------------------|
| 4 TOTAL CLEARING CURRENCY: NOK FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| RECEIVED FROM VISA | 1,179 | 174,851.36DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,325 | 148,386.49DB |
| TOTAL TRANSACTIONS | | | 1,325 | 148,386.49DB |

REPORT ID: VSS-900-S
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
SUMMARY RECONCILIATION REPORT

PAGE: 5
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 7 | | | |
| TOTAL NON-FINANCIAL | | | 12 | |
| TOTAL TRANSACTIONS | | | 12 | 0 |

REPORT ID: VSS-900-S
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
SUMMARY RECONCILIATION REPORT

PAGE: 6
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 5 | |
| TOTAL NON-FINANCIAL | | | 5 | |
| TOTAL TRANSACTIONS | | | 5 | 0 |

REPORT ID: VSS-900-S
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
SUMMARY RECONCILIATION REPORT

PAGE: 7
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | 0 |

REPORT ID: VSS-900-S
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
SUMMARY RECONCILIATION REPORT

PAGE: 8
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: NONE

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL CLEARING CURRENCY: NONE | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 131 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 132 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 165 | |
| TOTAL TRANSACTIONS | | | 165 | 0 |

REPORT ID: VSS-900-S
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
SUMMARY RECONCILIATION REPORT

PAGE: 9
PROC DATE: 01DEC97
REPORT DATE: 01DEC97

CLEARING CURRENCY: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--|-------|--------------------|----------------|-----------------------------|
| 5 TOTAL 1234567890 B OF ANTARCT N FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | | | |
| FROM HOLDOVER (+) | | | | |
| 6 FROM CRS ACCEPTED | 1 | | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | |
| RECEIVED FROM VISA | 1,179 | | | |
| 7 TOTAL SENT TO SETTLEMENT | | | 1,325 | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 131 | | | |
| 8 TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| 9 FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 132 | |
| 10 RECEIVED FROM VISA | 33 | | | |
| 11 TOTAL NON-FINANCIAL | | | 165 | |
| 12 TOTAL TRANSACTIONS | | | 1,490 | |

*** END OF VSS-900-S REPORT ***

VSS-900-S Data Element Descriptions

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|---------------------|---|--|
| A | Count | Number of transactions for the row. |
| B | Clearing Amount | Clearing amount for the row. |
| C | Total Count | Total count printed for total rows. Total count is printed for Sent To Visa And Sent To Settlement, Received From Visa And Sent To Settlement, Total Sent To Settlement, Total Nonfinancial and Total Transactions rows. |
| D | Total Clearing Amount | Total amount printed for total rows. |
| 1 | Total Business Mode | Total counts and amounts for the business mode. |
| 2 | Sent To Visa | Cleared transactions that were sent to Visa. |
| 3 | Sent To Visa And Sent To Settlement | Total count and amount for transactions that were sent to Visa and sent to settlement. This total is calculated as Sent To Visa minus To Holdover plus From Holdover. |
| 4 | Total Clearing Currency | Total counts and amounts for the clearing currency. |
| 5 | Total SRE | Total counts for the SRE (all clearing currencies). |
| 6 | From CRS Accepted | Transactions that were accepted for settlement from the Chargeback Reduction Service (CRS). |

| Report Field Number | Report Field Heading Or Field Description | Field Contents or Field Values |
|----------------------------|--|---|
| 7 | Total Sent To Settlement | Total transactions sent to Visa and received from Visa and sent to settlement. |
| 8 | To Holdover | Cleared transaction that were sent to holdover, including transactions sent to the Chargeback Reduction Service (CRS) or to the warehouse. |
| 9 | From Holdover | Transactions that were sent from holdover into settlement. This listing includes transactions that were accepted from the CRS or from the warehouse for settlement. Transactions that were returned from the CRS or from the warehouse are also listed. Returned transactions are also listed under the Received From Visa category as a negative amount. |
| 10 | Received From Visa | Cleared transactions that were received from Visa. |
| 11 | Total Nonfinancial | Total of Nonfinancial Sent To Visa Plus Nonfinancial Received From Visa. |
| 12 | Total Transactions | Total of Total Sent To Settlement plus Total Nonfinancial. |

VSS-900-SM: Monthly Summary Reconciliation Report

| | | | |
|---------------------------|---|--------------------------------|---|
| REPORT ID: | VSS-900-SM | TOTALS: | By: <ul style="list-style-type: none">• Business mode• Clearing currency• All |
| REPORT TITLE: | MONTHLY SUMMARY RECONCILIATION REPORT | RECONCILIATION PROCESS: | This report together with the VSS-900 report enables members to reconcile items cleared to items settled. Totals for each business mode and clearing currency reconcile to the totals shown on the SMS detail reports. |
| REPORT DESCRIPTION | <p>The VSS-900-SM is a monthly report that provides the summarized totals of transaction counts and clearing amounts for each SRE by clearing currency.</p> <p>Information is totaled across all business transaction types.</p> <p>The information is presented using the same disposition categories as used on the VSS-900 report.</p> | FREQUENCY: | Monthly |
| REPORT HIGHLIGHTS: | The from and to date that appear in the report heading indicate the first and last days of the month for which date was accumulated. | | |
| PAGE BREAK: | On: <ul style="list-style-type: none">• Clearing currency• Business mode | | |

REPORT ID: VSS-900-SM
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY SUMMARY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 1
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |

REPORT ID: VSS-900-SM
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY SUMMARY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 2
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1,178 | 174,847.78DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,178 | 174,847.78DB |
| TOTAL TRANSACTIONS | | | 1,178 | 174,847.78DB |

REPORT ID: VSS-900-SM
 REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY SUMMARY RECONCILIATION REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 3
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

REPORT ID: VSS-900-SM
 REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY SUMMARY RECONCILIATION REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 4
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL CLEARING CURRENCY: NOK | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| RECEIVED FROM VISA | 1,179 | 174,851.36DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,325 | 148,386.49DB |
| TOTAL TRANSACTIONS | | | 1,325 | 148,386.49DB |

REPORT ID: VSS-900-SM
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY SUMMARY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 5
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 7 | | | |
| TOTAL NON-FINANCIAL | | | 12 | |
| TOTAL TRANSACTIONS | | | 12 | 0.00 |

REPORT ID: VSS-900-SM
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY SUMMARY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 6
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 5 | |
| TOTAL NON-FINANCIAL | | | 5 | |
| TOTAL TRANSACTIONS | | | 5 | 0.00 |

REPORT ID: VSS-900-SM
 REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY SUMMARY RECONCILIATION REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 7
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | 0.00 |

REPORT ID: VSS-900-SM
 REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
 INTERNATIONAL SETTLEMENT SERVICE
 MONTHLY SUMMARY RECONCILIATION REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 8
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL CLEARING CURRENCY: NONE | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 131 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 132 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 165 | |
| TOTAL TRANSACTIONS | | | 165 | 0.00 |

REPORT ID: VSS-900-SM
REPORTING FOR: 1234567890 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
INTERNATIONAL SETTLEMENT SERVICE
MONTHLY SUMMARY RECONCILIATION REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 9
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---|-------|--------------------|----------------|-----------------------------|
| TOTAL 1234567890 B OF ANTARCT N | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | |
| RECEIVED FROM VISA | 1,179 | | | |
| RECEIVED FROM VISA AND SENT TO SETTLEMENT | | | 1,325 | |
| TOTAL SENT TO SETTLEMENT | | | 1,325 | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 131 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 132 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 165 | |
| TOTAL TRANSACTIONS | | | 1,490 | |

*** END OF VSS-900-SM REPORT ***

VSS-900-XM: Monthly Processor Reconciliation Report

| | | | |
|---------------------------|--|--------------------------------|--|
| REPORT ID: | VSS-900-XM | PAGE BREAK: | On: <ul style="list-style-type: none">• Business mode• Clearing currency• Settlement service• BIN |
| REPORT TITLE: | MONTHLY PROCESSOR RECON REPORT | TOTALS: | By: <ul style="list-style-type: none">• Business mode• Settlement service• Clearing currency <p>Totals are provided for each BIN. If there is more than one BIN included on this report, totals are provided across all BINs. When this information is presented, the BIN at the top of the report is set to ALL.</p> |
| REPORT DESCRIPTION | <p>The VSS-900-XM is a monthly report that provides the summarized totals of transaction counts and clearing amounts for each BIN that is processed by a processor.</p> <p>Amounts are provided by BIN, clearing currency, settlement service, business mode, and business transaction.</p> <p>The information is presented using the same disposition categories as used on the VSS-900 report.</p> | RECONCILIATION PROCESS: | <p>This report together with the VSS-900-Preport enables processors to reconcile items cleared to items settled. Totals of clearing currency across all settlement services reconcile to totals shown on the BASE II Edit Package reports. Totals for each business mode, settlement service, and clearing currency reconcile to totals shown on the SMS detail reports.</p> |
| REPORT HIGHLIGHTS: | <p>The from and to date that appear in the report heading indicate the first and last days of the month for which date was accumulated.</p> | FREQUENCY: | Monthly. |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445540000 B OF ANT-PURCH
 SRE ID: 1110000111 B OF ANT-PURCH

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 1
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 5 | 427.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | 5 | 427.98DB |
| TOTAL TRANSACTIONS | | | 5 | 427.98DB |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445540000 B OF ANT-PURCH
 SRE ID: 1110000111 B OF ANT-PURCH

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 2
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: ALL
 SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL 4445540000 B OF ANT-PURCH | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 5 | 427.98DB | | |
| TOTAL SENT TO SETTLEMENT | | | 5 | 427.98DB |
| TOTAL TRANSACTIONS | | | 5 | 427.98DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445550000 B OF ANT-CREDIT
SRE ID: 0000444555 B OF ANT-CREDIT

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 3
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 17 | 1,647.48DB | | |
| TOTAL SENT TO SETTLEMENT | | | 17 | 1,647.48DB |
| TOTAL TRANSACTIONS | | | 17 | 1,647.48DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445550000 B OF ANT-CREDIT
SRE ID: 0000444555 B OF ANT-CREDIT

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 4
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: ALL
SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL 4445550000 B OF ANT-CREDIT | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 17 | 1,647.48DB | | |
| TOTAL SENT TO SETTLEMENT | | | 17 | 1,647.48DB |
| TOTAL TRANSACTIONS | | | 17 | 1,647.48DB |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445560000 B OF ANT-CREDIT BANK
 SRE ID: 0000444556 B OF ANT-CREDIT BANK

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 5
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 89 | 11,577.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | 89 | 11,577.00DB |
| TOTAL TRANSACTIONS | | | 89 | 11,577.00DB |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: 4445560000 B OF ANT-CREDIT BANK
 SRE ID: 0000444556 B OF ANT-CREDIT BANK

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 6
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: ALL
 SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL 4445560000 B OF ANT-CREDIT | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 89 | 11,577.00DB | | |
| TOTAL SENT TO SETTLEMENT | | | 89 | 11,577.00DB |
| TOTAL TRANSACTIONS | | | 89 | 11,577.00DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445570000 B OF ANT-CREDIT BANK
SRE ID: 0000444557 B OF ANT-CREDIT BANK

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 7
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 126 | 13,958.91DB | | |
| TOTAL SENT TO SETTLEMENT | | | 126 | 13,958.91DB |
| TOTAL TRANSACTIONS | | | 126 | 13,958.91DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445570000 B OF ANT-CREDIT BANK
SRE ID: 0000444557 B OF ANT-CREDIT BANK

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 8
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: ALL
SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL 4445570000 B OF ANT-CREDIT | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 126 | 13,958.91DB | | |
| TOTAL SENT TO SETTLEMENT | | | 126 | 11,958.91DB |
| TOTAL TRANSACTIONS | | | 126 | 11,958.91DB |

| | | | |
|---|--|--------------|----------|
| REPORT ID: VSS-900-XM | VISANET SETTLEMENT SERVICE | PAGE: | 9 |
| PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING | MONTHLY PROCESSOR SUMMARY RECON REPORT | PROC DATE: | 30NOV97 |
| BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT | FOR 01NOV97 THROUGH 30NOV97 | REPORT DATE: | 30NOV97 |
| SRE ID: 0000444558 B OF ANTARCT N | | | |

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |

| | | | |
|---|--|--------------|-----------|
| REPORT ID: VSS-900-XM | VISANET SETTLEMENT SERVICE | PAGE: | 10 |
| PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING | MONTHLY PROCESSOR SUMMARY RECON REPORT | PROC DATE: | 30NOV97 |
| BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT | FOR 01NOV97 THROUGH 30NOV97 | REPORT DATE: | 30NOV97 |
| SRE ID: 0000444558 B OF ANTARCT N | | | |

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 941 | 147,236.41DB | | |
| TOTAL SENT TO SETTLEMENT | | | 941 | 147,236.41DB |
| TOTAL TRANSACTIONS | | | 941 | 147,236.41DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 11
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT
SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 12
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 7 | | | |
| TOTAL NON-FINANCIAL | | | 12 | |
| TOTAL TRANSACTIONS | | | 12 | 0 |

REPORT ID: VSS-900-XM

PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING

BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT

SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE

MONTHLY PROCESSOR SUMMARY RECON REPORT

FOR 01NOV97 THROUGH 30NOV97

PAGE: 13

PROC DATE: 30NOV97

REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE

SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 1 | |
| TOTAL NON-FINANCIAL | | | 1 | |
| TOTAL TRANSACTIONS | | | 1 | 0 |

REPORT ID: VSS-900-XM

VISANET SETTLEMENT SERVICE

PAGE: 14

PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING

MONTHLY PROCESSOR SUMMARY RECON REPORT

PROC DATE: 30NOV97

BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT

FOR 01NOV97 THROUGH 30NOV97

REPORT DATE: 30NOV97

SRE ID: 0000444558 B OF ANTARCT N

CLEARING CURRENCY: NONE

SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 26 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | 0 |

REPORT ID: VSS-900-XM

PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING

BIN: 4445580000 B OF ANTARCT N N MAIN/ANTRACT

SRE ID: 0000444558 B OF ANTARCT N

VISANET SETTLEMENT SERVICE

MONTHLY PROCESSOR SUMMARY RECON REPORT

FOR 01NOV97 THROUGH 30NOV97

PAGE: 15

PROC DATE: 30NOV97

REPORT DATE: 30NOV97

CLEARING CURRENCY: ALL

SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--|-------|--------------------|----------------|-----------------------------|
| TOTAL 4445580000 B OF ANTRACT N N MAIN/ANTRACT | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| RECEIVED FROM VISA | 942 | 147,239.99DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,088 | 120,775.12DB |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 127 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 128 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 161 | |
| TOTAL TRANSACTIONS | | | 1,249 | 120,775.12DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 16
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TOTAL NON-FINANCIAL | | | 4 | |
| TOTAL TRANSACTIONS | | | 4 | |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 17
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--|-------|--------------------|----------------|-----------------------------|
| TOTAL 4123450000 B OF ANTRACT N PROCESSING | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TOTAL NON-FINANCIAL | | | 4 | |
| TOTAL TRANSACTIONS | | | 4 | |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 18
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| TOTAL TRANSACTIONS | | | 146 | 26,464.87CR |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 19
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|---------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1,179 | 174,847.78DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,178 | 174,847.78DB |
| TOTAL TRANSACTIONS | | | 1,178 | 174,847.78DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 20
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|--------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| RECEIVED FROM VISA | 1 | 3.58DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1 | 3.58DB |
| TOTAL TRANSACTIONS | | | 1 | 3.58DB |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 21
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NOK
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL CLEARING CURRENCY: NOK | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.87CR |
| RECEIVED FROM VISA | 1,179 | 174,851.36DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,325 | 148,386.49DB |
| TOTAL TRANSACTIONS | | | 1,325 | 148,386.49DB |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 22
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ACQUIRER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 5 | | | |
| RECEIVED FROM VISA | 7 | | | |
| TOTAL NON-FINANCIAL | | | 12 | |
| TOTAL TRANSACTIONS | | | 12 | 0 |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 23
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ISSUER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 4 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 5 | |
| TOTAL NON-FINANCIAL | | | 5 | |
| TOTAL TRANSACTIONS | | | 5 | 0 |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 24
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
 SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|----------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL OTHER TRANSACTIONS | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 122 | | | |
| RECEIVED FROM VISA | 66 | | | |
| TOTAL NON-FINANCIAL | | | 148 | |
| TOTAL TRANSACTIONS | | | 148 | 0 |

REPORT ID: VSS-900-XM
PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
BIN: ALL
SRE ID: ALL

VISANET SETTLEMENT SERVICE
MONTHLY PROCESSOR SUMMARY RECON REPORT
FOR 01NOV97 THROUGH 30NOV97

PAGE: 25
PROC DATE: 30NOV97
REPORT DATE: 30NOV97

CLEARING CURRENCY: NONE
SETTLEMENT SERVICE: INTERNATIONAL SETTLEMENT

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL CLEARING CURRENCY: NONE | | | | |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 131 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (+) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 132 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 165 | |
| TOTAL TRANSACTIONS | | | 165 | 0 |

REPORT ID: VSS-900-XM
 PROCESSOR: 4123450000 B OF ANTARCT N PROCESSING
 BIN: ALL
 SRE ID: ALL

VISANET SETTLEMENT SERVICE
 MONTHLY PROCESSOR SUMMARY RECON REPORT
 FOR 01NOV97 THROUGH 30NOV97

PAGE: 31
 PROC DATE: 30NOV97
 REPORT DATE: 30NOV97

CLEARING CURRENCY: ALL
 SETTLEMENT SERVICE: ALL

| | COUNT | CLEARING AMOUNT | TOTAL COUNT | TOTAL CLEARING AMOUNT |
|-------------------------------------|-------|--------------------|----------------|-----------------------------|
| TOTAL ALL | | | | |
| FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 145 | 26,345.72CR | | |
| FROM HOLDOVER (-) | | | | |
| FROM CRS ACCEPTED | 1 | 119.15CR | | |
| SENT TO VISA AND SENT TO SETTLEMENT | | | 146 | 26,464.47CR |
| RECEIVED FROM VISA | 1,179 | 174,851.36DB | | |
| TOTAL SENT TO SETTLEMENT | | | 1,325 | 148,386.49DB |
| NON-FINANCIAL TRANSACTIONS | | | | |
| SENT TO VISA | 131 | | | |
| TO HOLDOVER (-) | | | | |
| TO CRS | 4 | | | |
| FROM HOLDOVER (-) | | | | |
| FROM CRS ACCEPTED | 5 | | | |
| TOTAL SENT TO VISA | | | 132 | |
| RECEIVED FROM VISA | 33 | | | |
| TOTAL NON-FINANCIAL | | | 165 | |
| TOTAL TRANSACTIONS | | | 1,490 | |

** END OF VSS-900-XM REPORT **

VSS Reports—Machine-Readable Formats

B

This chapter contains the record formats for the machine-readable VisaNet Settlement Service (VSS) reports.

Machine-readable (TC46) records are organized by report. Each report line of data is comprised of one or two records, depending on the transaction format used. Common report information appears in the first record for each report line of data. If a second record is required, the common report information is not included in that record. The transaction format used for the machine-readable record depends on the report.

Each record begins with a “46” (positions 1 and 2), and all reports belong to Report Group “V” (position 59). There are six different transaction formats, which are identified by Report Subgroup (position 60). All transaction formats consist of one transaction component record (TCR) except for Report Subgroup 4, which consists of two TCRs. The TCR is identified in Transaction Component Sequence Number (position 4).

Single Message System (SMS)-connected members using a Direct Access Service (DAS) VisaNet Access Point (VAP) for report delivery receive the machine-readable records in the file type of SETLM.

SMS-connected members using non-VAP delivery receive the machine-readable records as a separate transmission. There is no header or trailer records.

BASE II-connected members and SMS-connected members using a BASE II VAP receive the machine-readable records in their Center Transaction File (CTF)—Incoming Interchange.

The following table indicates the applicable Report Subgroup used for each VSS report and the applicable transaction component records (TCRs) for each Report Subgroup.

| Report Subgroup | VSS Reports | TCR 0 | TCR 1 |
|-----------------|---|-------|-------|
| 1 | VSS-100-W VSS-100-R | ✓ | |
| 2 | VSS-110 VSS-110-M | ✓ | |
| 3 | VSS-115 VSS-115-M | ✓ | |
| 4 | VSS-120 VSS-120-M VSS-130 VSS-130-M VSS-131 VSS-131-M VSS-135 VSS-136 VSS-140 VSS-140-M VSS-210 VSS-210-M VSS-230 | ✓ | ✓ |
| 5 | VSS-300 VSS-320 | ✓ | |
| 6 | VSS-900 VSS-900-M VSS-900-S VSS-900-SM VSS-900-P VSS-900-PM VSS-900-PS VSS-900-XM VSS-910 | ✓ | |
| 7 | VSS-451 VSS-452 VSS-453 VSS-455 | ✓ | |

| Report Subgroup | VSS Reports | TCR 0 | TCR 1 |
|-----------------|-------------------------------|-------|-------|
| 9 | VSS-600 VSS-310 VSS-610 | ✓ | ✓ |
| A | VSS-550 | ✓ | |

This chapter includes a member settlement data record layout for each TCR 0 and TCR 1 record. The fields are described in detail in the member settlement data edit criteria that follows each record layout.

TC 46

TCR 0 Report Group = V
Report Subgroup = 1

Table B-1: TC 46, TCR 0 (Report Subgroup 1) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---|
| 1–2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5–10 | 6 | UN | Destination BIN |
| 11–16 | 6 | UN | Source BIN |
| 17–26 | 10 | AN | Reporting For SRE Identifier |
| 27–29 | 3 | AN | Settlement Service Identifier |
| 30–36 | 7 | UN | Report Date |
| 37 | 1 | AN | SRE Level Number |
| 38–44 | 7 | UN | Last Change Date |
| 45–58 | 14 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61–63 | 3 | AN | Report Identification Number |
| 64–65 | 2 | AN | Report Identification Suffix |
| 66–75 | 10 | AN | Subordinate SRE Identifier |
| 76–90 | 15 | AN | Subordinate SRE Name |
| 91 | 1 | AN | Funds Transfer Indicator |
| 92 | 1 | AN | Clearing Entity Identifier Type |
| 93–110 | 18 | UN | Clearing Entity Identifier 1 |
| 111–128 | 18 | UN | Clearing Entity Identifier 2 |
| 129 | 1 | AN | Processor Specified Indicator |
| 130–139 | 10 | UN | Processor Identifier |
| 140 | 1 | AN | Network Specified Indicator |
| 141–144 | 4 | UN | Network Identifier |
| 145–147 | 3 | UN | Settlement Currency |
| 148–150 | 3 | UN | Transaction Currency Acquirer Perspective |
| 151–153 | 3 | UN | Transaction Currency Issuer Perspective |
| 154–167 | 14 | AN | Reserved |
| 168 | 1 | AN | Reimbursement Attribute |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V
Report Subgroup = 1

Table B-2: TC 46, TCR 0 (Report Subgroup 1) Member Settlement Data Edit Criteria (1 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Destination BIN P: 5–10 L: 6 F: unpacked numeric | Note: This is the BIN to which the report is to be delivered. |
| Source BIN P: 11–16 L: 6 F: unpacked numeric | Note: This field will contain zeros. |
| Reporting For SRE Identifier P: 17–26 L: 10 F: alphanumeric | Note: This is the identifier for the SRE being reported upon. |

Table B-2: TC 46, TCR 0 (Report Subgroup 1) Member Settlement Data Edit Criteria (2 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Settlement Service Identifier P: 27–29 L: 3 F: alphanumeric | Note: This field contains the 3-digit code which identifies the Settlement Service used. Possible values for this are included in Appendix C, VSS Codes , in this document. |
| Report Date P: 30–36 L: 7 F: unpacked numeric | Note: This field contains the date on which the report was produced. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| SRE Level Number P: 37 L: 1 F: alphanumeric | Note: This field indicates the level of the Subordinate SRE described by this record in relation to the Reporting For SRE. the possible values are 1 through 8. <ul style="list-style-type: none"> • A value of 1 indicates that this SRE is the Reporting For SRE. • A value of 2 indicates that this SRE is directly subordinate to the Reporting For SRE. • A value of 3 indicates that this SRE is directly subordinate to the previous level 2 Subordinate SRE. • The maximum value is 8. This indicates that this SRE is directly subordinate to the previous level 7 subordinate SRE. |
| Last Change Date P: 38–44 L: 7 F: unpacked numeric | Note: This contains the date on which the hierarchy was last modified. The format of this date is CCYYDD, where CC is the century, YY is the year, and DDD is the Julian day. |
| Reserved P: 45–58 L: 14 F: alphanumeric | Note: This field will contain space. |
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a "V". |

Table B-2: TC 46, TCR 0 (Report Subgroup 1) Member Settlement Data Edit Criteria (3 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain a 1. |
| Report Identification Number P: 61–63 L: 3 F: alphanumeric | Note: This field will contain the value 310, 600 or 610. |
| Report Identification Suffix P: 64–65 L: 2 F: alphanumeric | Note: This field contains a "W" or "R". |
| Subordinate SRE Identifier P: 66–75 L: 10 F: alphanumeric | Note: This contains the identifier of the SRE represented by this record. It can be either the Reporting For SRE itself or one of its subordinates. The SRE Level Number field indicates the level in the reporting hierarchy for this SRE. |
| Subordinate SRE Name P: 76–90 L: 15 F: alphanumeric | Note: This contains the name corresponding to the Subordinate SRE Identifier. |
| Funds Transfer Indicator P: 91 L: 1 F: alphanumeric | Note: This contains a "Y" if the subordinate SRE is a Funds Transfer SRE or an "N" if the subordinate SRE is not a Funds Transfer SRE. |
| Clearing Entity Identifier Type P: 92 L: 1 F: alphanumeric | Note: The possible values for this field are: A = Card Account Range B = BIN P = Processor Charges SRE Space when the Processor Specified Indicator contains an "N". |

Table B-2: TC 46, TCR 0 (Report Subgroup 1) Member Settlement Data Edit Criteria (4 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Clearing Entity Identifier 1 P: 93–110 L: 18 F: unpacked numeric | <p>Note: The possible values for this field are:</p> <ul style="list-style-type: none"> Starting value for a card account range if the Clearing Entity Identifier Type contains an A. BIN number in the last six digits if the Clearing Entity Identifier Type contains a "B". This field will contain space when the Clearing Entity Identifier Type contains a "P". |
| Clearing Entity Identifier 2 P: 111–128 L: 18 F: unpacked numeric | <p>Note: The possible values for this field are:</p> <ul style="list-style-type: none"> Ending value for a card account range if the Clearing Entity Identifier Type contains an "A". space if the Clearing Entity Identifier Type contains a "B". |
| Processor Specified Indicator P: 129 L: 1 F: alphanumeric | <p>Note: This field contains a "Y" if the Processor Identifier is specified or an "N" if the Processor Identifier is not specified.</p> |
| Processor Identifier P: 130–139 L: 10 F: unpacked numeric | <p>Note: When the Processor Specified Indicator field contains a "Y", this field contains the processor identifier used to match transactions to this Subordinate SRE. Otherwise, this field contains space.</p> |
| Network Specified Indicator P: 140 L: 1 F: alphanumeric | <p>Note: This field contains a "Y" if the Network Identifier is specified or an "N" if the Network Identifier is not specified.</p> |
| Network Identifier P: 141–144 L: 4 F: unpacked numeric | <p>Note: When the Network Specified Indicator field contains a "Y", this field contains the network identifier used to match transactions to this Subordinate SRE. Otherwise, this field contains space.</p> <p>When this field contains all 9s, network = ALL will be displayed on the report. This condition occurs when no specific network was specified when the SRE was established.</p> |

Table B-2: TC 46, TCR 0 (Report Subgroup 1) Member Settlement Data Edit Criteria (5 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Settlement Currency P: 145–147 L: 3 F: unpacked numeric | Note: This field contains the settlement currency (unpacked numeric). |
| Transaction Currency Acquirer Perspective P: 148–150 L: 3 F: unpacked numeric | Note: This field will contain transaction currency from the acquirer perspective. If no transaction currency has been specified, this field will contain space. |
| Transaction Currency Issuer Perspective P: 151–153 L: 3 F: unpacked numeric | Note: This field will contain transaction currency from the issuer perspective. If no issuer transaction currency is specified, this field will contain space. |
| Reserved P: 154–167 L: 14 F: alphanumeric | Note: This field contains space. |
| Reimbursement Attribute P: 168 L: 1 F: alphanumeric | Note: This field will contain a 0 (zero). |

TC 46

TCR 0 Report Group = V
Report Subgroup = 2

Table B-3: TC 46, TCR 0 (Report Subgroup 2) Member Settlement Data Record Layout

| Position | Field Length | Format¹ | Contents/Codes |
|-----------------|---------------------|---------------------------|---------------------------------------|
| 1–2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5–10 | 6 | UN | Destination BIN |
| 11–16 | 6 | UN | Source BIN |
| 17–26 | 10 | AN | Reporting For SRE Identifier |
| 27–36 | 10 | AN | Rollup to SRE Identifier |
| 37–46 | 10 | AN | Funds Transfer SRE Identifier |
| 47–49 | 3 | UN | Settlement Service Identifier |
| 50–52 | 3 | AN | Settlement Currency Code |
| 53 | 1 | AN | No Data Indicator |
| 54–58 | 5 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61–63 | 3 | AN | Report Identification Number |
| 64–65 | 2 | AN | Report Identification Suffix |
| 66–72 | 7 | AN | Settlement Date |
| 73–79 | 7 | AN | Report Date |
| 80–86 | 7 | AN | From Date |
| 87–93 | 7 | AN | To Date |
| 94 | 1 | AN | Amount Type |
| 95 | 1 | AN | Business Mode |
| 96–110 | 15 | AN | Count |
| 111–125 | 15 | AN | Credit Amount |
| 126–140 | 15 | AN | Debit Amount |
| 141–155 | 15 | AN | Net Amount |
| 156–157 | 2 | AN | Net Amount Sign |
| 158–167 | 10 | AN | Reserved |
| 168 | 1 | AN | Reimbursement Attribute |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V
Report Subgroup = 2

Table B-4: TC 46, TCR 0 (Report Subgroup 2) Member Settlement Data Edit Criteria (1 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Destination BIN P: 5–10 L: 6 F: unpacked numeric | Note: This field contains the BIN to which the report is to be delivered. |
| Source BIN P: 11–16 L: 6 F: unpacked numeric | Note: This field will contain zeros. |
| Reporting For SRE Identifier P: 17–26 L: 10 F: alphanumeric | Note: This field contains the identifier for the SRE being reported upon. |

Table B-4: TC 46, TCR 0 (Report Subgroup 2) Member Settlement Data Edit Criteria (2 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Rollup To SRE Identifier P: 27–36 L: 10 F: alphanumeric | Note: This field will contain the identifier for the SRE which is directly superior to the Reporting For SRE in the settlement hierarchy. If the Reporting For SRE is the highest SRE in the settlement hierarchy, then this field will contain the same value as the Reporting For SRE identifier. |
| Funds Transfer SRE Identifier P: 37–46 L: 10 F: alphanumeric | Note: When funds transfer entity for the Reporting For SRE is the same as the Reporting For SRE or is at a level in the settlement hierarchy that is superior to the Reporting For SRE, then this field will contain the SRE identifier for the funds transfer entity. Otherwise, this field contains space. |
| Settlement Service Identifier P: 47–49 L: 3 F: unpacked numeric | Note: This field contains the 3-digit code that identifies the Settlement Service used. Possible values for this are included in Appendix C. VSS Codes , in this document. |
| Settlement Currency Code P: 50–52 L: 3 F: alphanumeric | Note: This field contains the ISO numeric currency code in which amounts are reported. Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. If the No Data Indicator = Y, this field will contain space. |
| No Data Indicator P: 53 L: 1 F: alphanumeric | Note: The possible values for this field are “Y” (if there is no data for this report) or space. |
| Reserved P: 54–58 L: 5 F: alphanumeric | Note: This field contains space. |
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a “V”. |

Table B-4: TC 46, TCR 0 (Report Subgroup 2) Member Settlement Data Edit Criteria (3 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain a 2. |
| Report Identification Number P: 61–63 L: 3 F: alphanumeric | Note: This field will contain the value 110. |
| Report Identification Suffix P: 64–65 L: 2 F: alphanumeric | Note: The possible values for this field are space or "M". |
| Settlement Date P: 66–72 L: 7 F: alphanumeric | Note: If the Report Identification Suffix contains a space, this contains the date for which settlement was performed. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. If the Report Identification Suffix contains an "M", this contains space. |
| Report Date P: 73–79 L: 7 F: alphanumeric | Note: This contains the date on which the report was produced. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| From Date P: 80–86 L: 7 F: alphanumeric | Note: When the Report Identification Suffix contains an "M", this contains the starting range for information contained in the report. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. Otherwise, this field contains space. |
| To Date P: 87–93 L: 7 F: alphanumeric | Note: When the Report Identification Suffix contains an M, this contains the ending range for information contained in the report. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. Otherwise, this field contains space. |

Table B-4: TC 46, TCR 0 (Report Subgroup 2) Member Settlement Data Edit Criteria (4 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| Amount Type P: 94 L: 1 F: alphanumeric | <p>Note: The possible values for this field are:</p> <p>I = Interchange</p> <p>F = Reimbursement Fees</p> <p>C = Visa Charges</p> <p>T = Total</p> <p>This code designates the type of value contained in the Credit Amount, Debit Amount and Net Amount fields. If the No Data Indicator = Y, this field will contain space.</p> |
| Business Mode P: 95 L: 1 F: alphanumeric | <p>Note: The possible values for this field are:</p> <p>1 = Acquirer</p> <p>2 = Issuer</p> <p>3 = Other</p> <p>9 = Total</p> <p>This code designates the type of value contained in the Credit Amount, Debit Amount and Net Amount fields. If the No Data Indicator = Y, this field will contain space.</p> |
| Count P: 96–110 L: 15 F: alphanumeric | <p>Note: When the Amount Type contains an I, this field contains the interchange transaction count corresponding to Business Mode. Otherwise, this field contains space. If the No Data Indicator = Y, this field will contain space.</p> |
| Credit Amount P: 111–125 L: 15 F: alphanumeric | <p>Note: This field contains the Credit Amount corresponding to the Amount Type and Business Mode. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space.</p> |
| Debit Amount P: 126–140 L: 15 F: alphanumeric | <p>Note: This field contains the Debit Amount corresponding to the Amount Type and Business Mode. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space.</p> |

Table B-4: TC 46, TCR 0 (Report Subgroup 2) Member Settlement Data Edit Criteria (5 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Net Amount P: 141–155 L: 15 F: alphanumeric | Note: This field contains the net of the credit amount minus the debit amount. If the Amount Type = T and the Business Mode = 9, then this field contains the net settlement amount for the Reporting For SRE. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space. |
| Net Amount Sign P: 156–157 L: 2 F: alphanumeric | Note: The Net Amount Sign is DB for debit or CR for credit. If Net Amount contains zeros, this field will contain space. If the No Data Indicator = Y, this field will contain space. |
| Reserved P: 158–167 L: 10 F: alphanumeric | Note: This field contains space. |
| Reimbursement Attribute P: 168 L: 1 F: alphanumeric | Note: This field contains a 0 (zero). |

TC 46

TCR 0 Report Group = V
Report Subgroup = 3

Table B-5: TC 46, TCR 0 (Report Subgroup 3) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---------------------------------------|
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-10 | 6 | UN | Destination BIN |
| 11-16 | 6 | UN | Source BIN |
| 17-26 | 10 | AN | Reporting For SRE Identifier |
| 27-36 | 10 | AN | Rollup To SRE Identifier |
| 37-46 | 10 | AN | Funds Transfer SRE Identifier |
| 47-49 | 3 | UN | Settlement Service Identifier |
| 50-52 | 3 | AN | Settlement Currency Code |
| 53 | 1 | AN | Amount Type |
| 54 | 1 | AN | Business Mode |
| 55 | 1 | AN | No Data Indicator |
| 56-58 | 3 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61-63 | 3 | AN | Report Identification Number |
| 64-65 | 2 | AN | Report Identification Suffix |
| 66-72 | 7 | AN | Settlement Date |
| 73-79 | 7 | AN | Report Date |
| 80-86 | 7 | AN | From Date |
| 87-93 | 7 | AN | To Date |
| 94-96 | 3 | AN | Business Transaction Type |
| 97 | 1 | AN | Business Transaction Cycle |
| 98 | 1 | AN | Reversal Indicator |
| 99-109 | 11 | AN | Credits Count |
| 110-124 | 15 | AN | Credits Amount |
| 125-135 | 11 | AN | Debits Count |
| 136-150 | 15 | AN | Debits Amount |
| 151-165 | 15 | AN | Total Amount |
| 165-167 | 2 | AN | Total Amount Sign |
| 168 | 1 | AN | Reimbursement Attribute |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V
Report Subgroup = 3

Table B-6: TC 46, TCR 0 (Report Subgroup 3) Member Settlement Data Edit Criteria (1 of 6)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Destination BIN P: 5–10 L: 6 F: unpacked numeric | Note: This field contains the BIN to which the report is to be delivered. |
| Source BIN P: 11–16 L: 6 F: unpacked numeric | Note: This field will contain zeros. |
| Reporting For SRE Identifier P: 17–26 L: 10 F: alphanumeric | Note: This field contains the identifier for the SRE being reported upon. |

Table B–6: TC 46, TCR 0 (Report Subgroup 3) Member Settlement Data Edit Criteria (2 of 6)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Rollup To SRE Identifier P: 27–36 L: 10 F: alphanumeric | Note: This field will contain the identifier for the SRE which is directly superior to the Reporting For SRE in the settlement hierarchy. If the Reporting For SRE is the highest SRE in the settlement hierarchy, then this field will contain the same value as the Reporting For SRE identifier. |
| Funds Transfer SRE Identifier P: 37–46 L: 10 F: alphanumeric | Note: When funds transfer entity for the Reporting For SRE is the same as the Reporting For SRE or is at a level in the settlement hierarchy that is superior to the Reporting For SRE, then this field will contain the SRE identifier for the funds transfer entity. Otherwise, this field contains space. |
| Settlement Service Identifier P: 47–49 L: 3 F: unpacked numeric | Note: This field contains the 3-digit code that identifies the Settlement Service used. Possible values for this are included in Appendix C. VSS Codes , in this document. |
| Settlement Currency Code P: 50–52 L: 3 F: alphanumeric | Note: This field contains the ISO numeric currency in which amounts are reported. Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. If the No Data Indicator = Y, this field will contain space. |
| Amount Type P: 53 L: 1 F: alphanumeric | Note: The possible values for this field are: I = Interchange F = Reimbursement Fees C = Visa Charges T = Total This code designates the type of value contained in the Credit Amount, Debit Amount and Net Amount fields. If the No Data Indicator = Y, this field will contain space. |

Table B-6: TC 46, TCR 0 (Report Subgroup 3) Member Settlement Data Edit Criteria (3 of 6)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Business Mode P: 54 L: 1 F: alphanumeric | Note: The possible values for this field are: 1 = Acquirer 2 = Issuer 3 = Other 9 = Total This code designates the type of value contained in the Credit Amount, Debit Amount and Net Amount fields. If the No Data Indicator = Y, this field will contain space. |
| No Data Indicator P: 55 L: 1 F: alphanumeric | Note: The possible values for this field are "Y" or space, if there is no data for this report. |
| Reserved P: 56–58 L: 3 F: alphanumeric | Note: This field contains space. |
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a "V". |
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain a 3. |
| Report Identification Number P: 61–63 L: 3 F: alphanumeric | Note: This field will contain the value 115. |

Table B-6: TC 46, TCR 0 (Report Subgroup 3) Member Settlement Data Edit Criteria (4 of 6)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Report Identification Suffix P: 64–65 L: 2 F: alphanumeric | Note: The possible values for this field are space or "M". |
| Settlement Date P: 66–72 L: 7 F: alphanumeric | Note: If the Report Identification Suffix contains a space, this contains the date for which settlement was performed. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. If the Report Identification Suffix contains an "M", this field contains space. |
| Report Date P: 73–79 L: 7 F: alphanumeric | Note: This contains the date on which the report was produced. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| From Date P: 80–86 L: 7 F: alphanumeric | Note: When the Report Identification Suffix contains an "M", this contains the starting range for information contained in the report. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. Otherwise, this field contains space. |
| To Date P: 87–93 L: 7 F: alphanumeric | Note: When the Report Identification Suffix contains an "M", this contains the ending range for information contained in the report. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. Otherwise, this field contains space. |
| Business Transaction Type P: 94–96 L: 3 F: alphanumeric | Note: This field contains the Business Transaction Type. Possible values for this field are included in Appendix C. VSS Codes , in this document. If the No Data Indicator = Y, this field will contain space. If the Amount Type = T, this field will contain space. |
| Business Transaction Cycle P: 97 L: 1 F: alphanumeric | Note: This field contains the Business Transaction Cycle. Possible values for this field are included in Appendix C. VSS Codes , in this document. If the No Data Indicator = Y, this field will contain space. If the Amount Type = T, this field will contain space. For additional information, see Table B-7 . |

Table B-6: TC 46, TCR 0 (Report Subgroup 3) Member Settlement Data Edit Criteria (5 of 6)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Reversal Indicator P: 98 L: 1 F: alphanumeric | Note: Possible values for this field are "Y" or "N". If the No Data Indicator = Y, this field will contain space. If the Amount Type = T, this field will contain space. |
| Credits Count P: 99–109 L: 11 F: alphanumeric | Note: This field contains the count of Credit Transactions for the corresponding Business Mode when Amount Type = I (Interchange). If the No Data Indicator = Y, this field will contain space. |
| Credits Amount P: 110–124 L: 15 F: alphanumeric | Note: This field contains the amount for Credit Transactions for the corresponding Business Mode and Amount Type. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space. |
| Debits Count P: 125–135 L: 11 F: alphanumeric | Note: This field contains the count of Debit Transactions for the corresponding Business Mode when Amount Type = I (Interchange). If the No Data Indicator = Y, this field will contain space. |
| Debits Amount P: 136–150 L: 15 F: alphanumeric | Note: This field contains the amount for Debit Transactions for the corresponding Business Mode and Amount Type. The number of decimal places depends on the currency. If the No Data Indicator = Y, this field will contain space. |
| Total Amount P: 151–165 L: 15 F: alphanumeric | Note: This field contains the total amount for the corresponding Business Mode and Amount Type. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space. |
| Total Amount Sign P: 166–167 L: 2 F: alphanumeric | Note: The Total Amount Sign is DB for debit or CR for credit. If the No Data Indicator = Y, this field will contain space. |

Table B–6: TC 46, TCR 0 (Report Subgroup 3) Member Settlement Data Edit Criteria (6 of 6)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---------------------------------------|
| Reimbursement Attribute P: 168 L: 1 F: alphanumeric | Note: This field contains a 0 (zero). |

One TC 46, TCR 0 record is created for each report line written. In the case of the VSS-115 report, detail report lines are summarized according to the rules described in [Table B-7](#).

Table B-7: VSS-115 Report Summarization Criteria

| Report Row Description | TC 46 Fields | | | Notes |
|----------------------------------|---------------------------|----------------------------|--------------------|---|
| | Business Transaction Type | Business Transaction Cycle | Reversal Indicator | |
| Business Transaction Description | Business Transaction Code | 1 | N | Contains all original (cycle 0 or 1) transactions that are not reversals |
| REVERSAL | Space | Space | Y | Contains all reversal transactions |
| CHARGEBACK | Space | 2 | N | Contains all chargeback (cycle = 2) and second chargeback (cycle = 4) transactions that are not reversals |
| REPRESENTMENT | Space | 3 | N | Contains all representment (cycle = 3) transactions that are not reversals |
| ADJUSTMENT | Space | 5 | N | Contains all debit adjustment (cycle = 5) and credit adjustment (cycle = 6) transactions that are not reversals |

For more information on this report, refer to [Appendix A, VSS Reports—Print-Ready Formats](#).

TC 46

TCR 0 Report Group = V
Report Subgroup = 4

Table B-8: TC 46, TCR 0 (Report Subgroup 4) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---------------------------------------|
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-10 | 6 | UN | Destination BIN |
| 11-16 | 6 | UN | Source BIN |
| 17-26 | 10 | AN | Reporting For SRE Identifier |
| 27-36 | 10 | AN | Rollup To SRE Identifier |
| 37-46 | 10 | AN | Funds Transfer SRE Identifier |
| 47-49 | 3 | UN | Settlement Service Identifier |
| 50-52 | 3 | AN | Settlement Currency Code |
| 53-55 | 3 | AN | Clearing Currency Code |
| 56 | 1 | AN | Business Mode |
| 57 | 1 | AN | No Data Indicator |
| 58 | 1 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61-63 | 3 | AN | Report Identification Number |
| 64-65 | 2 | AN | Report Identification Suffix |
| 66-72 | 7 | AN | Settlement Date |
| 73-79 | 7 | AN | Report Date |
| 80-86 | 7 | AN | From Date |
| 87-93 | 7 | AN | To Date |
| 94-96 | 3 | AN | Charge Type Code |
| 97-99 | 3 | AN | Business Transaction Type |
| 100 | 1 | AN | Business Transaction Cycle |
| 101 | 1 | AN | Reversal Indicator |
| 102 | 1 | AN | Return Indicator |
| 103-104 | 2 | AN | Jurisdiction Code |
| 105 | 1 | AN | Interregional Routing Indicator |
| 106-108 | 3 | AN | Source Country Code |
| 109-111 | 3 | AN | Destination Country Code |
| 112-113 | 2 | AN | Source Region Code |
| 114-115 | 2 | AN | Destination Region Code |
| 116-131 | 16 | AN | Fee Level Descriptor |
| 132 | 1 | AN | CR/DB/NET Indicator |
| 133-134 | 2 | AN | Summary Level |
| 135-136 | 2 | AN | Merchant Volume Indicator |
| 137-167 | 31 | AN | Reserved |
| 168 | 1 | AN | Reimbursement Attribute |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V
Report Subgroup = 4

Table B-9: TC 46, TCR 0 (Report Subgroup 4) Member Settlement Data Edit Criteria (1 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Destination BIN P: 5–10 L: 6 F: unpacked numeric | Note: This field contains the BIN to which the report is to be delivered. |
| Source BIN P: 11–16 L: 6 F: unpacked numeric | Note: This field will contain zeros. |
| Reporting For SRE Identifier P: 17–26 L: 10 F: alphanumeric | Note: This field contains the identifier for the SRE being reported upon. |

Table B-9: TC 46, TCR 0 (Report Subgroup 4) Member Settlement Data Edit Criteria (2 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Rollup To SRE Identifier P: 27–36 L: 10 F: alphanumeric | Note: This field will contain the identifier for the SRE that is directly superior to the Reporting For SRE in the settlement hierarchy. If the Reporting For SRE is the highest SRE in the settlement hierarchy, then this field will contain the same value as the Reporting For SRE identifier. |
| Funds Transfer SRE Identifier P: 37–46 L: 10 F: alphanumeric | Note: When funds transfer entity for the Reporting For SRE is the same as the Reporting For SRE or is at a level in the settlement hierarchy that is superior to the Reporting For SRE, then this field will contain the SRE identifier for the funds transfer entity. Otherwise, this field contains space. |
| Settlement Service Identifier P: 47–49 L: 3 F: unpacked numeric | Note: This field contains the 3-digit code that identifies the Settlement Service used. Possible values for this are included in Appendix C. VSS Codes , in this document. |
| Settlement Currency Code P: 50–52 L: 3 F: alphanumeric | Note: This field contains the ISO numeric currency in which settlement amounts are reported. Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. If the No Data Indicator = Y, this field will contain space. |
| Clearing Currency Code P: 53–55 L: 3 F: alphanumeric | Note: When the Report Identification Number contains 120 or 210, this field contains the ISO numeric currency in which clearing amounts are reported. Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. Otherwise, this field contains space. If the No Data Indicator = Y, this field will contain space. |
| Business Mode P: 56 L: 1 F: alphanumeric | Note: The possible values for this field are: 1 = Acquirer 2 = Issuer 3 = Other 9 = Total This code designates the type of value contained in the amount fields on the TCR 1. If the No Data Indicator = Y, this field will contain space. |

Table B-9: TC 46, TCR 0 (Report Subgroup 4) Member Settlement Data Edit Criteria (3 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| No Data Indicator P: 57 L: 1 F: alphanumeric | Note: The possible values for this field are "Y" or space, if there is no data for this report. If the value is "Y", then no TCR 1 is produced for this report. |
| Reserved P: 58 L: 1 F: alphanumeric | Note: This field contains space. |
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a "V". |
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain a 4. |
| Report Identification Number P: 61–63 L: 3 F: alphanumeric | Note: The possible values for this field are: 120, 130, 131, 135, 136, 140, 210, 230. |
| Report Identification Suffix P: 64–65 L: 2 F: alphanumeric | Note: The possible values for this field are space or "M". |
| Settlement Date P: 66–72 L: 7 F: alphanumeric | Note: If the Report Identification Suffix contains a space, this contains the date for which settlement was performed. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. If the Report Identification Suffix contains an "M", this field contains zeros. |

Table B-9: TC 46, TCR 0 (Report Subgroup 4) Member Settlement Data Edit Criteria (4 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Report Date P: 73–79 L: 7 F: alphanumeric | Note: This contains the date on which the report was produced. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| From Date P: 80–86 L: 7 F: alphanumeric | Note: When the Report Identification Suffix contains an "M", this contains the starting range for information contained in the report. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. Otherwise, this field contains space. |
| To Date P: 87–93 L: 7 F: alphanumeric | Note: When the Report Identification Suffix contains an "M", this contains the ending range for information contained in the report. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. Otherwise, this field contains space. |
| Charge Type Code P: 94–96 L: 3 F: alphanumeric | Note: When the Report Identification Number contains 140 or 230, and the Summary Level contains 03, 04, 05, 06, 07, 08, 09, or 10, this field contains the Charge Type Code. Possible values for this field are included in Appendix C. VSS Codes , in this document. Otherwise, this field contains space. If the No Data Indicator = Y, this field will contain space. |
| Business Transaction Type P: 97–99 L: 3 F: alphanumeric | Note: When the Report Identification Number contains 120, 130, 140, 210 or 230 and the Summary Level contains 05, 06, 07, 08, 09, or 10 this field contains the Business Transaction Type. Possible values for this field are included in Appendix C. VSS Codes , in this document. Otherwise, this field contains space. If the No Data Indicator = Y, this field will contain space. |
| Business Transaction Cycle P: 100 L: 1 F: alphanumeric | Note: When the Report Identification Number contains 120, 130, 140, 210 or 230 and the Summary Level contains 07, 08, 09, or 10, this field contains the Business Transaction Cycle. Possible values for this field are included in Appendix C. VSS Codes , in this document. Otherwise, this field contains a space. If the No Data Indicator = Y, this field will contain space. |

Table B-9: TC 46, TCR 0 (Report Subgroup 4) Member Settlement Data Edit Criteria (5 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Reversal Indicator P: 101 L: 1 F: alphanumeric | <p>Note: When the Report Identification Number contains 120, 130, 140, 210 or 230 and the Summary Level contains 07, 08, 09, or 10, possible values for this field are "Y" or "N".</p> <p>Otherwise, this field contains a space.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Return Indicator P: 102 L: 1 F: alphanumeric | <p>Note: When the Report Identification Number contains 120 and Summary Level contains 10, possible values for this field are "Y" or "N".</p> <p>Otherwise, this field contains a space.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Jurisdiction Code P: 103–104 L: 2 F: alphanumeric | <p>Note: When the Report Identification Number contains 130, 135, 140, 210 or 230, this field contains the Jurisdiction Code. Possible values for this field are included in Appendix C. VSS Codes, in this document.</p> <p>Otherwise, this field contains a space.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Inter-regional Routing Indicator P: 105 L: 1 F: alphanumeric | <p>Note: When the Report Identification Number contains 130, 140 or 230 and Summary Level contains 09 or 10, the possible values for this field are "Y" or "N".</p> <p>Otherwise, this field contains a space.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Source Country Code P: 106–108 L: 3 F: alphanumeric | <p>Note: When the Report ID Number contains 130, 140 or 230 and the Interregional Routing Indicator is "N", this field contains the source country code. Otherwise, this field contains space.</p> <p>Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. If the No Data Indicator = Y, this field will contain space.</p> |
| Destination Country Code P: 109–111 L: 3 F: alphanumeric | <p>Note: When the Report ID Number contains 130, 140 or 230 and the Inter-regional Routing Indicator is "N", this field contains the destination country code. Otherwise, this field contains space.</p> <p>Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. If the No Data Indicator = Y, this field will contain space.</p> |

Table B-9: TC 46, TCR 0 (Report Subgroup 4) Member Settlement Data Edit Criteria (6 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Source Region Code P: 112–113 L: 2 F: alphanumeric | <p>Note: When the Report ID Number contains 130, 140 or 230 and the Interregional Routing Indicator is "Y", this field contains the source region code. Otherwise, this field contains space.</p> <p>Possible values for this field are available in Appendix C. VSS Codes, in this document.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Destination Region Code P: 114–115 L: 2 F: alphanumeric | <p>Note: When the Report ID Number contains 130, 140 or 230 and the Interregional Routing Indicator is "Y", this field contains the destination region code. Otherwise, this field contains space.</p> <p>Possible values for this field are available in Appendix C. VSS Codes, in this document.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Fee Level Descriptor P: 116–131 L: 16 F: alphanumeric | <p>Note: When the Report ID Number contains 130 or 135 and Summary Level contains 10, then this field contains the Fee Level Descriptor. Otherwise, this field contains space. If the No Data Indicator = Y, this field will contain space.</p> |
| CR/DB/NET Indicator P: 132 L: 1 F: alphanumeric | <p>Note: If the Report Identification Number contains 135 and Summary Level contains 10, then this field will contain one of the following values:</p> <p>C = Credit Line D = Debit Line N = Net Line</p> <p>Otherwise, this field will contain space.</p> |

Table B-9: TC 46, TCR 0 (Report Subgroup 4) Member Settlement Data Edit Criteria (7 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Summary Level P: 133–134 L: 2 F: alphanumeric | <p>Note: This field designates the level of summarization contained in the TC 46 record. Possible values for this field are:</p> <p>01 = Business Mode Total 02 = Business Mode Net 03 = Charge Type Total 04 = Charge Type Net 05 = Business Transaction Total 06 = Business Transaction Net 07 = Business Cycle Total 08 = Jurisdiction Total 09 = Routing Total 10 = Detail Total 11 = Final Total 12 = Final Net</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Merchant Volume Indicator P: 135–136 L: 2 F: alphanumeric | <p>Note: This field contains the Merchant Volume Indicator. It is only applicable for the VSS-131, VSS-131-M, and VSS-136 reports. For all other reports, the field will be space. Possible values for this field are:</p> <p>01–99 = percentage of discount</p> |
| Reserved P: 137–167 L: 31 F: alphanumeric | <p>Note: This field contains space.</p> |
| Reimbursement Attribute P: 168 L: 1 F: alphanumeric | <p>Note: This field contains a 0 (zero).</p> |

TC 46

TCR 1 Report Group = V Report Subgroup = 4

Table B-10: TC 46, TCR 1 (Report Subgroup 4) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---------------------------------------|
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-11 | 7 | AN | Currency Table Date |
| 12-26 | 15 | AN | First Count |
| 27-41 | 15 | AN | Second Count |
| 42-56 | 15 | AN | First Amount |
| 57-58 | 2 | AN | First Amount Sign |
| 59-73 | 15 | AN | Second Amount |
| 74-75 | 2 | AN | Second Amount Sign |
| 76-90 | 15 | AN | Third Amount |
| 91-92 | 2 | AN | Third Amount Sign |
| 93-107 | 15 | AN | Fourth Amount |
| 108-109 | 2 | AN | Fourth Amount Sign |
| 110-124 | 15 | AN | Fifth Amount |
| 125-126 | 2 | AN | Fifth Amount Sign |
| 127-141 | 15 | AN | Sixth Amount |
| 142-143 | 2 | AN | Sixth Amount Sign |
| 144-168 | 25 | AN | Reserved |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 1 Report Group = V
Report Subgroup = 4

Table B-11: TC 46, TCR 1 (Report Subgroup 4) Member Settlement Data Edit Criteria (1 of 3)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 1. |
| Currency Table Date P: 5–11 L: 7 F: alphanumeric | Note: When the Report ID Number contains 120, this field will contain the currency table date. The format of this date is CCYYDDD, where CC is the century, YY is the year, and DDD is the Julian day. Otherwise, this field contains space. |
| First Count P: 12–26 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report ID number. See Table B-12 and Table B-13 . |
| Second Count P: 27–41 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report ID number. See Table B-12 and Table B-13 . |

Table B-11: TC 46, TCR 1 (Report Subgroup 4) Member Settlement Data Edit Criteria (2 of 3)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| First Amount P: 42–56 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report ID number. See Table B-12 and Table B-13 . The number of decimal places for this field depends on the currency. |
| First Amount Sign P: 57–58 L: 2 F: alphanumeric | Note: The First Amount Sign is DB for debit or CR for credit. |
| Second Amount P: 59–73 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report ID number. See Table B-12 and Table B-13 . The number of decimal places for this field depends on the currency. |
| Second Amount Sign P: 74–75 L: 2 F: alphanumeric | Note: The Second Amount Sign is DB for debit or CR for credit. |
| Third Amount P: 76–90 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report ID number. See Table B-12 and Table B-13 . The number of decimal places for this field depends on the currency. |
| Third Amount Sign P: 91–92 L: 2 F: alphanumeric | Note: The Third Amount Sign is DB for debit or CR for credit. |
| Fourth Amount P: 93–107 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report ID number. See Table B-12 and Table B-13 . The number of decimal places for this field depends on the currency. |

Table B–11: TC 46, TCR 1 (Report Subgroup 4) Member Settlement Data Edit Criteria (3 of 3)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Fourth Amount Sign P: 108–109 L: 2 F: alphanumeric | Note: The Third Amount Sign is DB for debit or CR for credit. |
| Fifth Amount P: 110–124 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report ID number. See Table B–12 and Table B–13 . The number of decimal places for this field depends on the currency. |
| Fifth Amount Sign P: 125–126 L: 2 F: alphanumeric | Note: The Third Amount Sign is DB for debit or CR for credit. |
| Sixth Amount P: 127–141 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. See Table B–12 and Table B–13 . |
| Sixth Amount Sign P: 142–143 L: 2 F: alphanumeric | Note: The Sixth Amount Sign is DB for debit or CR for credit. |
| Reserved P: 144–168 L: 25 F: alphanumeric | Note: This field contains space. |

The following tables show the specific fields on the VSS reports to which the counts and amount in the TCR 1 record map. When the No Data Indicator on the TCR 0 = Y, no TCR 1 record is created.

[Table B-12](#) shows VSS 120–136 Report Count/Amount Fields Mapped to TCR 1.

Table B-12: VSS 120–136 Report Count/Amount Fields Mapped to TCR 1

| Counts/Amounts | VSS-120 VSS-120-M | VSS-130 VSS-130-M | VSS-131 VSS-131-M | VSS-135 | VSS-136 |
|-----------------------|---|---|------------------------------|---|----------------------------------|
| First Count | Count | Count | Count | Daily Count | MTD Count |
| Second Count | Space | Space | Space | MTD Count | Space |
| First Amount | Clearing Amount (Clearing Curr) | Interchange Amount (Settlement Curr) | Interchange Amount | Daily Interchange Amount (Settlement Curr) | MTD Interchange Amount |
| Second Amount | Interchange Value Credits (Settlement Curr) | Reimbursement Fee Credits (Settlement Curr) | Total Reduction Amount | Daily Reimbursement Fees (Settlement Curr) | MTD Total Reduction Amount |
| Third Amount | Interchange Value Debits (Settlement Curr) | Reimbursement Fee Debits (Settlement Curr) | Current Reduction Amount | MTD Interchange Amount (Settlement Curr) | MTD Current Reduction Amount |
| Fourth Amount | Space | Space | Reserve Reduction Amount | MTD Reimbursement Fees (Settlement Curr) | MTD Reserve Reduction Amount |
| Fifth Amount | Space | Space | Net Reimbursement Fees | Daily Cash back Amount (Settlement Curr) | MTD Net Reimbursement Fees |
| Sixth Amount | Space | Space | Space | MTD Cash back Amount (Settlement Curr) | Space |

MTD = Month-to-Date

[Table B-13](#) shows VSS 140–230 Report Count/Amount Fields Mapped to TCR 1.

Table B-13: VSS 140–230 Report Count/Amount Fields Mapped to TCR 1

| Counts/Amounts | VSS-140 VSS-140-M | VSS-210 | VSS-230 |
|-----------------------|---|---|---|
| First Count | Count | Space | Count |
| Second Count | Space | Space | Space |
| First Amount | Interchange Amount (Settlement Curr) | Interchange Amount (Settlement Curr) | Interchange Amount (Settlement Curr) |
| Second Amount | Visa Charges Credits (Settlement Curr) | Conversion Fee (Settlement Curr) | Visa Charges Credits (Settlement Curr) |
| Third Amount | Visa Charges Debits (Settlement Curr) | Interchange Amount (Clearing Curr) | Visa Charges Debits (Settlement Curr) |
| Fourth Amount | Space | Conversion Fee (Clearing Curr) | Space |
| Fifth Amount | Space | Optional Issuer Fee (Clearing Curr) | Space |
| Sixth Amount | Space | Space | Space |

TC 46

TCR 0 Report Group = V
Report Subgroup = 5

Table B-14: TC 46, TCR 0 (Report Subgroup 5) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---------------------------------------|
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-10 | 6 | UN | Destination BIN |
| 11-16 | 6 | UN | Source BIN |
| 17-26 | 10 | AN | Reporting For SRE Identifier |
| 27-36 | 10 | AN | Recap For SRE Identifier |
| 37-39 | 3 | UN | Settlement Service Identifier |
| 40-42 | 3 | UN | Settlement Currency Code |
| 43 | 1 | AN | Business Mode |
| 44 | 1 | AN | No Data Indicator |
| 45-58 | 14 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61-63 | 3 | AN | Report Identifier Number |
| 64-65 | 2 | AN | Report Identification Suffix |
| 66-72 | 7 | UN | Settlement Date |
| 73-79 | 7 | UN | Report Date |
| 80-94 | 15 | UN | Total Interchange Count |
| 95-109 | 15 | UN | Total Interchange Value |
| 110-111 | 2 | AN | Interchange Value Sign |
| 112-126 | 15 | UN | Total Reimbursement Fees |
| 127-128 | 2 | AN | Reimbursement Fees Sign |
| 129-143 | 15 | UN | Total Visa Charges |
| 144-145 | 2 | AN | Visa Charges Sign |
| 146-160 | 15 | UN | Net Settlement Amount |
| 161-162 | 2 | AN | Net Settlement Amount Sign |
| 163-164 | 2 | AN | Summary Level |
| 165-167 | 3 | AN | Reserved |
| 168 | 1 | AN | Reimbursement Attribute |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V
Report Subgroup = 5

Table B-15: TC 46, TCR 0 (Report Subgroup 5) Member Settlement Data Edit Criteria (1 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Destination BIN P: 5–10 L: 6 F: unpacked numeric | Note: This field contains the BIN to which the report is to be delivered. |
| Source BIN P: 11–16 L: 6 F: unpacked numeric | Note: This field will contain zeros. |
| Reporting For SRE Identifier P: 17–26 L: 10 F: alphanumeric | Note: This field contains the identifier for the SRE for which this report was requested. |

Table B-15: TC 46, TCR 0 (Report Subgroup 5) Member Settlement Data Edit Criteria (2 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Recap For SRE Identifier P: 27–36 L: 10 F: alphanumeric | Note: This field contains the identifier of the SRE to which the data in this record corresponds. This field contains space if reporting SRE totals. |
| Settlement Service Identifier P: 37–39 L: 3 F: unpacked numeric | Note: This field contains the 3-digit code which identifies the Settlement Service used. Possible values for this are included in Appendix C. VSS Codes , in this document. |
| Settlement Currency Code P: 40–42 L: 3 F: alphanumeric | Note: This field contains the ISO numeric currency in which amounts are reported. Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. If the No Data Indicator = Y, this field will contain space. |
| Business Mode P: 43 L: 1 F: alphanumeric | Note: The possible values for this field are: 1 = Acquirer 2 = Issuer 3 = Other 9 = Total This code designates the type of value contained in the Total Interchange Value, Total Reimbursement Fees, Total Visa Charges, and Net Settlement Amount fields. If the No Data Indicator = Y, this field will contain space. |
| No Data Indicator P: 44 L: 1 F: alphanumeric | Note: The possible values for this field are “Y” or space, if there is no data for this report. |
| Reserved P: 45–58 L: 14 F: alphanumeric | Note: This field contains space. |

Table B–15: TC 46, TCR 0 (Report Subgroup 5) Member Settlement Data Edit Criteria (3 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a "V". |
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain a 5. |
| Report Identification Number P: 61–63 L: 3 F: alphanumeric | Note: The possible values for this field are: 300 and 320 |
| Report Identification Suffix P: 64–65 L: 2 F: alphanumeric | Note: This field will contain space. |
| Settlement Date P: 66–72 L: 7 F: alphanumeric | Note: This field contains the date for which settlement was performed. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| Report Date P: 73–79 L: 7 F: alphanumeric | Note: This field contains the date on which the report was produced. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| Total Interchange Count P: 80–94 L: 15 F: alphanumeric | Note: This field contains the interchange transaction count corresponding to Business Mode. If the No Data Indicator = Y, this field will contain space. |

Table B-15: TC 46, TCR 0 (Report Subgroup 5) Member Settlement Data Edit Criteria (4 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Total Interchange Value P: 95–109 L: 15 F: alphanumeric | Note: This field contains the interchange amount corresponding to Business Mode. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space. |
| Interchange Value Sign P: 110–111 L: 2 F: alphanumeric | Note: The Interchange Value Sign is DB for debit or CR for credit. If the No Data Indicator = Y, this field will contain space. If Total Interchange Value contains zeros, this field will contain space. |
| Total Reimbursement Fees P: 112–126 L: 15 F: alphanumeric | Note: This field contains the reimbursement fees corresponding to Business Mode. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space. |
| Reimbursement Fees Sign P: 127–128 L: 2 F: alphanumeric | Note: The Reimbursement Fees Sign is DB for debit or CR for credit. If the No Data Indicator = Y, this field will contain space. If Total Reimbursement Fees contains zeros, this field will contain space. |
| Total Visa Charges P: 129–143 L: 15 F: alphanumeric | Note: This field contains the Visa charges corresponding to Business Mode. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space. |
| Visa Charges Sign P: 144–145 L: 2 F: alphanumeric | Note: The Visa Charges Sign is DB for debit or CR for credit. If the No Data Indicator = Y, this field will contain space. If Total I Visa Charges contains zeros, this field will contain space. |
| Net Settlement Amount P: 146–160 L: 15 F: alphanumeric | Note: This field contains the net settlement amount corresponding to Business Mode. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space. |

Table B-15: TC 46, TCR 0 (Report Subgroup 5) Member Settlement Data Edit Criteria (5 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| Net Settlement Amount Sign P: 161–162 L: 2 F: alphanumeric | Note: The Net Settlement Amount Sign is DB for debit or CR for credit. If the No Data Indicator = Y, this field will contain space. If Total Net Settlement Amount contains zeros, this field will contain space. |
| Summary Level P: 163–164 L: 2 F: alphanumeric | Note: The possible values of this field are: 01, 02, 11, and 12. 01 = Business Mode Total 02 = Business Mode Net 11 = Final Total 12 = Final Net 01 and 02 are SRE data recap. 11 and 12 are reporting SRE data totals. |
| Reserved P: 165–167 L: 3 F: alphanumeric | Note: This field contains space. |
| Reimbursement Attribute P: 168 L: 1 F: alphanumeric | Note: This field will contain a zero. |

TC 46

TCR 0 Report Group = V
Report Subgroup = 6

Table B-16: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Record Layout (1 of 2)

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---|
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-10 | 6 | UN | Destination BIN |
| 11-16 | 6 | UN | Source BIN |
| 17-26 | 10 | AN | Reporting For SRE Identifier |
| 27-36 | 10 | UN | Processor Identifier |
| 37-46 | 10 | UN | Clearing BIN |
| 47-49 | 3 | UN | Clearing Currency Code |
| 50-52 | 3 | UN | Settlement Service Identifier |
| 53 | 1 | AN | Business Mode |
| 54 | 1 | AN | No Data Indicator |
| 55-58 | 4 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61-63 | 3 | AN | Report Identification Number |
| 64-65 | 2 | AN | Report Identification Suffix |
| 66-72 | 7 | UN | Settlement Date |
| 73-79 | 7 | UN | Report Date |
| 80 | 1 | AN | Financial Indicator |
| 81 | 1 | AN | Clearing Only Indicator |
| 82-84 | 3 | AN | Business Transaction Type |
| 85 | 1 | AN | Business Transaction Cycle |
| 86 | 1 | AN | Reversal Indicator |
| 87-88 | 2 | AN | Transaction Disposition |
| 89-103 | 15 | UN | Count |
| 104-118 | 15 | UN | Amount |
| 119-120 | 2 | AN | Amount Sign |
| 121-122 | 2 | AN | Summary Level |
| 123-129 | 7 | AN | CRS Date |
| 130-144 | 15 | AN | Interchange Reimbursement Fees Only applicable to Deferred Settlement; otherwise, field contains space. |
| 145-146 | 2 | AN | Interchange Reimbursement Fees Sign Only applicable to Deferred Settlement; otherwise, field contains space. |
| 147-161 | 15 | AN | Payment Amount |
| 162-163 | 2 | AN | Payment Amount Sign |

Table B-16: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Record Layout (2 of 2)

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|--|
| 164-166 | 3 | AN | Payment Mode/Settlement Type Only applicable to Deferred Settlement; otherwise, field contains space. |
| 167 | 1 | AN | Reserved |
| 168 | 1 | AN | Reimbursement Attribute |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V Report Subgroup = 6

Table B-17: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Edit Criteria (1 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Destination BIN P: 5–10 L: 6 F: unpacked numeric | Note: This field contains the BIN to which the report is to be delivered. |
| Source BIN P: 11–16 L: 6 F: unpacked numeric | Note: This field will contain zeros. |
| Reporting For SRE Identifier P: 17–26 L: 10 F: alphanumeric | Note: When the Report ID Suffix is space or "S", then this is the identifier for the SRE for which this report was requested. Otherwise, this field contains space. |

Table B-17: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Edit Criteria (2 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Processor Identifier P: 27–36 L: 10 F: alphanumeric | Note: When the Report ID Suffix is "P" or "PS", then this is the identifier for the processor for which this report was requested. Otherwise, this field contains space. |
| Clearing BIN P: 37–46 L: 10 F: alphanumeric | Note: When the Report Identifier Suffix contains "P" or "PS", this field contains the identification for the clearing BIN. For BASE II, the clearing BIN is the BIN that appears on the Edit Package Reports. For SMS, the clearing BIN is the Affiliate BIN that appears on the detail reports and raw data. Otherwise, this field contains space. If the No Data Indicator = Y, this field will contain space. |
| Clearing Currency Code P: 47–49 L: 3 F: alphanumeric | Note: This field contains the ISO numeric currency in which the amounts are reported. Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. This field will contain "NON" if the transactions are nonfinancial. It will contain space if this is the total for all currency codes. If the No Data Indicator = Y, this field will contain space. |
| Settlement Service Identifier P: 50–52 L: 3 F: alphanumeric | Note: This field contains the 3-digit code that identifies the Settlement Service used. Possible values for this are included in Appendix C. VSS Codes , in this document. This field will contain space if this is the total for all Settlement Services. If the No Data Indicator = Y, this field will contain space. |
| Business Mode P: 53 L: 1 F: alphanumeric | Note: When Summary Level contains 06, 07, or 08, the possible values for this field are: 1 = Acquirer 2 = Issuer 3 = Other 9 = Total Otherwise, this field will contain space. This code designates the type of value contained in the amount field. If the No Data Indicator = Y, this field will contain space. |

Table B-17: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Edit Criteria (3 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| No Data Indicator P: 54 L: 1 F: alphanumeric | Note: The possible values for this field are "Y" or space, if there is no data for this report. |
| Reserved P: 55–58 L: 4 F: alphanumeric | Note: This field contains space. |
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a "V". |
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain the a 6. |
| Report Identification Number P: 61–63 L: 3 F: alphanumeric | Note: The possible values for this field are: 900 and 910. |
| Report Identification Suffix P: 64–65 L: 2 F: alphanumeric | Note: The possible values for this field are: Space, "S", "P", "PS", "M", "SM", "PM", or "XM".. |
| Settlement Date P: 66–72 L: 7 F: alphanumeric | Note: This field contains the date for which settlement was performed. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |

Table B-17: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Edit Criteria (4 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Report Date P: 73–79 L: 7 F: alphanumeric | Note: This contains the date on which the report was produced. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| Financial Indicator P: 80 L: 1 F: alphanumeric | Note: This field contains a “Y” if the Business Transaction Type is financial. Otherwise, this field contains an “N”. If the No Data Indicator = Y, this field will contain space. |
| Clearing Only Indicator P: 81 L: 1 F: alphanumeric | Note: This field contains a “Y” if the transactions are clearing only. Otherwise, this field contains an “N”. If the No Data Indicator = Y, this field will contain space. |
| Business Transaction Type P: 82–84 L: 3 F: alphanumeric | Note: This field contains the Business Transaction Type. When Summary Level contains 07 or 08, possible values for this field are included in Appendix C. VSS Codes , in this document. Otherwise, this field will contain space. If the No Data Indicator = Y, this field will contain space. |
| Business Transaction Cycle P: 85 L: 1 F: alphanumeric | Note: This field contains the Business Transaction Cycle. When Summary Level contains 08, possible values for this field are included in Appendix C. VSS Codes , in this document. Otherwise, this field will contain space. If the No Data Indicator = Y, this field will contain space. |
| Reversal Indicator P: 86 L: 1 F: alphanumeric | Note: Possible values for this field are “Y” or “N”. If the No Data Indicator = Y, this field will contain space. |
| Transaction Disposition P: 87–88 L: 2 F: alphanumeric | Note: This field indicates the disposition of the transactions. Possible values for this field are included in Appendix C. VSS Codes , in this document. If the No Data Indicator = Y, this field will contain space. |

Table B-17: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Edit Criteria (5 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Count P: 89–103 L: 15 F: alphanumeric | Note: This field contains the transaction count. If the No Data Indicator = Y, this field will contain space. |
| Amount P: 104–118 L: 15 F: alphanumeric | Note: This field contains the clearing amount corresponding to Business Mode and Transaction Disposition. The number of decimal places for this field depends on the currency. If the No Data Indicator = Y, this field will contain space. |
| Amount Sign P: 119–120 L: 2 F: alphanumeric | Note: The Interchange Value Sign is DB for debit or CR for credit. If the No Data Indicator = Y, this field will contain space. If Amount contains zeros, this field will contain space. |
| Summary Level P: 121–122 L: 2 F: alphanumeric | <p>Note: This field designates the level of summarization contained in the TC 46 record. Possible values for this field are:</p> <ul style="list-style-type: none"> 01 = Processor Total 02 = BIN Total 03 = Settlement SVC Total 04 = SRE Total 05 = Clearing Currency Total 06 = Business Mode Total 07 = Business Transaction Total 08 = Detail Line 10 = Settlement Type/Payment Mode Total 11 = Financial/Nonfinancial Total <p>Summary levels 10 and 11 is only used when Report Identification Number = '900'.</p> <p>If the No Data Indicator = Y, this field will contain spaces.</p> |
| CRS Date P: 123–129 L: 7 F: alphanumeric | <p>Note: This field contains the date on which the transaction was sent to CRS. The format of this date is DDMMYY where DD is the day, MMM is the alphabetic representation of the month, and YY is the year.</p> <p>If the Report Identification Suffix is "M", "SM", "PM", or "XM", this field will contain space.</p> |

Table B-17: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Edit Criteria (6 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Interchange Reimbursement Fee P: 130–144 L: 15 F: alphanumeric | <p>Note: This field contains the Reimbursement Fee and is only applicable for Japanese NNSS Deferred Settlement. For non-Japanese NNSS Deferred Settlement, this field will contain space.</p> <p>The number of decimal places for this field depends on the currency.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Interchange Reimbursement Fee Sign P: 145–146 L: 2 F: alphanumeric | <p>Note: This field contains the Reimbursement Fee Sign and is only applicable for Japanese NNSS Deferred Settlement. For non-Japanese NNSS Deferred Settlement, this field will contain space.</p> <p>The Interchange Reimbursement Fee Sign is DB for debit or CR for credit.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> <p>If the Reimbursement Fee contains zeros, this field will contain space.</p> |
| Payment Amount P: 147–161 L: 15 F: alphanumeric | <p>Note: This field contains the Payment Amount and is only applicable for Japanese NNSS Deferred Settlement. For non-Japanese NNSS Deferred Settlement, this field will contain space.</p> <p>The number of decimal places for this field depends on the currency.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> <p>If the Payment Amount contains zeros, this field will contain space.</p> |
| Payment Amount Sign P: 162–163 L: 2 F: alphanumeric | <p>Note: This field contains the Payment Amount Sign and is only applicable for Japanese NNSS Deferred Settlement. For non-Japanese NNSS Deferred Settlement, this field will contain space.</p> <p>The Payment Amount Sign is DB for debit or CR for credit.</p> <p>If the No Data Indicator = Y, this field will contain space.</p> |
| Payment Mode/Settlement Type P: 164–166 L: 3 F: alphanumeric | <p>Note: This field is only applicable when Report Identification Number = 910 or when the Report Identification Number = 900 and reporting for Brazil NNSS; otherwise the field will contain space.</p> <p>The field will be Payment Mode when the Report Identification Number is 910 and Settlement Type when the number is 910 and reporting for Brazilian NNSS. The possible values of Payment Mode are: 10, 21, 22, 23, 24, 31, 32, 33, 34, 61, 71, 80, and space.</p> <p>The possible values of Settlement Type are: 000, 001, 002, 003, 004, 007, 010, 012, 015, 017, 018, 020, 022, 025, 027, 028, and space.</p> |

Table B-17: TC 46, TCR 0 (Report Subgroup 6) Member Settlement Data Edit Criteria (7 of 7)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Installment Payment Indicator P: 167 L: 1 F: alphanumeric | Note: This field is only valid when the payment mode is 61. The possible values for this field are "2", "3", or space. When this field is "2" and payment mode is "61", these are "installment payment" transactions. |
| Reimbursement Attribute P: 168 L: 1 F: alphanumeric | Note: This field will contain a 0 (zero). |

TC 46

TCR 0 Report Group = V
Report Subgroup = 7

Table B-18: TC 46, TCR 0 (Report Subgroup 7) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---|
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-10 | 6 | UN | Destination BIN |
| 11-16 | 6 | UN | Source BIN |
| 17-19 | 3 | UN | Settlement Service ID |
| 20-22 | 3 | UN | Settlement Currency Code |
| 23-29 | 7 | UN | Settlement Date |
| 30-36 | 7 | UN | Report Date |
| 37-46 | 10 | UN | Funds Transfer SRE |
| 47 | 1 | AN | No Data Indicator |
| 48-57 | 10 | AN | Reporting For SRE |
| 58 | 1 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61-63 | 3 | AN | Report Identification Number |
| 64-65 | 2 | AN | Report Identification Suffix |
| 66 | 1 | AN | Amount Type |
| 67-81 | 15 | AN | Credit Amount |
| 82-96 | 15 | AN | Debit Amount |
| 97-111 | 15 | AN | Net Amount |
| 112-113 | 2 | AN | Net Amount Sign |
| 114-128 | 15 | AN | Visa Charges/Processing Fee |
| 129-130 | 2 | AN | Visa Charges Sign/Processing Fee Sign |
| 131-145 | 15 | AN | Count |
| 146-160 | 15 | UN | Net Amount in Settlement Currency |
| 161-162 | 2 | AN | Net Amount in Settlement Currency Sign |
| 163-165 | 3 | UN | Settlement Balancing Currency Currency Code |
| 166-167 | 2 | AN | Reserved |
| 168 | 1 | AN | Reimbursement Attribute |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V
Report Subgroup = 7

Table B–19: TC 46, TCR 0 (Report Subgroup 7) Member Settlement Data Edit Criteria (1 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1-2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a zero. |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a one. |
| Destination BIN P: 5-10 L: 6 F: unpacked numeric | Note: This is the BIN to which the report is to be delivered. |
| Source BIN P: 11-16 L: 6 F: unpacked numeric | Note: This field will contain zeroes. |
| Settlement Service ID P: 17-19 L: 3 F: unpacked numeric | Note: This is the identifier for the settlement service. |

Table B–19: TC 46, TCR 0 (Report Subgroup 7) Member Settlement Data Edit Criteria (2 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Settlement Currency Code P: 20-22 L: 3 F: unpacked numeric | Note: This field will contain the settlement currency code. |
| Settlement Date P: 23-29 L: 7 F: unpacked numeric | Note: This field contains the date for which settlement was performed. The format of the date is CCYYDDD, where CC is the century, YY is the year, and DDD is the Julian day. |
| Report Date P: 30-36 L: 7 F: unpacked numeric | Note: This field contains the date on which the report was produced. The format of the date is CCYYDDD, where CC is the century, YY is the year, and DDD is the Julian day. |
| Funds Transfer SRE P: 37-46 L: 10 F: unpacked numeric | Note: This field contains the SRE identifier for the funds transfer entity. |
| No Data Indicator P: 47 L: 1 F: alphanumeric | Note: The possible values for this field are: Y (if there is no data for this report) or space. If the value is 'Y', there will be no TCR 1 produced for this report. |
| Reporting For SRE P: 48-57 L: 10 F: alphanumeric | Note: This field contains the Reporting for SRE identifier and is only applicable when the Report Identification Number is 453. |
| Reserved P: 58 L: 1 F: alphanumeric | Note: This field contains space. |

Table B–19: TC 46, TCR 0 (Report Subgroup 7) Member Settlement Data Edit Criteria (3 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a 'V'. |
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain a 7. |
| Report Identification Number P: 61-63 L: 3 F: alphanumeric | Note: This field will contain 451, 452, or 453. |
| Report Identification Suffix P: 64-65 L: 2 F: alphanumeric | Note: This field will contain space. |
| Amount Type P: 66 L: 1 F: alphanumeric | Note: This field contains the amount type. |
| Credit Amount P: 67-81 L: 15 F: alphanumeric | Note: This field contains the credit amount. If there is no credit amount, this field will contain space. |
| Debit Amount P: 82-96 L: 15 F: alphanumeric | Note: This field contains the debit amount. If there is no debit amount, this field will contain space. |
| Net Amount P: 97-111 L: 15 F: alphanumeric | Note: This field contains the net amount. |

Table B-19: TC 46, TCR 0 (Report Subgroup 7) Member Settlement Data Edit Criteria (4 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| Net Amount Sign P: 112-113 L: 2 F: alphanumeric | Note: This field contains the sign for the net amount, DB for debit and CR for credit. |
| Visa Charges/Processing Fee P: 114-128 L: 15 F: alphanumeric | Note: This field contains Visa charges if the report identification number = 451. This field contains processing fee if the report identification number = 452 or 453. If the No Data Indicator = Y, this field will contain space. |
| Visa Charges Processing Fee Sign P: 129-130 L: 2 F: alphanumeric | Note: This field contains the sign for Visa Charge/Processing Fee, DB for debit and CR for credit. |
| Count P: 131-145 L: 15 F: alphanumeric | Note: This field contains the transaction count and will only be applicable if the Report Identification Number is 452 or 453; otherwise it will be space. If the No Data Indicator = 'Y', this field will contain space. |
| Net Amount in Settlement Currency P: 146-160 L: 15 F: unpacked numeric | Note: This field is for VSS-455 report only, for all other reports, the field will be space. For VSS-455 report, this will contain in the net amount in the settlement currency of the SRE. |
| Net Amount in Settlement Currency Sign P: 161-162 L: 1 F: alphanumeric | Note: This field is for VSS-455 report only, for all other reports, the field will be space. For VSS-455 report, DB for debit and CR for credit. |
| Settlement Balancing Currency Code P: 163-165 L: 2 F: unpacked numeric | Note: This field is for VSS-455 report only, for all other reports, the field will be space. For VSS-455 report, this will contain the settlement balancing currency code. |

Table B–19: TC 46, TCR 0 (Report Subgroup 7) Member Settlement Data Edit Criteria (5 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|-----------------------------------|
| Reserved P: 146-167 L: 22 F: alphanumeric | Note: This field contains space. |
| Reimbursement Attribute P: 168 L: 1 F: alphanumeric | Note: This field contains a zero. |

TC 46

TCR 0 Report Group = V
Report Subgroup = 9

Table B-20: TC 46, TCR 0 (Report Subgroup 9) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---------------------------------------|
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-10 | 6 | UN | Destination BIN |
| 11-16 | 6 | UN | Source BIN |
| 17-26 | 10 | AN | Reporting For SRE Identifier |
| 27-36 | 10 | AN | Rollup to SRE Identifier |
| 37-46 | 10 | AN | Funds Transfer SRE Identifier |
| 47-49 | 3 | UN | Settlement Service Identifier |
| 50-52 | 3 | UN | Settlement Currency Code |
| 53 | 1 | AN | Business Mode |
| 54 | 1 | AN | No Data Indicator |
| 55-58 | 4 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61-63 | 3 | AN | Report Identification Number |
| 64-65 | 2 | AN | Report Identification Suffix |
| 66-72 | 7 | AN | Settlement Date |
| 73-79 | 7 | AN | Report Date |
| 80-86 | 7 | AN | From Date |
| 87-93 | 7 | AN | To Date |
| 94-96 | 3 | AN | Payment Mode/Settlement Type |
| 97-99 | 3 | AN | Business Transaction Type |
| 100 | 1 | AN | Business Transaction Cycle |
| 101 | 1 | AN | Twice Payment Number |
| 102-108 | 7 | AN | Original Date/Processing Date |
| 109-110 | 2 | AN | Summary Level |
| 111 | 1 | AN | Reversal Indicator |
| 112 | 1 | AN | Install Payment Indicator |
| 113-167 | 55 | AN | Reserved |
| 168 | 1 | AN | Reimbursement Attribute |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V
Report Subgroup = 9

Table B-21: TC 46, TCR 0 (Report Subgroup 9) Member Settlement Data Edit Criteria (1 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 1. |
| Destination BIN P: 5–10 L: 6 F: unpacked numeric | Note: This field contains the BIN to which the report is to be delivered. |
| Source BIN P: 11–16 L: 6 F: unpacked numeric | Note: This field will contain zeros. |
| Reporting For SRE Identifier P: 17–26 L: 10 F: alphanumeric | Note: This field contains the identifier for the SRE for which this report was requested. |

Table B-21: TC 46, TCR 0 (Report Subgroup 9) Member Settlement Data Edit Criteria (2 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Rollup to SRE Identifier P: 27–36 L: 10 F: alphanumeric | Note: This field contains the identifier for the SRE that is directly superior to the Reporting For SRE in the settlement hierarchy. If the Reporting For SRE is the highest SRE in the settlement hierarchy, then this field will contain the same value as the Reporting For SRE Identifier. |
| Funds Transfer SRE Identifier P: 37–46 L: 10 F: alphanumeric | Note: When the funds transfer entity for the Reporting For SRE is the same as the Reporting for SRE or is at a level in the settlement hierarchy that is superior to the Reporting For SRE, then this field will contain the SRE identifier for the funds transfer entity. Otherwise, this field will contain space. |
| Settlement Service Identifier P: 47–49 L: 3 F: unpacked numeric | Note: This is the 3-digit code which identifies the Settlement Service used. Possible values for this field are included in Appendix C. VSS Codes of this document. |
| Settlement Currency Code P: 50–52 L: 3 F: alphanumeric | Note: This is the ISO numeric currency in which the amounts are reported. Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System BASE I Technical Specifications</i> manual. If the No Data Indicator = Y, this field will contain space. |
| Business Mode P: 53 L: 1 F: alphanumeric | Note: The possible values for this field are: 1 = Acquirer 2 = Issuer 3 = Other 9 = Total This code designates the type of value contained in the credit amount, debit amount, and net amount fields. If the No Data Indicator = Y, this field will contain space. |
| No Data Indicator P: 54 L: 1 F: alphanumeric | Note: The possible values for this field are “Y” or space, if there is no data for this report. |

Table B-21: TC 46, TCR 0 (Report Subgroup 9) Member Settlement Data Edit Criteria (3 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| Reserved P: 55–58 L: 4 F: alphanumeric | Note: This field contains space. |
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a "V". |
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain a 9. |
| Report Identification Number P: 61–63 L: 3 F: alphanumeric | Note: This field will contain 310, 600, or 610. |
| Report Identification Suffix P: 64–65 L: 2 F: alphanumeric | Note: This field will contain space Reserved for future enhancement: M for monthly version of the report. |
| Settlement Date P: 66–72 L: 7 F: alphanumeric | Note: If the Report Identification Suffix contains space, this field will contain the date for which settlement was performed. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. If the Report Identification Suffix contains an "M", this field will contain space. |
| Report Date P: 73–79 L: 7 F: alphanumeric | Note: This field contains the date on which the report was produced. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |

Table B-21: TC 46, TCR 0 (Report Subgroup 9) Member Settlement Data Edit Criteria (4 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| From Date P: 80–86 L: 7 F: alphanumeric | <p>Note: This field will contain space.</p> <p>Reserved for future enhancement: When the Report Identification Suffix contains an “M”, this field contains the starting range for information contained in the report.</p> <p>The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day.</p> |
| To Date P: 87–93 L: 7 F: alphanumeric | <p>Note: This field will contain space.</p> <p>Reserved for future enhancement: When the Report Identification Suffix contains an “M”, this field contains the ending range for information contained in the report.</p> <p>The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day.</p> |
| Payment Mode/Settlement Type P: 94–96 L: 3 F: alphanumeric | <p>Note: This field will contain the Payment Mode for SRE participating in the Japan NNSS and Settlement Type in Brazil NNSS; otherwise the field will be blank.</p> |
| Business Transaction Type P: 97–99 L: 3 F: alphanumeric | <p>Note: The possible values for this field are included in Appendix C. VSS Codes of this document.</p> <p>If the No Data Indicator = Y, this field will contain a space.</p> |
| Business Transaction Cycle P: 100 L: 1 F: alphanumeric | <p>Note: This field contains the Business Transaction Cycle. Possible values for this field are included in Appendix C. VSS Codes of this document.</p> <p>If the No Data Indicator = Y, this field will contain a space.</p> |
| Twice Payment Number P: 101 L: 1 F: alphanumeric | <p>Note: This field is only applicable for SREs participating in the Japan National Net Settlement Service. For SREs not participating in the Japan National Net Settlement Service, this field will contain a space. If the No Data Indicator = Y, this field will contain a space.</p> |

Table B-21: TC 46, TCR 0 (Report Subgroup 9) Member Settlement Data Edit Criteria (5 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| Original Date/Processing P: 102–108 L: 7 F: alphanumeric | Note: The possible values of this field are space or a date. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| Summary Level P: 109–110 L: 2 F: alphanumeric | Note: This field designates the level of summarization contained in the TC 46 record. Possible values for this field are: 01 = Business Mode Total 02 = Payment Mode/Settlement Type Total 03 = Business Transaction Total 04 = Business Cycle Total |
| Reversal Indicator P: 111 L: 1 F: alphanumeric | Note: The possible values for this field are “Y”, “N”, and space. If the No Data Indicator = Y, this field will contain a space. |
| Install Payment Indicator P: 112 L: 1 F: alphanumeric | This field is only valid when the payment mode is 61. The possible values for this field are “2”, “3”, or space. When this field is “2” and payment mode is “61”, these are “twice payment” transactions. When this field is “3” and the payment mode is “61”, these are “installment payment” transactions. |
| Reserved P: 113–167 L: 55 F: alphanumeric | Note: This field contains space. |
| Reimbursement Attribute P: 168 L: 1 F: alphanumeric | Note: This field will contain a 0 (zero). |

TC 46

TCR 1 Report Group = V Report Subgroup = 6

Table B-22: TC 46, TCR 1 (Report Subgroup 6) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|---|--------------|---------------------|---------------------------------------|
| <p>The TCR 1 will only be produced for VSS-900 series monthly reports <i>only</i> when the Report Identification Number = 900, and the Report Identification Suffix on the TCR 0 = "M", "SM", "PM", or "XM".</p> <p>In addition, the TCR 1 will only be attached to the first TCR 0 of the report. The remaining TCR 0s will not have a corresponding TCR 1.</p> <p>Note: <i>There is only one TCR 1 per one monthly report.</i></p> | | | |
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-11 | 7 | AN | From Date |
| 12-18 | 7 | AN | To Date |
| 19-168 | 150 | AN | Reserved |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 1 Report Group = V
Report Subgroup = 6

Table B–23: TC 46, TCR 1 (Report Subgroup 6) Member Settlement Data Edit Criteria

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain the value of 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 1. |
| From Date P: 5-11 L: 7 F: alphanumeric | <p>Note: This field contains starting date range for information contained in the report when the Report Identification Suffix contains "M", "SM", "PM", or "XM"; otherwise, the field contains space.</p> <p>The format of this date is CCYYDDD, where CC is the century, YY is the year, and DDD is the Julian day.</p> |
| To Date P: 12-18 L: 7 F: alphanumeric | <p>Note: This field contains ending date range for information contained in the report when the Report Identification Suffix contains "M", "SM", "PM", or "XM"; otherwise, the field contains space.</p> <p>The format of this date is CCYYDDD, where CC is the century, YY is the year, and DDD is the Julian day.</p> |
| Reserved P: 19-168 L: 150 F: alphanumeric | Note: This field contains space. |

TC 46

TCR 1 Report Group = V Report Subgroup = 9

Table B-24: TC 46, TCR 1 (Report Subgroup 9) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---------------------------------------|
| 1–2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5–19 | 15 | AN | First Count |
| 20–34 | 15 | AN | Second Count |
| 35–49 | 15 | AN | First Amount |
| 50–51 | 2 | AN | First Amount Sign |
| 52–66 | 15 | AN | Second Amount |
| 67–68 | 2 | AN | Second Amount Sign |
| 69–83 | 15 | AN | Third Amount |
| 84–85 | 2 | AN | Third Amount Sign |
| 86–100 | 15 | AN | Fourth Amount |
| 101–102 | 2 | AN | Fourth Amount Sign |
| 103–117 | 15 | AN | Fifth Amount |
| 118–119 | 2 | AN | Fifth Amount Sign |
| 120–134 | 15 | AN | Sixth Amount |
| 135–136 | 2 | AN | Sixth Amount Sign |
| 137–168 | 32 | AN | Reserved |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 1 Report Group = V
Report Subgroup = 9

Table B–25: TC 46, TCR 1 (Report Subgroup 9) Member Settlement Data Edit Criteria (1 of 3)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain the value 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a 0 (zero). |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a 1. |
| First Count P: 5–19 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. Refer to the following tables. |
| Second Count P: 20–34 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. Refer to the following tables. |
| First Amount P: 35–49 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. Refer to the following tables. The number of decimal places for this field depends on the currency. |

Table B-25: TC 46, TCR 1 (Report Subgroup 9) Member Settlement Data Edit Criteria (2 of 3)

| Field (Positions; Length; Format) | Edit Criteria |
|--|--|
| First Amount Sign P: 50–51 L: 2 F: alphanumeric | Note: The First Amount Sign is DB (for debit), CR (for credit), or space if there is no First Amount. |
| Second Amount P: 52–66 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. Refer to the following tables. The number of decimal places for this field depends on the currency. |
| Second Amount Sign P: 67–68 L: 2 F: alphanumeric | Note: The Second Amount Sign is DB (for debit), CR (for credit), or space if there is no Second Amount. |
| Third Amount P: 69–83 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. Refer to the following tables. The number of decimal places for this field depends on the currency. |
| Third Amount Sign P: 84–85 L: 2 F: alphanumeric | Note: The Third Amount Sign is DB (for debit), CR (for credit), or space if there is no Third Amount. |
| Fourth Amount P: 86–100 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. Refer to the following tables. The number of decimal places for this field depends on the currency. |
| Fourth Amount Sign P: 101–102 L: 2 F: alphanumeric | Note: The Fourth Amount Sign is DB (for debit), CR (for credit), or space if there is no Fourth Amount. |

Table B-25: TC 46, TCR 1 (Report Subgroup 9) Member Settlement Data Edit Criteria (3 of 3)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Fifth Amount P: 103–117 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. Refer to the following tables. The number of decimal places for this field depends on the currency. |
| Fifth Amount Sign P: 118–119 L: 2 F: alphanumeric | Note: The Fourth Amount Sign is DB (for debit), CR (for credit), or space if there is no Fifth Amount. |
| Sixth Amount P: 120–134 L: 15 F: alphanumeric | Note: The contents of this field are dependent upon the Report Identification Number. Refer to the following tables. The number of decimal places for this field depends on the currency. |
| Sixth Amount Sign P: 135–136 L: 2 F: alphanumeric | Note: The Sixth Amount Sign is DB (for debit), CR (for credit), or space if there is no Sixth Amount. |
| Reserved P: 137–168 L: 32 F: alphanumeric | Note: This field will contain space. |

The following table shows the specific fields on the VSS reports to which the counts and amounts in the TCR1 record map. When the No Data Indicator on the TCR 0 = Y, not TCR1 record will be created.

| | VSS-310 | VSS-600 | VSS-610 |
|---------------|--------------------|--------------------|--------------------|
| First count | Interchange Count | Interchange Count | Interchange Count |
| Second count | Space | Space | Space |
| First amount | Interchange Amount | Interchange Amount | Interchange Amount |
| Second amount | Interchange Fee | Interchange Fee | Interchange Fee |
| Third amount | Processing Charge | Processing Charge | Space |
| Fourth amount | Settlement Amount | Settlement Amount | Space |
| Fifth amount | Space | Space | Space |
| Sixth amount | Space | Space | Space |

TC 46

TCR 0 Report Group = V
Report Subgroup = A

Table B-26: TC 46, TCR 0 (Report Subgroup A) Member Settlement Data Record Layout

| Position | Field Length | Format ¹ | Contents/Codes |
|----------|--------------|---------------------|---------------------------------------|
| 1-2 | 2 | UN | Transaction Code |
| 3 | 1 | UN | Transaction Code Qualifier |
| 4 | 1 | UN | Transaction Component Sequence Number |
| 5-10 | 6 | UN | Destination BIN |
| 11-16 | 6 | UN | Source BIN |
| 17-19 | 3 | UN | Settlement Service Identifier |
| 20-22 | 3 | AN | Settlement Currency Code |
| 23 | 1 | UN | No Data Indicator |
| 24-30 | 7 | AN | Processing Date |
| 31-37 | 7 | AN | Report Date |
| 38-58 | 21 | AN | Reserved |
| 59 | 1 | AN | Report Group |
| 60 | 1 | AN | Report Subgroup |
| 61-63 | 3 | AN | Report Identification Number |
| 64-65 | 2 | AN | Report Identification Suffix |
| 66 | 1 | AN | Settlement Indicator |
| 67-76 | 10 | AN | SRE ID |
| 77-83 | 7 | AN | Clearing Date |
| 84-90 | 7 | AN | Settlement Date |
| 91-93 | 3 | AN | Business Transaction Code |
| 94 | 1 | AN | Business Transaction Cycle |
| 95 | 1 | AN | Reversal Indicator |
| 96-98 | 3 | AN | Payment Mode/Settlement Type |
| 99-113 | 15 | AN | Count |
| 114-128 | 15 | AN | Amount |
| 129-130 | 2 | AN | Amount Sign |
| 131 | 1 | AN | INPA Type |
| 132-134 | 3 | AN | Charge Type |
| 135-150 | 16 | AN | Fee Descriptor |
| 151-168 | 18 | AN | Reserved |

¹ UN = Unpacked Numeric, AN = Alphanumeric

TC 46

TCR 0 Report Group = V
Report Subgroup = A

Table B-27: TC 46, TCR 0 (Report Subgroup A) Member Settlement Data Edit Criteria (1 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Transaction Code P: 1–2 L: 2 F: unpacked numeric | Note: This field will contain a 46. |
| Transaction Code Qualifier P: 3 L: 1 F: unpacked numeric | Note: This field will contain a zero. |
| Transaction Component Sequence Number P: 4 L: 1 F: unpacked numeric | Note: This field will contain a one. |
| Destination BIN P: 5–10 L: 6 F: unpacked numeric | Note: This is the BIN to which the report is to be delivered. |
| Source BIN P: 11–16 L: 6 F: unpacked numeric | Note: This field will contain zeroes. |
| Settlement Service Identifier P: 17–19 L: 3 F: unpacked numeric | Note: This is the three-digit code which identifies the Settlement Service used. Possible values of this field are included in Appendix C of the <i>VisaNet Settlement Service (VSS) User's Guide, Volume 2</i> . |

Table B-27: TC 46, TCR 0 (Report Subgroup A) Member Settlement Data Edit Criteria (2 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|--|
| Settlement Currency Code P: 20–221 L: 3 F: unpacked numeric | Note: This is the ISO numeric currency in which settlement amounts are reported. Possible values for this field are available in the <i>BASE II Clearing Data Codes</i> manual and in the <i>V.I.P. System Technical Reference, Volume 2 Fields and Code Descriptions</i> manual. If the No Data Indicator = Y, this field will contain space. |
| No Data Indicator P: 23 L: 1 F: alphanumeric | Note: The possible values for this field are Y, if there is no data for this report, or space. |
| Processing Date P: 24–30 L: 7 F: alphanumeric | Note: If the Report Identification Suffix contains a space that contains the date for which settlement was performed. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| Report Date P: 31–37 L: 7 F: alphanumeric | Note: This contains the date on which the report was produced. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| Reserved P: 38–58 L: 21 F: alphanumeric | Note: This field contains spaces. |
| Report Group P: 59 L: 1 F: alphanumeric | Note: This field will contain a 'V'. |
| Report Subgroup P: 60 L: 1 F: alphanumeric | Note: This field will contain an 'A' |

Table B-27: TC 46, TCR 0 (Report Subgroup A) Member Settlement Data Edit Criteria (3 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|--|---|
| Report Identification Number P: 61–63 L: 3 F: alphanumeric | Note: This field will contain 550. |
| Report Identification Suffix P: 64–65 L: 2 F: alphanumeric | Note: This field will contain space. Reserved for future enhancement. |
| Settlement Indicator P: 66 L: 1 F: alphanumeric | Note: Possible values for this field are Y or space. If equals to Y, the exception deferred INPA is due to be settled on the current report settlement date. |
| SRE ID P: 67–76 L: 10 F: alphanumeric | Note: The SRE of the exception deferred INPA. |
| Clearing Date P: 77–83 L: 7 F: alphanumeric | Note: This contains the date on which the exception deferred INPA is cleared. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| Settlement Date P: 84–90 L: 7 F: alphanumeric | Note: This contains the date on which the exception deferred INPA is supposed to be settled. The format of this date is CCYYDDD where CC is the century, YY is the year, and DDD is the Julian day. |
| Business Transaction Code P: 91–93 L: 3 F: alphanumeric | Note: This contains the business transaction code of the exception deferred INPA. |

Table B-27: TC 46, TCR 0 (Report Subgroup A) Member Settlement Data Edit Criteria (4 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Business Transaction Cycle P: 94 L: 1 F: alphanumeric | Note: This contains the business transaction cycle of the exception deferred INPA. Possible values for this field are included in Appendix C of the <i>VisaNet Settlement Services (VSS) User's Guide, Volume 2</i> . |
| Reversal Indicator P: 95 L: 1 F: alphanumeric | Note: Possible values for this field are Y or N. |
| Payment Mode/Settlement Type P: 96–983 L: 3 F: alphanumeric | Note: Possible values for this field are listed on VSS Reference Guide. This is the Payment Mode (for Japan NNSS) and Settlement Type (for Brazil NNSS) of the deferred INPA. For transactions in Japan NNSS or Brazil NNSS, this field will be blank. |
| Count P: 99–113 L: 15 F: alphanumeric | Note: This contains the transaction count of exception deferred INPA. |
| Amount P: 114–128 L: 15 F: alphanumeric | Note: This contains the total transaction amount of the exception deferred INPA. |
| Amount Sign P: 129–130 L: 2 F: alphanumeric | Note: The Amount Sign is DR for debit and CR for credit. |
| INPA Type P: 131 L: 1 F: alphanumeric | Note: Possible values for this field are I, F, and C; where I = Interchange INPA F = Fee INPA, and C = Change INPA |

Table B-27: TC 46, TCR 0 (Report Subgroup A) Member Settlement Data Edit Criteria (5 of 5)

| Field (Positions; Length; Format) | Edit Criteria |
|---|---|
| Charge Type P: 132–134 L: 3 F: alphanumeric | Note: If INPA Type = C (charge type INPA), this will contain the Charge Type of the exception deferred INPA, otherwise, it will be space. |
| Fee Descriptor P: 135–150 L: 16 F: alphanumeric | Note: This field contains fee descriptor if the exception deferred INPA is a fee INPA and it is not from the Japan NNSS or Brazil NNSS. |
| Reserved P: 151–168 L: 18 F: alphanumeric | Note: This field contains spaces. |

VSS Codes

C

The following VisaNet Settlement Service (VSS) codes listed in this chapter reflect the values used in machine-readable formats:

- Business Transaction Types
- Fee Collection/Funds Disbursement Business Transactions
- Business Transaction Cycle Codes
- Business Modes
- Charge Types
- Jurisdictions
- Regions
- Settlement Services
- Transaction Dispositions

Business Transaction Types

For information on how these new business transactions relate to existing transactions, see the following appendixes in *VisaNet Settlement Service (VSS) Reference Guide, Volume 2, Reports*:

- Appendix G, SMS DS Reports to VSS Reports Cross-Reference
- Appendix H, SMS Interlink (ILM) Reports to VSS Reports Cross-Reference

Table C–1: Business Transaction Types (1 of 4)

| Code | Business Transaction Type |
|------|---|
| 100 | Purchase |
| 110 | VisaPhone |
| 120 | Quasi-cash |
| 140 | DDS On-Us |
| 141 | DDS Participate |
| 142 | DDS Merchant Issuer |
| 200 | Merchandise Credit |
| 210 | Quasi-cash Credit |
| 300 | Manual Cash |
| 310 | ATM Cash |
| 320 | POS Check |
| 330 | Card Holder Funds Transfer |
| 400 | Payment Order Sendback |
| 410 | Payment Order |
| 420 | Payment Order Notification |
| 5xx | Fee Collection Business Transactions (see Table C–2) |

Table C-1: Business Transaction Types (2 of 4)

| Code | Business Transaction Type |
|------|--|
| 6xx | Funds Disbursement Transactions (see Table C-2) |
| 701 | Returned Item |
| 702 | Returned Item |
| 703 | Returned Item |
| 704 | Reclassification Advice |
| 730 | ICS Outgoing/Query |
| 731 | ICS Incoming/Resp |
| 732 | Risk Management |
| 733 | Multipurpose Message |
| 738 | Request For Copy |
| 739 | RFC Fulfillment |
| 740 | Fraud Advice |
| 742 | Merch File Upd (Mand) |
| 743 | Merch File Upd (Opt) |
| 744 | Batch Acknowledgment |
| 745 | General Delivery Rpts |
| 746 | Sett Rpts (Mach Read) |
| 747 | Sett Rpts (Print Imag) |
| 748 | BASE I Advice Records |
| 750 | Text Message |
| 751 | Request For Original |

Table C-1: Business Transaction Types (3 of 4)

| Code | Business Transaction Type |
|-------------|------------------------------------|
| 752 | Request For Photocopy |
| 753 | Confirmation Request |
| 754 | Table Updates |
| 755 | RCRF Updates |
| 756 | Currency Conv Rate Upd |
| 757 | Data Capture Advice |
| 758 | National Sett Adv |
| 759 | Interface Advice |
| 800 | POS Authorization |
| 801 | POS Preauthorization |
| 802 | POS Balance Inquiry |
| 803 | POS Authorization Reversal |
| 804 | POS Preauthorization Reversal |
| 806 | POS Decline |
| 810 | DDS On-Us Preauthorization |
| 811 | DDS On-Us Decline |
| 812 | DDS Participant Preauthorization |
| 813 | DDS Participant Decline |
| 814 | DDS MIS Preauthorization |
| 815 | DDS MIS Decline |
| 816 | DDS Acquirer Specified Destination |

Table C-1: Business Transaction Types (4 of 4)

| Code | Business Transaction Type |
|-------------|----------------------------------|
| 850 | ATM Authorization |
| 852 | ATM Balance Inquiry |
| 853 | ATM Authorization Reversal |
| 856 | ATM Decline |
| 857 | ATM Transfer |
| 862 | Visa ePay Balance Inquiry |
| 867 | Visa ePay Transfer |
| 870 | File Maintenance |
| 999 | Other Transactions |

Fee Collection/Funds Disbursement Business Transactions

All fee collection and funds disbursement business transactions have the following descriptors on the VSS reports:

- FEE COLLECT RC = 9999
- FUNDS DISBURSE RC = 9999

where: 9999 is the Reason Code.

For descriptions of the Reason Codes, refer to the *V.I.P. System BASE I Technical Specifications* or the *BASE II Clearing Data Codes* manual.

Table C-2: Fee Collection/Funds Disbursement (1 of 4)

| Reason Code | VSS Business Transaction Code | |
|-------------|-------------------------------|--------------------|
| | Fee Collection | Funds Disbursement |
| 0100 | 500 | 600 |
| 0110 | 501 | 601 |
| 0130 | 502 | 602 |
| 0140 | 503 | 603 |
| 0150 | 504 | 604 |
| 0160 | 505 | 605 |
| 0170 | 506 | 606 |
| 0190 | 507 | 607 |
| 0200 | 508 | 608 |
| 0210 | 509 | 609 |
| 0220 | 510 | 610 |
| 0230 | 511 | 611 |
| 0240 | 512 | 612 |

Table C-2: Fee Collection/Funds Disbursement (2 of 4)

| Reason Code | VSS Business Transaction Code | |
|-------------|-------------------------------|--------------------|
| | Fee Collection | Funds Disbursement |
| 0300 | 513 | 613 |
| 0350 | 514 | 614 |
| 0370 | 515 | 615 |
| 0390 | 516 | 616 |
| 0400 | 517 | 617 |
| 5000 | 518 | 618 |
| 5010 | 519 | 619 |
| 5015 | 520 | 620 |
| 5020 | 521 | 621 |
| 5030 | 522 | 622 |
| 5040 | 523 | 623 |
| 5050 | 524 | 624 |
| 5060 | 525 | 625 |
| 5080 | 526 | 626 |
| 5090 | 527 | 627 |
| 5100 | 528 | 628 |
| 5110 | 529 | 629 |
| 5120 | 530 | 630 |
| 5130 | 531 | 631 |

Table C-2: Fee Collection/Funds Disbursement (3 of 4)

| Reason Code | VSS Business Transaction Code | |
|-------------|-------------------------------|--------------------|
| | Fee Collection | Funds Disbursement |
| 5140 | 532 | 632 |
| 5150 | 533 | 633 |
| 5160 | 534 | 634 |
| 5165 | 535 | 635 |
| 5170 | 536 | 636 |
| 5180 | 537 | 637 |
| 5185 | 538 | 638 |
| 5190 | 539 | 639 |
| 5195 | 540 | 640 |
| 5210 | 541 | 641 |
| 5240 | 542 | 642 |
| 5245 | 543 | 643 |
| 5250 | 544 | 644 |
| 5260 | 545 | 645 |
| 5270 | 546 | 646 |
| 5280 | 547 | 647 |
| 5282 | 548 | 648 |
| 5284 | 549 | 649 |
| 5286 | 550 | 650 |

Table C-2: Fee Collection/Funds Disbursement (4 of 4)

| Reason Code | VSS Business Transaction Code | |
|-------------|-------------------------------|--------------------|
| | Fee Collection | Funds Disbursement |
| 5290 | 551 | 651 |
| 5300 | 552 | 652 |
| Other | 599 | 699 |

Table C-3: Business Transaction Cycle Codes

| Code | Cycle |
|------|--|
| 1 | Originals |
| 2 | Chargebacks |
| 3 | Representments |
| 4 | Second Chargebacks |
| 5 | Debit Adjustments |
| 6 | Credit Adjustments |
| 0 | The transaction does not have a cycle. |

Table C-4: Business Modes

| Code | Business Mode |
|-------------|----------------------|
| 1 | Acquirer |
| 2 | Issuer |
| 3 | Other |
| 9 | Total |

Table C-5: Charge Types

| Code | Charge Type |
|-------------|---|
| 001 | BASE II Processing Charges |
| 002 | International Outgoing Interchange (IOI) Fees |
| 003 | Special Airline Fees (SAF) |
| 004 | Currency Conversion Fees |
| 005 | Currency Conversion Fee Allocations |
| 006 | Returned Item Charges |
| 007 | Escrow |
| 008 | Currency Rate Difference |
| 009 | Cross-Border USD |
| 010 | Cross-Border USD Allocation |
| 011 | International Service Assessment |

Table C-5: Charge Types

| | |
|-----|---|
| 012 | International Service Assessment Allocation |
| 901 | ATM Fees Differential, Inter-Region |
| 902 | Rounding Difference |
| 903 | US Fee Differential |
| 904 | US SMIR Fee Differentials |
| 911 | ATM Fees Differential, Intra-Region |
| 000 | Other |

Table C-6: Jurisdictions

| Code | Jurisdiction |
|------|-------------------------|
| 00 | Visa International |
| 01 | Visa Canada |
| 02 | Visa CEMEA |
| 03 | Visa EU |
| 04 | Visa AP |
| 05 | Visa LAC |
| 06 | Visa USA |
| 07 | Plus USA |
| 08 | Interlink USA |
| 09 | Interlink International |
| 10 | Visa Germany |

Table C-6: Jurisdictions (continued)

| | |
|----|---------|
| 11 | Visa UK |
|----|---------|

Table C-7: Regions

| Code | Region |
|-------------|--|
| US | U.S.A. |
| CA | Canada |
| EU* | European Union (EU) |
| AP | Asia-Pacific (AP) |
| LA | Latin America and Caribbean (LAC) |
| CE | Central Europe, Middle East and Africa (CEMEA) |

Table C-8: Settlement Services (1 of 4)

| Code | Settlement Service |
|-------------|---------------------------|
| 001 | International Settlement |
| 002 | Visa Commerce |
| 010 | Australia National Net |
| 011 | Barbados National Net |
| 012 | Bahamas National Net |
| 013 | Bolivia National Net |
| 014 | Brazil National Net |
| 015 | Canada National Net |
| 016 | Costa Rica National Net |

Table C-8: Settlement Services (2 of 4)

| Code | Settlement Service |
|-------------|---------------------------------|
| 017 | Czech Republic National Net |
| 018 | Dominican Republic National Net |
| 019 | Ecuador National Net |
| 020 | U.K. National Net |
| 021 | Greece National Net |
| 022 | Guatemala National Net |
| 023 | Hungary National Net |
| 024 | Indonesia National Net |
| 025 | India National Net |
| 026 | Jamaica National Net |
| 027 | Japan National Net |
| 028 | South Korea National Net |
| 029 | Mexico National Net |
| 030 | Malaysia National Net |
| 031 | New Zealand National Net |
| 032 | Peru National Net |
| 033 | Paraguay National Net |
| 034 | Saudi Arabia National Net |
| 035 | Sweden National Net |
| 036 | Thailand National Net |
| 037 | Trinidad National Net |

Table C-8: Settlement Services (3 of 4)

| Code | Settlement Service |
|-------------|--|
| 038 | Venezuela National Net |
| 039 | United Arab Emirates National Net |
| 040 | Organization of Eastern Caribbean States Area Net |
| 041 | Kenya National Net |
| 042 | Mauritius National Net |
| 043 | Seychelles National Net |
| 044 | Hong Kong Area Net |
| 045 | Singapore Area Net |
| 046 | Romania National Net |
| 047 | Slovenia National Net |
| 049 | Russia National Net |
| 050 | Egypt National Net |
| 051 | Sri Lanka National Net |
| 052 | Poland National Net |
| 053 | Hong Kong China MNSS |
| 054 | Columbia National Net |
| 055 | El Salvador National Net |
| 056 | Honduras National Net |
| 057 | Pakistan National Net |
| 058 | Chile National Net |

Table C-8: Settlement Services (4 of 4)

| Code | Settlement Service |
|-------------|---------------------------|
| 059 | Zimbabwe National Net |
| 064 | Philippines National Net |
| 065 | Belize National Net |
| 067 | Kazakhstan National Net |
| 068 | Latvia National Net |
| 069 | Croatia National Net |
| 070 | Nicaragua National Net |
| 071 | Cayman Is National Net |
| 072 | Macedonia National Net |
| 073 | Brazil SMS National Net |
| 074 | Macau National Net |
| 076 | Serbia NNSS |
| 077 | Bosnia & Herzegovina NNSS |
| 078 | Bulgaria NNSS |
| 079 | Botswana NNSS |
| 081 | Ukraine NNSS |
| 082 | Belarus NNSS |
| 083 | Iraq NNSS |
| 084 | Bangladesh NNSS |
| 085 | South Africa NNSS |

Table C-9: Transaction Dispositions (1 of 2)

| Code | Transaction Disposition |
|-------------|---|
| 10 | Sent to Visa |
| 20 | Sent to Visa, To Warehouse |
| 24 | Sent to Visa, To Deferred |
| 28 | Sent to Visa, To CRS (Chargeback Reduction Service) |
| 30 | Sent to Visa, Accepted From Warehouse |
| 32 | Sent to Visa, Returned From Warehouse |
| 34 | Sent to Visa, From Deferred |
| 36 | Sent to Visa, Accepted From CRS |
| 38 | Sent to Visa, Returned From CRS |
| 40 | Sent to Visa and Sent to Settlement |
| 45 | Total Sent to Visa |
| 50 | Received From Visa |
| 60 | Received From Visa, To CRS |
| 61 | Received From Visa, To Deferred |
| 62 | Received From Visa, Current Cycle Returned |
| 63 | Received From Visa, From Deferred |
| 64 | Received From Visa, Returned From CRS |
| 66 | Received From Visa, Returned From Warehouse |
| 70 | Received From Visa and Sent to Settlement |

Table C-9: Transaction Dispositions (2 of 2)

| Code | Transaction Disposition |
|-------------|-----------------------------------|
| 59 | Received from Visa, To Deferred |
| 61 | Received from Visa, From Deferred |
| 75 | Total Received from Visa |
| 80 | Total Sent to Settlement |
| 82 | Total Clearing Only Financial |
| 84 | Total Nonfinancial |
| 86 | Total Clearing Only Nonfinancial |
| 90 | Total Transactions |
| 92 | From Warehouse to Deferred |
| 93 | From Warehouse to CRS |
| 94 | From CRS Accepted to Warehouse |
| 96 | From CRS Accepted to Deferred |
| 99 | Disposition Unknown |

SMS Reports and Raw Data

D

Single Message System (SMS) reports and raw data are available for members connected to SMS.

SMS-connected members may elect to receive SMS reports that detail a member's transaction activity. Subscription is optional for all SMS reports.

The SMS reports are listed in [Table D-1](#). Each of the following categories of SMS report is then explained and report examples are provided.

- Transaction Detail Reports
- Maintenance Reports
- Reconciliation Reports
- Error Reports

SMS-connected members may also elect to receive raw data records that detail member transaction activity for the processing day. Raw data allows the members to analyze and customize their Single Message System data in the way that best suits their business needs.

Raw data records are listed in [Table D-18](#) to [Table D-50](#). For a complete explanation of raw data record content, refer to the *V.I.P. System BASE I System Technical Specifications* and the *V.I.P. System Single Message System Technical Specifications* manuals.

SMS Report Numbering

SMS reports are identified with a combination of report number and sort criteria in accordance with the following guidelines:

- SMS report numbers begin with a “6” to differentiate them from existing Visa reports.
- The second position of the report number indicates the report category.
 - 60xx Transaction Detail Reports
 - 61xx Exception Detail reports
 - 62xx Maintenance Reports
 - 63xx Reconciliation Reports
 - 64xx Error Reports
 - 66xx–68xx Reserved for Future Use
 - 69xx Other Reports
- The third position of the report number indicates whether the report is intended for an issuer, an acquirer, or both.
 - Issuer reports have an even number.
 - Acquirer reports have an odd number.
 - Reports that apply to both issuers and acquirers have an even number.
- The final position of the report identifier indicates the sort criteria.

An Issuer Transaction Detail By Cardholder Number Report is numbered as SMS600C, with “C” indicating a cardholder number sort. An Acquirer Chargeback Detail By Retrieval Reference Number Report is identified as SMS611R, with “R” indicating a retrieval reference number sort.

The SMS reports are listed in [Table D-1](#).

NOTE: *Members have the option to subscribe to multiple sorts of the same report number.*

| | | | |
|-----------------|---|---|----------------------------|
| Sort Key | A | = | Acquirer ID |
| | C | = | Card Number |
| | I | = | Issuer ID |
| | R | = | Retrieval Reference Number |
| | T | = | Transmission Date and Time |

Table D-1: SMS Reports (1 of 3)

| Report Number | Report Title Report Function | Report Sort |
|----------------------|---|--------------------|
| SMS600 | Issuer Transaction Detail Lists 01xx, 02xx, and 04xx messages processed by Visa for the issuer | A, C, R, T |
| SMS601 | Acquirer Transaction Detail Lists 01xx, 02xx, and 04xx messages processed by Visa for the acquirer | C, I, R, T |
| SMS608 | Fee Collection & Funds Disbursement Detail Lists fee collections and funds disbursements applied to the issuer or acquirer | C |
| SMS610 | Issuer Chargeback Detail Lists issuer-initiated chargebacks and chargeback reversals | A, C, R |
| SMS611 | Acquirer Chargeback Detail Lists acquirer-processed chargebacks and chargeback reversals | C, I, R |
| SMS612 | Issuer Representment Detail Lists issuer-processed representments | A, C, R |

Table D–1: SMS Reports (2 of 3)

| Report Number | Report Title Report Function | Report Sort |
|----------------------|--|--------------------|
| SMS613 | Acquirer Representment Detail Lists acquirer-initiated representments | C, I, R |
| SMS614 | Issuer Adjustment and Merchandise Credit Detail Lists issuer-initiated and received adjustment transactions | A, C, R |
| SMS615 | Acquirer Adjustment and Merchandise Credit Detail Lists acquirer-initiated and received adjustment transactions | C, I, R |
| SMS616 | Issuer Cancellation and Reversal Detail Lists issuer-initiated and received cancellations and reversals | C, R |
| SMS617 | Acquirer Cancellation and Reversal Detail Lists acquirer-initiated and received cancellations and reversals | C, R |
| SMS620 | Issuer File Maintenance Daily Summary Lists accepted and rejected Exception, PIN Verification, and Address Verification file updates sent to VisaNet by the issuer | T |
| SMS624 | Routing Table Update Weekly Summary Lists Routing Table additions and deletions by card prefix | C |
| SMS626 | Administrative Message Daily Summary Lists issuer or acquirer processed 06xx administrative messages | R |
| SMS628 | Request for Copy/Original Daily Summary Lists issuer or acquirer processed request for copy messages and VisaNet Copy Request and Fulfillment Service (VCRFS) advices | C, R |

Table D–1: SMS Reports (3 of 3)

| Report Number | Report Title Report Function | Report Sort |
|----------------------|---|--------------------|
| SMS630 | Batch Total Reconciliation Summary Provides processing entities' financial positions by batch for the processing day (exclusive of fees, charges, BASE II transactions, and suspended Chargeback Reduction Service (CRS) transactions) | n/a |
| SMS640 | Issuer Error Detail Lists messages rejected by Visa due to edit errors and late responses | T |
| SMS641 | Acquirer Error Detail Lists messages rejected by Visa due to edit errors and late responses | T |
| SMS642 | Issuer CRS Returned Exception Detail Lists exception items returned by the Exception Manager due to CRS errors | C |
| SMS643 | Acquirer CRS Returned Exception Detail Lists exception items returned by the Exception Manager due to CRS errors | R |

n/a = Not Applicable

Report Design

To facilitate ease of use, SMS reports are designed to display the same information in the same location from report to report. The header structure is the same on all SMS reports. The header fields are described in [Table D-2](#).

Table D-2: Header Fields (1 of 2)

| Field Name | Contents |
|----------------------------------|---|
| REPORT ID | Report Number; for example, SMS600C |
| FUNDS XFR | Settlement reporting entity (SRE) and name of funds transfer member |
| PROCESSOR | BIN, network ID, and name of member's processor |
| AFFILIATE | BIN, network ID, and name of affiliate member |
| SRE | Lowest-level SRE and member name |
| SYSTEM/ NETWORK IDENTIFIER | SingleConnect / System Name (such as Visa, Interlink, Plus) |
| REPORT TITLE | Report title; for example, Issuer Transaction Detail by Transmission Date and Time |
| NATIONAL NET | If present, this field indicates that the transactions on this report are settled by National Net. |
| NATIONAL BILATERAL | If present, this field indicates the transactions on this report are settled by National Bilateral. |
| PAGE NUMBER | Page number of the report |
| ONLINE SETTLEMENT DATE | Date the funds are settled by SMS. The cutoff time for transactions that affect settlement is 8:00 p.m. Pacific time for Interlink or 10:00 p.m. Pacific time for Visa, Plus, and other SMS networks. |
| RUN DATE | Date the report is produced |

Table D-2: Header Fields (2 of 2)

| Field Name | Contents |
|------------------------|-------------------------------------|
| RUN TIME | Time the report is produced |
| VSS PROCESSING DATE | Date the funds are processed by VSS |

NOTE: SMS reports generate a total and force a page break any time a member reporting level changes (funds transfer SRE, processor, affiliate BIN, or lowest-level SRE).

For an example of a prototypical report header, see [Figure D-1](#).

Reporting Entities

SMS reports have four levels of reporting entities:

- Funds Transfer settlement reporting entity (SRE)
- Processor
- Affiliate BIN
- Lowest-level SRE

Funds Transfer SRE

The funds transfer SRE is the level at which funds transfer occurs. The funds transfer SRE can be at any level in the VSS hierarchy.

Processor

A processor is a Visa member or a Visa-approved nonmember that provides authorization, clearing, or settlement services for merchants and members. The processor captures transactions counts and amounts online. A running total of counts and amounts is accumulated each half hour. The system stores these totals as advice messages (0520) for recovery by the processor.

Affiliate BIN

The affiliate BIN can be an issuer, an acquirer, or both. Transactions for all card ranges assigned to an affiliate BIN appear on the affiliate BINs report. Note that SMS reports generate a total and force a page break any time a

reporting level changes. So, if a member has an affiliate BIN associated with multiple SREs or processors it may be necessary to add the subtotals to obtain the total activity for an affiliate.

For SMS reports at the affiliate level, the 10-digit number in the header consists of the following:

- The 6-digit BIN of the issuer or acquirer.
- The 4-digit Network ID (0002 for Visa, 0003 for Interlink, 0004 for Plus).

Lowest-Level SRE

The lowest-level SRE is the lowest level at which VSS produces settlement reports. The combination of the funds transfer SRE, processor, and affiliate BIN identifies the lowest-level SRE displayed on the SMS report.

Transaction Detail Reports

The SMS transaction detail reports (SMS600–SMS617) cumulatively reflect all a member's interchange transactions for one processing day. The reports assist the member center to reconcile its position with the V.I.P. System by providing a detailed transaction listing for the issuer or acquirer at the affiliate BIN level. Subtotals are provided for each affiliate BIN. Reports also generate a subtotal and force a page break any time a member reporting level changes. For example, if one affiliate BIN has activity with two processors, the report will have two affiliate subtotals—one for each processor.

Reports are produced daily for delivery to the subscriber. Subscription is optional for all transaction detail reports.

This section contains report samples and field descriptions for the SMS transaction detail reports.

Exception Detail Reports

The SMS exception detail reports (SMS610–SMS617) are a subset of the transaction detail reports. Exception detail reports display a particular category of the member's exception transactions for one processing day. These transactions are also displayed on the SMS600 or SMS601 report. Exception detail reports have the same functionality and fields as the SMS600 and SMS601 reports. Descriptions for the exception detail reports begin on page [D-32](#).

Other Transaction Detail Reports

The Manual Charges Detail (SMS606) and Fee Collection and Funds Disbursement Detail (SMS608) reports have different structures than the other transaction detail reports. The transactions displayed on these reports do not appear on the SMS600 or SMS601 report because of their unique data content. Layouts for these reports are designed to best display the data elements present in either a manual charge or a fee collection/funds disbursement. Tables that explain the fields on these reports appear before each report example beginning on page [D-55](#).

Optional Customized Lines

SMS transaction detail reports give members the option to customize the data present on their reports. Transaction detail reports have up to five lines of data that can be displayed for each transaction. Line data is grouped as follows:

- **Line 1**—Primary transaction data (members must receive this line)
- **Line 2**—Tracing and card acceptor identification data
- **Line 3**—Interlink exception tracing data; also reserved for future Chip Card Payment Service (CCPS) data
- **Line 4**—PS2000 and Plus proprietary data
- **Line 5**—Interchange Reimbursement Fee (IRF) data

The following SMS transaction detail reports offer optional customized lines:

- **SMS600**—Issuer Transaction Detail
- **SMS601**—Acquirer Transaction Detail
- **SMS610**—Issuer Chargeback Detail
- **SMS611**—Acquirer Chargeback Detail
- **SMS612**—Issuer Representment Detail
- **SMS613**—Acquirer Representment Detail
- **SMS614**—Issuer Adjustment and Merchandise Credit Detail
- **SMS615**—Acquirer Adjustment and Merchandise Credit Detail
- **SMS616**—Issuer Cancellation and Reversal Detail
- **SMS617**—Acquirer Cancellation and Reversal Detail

If an SMS report offers optional lines, members may subscribe to any combination of lines, but must subscribe to line 1. The default is to receive lines 1 through 4. Note that if a member subscribes to lines 2, 3, 4, or 5 and a transaction does not contain data normally displayed on that line, the line

does not print. If a member requests to change the optional lines received on an SMS report, the member should contact their Visa Member Services Representative.

Prototypical Transaction Detail Report

The prototypical transaction detail report example in [Figure D-1](#) shows all the fields that can be displayed on a standard transaction detail report. Members may receive up to five lines of transaction detail per transaction.

Two transactions are displayed on the report. The first transaction displayed is identical to the second transaction, with the exception of line 4. On the first transaction, line 4 contains the data elements present for an approved PS2000 transaction as well as the Plus proprietary data elements. Line 4 on the second transaction contains the data associated with a downgraded PS2000 transaction.

The tables following the prototype describe all the data elements in the body of the report. The column fields table describes the fields from left to right. The data line fields table describes the fields line by line, from left to right. Headers on the transaction detail reports are the same as all other SMS reports. For descriptions of the header fields, see [Table D-2](#).

NOTE: *The sample report has bold text to highlight headers versus data. Production SMS reports do not have bold text.*

Figure D-1: Sample SMS Transaction Detail Report

[illegible]

Legend – Field Values

| n = Numeric | x = Alphanumeric | a = Amount | c = Count | | |
|-------------|------------------|-------------|-----------|--|--|
| dd = Day | mmm = Month | yy = Year | | | |
| hh = Hour | mm = Minute | ss = Second | | | |

Column Headings

The column headings for the SMS transaction detail reports are described in [Table D-3](#).

Table D-3: Transaction Detail Report—Column Headings (1 of 3)

| Column Heading | Contents | Field Number and Name | |
|-----------------------------------|---|--|---|
| BAT NUM | The batch number 001 through 048, 049, 050, 100, and 255. | 10 | Batch Number <i>In Message Header</i> |
| XMIT (GMT)/LOCL DATE TIME | <p>Line 1 contains the transaction's GMT transmission date (DDMMM) and time (HH:MM:SS).</p> <p>For merchandise credits and preauthorization completions, line 2 contains the local date and time of the preauthorized purchase request and merchandise credit.</p> <p>For chargebacks and representments, line 1 of the transaction is the transaction date and time of the chargeback or representment and line 2 is the transaction date and time of the original.</p> <p>For Interlink representments only, line 3 indicates the date and time of the original, line 2 the date and time of the chargeback, and line 1 the date and time of the representment.</p> | 7 90 48 125 | Transmission Date and Time Original Data Elements Usage 11 (Local Date and Time of Interlink Preauth Completion Request and Merchandise Credit) <i>Interlink Only</i> Supporting Information <i>Interlink Only</i> |
| CARD NUMBER | The primary account number. | 2 | Primary Account Number |
| RETRIEVAL REF NUMBER | The 12-digit retrieval reference number. | 37 | Retrieval Reference Number |
| TRACE NUMBER | <p>The 6-digit trace number assigned to the transaction by the message initiator to uniquely identify a transaction.</p> <p>For chargebacks and representments, line 1 of the transaction is the trace number of the chargeback or representment and line 2 is the trace number of the original.</p> <p>For Interlink representments only, line 3 indicates the trace number of the original, line 2 the trace number of the chargeback, and line 1 the trace number of the representment.</p> | 11 90 125 | Systems Trace Audit Number Original Data Elements Supporting Information <i>Interlink Only</i> |

Table D-3: Transaction Detail Report—Column Headings (2 of 3)

| Column Heading | Contents | Field Number and Name | |
|------------------------|---|-----------------------|---|
| ACQRRER ID / ISSUER ID | The ID of the institution that is acting as acquirer or issuer. | 32 | Acquiring Institution ID Code <i>Issuer ID is determined by Visa</i> |
| TERMNL/NAME | TERMNL is the 1-digit terminal type and 1-digit terminal capability. NAME is the Card Acceptor Name/Location. The Card Acceptor field displays the first 25 characters and the last two characters of the field with the two components separated by a slash symbol (/). | 60 | Additional POS Information Positions 1 and 2 |
| | | 43 | Card Acceptor Name/ Location |
| TRAN TYPE | Indicates the 4-digit request message type; for example, an 0200 financial request or an 0400 reversal request. | n/a | |
| PROC CODE | The 6-digit processing code. | 3 | Processing Code |
| ENT MOD | The 3-digit POS Entry Mode code that indicates the conditions under which the transaction takes place at the point of service. | 22 | Point of Service Entry Mode Code |
| REAS CODE | The 4-digit message reason code that indicates the reason for sending an acquirer-generated message or issuer-generated chargeback. | 63.3 | Message Reason Code |
| CN | The 2-digit point of service condition code that indicates the condition under which the transaction takes place at the point of service. | 25 | Point of Service Condition Code |
| STP | The 4-digit STIP/switch reason code. This code indicates the reason that stand-in processing (STIP) responded on behalf of the member. | 63.4 | STIP/Switch Reason Code |
| RSP CD | The 2-digit response code that indicates the response given for the transaction. | 39 | Response Code |

Table D-3: Transaction Detail Report—Column Headings (3 of 3)

| Column Heading | Contents | Field Number and Name |
|---|--|---|
| CARDHOLDER BILLING / TRANSACTION AMT CUR | <p>AMT is the amount of the transaction. CUR is the alphanumeric currency code of the cardholder billing/transaction amount.</p> <p>Cashback amount (on originals), preauthorization amount (on preauth completions, when the preauthorized amount is different from the completion amount), and replacement amount (on partial reversals) are displayed on the second line.</p> <p>On a chargeback, line 2 contains the original transaction amount when different than the chargeback amount.</p> <p>For further explanation on the use of fields 6 and 4, see the description on Table D-5.</p> | <p>6 Amount, Cardholder Billing</p> <p>4 Amount, Transaction</p> <p>51 Currency Code, Cardholder Billing</p> <p>49 Currency Code, Transaction</p> <p>61.2 Other Amount, Cardholder Billing</p> <p>61.1 Other Amount, Transaction</p> <p>95 Replacement Amount</p> |
| SETTLEMENT AMOUNT (XXX) | <p>The transaction amount that affects the settlement account.</p> <p>The alphanumeric code in parentheses in the header indicates the settlement currency (for example, USD = U.S. Dollars).</p> <p>After the amount, CR = Credit and DR = Debit.</p> | <p>5 Amount, Settlement</p> <p>50 Currency Code, Settlement</p> |

n/a = Not Applicable

Data Line Fields

The data line fields for the SMS transaction detail reports are described in [Table D-4](#). For more information on field and code values and descriptions, refer to the *V.I.P. System BASE I Technical Specifications*.

Table D-4: Transaction Detail Report Data Line Fields (1 of 2)

| Data Line Field | Contents | Field Number and Name | |
|-----------------|--|-----------------------|--|
| CA ID: | The 8-character Card Acceptor Terminal ID and the 15-character Card Acceptor ID. The two fields are separated by two spaces. | 41 | Card Acceptor Terminal Identification |
| | | 42 | Card Acceptor Identification Code |
| ATC: | The 6-digit Application Transaction Counter, used for Chip Card transactions. | 137 | Application Transaction Counter |
| CA SQ: | The 3-digit Card Sequence Number, used for Chip Card transactions. | 23 | Card Sequence Number |
| TSN: | The 8-character Terminal Serial Number that uniquely identifies the merchant terminal used in Chip Card Payment Service (CCPS) transactions. | 133 | Terminal Serial Number |
| CI: | The 3-digit CCPS Indicators—CCPS Transaction Indicator, Card Authentication Reliability Indicator, and CCPS Rate Indicator. | 60.7 | CCPS Transaction Indicator |
| | | 60.8 | Card Authentication Reliability Indicator |
| EC: | The 1-digit Electronic Commerce Indicator that identifies the level of security present on Electronic Commerce financial transactions. | 63.6 | Mail/Telephone or Electronic Commerce Indicator Position 4 |
| USAGE: | The 1-digit Usage Code that indicates whether the transaction is a first or second chargeback or representment. | 48 | Usage 7a, Position 2 (Usage Code) |
| TR ID: | The 15-digit Transaction Identifier and, if present, the 2-digit Multiple Clearing Sequence Number separated from the Tran ID by a slash symbol (/). | 62.2 | Transaction Identifier |
| | | 62.11 | Multiple Clearing Sequence Number |

Table D-4: Transaction Detail Report Data Line Fields (2 of 2)

| Data Line Field | Contents | Field Number and Name | |
|-----------------|--|-----------------------|--|
| DG CD: | The 2-character Downgrade Reason Code. If present, appears instead of the Transaction Identifier. | 62.3 | Validation Code |
| ACI: | The one letter Authorization Characteristics Indicator (ACI). | 62.1 | Authorization Characteristics Indicator |
| VC: | The 4-character Validation Code. | 62.3 | Validation Code |
| PTS: | The Plus Time Stamp, comprised of a 9-digit time and transaction tracing number and the 4-digit local date, both assigned by Plus Systems, Inc.. A space separates the two components. | 48 | Usage 10 (Time Stamp for Plus Messages) |
| PMC: | The 6-digit Plus Proprietary Member Center (PMC) ID. On an issuer report, the acquirer's Plus PMC is displayed. On an acquirer report, the issuer's Plus PMC is displayed. | 63.3 | Plus Proprietary Member Center ID |
| SCHG: | An ATM surcharge from the acquirer to the issuer. The amount is included in field 4 or field 6 and so is not added to any subtotals. | 28 | Amount, Transaction Fee |
| FEE JURIS: | The jurisdiction of the interchange reimbursement fee (IRF) associated with the transaction. | Provided by Visa | |
| ROUTING: | The transaction routing which helps determine the IRF. | Provided by Visa | |
| FEE LEVEL: | The name of the IRF associated with the transaction. | Provided by Visa | |
| FPI: | The 3-digit alphanumeric interchange Fee Program Indicator. | Provided by Visa | |
| ABA: | The 9-digit MICR (Magnetic Ink Character Recognition) information scanned from the check by the POS terminal. Contents will be in parsed Visa format. | 125 | Supporting Information |

Note: If a data line field is not present in the message, then the accompanying line header does not print.

Amounts on Multicurrency Transactions

SMS transaction detail reports provide members with transaction amounts that include any currency conversion fees. Amount columns on the reports come from different online fields, depending on whether the recipient participates in the Visa Multicurrency Service. The amount fields displayed on transaction detail reports are explained in [Table D-5](#) and [Table D-6](#).

Table D-5: Amounts Displayed on Issuer Transaction Detail Reports

| Multicurrency Participant? | Online Field Displayed in Cardholder Billing Amount Column | Online Field Displayed in Settlement Amount Column |
|----------------------------|--|--|
| Yes | Field 6—Amount, Cardholder Billing | Field 5—Amount, Settlement |
| No | Field 4—Amount, Transaction | Field 4—Amount Transaction, minus any currency conversion fees |

Table D-6: Amounts Displayed on Acquirer Transaction Detail Reports

| Multicurrency Participant? | Online Field Displayed in Cardholder Billing Amount Column | Online Field Displayed in Settlement Amount Column |
|----------------------------|--|--|
| Yes | Field 4—Amount, Transaction | Field 5—Amount, Settlement |
| No | Field 4—Amount, Transaction | Field 4—Amount, Transaction |

SMS600—Issuer Transaction Detail

The following features describe the Issuer Transaction Detail Report.

| | |
|-----------------------|--|
| Purpose: | Provides a list of 01xx, 02xx, and 04xx messages processed by Visa for the member when the member is acting as an issuer. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C), Retrieval Reference Number (R), Transmission Date and Time (T), and Acquirer ID (A). |
| Sort Sequence: | |
| C | Cardholder number, acquirer ID, and trace number. |
| R | Retrieval reference number, cardholder number, and transmission date and time, expressed in Greenwich mean time (GMT). |
| T | Batch number, transmission date and time (GMT), cardholder number, and trace number. |
| A | Acquirer ID, cardholder number, trace number, and transmission date and time. |
| Description: | <p>This report lists the individual 01xx, 02xx, and 04xx transactions processed during the processing day. Subsets of transactions displayed on this report also appear on the following reports:</p> <ul style="list-style-type: none"> • SMS610—Issuer Chargeback Detail • SMS612—Issuer Representment Detail • SMS614—Issuer Adjustment and Merchandise Credit Detail • SMS616—Issuer Cancellation and Reversal Detail <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Issuer Transaction Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>The categories of transactions displayed on the report examples are explained in Table D-7.</p> <p>Examples for each sort criteria of the SMS600 are shown in Figure D-3, Figure D-4, Figure D-5, and Figure D-6.</p> |

Table D-7: Issuer Transaction Detail Report Example Content

| Tran Number | SMS600C Network 2 – Visa POS | SMS600R Network 2 – Visa ATM | SMS600T Network 3 – Interlink POS | SMS600A Network 4 – Plus ATM |
|--------------------|---|---|--|---|
| 1 | 0200 Financial Approval | 0220 Representment | 0200 Merchandise Credit | 0200 Financial Approval |
| 2 | 0200 Financial Decline | 0422 Chargeback | 0200 STIP Approval with Cashback | 0200 Financial Approval |
| 3 | 0422 Chargeback | 0400 Financial Reversal | 0100 Preauthorization | 0220 Cash Disbursement Adjustment |
| 4 | 0220 Representment | 0200 International Approval | 0200 Preauthorization Completion | 0422 Chargeback |
| 5 | 0100 Authorization | 0200 Financial Decline | 0200 Store and Forward Resubmission | 0220 Representment |
| 6 | 0220 Deferred Clearing Advice | 0200 Financial Approval | 0400 Financial Reversal | 0400 Financial Partial Reversal |
| 7 | 0400 Financial Reversal | 0220 Cash Disbursement Adjustment | 0220 Representment | 0200 International Approval |
| 8 | 0200 International Approval | 0200 Financial Approval | 0200 Financial Decline | Not Applicable |
| 9 | 0220 Credit Adjustment (STIP) | 0200 Balance Inquiry | 0422 Chargeback | Not Applicable |
| 10 | Not Applicable | Not Applicable | 0200 Financial Approval | Not Applicable |

Note that the use of different networks in the four report sort options are for illustrative purposes only. The examples should not be interpreted to mean that an issuer who participates in Visa POS must subscribe to the SMS600C. Members are free to choose the sort options that best suit their business needs.

Also note that all of the following examples display the same currency in both the cardholder billing amount and settlement amount columns. If an issuer settles in a different currency than the currency in which it bills its cardholders, report amounts will display the appropriate currencies.

[Figure D-2](#) shows a sample of how the SMS600 and SMS601 series reports will look if FPI and ABA numbers are present. For descriptions of FPI and ABA, refer to [Table D-4](#).

Figure D-2: SMS600A—Issuer Transaction Detail By Acquirer ID—National Net

| | | | | | | |
|--|------------------|-----------------------------------|-----------------------------|--|----------------|-----------------|
| REPORT ID: SMS600A | | VISANET INTEGRATED PAYMENT SYSTEM | | | | PAGE NUMBER |
| : 1 | | SINGLECONNECT / VISA | | | | ONLINE SETTLMNT |
| FUNDS XFR: 1XXXXX2222 BANK USA | | ISSUER TRANSACTION DETAIL | | | | RUN DATE |
| DATE: 05SEP00 | | BY ACQUIRER ID | | | | RUN TIME |
| PROCESSOR: 1XXXXX3333 BANK USA | | NATIONAL NET | | | | VSS PROCESSING |
| : 08SEP00 | | | | | | |
| AFFILIATE: 4XXXXX0002 BANK USA | | | | | | |
| : 18:31:14 | | | | | | |
| SRE : 1XXXXX1589 BANK USA | | | | | | |
| DATE : 06SEP00 | | | | | | |
| ----- | | | | | | |
| BAT XMIT(GMT)/LOCL | | RETRIEVAL | TRACE | ACQER ID/ TRAN PROCSS ENT REAS CN/ RSP | ---CARDHOLDER- | |
| - SETTLEMENT | | | | | | |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME TYPE CODE | MOD CODE STP CD | BILLING AMT | |
| CUR AMOUNT (MYR) | | | | | | |
| ----- | | | | | | |
| 05 05SEP 07:01:16 | 1234567890000000 | 024XXXXXXXXX | 34XXXX 4XXXXX | 0200 000000 901 | 02 00 | 1,000.00 |
| MYR 1,000.00DR | | | | | | |
| CA ID: 00XXX PUBLIC BANK GRO | | 02/PBB - SMA1 025 | /MY 0000 | | FPI: XXX | |
| TR ID: 9XXXXXXXXXXXXX | | ACI: N VC: GRT3 | | | ABA: 123456789 | |
| FEE JURIS: VISA A.P. ROUTING: 3 DOMESTIC FEE LEVEL: ATM/NATL SETTLED | | | | | | |
| 8.05DR | | | | | | |
| 05 05SEP 07:02:15 | 1234567890000000 | 024XXXXXXXXX | 34XXXX 4XXXXX | 0200 000000 901 | 02 00 | 1,000.00 |
| MYR 1,000.00DR | | | | | | |
| CA ID: 00XXX PUBLIC BANK GRO | | 02/PBB - SMA1 025 | /MY 0000 | | FPI: XXX | |
| DG CD: NA | | ACI: N | | | ABA: 123456789 | |
| 02 05SEP 07:02:15 | 1234567890000000 | 024XXXXXXXXX | 34XXXX 4XXXXX | 0200 000000 901 | 02 00 | 100.00 |
| MYR 0.00 | | | | | | |
| CA ID: 00XXX PUBLIC BANK GRO | | 02/PBB - BSV1 135 | /MY 0000 | | FPI: XXX | |
| DG CD: NA | | ACI: N | | | ABA: 123456789 | |
| 02 05SEP 05:30:51 | 1234567890000000 | 024XXXXXXXXX | 34XXXX 4XXXXX | 0200 000000 901 | 02 00 | 100.00 |
| MYR 0.00 | | | | | | |
| CA ID: 00XXX PUBLIC BANK GRO | | 02/PBB - BSV2 135 | /MY 0000 | | FPI: XXX | |
| DG CD: 9XXXXXXXXXXXXX | | ACI: N VC: GRT3 | | | ABA: 123456789 | |

Figure D-3: SMS600C—Issuer Transaction Detail By Cardholder Number—Network 2—Visa POS, U.S. Member

| | | | | | | |
|--|------------------------|-----------------------------------|--|------------------------------|-----------------|---------------------------------|
| REPORT ID: SMS600C | | VISANET INTEGRATED PAYMENT SYSTEM | | | | PAGE NUMBER |
| : 1 | | | | | | |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | SINGLECONNECT / VISA | | | | ONLINE SETTLMNT |
| DATE: 21FEB97 | | | | | | RUN DATE |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | ISSUER TRANSACTION DETAIL | | | | |
| : 22FEB97 | | | | | | RUN TIME |
| AFFILIATE: 4XXXXX0002 POCATELLO COMMUNITY BANK | | BY CARDHOLDER NUMBER | | | | |
| : 12:00:59 | | | | | | VSS PROCESSING |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | | | | | |
| DATE : 22FEB97 | | | | | | |
| ----- | | | | | | |
| BAT XMIT(GMT)/LOCL | | RETRIEVAL | TRACE | ACQER ID/ | TRAN PROCSS | ENT REAS CN/ RSP ---CARDHOLDER- |
| - SETTLEMENT | | | | | | |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME | TYPE CODE | MOD CODE STP CD | BILLING AMT |
| CUR AMOUNT (USD) | | | | | | |
| ----- | | | | | | |
| 41 22FEB 02:00:02 | 4XXXXX3322220001 | 705302345678 | 345678 | 4XXXXX | 0200 000000 900 | 00 00 123.00 |
| USD 123.00DR | | | | | | |
| | CA ID: USC65 | 415432180019956 | 00/CAROLINE'S CHOCOLATE SHOP/US | | | |
| | TR ID: 936429495863046 | | | | | |
| 37 22FEB 00:01:45 | 4XXXXX3322220002 | 705300777777 | 777777 | 4XXXXX | 0200 000000 902 | 00 51 19.69 |
| USD .00 | | | | | | |
| | CA ID: 00008221 | 44444433333210 | BANNOCK PHARMACEUTICAL /US | | | |
| | TR ID: 620682943529038 | | | | | |
| 40 22FEB 01:31:43 | 4XXXXX3322220003 | 704323299999 | 474788 | 4XXXXX | 0422 000000 | 0030 17 00 300.00 |
| USD 300.00CR | | | | | | |
| 12FEB 23:44:45 | | | 299999 | PATTERSON BAIT AND TACKLE/US | | |
| | TR ID: 451935818581002 | | | | | |
| 100 21FEB 23:11:31 | 4XXXXX3322220004 | 701101189898 | 446666 | 4XXXXX | 0220 000000 | 0090 13 00 1,946.50 |
| USD 1,946.50DR | | | | | | |
| 11JAN 04:04:04 | CA ID: A5213486 | 560A5213486 | 189898 00/REXBURG MAINFRAME SUPPLY /US | | | |
| | TR ID: 409286509823457 | ACI: A | | | | |
| 29 21FEB 20:05:50 | 4XXXXX3322220005 | 705220123456 | 123456 | 4XXXXX | 0100 000000 900 | 00 00 11.00 |

Figure D-4: SMS600R—Issuer Transaction Detail By Retrieval Reference Number—Network 2—Visa ATM, U.S. Member

| REPORT ID: SMS600R | | VISANET INTEGRATED PAYMENT SYSTEM | | | | | PAGE NUMBER |
|--|------------------------|-----------------------------------|---------------------------|--------------------------|-------------|------------------|-----------------|
| : 1 | | | | | | | |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | SINGLECONNECT / VISA | | | | | ONLINE SETTLMNT |
| DATE: 21FEB97 | | | | | | | RUN DATE |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | ISSUER TRANSACTION DETAIL | | | | | |
| : 22FEB97 | | | | | | | RUN TIME |
| AFFILIATE: 4XXXXX0002 BANK OF POCATELLO | | BY RETRIEVAL REFERENCE NUMBER | | | | | |
| : 12:00:59 | | | | | | | VSS PROCESSING |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | | | | | | |
| DATE : 22FEB97 | | | | | | | |
| ----- | | | | | | | |
| ----- | | | | | | | |
| BAT XMIT(GMT)/LOCL | | RETRIEVAL | TRACE | ACQER ID/ | TRAN PROCSS | ENT REAS CN/ RSP | ---CARDHOLDER- |
| - SETTLEMENT | | | | | | | |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME | TYPE CODE | MOD CODE | STP CD | BILLING AMT |
| CUR AMOUNT (USD) | ----- | | | | | | |
| ----- | | | | | | | |
| ----- | | | | | | | |
| 39 22FEB 01:11:31 | 4XXXXX3322220004 | 701101189898 | 446666 | 4XXXXX | 0220 012000 | 0090 13 00 | 160.00 |
| USD 160.00DR | | | | | | | |
| 11JAN 04:04:04 | CA ID: 00000069 | KETCHUM C.U. | 386453 | 400 HEMINGWAY PLACE #8 | /US | | |
| | TR ID: 029843765240982 | | | | | | |
| ----- | | | | | | | |
| ----- | | | | | | | |
| 40 22FEB 01:31:43 | 4XXXXX3322220003 | 704323299999 | 474788 | 4XXXXX | 0422 012000 | 0090 17 00 | 300.00 |
| USD 300.00CR | | | | | | | |
| 12FEB 23:44:45 | CA ID: SCB00002 | SUGAR CITY BANK | 299999 | 12 GRAND TETON STREET | /US | | |
| | TR ID: 577797123771217 | | | | | | |
| ----- | | | | | | | |
| ----- | | | | | | | |
| 01 21FEB 06:03:29 | 4XXXXX3322220005 | 705123474747 | 474789 | 4XXXXX | 0400 010000 | 900 2501 00 | 40.00 |
| USD 40.00CR | | | | | | | |
| | CA ID: 10000023 | CHUBBUCK SAVNGS | 474747 | 2000 EAST BLACKFOOT ROAD | /US | | |
| | TR ID: 389726587496749 | ACI: E | | | | | |
| ----- | | | | | | | |
| ----- | | | | | | | |
| 33 21FEB 22:11:33 | 4XXXXX3322220006 | 705222003456 | 003456 | 4XXXXX | 0200 010000 | 901 02 00 | 101.00 |
| USD 100.00DR | | | | | | | |
| | CA ID: 00036644 | CREDIT MAYONAIS | 05/602 BLVD SAINT GERMAIN | /FR | | | |
| | TR ID: 788363860036938 | | | | | | |
| ----- | | | | | | | |
| ----- | | | | | | | |
| 37 22FEB 00:01:45 | 4XXXXX3322220002 | 705300126777 | 126777 | 4XXXXX | 0200 012000 | 901 02 51 | 200.00 |
| USD .00 | | | | | | | |

Figure D-5: SMS600T—Issuer Transaction Detail By Transmission Date and Time—Network 3—Interlink, New Zealand Member

| REPORT ID: SMS600T | | VISANET INTEGRATED PAYMENT SYSTEM | | | | | | PAGE NUMBER |
|--|-----------------------------|-----------------------------------|------------------------------|-----------------------|-------------|------------|-------------|-----------------|
| : 1 | | | | | | | | |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | SINGLECONNECT / INTERLINK | | | | | | ONLINE SETTLMNT |
| DATE: 21FEB97 | | | | | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | ISSUER TRANSACTION DETAIL | | | | | | RUN DATE |
| : 22FEB97 | | | | | | | | |
| AFFILIATE: 4XXXXX0003 NEW ZEALAND BANK & TRUST | | BY TRANSMISSION DATE AND TIME | | | | | | RUN TIME |
| : 12:00:59 | | | | | | | | |
| SRE : 1022501583 BANK OF ANTARCTICA NE | | | | | | | | VSS PROCESSING |
| DATE : 22FEB97 | | | | | | | | |
| ----- | | | | | | | | |
| ----- | | | | | | | | |
| BAT XMIT(GMT)/LOCL | | RETRIEVAL | TRACE | ACQER ID/ | TRAN PROCSS | ENT REAS | CN/ RSP | ---CARDHOLDER- |
| - SETTLEMENT | | | | | | | | |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME | TYPE CODE | MOD CODE | STP CD | BILLING AMT | |
| CUR AMOUNT (NZD) | | | | | | | | |
| ----- | | | | | | | | |
| ----- | | | | | | | | |
| 01 21FEB 06:01:45 | 5XXXXXX3322220008 | 705206678901 | 678901 | 4XXXXX | 0200 | 204000 901 | 00 00 | 15.00 |
| NZD 15.00CR | | | | | | | | |
| | CA ID: 00000041 | 941142915 | 00/JACKPOT BEVERAGE MART /NZ | | | | | |
| 09 21FEB 10:11:10 | 5XXXXXX3322220009 | 705210012345 | 012345 | 4XXXXX | 0200 | 001000 901 | 00 00 | 97.25 |
| NZD 97.25DR | | | | | | | | |
| | CA ID: 01760003 | SEASIDE GROCERY STORE 176/NZ 9011 | | | | | | |
| 29 21FEB 20:05:50 | 5XXXXXX3322220003 | 705220123456 | 123456 | 4XXXXX | 0100 | 004000 901 | 02 10 | 35.00 |
| NZD .00 | | | | | | | | |
| | CA ID: 000B4334 | 0001234567B4334 | HOPYARD ROAD GASOLINE 02/NZ | | | | | |
| 29 21FEB 20:15:02 | 5XXXXXX3322220003 | 705220123456 | 123789 | 4XXXXX | 0200 | 004000 901 | 06 00 | 20.20 |
| NZD 20.20DR | | | | | | | | |
| 21FEB 01:05 | CA ID: 000B4334 | 0001234567B4334 | 123456 | HOPYARD ROAD GASOLINE | 02/NZ | 35.00 | | |
| 33 21FEB 22:11:33 | 5XXXXXX3322220007 | 705222474997 | 474997 | 4XXXXX | 0200 | 004000 901 | 5204 00 | 50.50 |
| NZD 50.00DR | | | | | | | | |
| 21FEB 18:00:58 | SAN FRANCISCO SOUVENIRS /US | | | | | | | |
| 35 21FEB 23:01:45 | 5XXXXXX3322220006 | 705223474747 | 474747 | 4XXXXX | 0400 | 204000 901 | 2501 00 | 108.00 |
| NZD 108.00CR | | | | | | | | |

Figure D-6: SMS600A—Issuer Transaction Detail By Acquirer ID—Network 42—Plus ATM, Great Britain Member

| | | | | | | | | | | | | | | | | | | | | | |
|--|--|------------------|--|--------------------|--|------------|--|------------------------------|--|-----------------------------------|--|----------------|--|-------------|--|-------------|--|--|--|-----------------|--|
| REPORT ID: SMS600A | | | | | | | | | | VISANET INTEGRATED PAYMENT SYSTEM | | | | | | | | | | PAGE NUMBER | |
| : 101 | | | | | | | | | | | | | | | | | | | | ONLINE SETTLMNT | |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | | | | | | | | | SINGLECONNECT / PLUS | | | | | | | | | | | |
| DATE: 21FEB97 | | | | | | | | | | | | | | | | | | | | RUN DATE | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | | | | | | | | | ISSUER TRANSACTION DETAIL | | | | | | | | | | | |
| : 22FEB97 | | | | | | | | | | | | | | | | | | | | RUN TIME | |
| AFFILIATE: 4XXXXX0004 QUEENSGATE SAVINGS PLC | | | | | | | | | | BY ACQUIRER ID | | | | | | | | | | | |
| : 12:00:59 | | | | | | | | | | | | | | | | | | | | VSS PROCESSING | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | | | | | | | | | | | | | | | | | | | | |
| DATE : 22FEB97 | | | | | | | | | | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | | | | |
| BAT XMIT(GMT)/LOCL | | RETRIEVAL | | TRACE | | ACQRER ID/ | | TRAN PROCSS ENT REAS CN/ RSP | | ---- | | CARDHOLDER- | | | | | | | | | |
| - SETTLEMENT | | | | | | | | | | | | | | | | | | | | | |
| NUM DATE TIME | | CARD NUMBER | | REF NUMBER | | NUMBER | | TRMNL/NAME TYPE CODE | | MOD CODE | | STP CD | | BILLING AMT | | | | | | | |
| CUR AMOUNT (GBP) | | | | | | | | | | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | | | | |
| 41 22FEB 02:00:02 | | 4XXXXX3322220001 | | 705302345678 | | 345678 | | 4XXXX1 | | 0200 012000 | | 901 | | 00 00 | | 100.00 | | | | | |
| GBP 100.00DR | | | | | | | | | | | | | | | | | | | | | |
| CA ID: 00008220 | | SLOCUM NATIONAL | | 22/GRACE SQUARE 08 | | /GB | | PTS: 020004555 | | 0222 | | PMC: 000888 | | | | | | | | | |
| 37 22FEB 00:02:30 | | 4XXXXX3322220002 | | 705300126790 | | 126790 | | 4XXXX1 | | 0200 011000 | | 901 | | 00 00 | | 140.00 | | | | | |
| GBP 140.00DR | | | | | | | | | | | | | | | | | | | | | |
| CA ID: 00008220 | | SLOCUM NATIONAL | | 22/GRACE SQUARE 08 | | /GB | | PTS: 000232789 | | 0222 | | PMC: 000888 | | | | | | | | | |
| 37 22FEB 00:03:58 | | 4XXXXX3322220002 | | 705300126790 | | 126790 | | 4XXXX1 | | 0220 220000 | | 900 2002 00 | | 00 00 | | 20.00 | | | | | |
| GBP 20.00CR | | | | | | | | | | | | | | | | | | | | | |
| CA ID: 00008220 | | SLOCUM NATIONAL | | 22/GRACE SQUARE 08 | | /GB | | PTS: 000460987 | | 0222 | | PMC: 000888 | | | | | | | | | |
| 40 22FEB 01:31:43 | | 4XXXXX3322220003 | | 704323299999 | | 474788 | | 4XXXX1 | | 0422 012000 | | 2602 17 | | 00 00 | | 300.00 | | | | | |
| GBP 300.00CR | | | | | | | | | | | | | | | | | | | | | |
| 12FEB 23:44:45 | | CA ID: 00008220 | | SLOCUM NATIONAL | | 299999 | | 22/GRACE SQUARE 08 | | /GB | | PTS: 013145888 | | 0222 | | PMC: 000888 | | | | | |
| 39 22FEB 01:11:31 | | 4XXXXX3322220004 | | 701101189898 | | 446666 | | 4XXXX1 | | 0220 012000 | | 2022 13 | | 00 00 | | 160.00 | | | | | |

SMS601—Acquirer Transaction Detail

The following features describe the Acquirer Transaction Detail Report.

| | |
|-----------------------|---|
| Purpose: | Provides a list of 01xx, 02xx, and 04xx messages processed by Visa for the member when the member is acting as an acquirer. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C), Retrieval Reference Number (R), Transmission Date and Time (T), Issuer ID (I) |
| Sort Sequence: | |
| C | Cardholder number, acquirer ID, and trace number. |
| R | Retrieval reference number, cardholder number, and transmission date and time (GMT). |
| T | Batch number, transmission date and time (GMT), cardholder number, and trace number. |
| I | Issuer ID, cardholder number, and trace number. |
| Description: | <p>This report lists the individual 01xx, 02xx, and 04xx transactions processed during the processing day. Subsets of transactions displayed on this report also appear on the following reports:</p> <ul style="list-style-type: none"> • SMS610—Acquirer Chargeback Detail • SMS612—Acquirer Representment Detail • SMS614—Acquirer Adjustment and Merchandise Credit Detail • SMS616—Acquirer Cancellation and Reversal Detail <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Acquirer Transaction Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>The categories of transactions displayed on the report examples are explained in Table D-8.</p> <p>Examples for each sort criteria of the SMS601 are shown in Figure D-7, Figure D-8, Figure D-9, and Figure D-10.</p> |

Table D–8: Acquirer Transaction Detail Report Example Content

| Tran Number | SMS601C Network 2 – Visa POS | SMS601R Network 2 – Visa ATM | SMS601T Network 3 – Interlink POS | SMS601I Network 4 – Plus ATM |
|------------------------|---|---|--|---|
| 1 | 0200 Financial Approval | 0220 Representment | 0200 Merchandise Credit | 0200 Financial Approval |
| 2 | 0200 Financial Decline | 0422 Chargeback | 0400 Financial Reversal | 0200 Financial Approval |
| 3 | 0422 Chargeback | 0400 Financial Reversal | 0200 STIP Approval with Cashback | 0220 Cash Disbursement Adjustment |
| 4 | 0220 Representment | 0200 Approval | 0100 Preauthorization | 0422 Chargeback |
| 5 | 0100 Authorization | 0200 Financial Decline | 0200 Preauthorization Completion | 0220 Representment |
| 6 | 0220 Deferred Clearing Advice | 0200 Financial Approval | 0200 Store and Forward Resubmission | 0400 Financial Partial Reversal |
| 7 | 0400 Financial Reversal | 0220 Cash Disbursement Adjustment | 0220 Representment | 0200 International Approval |
| 8 | 0200 Approval | 0200 Financial Approval | 0200 Financial Decline | n/a |
| 9 | 0200 Merchandise Return | 0200 Balance Inquiry | 0422 Chargeback | n/a |
| 10 | n/a | n/a | 0200 Financial Approval | n/a |

n/a = Not Applicable

Note that the use of different networks in the four report sort options are for illustrative purposes only. The examples should not be interpreted to mean that an acquirer who participates in Interlink POS must subscribe to the SMS601T. Members are free to choose the sort options that best suit their business needs.

Also note that all of the following examples display the same currency in both the transaction amount and settlement amount columns. If an acquirer settles in a different currency than its transaction currency, report amounts will display the appropriate currencies.

Figure D-7: SMS601C—Acquirer Transaction Detail By Cardholder Number—Network 2—Visa POS, U.S. Member

| | | | | | | | | | | | | |
|--|----------|--|------------------|--------------|--------|--------|------|--------|------|----|----|--------|
| REPORT ID: SMS601C | | | | | | | | | | | | |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | | | | | | | | | | | |
| DATE: 21FEB97 | | | | | | | | | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | | | | | | | | | | | |
| : 22FEB97 | | | | | | | | | | | | |
| AFFILIATE: 4XXXXX0002 BANK OF POCATELLO | | | | | | | | | | | | |
| : 12:00:59 | | | | | | | | | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | | | | | | | | | | | |
| VSS PROCESSING DATE : 22FEB97 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | |
| BAT XMIT(GMT)/LOCL | | | | | | | | | | | | |
| - SETTLEMENT | | | | | | | | | | | | |
| NUM DATE TIME | | | | | | | | | | | | |
| CUR AMOUNT (USD) | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | |
| RETRIEVAL TRACE ISSUER ID/ TRAN PROCSS ENT REAS CN/ RSP --TRANSACTION- | | | | | | | | | | | | |
| REF NUMBER NUMBER TRMNL/NAME TYPE CODE MOD CODE STP CD AMOUNT | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | |
| 41 | 22FEB | 02:00:02 | 4XXXXX3322220001 | 705302345678 | 345678 | 4XXXXX | 0200 | 000000 | 900 | 00 | 00 | 321.00 |
| USD | | | | | | | | | | | | |
| CA ID: 00013486 560000134860001 | | | | | | | | | | | | |
| TR ID: 936429495863046 ACI: A | | | | | | | | | | | | |
| 37 | 22FEB | 00:01:45 | 4XXXXX3322220002 | 705300777777 | 777777 | 4XXXXX | 0200 | 000000 | 902 | 00 | 51 | 19.69 |
| USD | | | | | | | | | | | | |
| CA ID: 00008221 44444333333210 | | | | | | | | | | | | |
| DG CD: NA ACI: N | | | | | | | | | | | | |
| 40 | 22FEB | 01:31:43 | 4XXXXX3322220003 | 704323299999 | 474788 | 4XXXXX | 0422 | 000000 | 0030 | 17 | 00 | 50.00 |
| USD | | | | | | | | | | | | |
| 12FEB | 23:44:45 | CA ID: 00008221 44444333333210 299999 00/BANNOCK PHARMACEUTICAL /US | | | | | | | | | | |
| TR ID: 451935818581002 ACI: A | | | | | | | | | | | | |
| 100 | 21FEB | 23:11:31 | 4XXXXX3322220004 | 701101189898 | 446666 | 4XXXXX | 0220 | 000000 | 0090 | 13 | 00 | 100.50 |
| USD | | | | | | | | | | | | |
| 11JAN | 04:04:04 | CA ID: 00013486 560000134860001 189898 00/REXBURG MAINFRAME SUPPLY /US | | | | | | | | | | |
| TR ID: 409286509823457 ACI: A | | | | | | | | | | | | |
| 29 | 21FEB | 20:05:50 | 4XXXXX3322220005 | 705220123456 | 123456 | 4XXXXX | 0100 | 000000 | 900 | 00 | 00 | 11.00 |
| USD | | | | | | | | | | | | |

Figure D-8: SMS601R—Acquirer Transaction Detail By Retrieval Reference Number—Network 2—Visa ATM, Singapore Member

| | | | | | | | |
|--|------------------|-----------------------------------|--------------------------------|--------------------------------|-------------------------------|------------------|---|
| REPORT ID: SMS601R | | VISANET INTEGRATED PAYMENT SYSTEM | | | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | SINGLECONNECT / VISA | | | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | ACQUIRER TRANSACTION DETAIL | | | RUN DATE | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | BY RETRIEVAL REFERENCE NUMBER | | | RUN TIME | | |
| : 22FEB97 | | | | | | | |
| AFFILIATE: 4XXXXX0004 ISTHMUS BANK | | | | | | | |
| : 12:00:59 | | | | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | | | | VSS PROCESSING DATE : 22FEB97 | | |
| ----- | | | | | | | |
| ----- | | | | | | | |
| BAT XMIT(GMT)/LOCL | | RETRIEVAL | TRACE | ISSUER ID/ TRAN PROCSS | ENT REAS CN/ RSP | -- TRANSACTION - | |
| - SETTLEMENT | | | | | | | |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER | TRMNL/NAME TYPE CODE | MOD CODE STP CD | AMOUNT | |
| CUR AMOUNT (SGD) | | | | | | | |
| ----- | | | | | | | |
| ----- | | | | | | | |
| 39 22FEB 01:11:31 | 4XXXXX3322220004 | 701101189898 | 446666 | 4XXXX4 0220 012000 | 0090 13 00 | 180.00 | |
| SGD 180.00CR | | | | | | | |
| 11JAN 04:04:04 | CA ID: 0088801A | ISTHMUS BANK | 386453 | 22/PENINSULA BOULEVARD 888 /SG | | | |
| 40 22FEB 01:31:43 | 4XXXXX3322220003 | 704323299999 | 474788 | 4XXXX3 0422 012000 | 0090 17 00 | 300.00 | |
| SGD 300.00DR | | | | | | | |
| 12FEB 23:44:45 | CA ID: 0088801C | ISTHMUS BANK | 299999 | 22/PENINSULA BOULEVARD 888 /SG | | | |
| 01 21FEB 06:03:29 | 4XXXXX3322220005 | 705123474747 | 474789 | 4XXXX5 0400 000000 900 2502 | 00 00 | 40.00 | |
| SGD 40.00DR | | | | | | | |
| | CA ID: 0088801A | ISTHMUS BANK | 474747 | 22/PENINSULA BOULEVARD 888 /SG | | | |
| 33 21FEB 22:11:33 | 4XXXXX3322220006 | 705222003456 | 003456 | 4XXXX6 0200 012000 901 | 00 00 | 260.00 | |
| SGD 260.00CR | | | | | | | |
| | CA ID: 0088301A | ISTHMUS BANK | 22/PENINSULA BOULEVARD 888 /SG | | | | |
| 37 22FEB 00:01:45 | 4XXXXX3322220002 | 705300126777 | 126777 | 4XXXX2 0200 012000 901 | 00 51 | 200.00 | |
| SGD .00 | | | | | | | |
| | CA ID: 0088801A | ISTHMUS BANK | 22/PENINSULA BOULEVARD 888 /SG | | | | |
| 37 22FEB 00:02:30 | 4XXXXX3322220002 | 705300126790 | 126790 | 4XXXX8 0200 011000 901 | 00 00 | 140.00 | |
| SGD 140.00CR | | | | | | | |
| | CA ID: 0088801C | ISTHMUS BANK | 22/PENINSULA BOULEVARD 888 /SG | | | | |

Figure D-9: SMS601T—Acquirer Transaction Detail By Transmission Date and Time—Network Interlink, U.S. Member

| | | | | | | | | | |
|--|-------------------|-----------------|--------|--------------------------|-----------|----------|--------|---------|--------|
| REPORT ID: SMS601T | | | | | | | | | |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | | | | | | | | |
| DATE: 21FEB97 | | | | | | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | | | | | | | | |
| : 22FEB97 | | | | | | | | | |
| AFFILIATE: 4XXXXX0003 BANK OF POCATELLO | | | | | | | | | |
| : 12:00:59 | | | | | | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | | | | | | | | |
| VSS PROCESSING DATE : 22FEB97 | | | | | | | | | |
| ----- | | | | | | | | | |
| BAT XMIT(GMT)/LOCL | | | | | | | | | |
| - SETTLEMENT | | | | | | | | | |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER | TRMNL/NAME | TYPE CODE | MOD CODE | STP CD | AMOUNT | |
| CUR AMOUNT (USD) | | | | | | | | | |
| ----- | | | | | | | | | |
| 01 21FEB 06:01:45 | 5XXXXXX3322220008 | 705206474799 | 474799 | 4XXXXX | 0200 | 204000 | 901 | 00 00 | 15.00 |
| USD | | | | | | | | | |
| 20FEB 00:00 | CA ID: 00010041 | 000885500010041 | | 00/MARYS MUSTANG CORRAL | | | /US | | |
| 01 21FEB 06:03:45 | 5XXXXXX3322220006 | 705206474747 | 474747 | 4XXXXX | 0400 | 004000 | 901 | 2501 00 | 100.00 |
| USD | | | | | | | | | |
| | CA ID: 00010100 | 000890000010100 | | 32/GAS N GO | | | /US | | |
| 09 21FEB 10:11:10 | 5XXXXXX3322220009 | 705210012345 | 012345 | 4XXXXX | 0200 | 000000 | 901 | 00 00 | 97.25 |
| USD | | | | | | | | | |
| | CA ID: 00010073 | 000887700010073 | | 00/NYDIAS HEALTH FOOD | | | /US | 9011 | 40.00 |
| 29 21FEB 20:05:50 | 5XXXXXX3322220003 | 705220123456 | 123456 | 4XXXXX | 0100 | 004000 | 901 | 02 10 | 35.00 |
| USD | | | | | | | | | |
| | CA ID: 00011004 | 000881400011004 | | 32/MARINA GREEN GASOLINE | | | 02/US | | |
| 29 21FEB 20:15:02 | 5XXXXXX3322220003 | 705220123456 | 123789 | 4XXXXX | 0200 | 004000 | 901 | 06 00 | 20.20 |
| USD | | | | | | | | | |
| | CA ID: 00011004 | 000881400011004 | 123456 | 32/MARINA GREEN GASOLINE | | | 02/US | | 35.00 |
| 21FEB 01:05 | | | | | | | | | |
| 33 21FEB 22:11:33 | 5XXXXXX3322220007 | 705222474997 | 474997 | 4XXXXX | 0200 | 004000 | 901 | 5204 00 | 50.00 |

Figure D-10: SMS601I—Acquirer Transaction Detail By Issuer ID—Network 4-Plus ATM, Spanish Member

| | | | | | |
|--|-------------------|-----------------------------------|-------------------------------|-------------------------------|-------------------|
| REPORT ID: SMS601I | | VISANET INTEGRATED PAYMENT SYSTEM | | PAGE NUMBER | : 101 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | SINGLECONNECT / PLUS | | ONLINE SETTLMNT | |
| DATE: 21FEB97 | | ACQUIRER TRANSACTION DETAIL | | RUN DATE | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | BY ISSUER ID | | RUN TIME | |
| : 22FEB97 | | | | | |
| AFFILIATE: 4XXXXX0004 BANCO PESETA NACIONAL | | | | | |
| : 12:00:59 | | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | | | VSS PROCESSING DATE : 22FEB97 | |
| ----- | | | | | |
| ----- | | | | | |
| BAT XMIT(GMT)/LOCL | RETRIEVAL | TRACE | ISSUER ID/ TRAN PROCSS | ENT REAS CN/ RSP | -- TRANSACTION - |
| - SETTLEMENT | | | | | |
| NUM DATE TIME | REF NUMBER | NUMBER | TRMNL/NAME TYPE CODE | MOD CODE STP CD | AMOUNT |
| CUR AMOUNT (ESP) | | | | | |
| ----- | | | | | |
| ----- | | | | | |
| 41 22FEB 02:00:02 | 4XXXXXX3322220001 | 705302345678 | 345678 4XXXXX2 | 0200 012000 901 | 00 00 10,000 |
| ESP 10,000CR | | | | | |
| | CA ID: 00098201 | BANCO PESETA NA | 22/BOULEVARD IBIZA 100 | /ES | |
| | | | PTS: 020004555 0222 | PMC: 000777 | |
| 37 22FEB 00:02:30 | 4XXXXXX3322220002 | 705300126790 | 126790 4XXXXX2 | 0200 011000 901 | 00 00 14,000 |
| ESP 14,000CR | | | | | |
| | CA ID: 00098201 | BANCO PESETA NA | 22/BOULEVARD IBIZA 100 | /ES | |
| | | | PTS: 000232789 0222 | PMC: 000777 | |
| 37 22FEB 00:03:58 | 4XXXXXX3322220002 | 705300126790 | 126790 4XXXXX2 | 0220 220000 900 | 2002 00 00 2,000 |
| ESP 2,000DR | | | | | |
| | CA ID: 00098208 | BANCO PESETA NA | 22/BOULEVARD IBIZA 100 | /ES | |
| | | | PTS: 000460987 0222 | PMC: 000777 | |
| 40 22FEB 01:31:43 | 4XXXXXX3322220003 | 704323299999 | 474788 4XXXXX2 | 0422 012000 | 2602 17 00 30,000 |
| ESP 30,000DR | | | | | |
| 12FEB 23:44:45 | CA ID: 00098201 | BANCO PESETA NA | 299999 22/BOULEVARD IBIZA 100 | /ES | |
| | | | PTS: 013145888 0222 | PMC: 000777 | |
| 39 22FEB 01:11:31 | 4XXXXXX3322220004 | 701101189898 | 446666 4XXXXX2 | 0220 012000 | 2022 13 00 16,000 |
| ESP 16,000CR | | | | | |
| 11JAN 04:04:04 | CA ID: 00098207 | BANCO PESETA NA | 386453 22/BOULEVARD IBIZA 100 | /ES | |

Exception Detail Reports

This section contains report samples and field descriptions for the SMS exception detail reports.

SMS610—Issuer Chargeback Detail

The following features describe the Issuer Chargeback Detail Report.

| | |
|-----------------------|---|
| Purpose: | Provides a list of chargeback and chargeback reversal messages processed by Visa for the member when the member is acting as an issuer. The issuer uses this report to verify that all chargebacks and chargeback reversals were processed. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C), Retrieval Reference Number (R), and Acquirer ID (A). |
| Sort Sequence: | <div>C</div> <div>R</div> <div>A</div> |
| Description: | <p>This report lists the chargeback and chargeback reversal transactions received by the issuer during the processing day. Transactions displayed on this report also appear on the Issuer Transaction Detail report (SMS600).</p> <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the issuer chargeback detail report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>The SMS610 has a Transaction Amount column instead of the Cardholder Billing Amount column that appears on all other Issuer Transaction Detail Reports. This difference is because on a chargeback, the issuer places the amount to be charged back in Field 4—Amount, Transaction.</p> <p>Examples for each sort criteria of the SMS610 are shown in Figure D-12, Figure D-13, and Figure D-11.</p> |

[Figure D-14](#) shows a sample of how the SMS610, SMS611, SMS612, SMS613, SMS614, SMS615, SMS616, and SMS617 series reports will look if ABA number is present. For description of ABA, refer to [Table D-4](#).

Figure D-14: SMS610A—Issuer Chargeback Detail By Acquirer ID

| | | | | |
|--|-----------------------------------|-----------------|-------------------|------------------------|
| REPORT ID: SMS610A | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 5 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / PLUS | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ISSUER CHARGEBACK DETAIL | RUN DATE | | |
| : 22FEB97 | | RUN TIME | | |
| AFFILIATE: 4XXXXX0004 QUEENSGATE SAVINGS PLC | BY ACQUIRER ID | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ACQER ID/ | TRAN PROCSS |
| - SETTLEMENT | | | REAS | POS RSP --TRANSACTION- |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME | TYPE CODE |
| CUR AMOUNT (GBP) | | | CODE | CON CD AMOUNT |
| ----- | | | | |
| 40 22FEB 01:31:43 4XXXXXX3322220003 | 704323299999 | 474788 | 4XXXXX1 | 0422 012000 |
| GBP 300.00CR | | | 2602 17 00 | 300.00 |

Figure D-12: SMS610C—Issuer Chargeback Detail By Cardholder Number

```

REPORT ID: SMS610C                                VISANET INTEGRATED PAYMENT SYSTEM      PAGE NUMBER      :      1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA                               ONLINE SETTLMNT
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING          ISSUER CHARGEBACK DETAIL                      RUN DATE
: 22FEB97
AFFILIATE: 4XXXXX0002 BANK OF POCATELLO             BY CARDHOLDER NUMBER                      RUN TIME
: 12:00:59
SRE      : 1XXXXX1589 BANK OF ANTARCTICA NA          VSS PROCESSING DATE : 22FEB97
-----
-----
BAT TRANSMISSION                                     RETRIEVAL      TRACE      ACQER ID/  TRAN PROCSS      REAS POS      RSP      --TRANSACTION-
- SETTLEMENT
NUM DATE TIME      CARD NUMBER      REF NUMBER      NUMBER TRMNL/NAME TYPE CODE      CODE CON      CD      AMOUNT
CUR AMOUNT (USD)
-----

```

Figure D-13: SMS610R—Issuer Chargeback Detail By Retrieval Reference Number

```

REPORT ID: SMS610R                                VISANET INTEGRATED PAYMENT SYSTEM      PAGE NUMBER      :      1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / INTERLINK                      ONLINE SETTLMNT
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING          ISSUER CHARGEBACK DETAIL                      RUN DATE
: 22FEB97
AFFILIATE: 4XXXXX0003 NEW ZEALAND BANK & TRUST      BY RETRIEVAL REFERENCE NUMBER                      RUN TIME
: 12:00:59
SRE      : 1XXXXX1589 BANK OF ANTARCTICA NA          VSS PROCESSING DATE : 22FEB97
-----
-----
BAT TRANSMISSION                                     RETRIEVAL      TRACE      ACQER ID/  TRAN PROCSS      REAS POS      RSP      --TRANSACTION-
- SETTLEMENT
NUM DATE TIME      CARD NUMBER      REF NUMBER      NUMBER TRMNL/NAME TYPE CODE      CODE CON      CD      AMOUNT
CUR AMOUNT (NZD)
-----

```

SMS611—Acquirer Chargeback Detail

The following features describe the Acquirer Chargeback Detail Report.

| | |
|-----------------------|---|
| Purpose: | Provides a list of chargeback and chargeback reversal messages processed by Visa for the member when the member is acting as an acquirer. The acquirer uses this report to verify that chargebacks that were received and settled. It is also used to determine whether to accept a chargeback or submit a representment. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C), Retrieval Reference Number (R), and Issuer ID (I). |
| Sort Sequence: | |
| C | Cardholder number, issuer ID, and trace number. |
| R | Retrieval reference number, cardholder number, and transmission date and time (GMT). |
| I | Issuer ID, cardholder number, and trace number. |
| Description: | <p>This report lists the chargeback and chargeback reversal transactions received by the acquirer during the processing day. Transactions displayed on this report also appear on the Acquirer Transaction Detail report (SMS601).</p> <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Acquirer Chargeback Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>Examples for each sort criteria of the SMS611 are shown in Table D-15, Figure D-15, and Figure D-16.</p> |

Figure D-14: SMS611C—Acquirer Chargeback Detail By Cardholder Number

| | | | |
|--|-----------------------------------|-----------------------------|-------------------------------|
| REPORT ID: SMS611C | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : 1 |
| FUNDS XFR: 1XXXXX2222 BANK INTERNATIONAL | SINGLECONNECT / VISA | ONLINE SETTLMNT | |
| DATE: 15FEB00 | | | |
| PROCESSOR: 1XXXXX3333 BANK USA | ACQUIRER CHARGEBACK DETAIL | RUN DATE | |
| : 16FEB00 | | | |
| AFFILIATE: 4XXXXX0002 BANK USA | BY CARDHOLDER NUMBER | RUN TIME | : 12:21:45 |
| SRE : 1XXXXX1589 BIN XXXXX-X | | VSS PROCESSING DATE : | N/A |
| ----- | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ISSUER ID/ TRAN PROCSS |
| SETTLEMENT | | | REAS POS RSP -- TRANSACTION - |
| NUM DATE TIME | REF NUMBER | NUMBER TRMNL/NAME TYPE CODE | CODE CON CD AMOUNT |
| CUR AMOUNT (USD) | | | |
| ----- | | | |
| 0255 06FEB 00:00:00 4XXXXX3322220003 | XXXXXXXXXXXXX 47XXXX 4XXXXX | 0422 000000 | 00XX 17 00 XX.00 |
| USD | | | |
| 0000 00:00:00 CA ID: | 00088 | 1/KCP GRAND XYZ | /ID |

Figure D-15: SMS611R—Acquirer Chargeback Detail By Retrieval Reference Number

| | | | |
|--|--|-----------------|----------------|
| REPORT ID: SMS611R | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / INTERLINK | ONLINE SETTLMNT | |
| DATE: 21FEB97 | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ACQUIRER CHARGEBACK DETAIL | RUN DATE | |
| : 22FEB97 | | RUN TIME | |
| AFFILIATE: 4XXXXX0003 NEW ZEALAND BANK & TRUST | BY RETRIEVAL REFERENCE NUMBER | | |
| : 12:00:59 | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | |
| ----- | | | |
| BAT TRANSMISSION | RETRIEVAL TRACE ISSUER ID/ TRAN PROCSS | REAS POS RSP | --TRANSACTION- |
| - SETTLEMENT | | | |
| NUM DATE TIME | CARD NUMBER REF NUMBER NUMBER TRMNL/NAME TYPE CODE | CODE CON CD | AMOUNT |
| CUR AMOUNT (NZD) | | | |
| ----- | | | |

Figure D-16: SMS611I—Acquirer Chargeback Detail By Issuer ID

| | | | |
|--|--|-----------------|-------------------|
| REPORT ID: SMS611I | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : 5 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / PLUS | ONLINE SETTLMNT | |
| DATE: 21FEB97 | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ACQUIRER CHARGEBACK DETAIL | RUN DATE | |
| : 22FEB97 | | RUN TIME | |
| AFFILIATE: 4XXXXX0004 BANCO PESETA NACIONAL | BY ISSUER ID | | |
| : 12:00:59 | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | |
| ----- | | | |
| BAT TRANSMISSION | RETRIEVAL TRACE ISSUER ID/ TRAN PROCSS | REAS POS RSP | --TRANSACTION- |
| - SETTLEMENT | | | |
| NUM DATE TIME | CARD NUMBER REF NUMBER NUMBER TRMNL/NAME TYPE CODE | CODE CON CD | AMOUNT |
| CUR AMOUNT (ESP) | | | |
| ----- | | | |
| 40 22FEB 01:31:43 4XXXXX3322220003 | 704323299999 474788 4XXXX2 | 0422 012000 | 2602 17 00 30,000 |

SMS612—Issuer Representment Detail

The following features describe the Issuer Representment Detail Report.

| | |
|-----------------------|--|
| Purpose: | Provides a list of representment messages processed by Visa for the member when the member is acting as an issuer. The issuer uses this report to verify representments that were received and settled. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C), Retrieval Reference Number (R), and Acquirer ID (A). |
| Sort Sequence: | |
| C | Cardholder number, acquirer ID, and trace number. |
| R | Retrieval reference number, cardholder number, and transmission date and time (GMT). |
| A | Acquirer ID, cardholder number, trace number, and transmission date and time. |
| Description: | <p>This report lists the representment transactions received by the issuer during the processing day. Transactions displayed on this report also appear on the Issuer Transaction Detail Report (SMS600).</p> <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Issuer Representment Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>Examples for each sort criteria of the SMS612 are shown in Figure D-17, Figure D-18, and Figure D-19.</p> |

Figure D-17: SMS612C—Issuer Representation Detail By Cardholder Number

| | | | |
|--|-----------------------------------|-----------------|-----------------------------|
| REPORT ID: SMS612C | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / VISA | ONLINE SETTLMNT | |
| DATE: 21FEB97 | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ISSUER REPRESENTMENT DETAIL | RUN DATE | |
| : 22FEB97 | BY CARDHOLDER NUMBER | RUN TIME | |
| AFFILIATE: 4XXXXX0002 BANK OF POCATELLO | | | |
| : 12:00:59 | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | |
| ----- | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ACQER ID/ TRAN PROCSS |
| - SETTLEMENT | | | REAS RSP ---CARDHOLDER- |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME TYPE CODE |
| CUR AMOUNT (USD) | | | CODE CD BILLING AMT |
| ----- | | | |

Figure D-18: SMS612R—Issuer Representation Detail By Retrieval Reference Number

| | | | |
|--|-----------------------------------|-----------------|-----------------------------|
| REPORT ID: SMS612R | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / VISA | ONLINE SETTLMNT | |
| DATE: 21FEB97 | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ISSUER REPRESENTMENT DETAIL | RUN DATE | |
| : 22FEB97 | BY RETRIEVAL REFERENCE NUMBER | RUN TIME | |
| AFFILIATE: 4XXXXX0002 SUGAR CITY BANK | | | |
| : 12:00:59 | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | |
| ----- | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ACQER ID/ TRAN PROCSS |
| - SETTLEMENT | | | REAS RSP ---CARDHOLDER- |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME TYPE CODE |
| CUR AMOUNT (USD) | | | CODE CD BILLING AMT |
| ----- | | | |

Figure D-19: SMS612A—Issuer Representation Detail By Acquirer ID

| | | | | |
|--|-----------------------------------|-----------------------------|-----------------------|-------------|
| REPORT ID: SMS612A | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 2 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / INTERLINK | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ISSUER REPRESENTMENT DETAIL | RUN DATE | | |
| : 22FEB97 | | RUN TIME | | |
| AFFILIATE: 4XXXXX0003 NEW ZEALAND BANK & TRUST | BY ACQUIRER ID | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ACQER ID/ TRAN PROCSS | REAS |
| - SETTLEMENT | | | | RSP |
| NUM DATE TIME | REF NUMBER | NUMBER TRMNL/NAME TYPE CODE | CODE | CD |
| CUR AMOUNT (NZD) | | | | BILLING AMT |
| ----- | | | | |

SMS613—Acquirer Representment Detail

The following features describe the Acquirer Representment Detail Report.

| | |
|-----------------------|---|
| Purpose: | Provides a list of representment messages processed by Visa for the member when the member is acting as an acquirer. The acquirer uses this report to verify representments that were submitted and settled. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C), Retrieval Reference Number (R), and Issuer ID (I). |
| Sort Sequence: | |
| C | Cardholder number, issuer ID, and trace number. |
| R | Retrieval reference number, cardholder number, and transmission date and time (GMT). |
| I | Issuer ID, cardholder number, and trace number. |
| Description: | <p>This report lists the representment transactions submitted by the acquirer during the processing day. Transactions displayed on this report also appear on the Acquirer Transaction Detail Report (SMS601).</p> <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Acquirer Representment Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>Examples for each sort criteria of the SMS613 are shown in Figure D-20, Figure D-21, and Figure D-22.</p> |

Figure D-20: SMS613C—Acquirer Representation Detail By Cardholder Number

| | | | | |
|--|-----------------------------------|-----------------|-----------------------------|---------------------------|
| REPORT ID: SMS613C | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / VISA | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | RUN DATE | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ACQUIRER REPRESENTMENT DETAIL | RUN TIME | | |
| : 22FEB97 | BY CARDHOLDER NUMBER | | | |
| AFFILIATE: 4XXXXX0002 BANK OF POCATELLO | | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : | 22FEB97 | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ISSUER ID/ TRAN PROCSS | REAS RSP -- TRANSACTION - |
| - SETTLEMENT | | | | |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME TYPE CODE | CODE CD AMOUNT |
| CUR AMOUNT (USD) | | | | |
| ----- | | | | |

Figure D-21: SMS613R—Acquirer Representation Detail By Retrieval Reference Number

| | | | | |
|--|-----------------------------------|-----------------|-----------------------------|---------------------------|
| REPORT ID: SMS613R | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / INTERLINK | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | RUN DATE | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ACQUIRER REPRESENTMENT DETAIL | RUN TIME | | |
| : 22FEB97 | BY RETRIEVAL REFERENCE NUMBER | | | |
| AFFILIATE: 4XXXXX0003 BANK OF SUGAR CITY | | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : | 22FEB97 | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ISSUER ID/ TRAN PROCSS | REAS RSP -- TRANSACTION - |
| - SETTLEMENT | | | | |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME TYPE CODE | CODE CD AMOUNT |
| CUR AMOUNT (USD) | | | | |
| ----- | | | | |

Figure D-22: SMS613I—Acquirer Representation Detail By Issuer ID

| | | | | |
|--|-----------------------------------|---------------------|-------------------|--------------------|
| REPORT ID: SMS613I | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / PLUS | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ACQUIRER REPRESENTMENT DETAIL | RUN DATE | | |
| : 22FEB97 | | | | |
| AFFILIATE: 4XXXXX0004 ISTHMUS BANK | BY ISSUER ID | RUN TIME | : | 12:00:59 |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | VSS PROCESSING DATE | : | 22FEB97 |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ISSUER ID/ | TRAN PROCSS |
| - SETTLEMENT | | | REAS | RSP --TRANSACTION- |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME | TYPE CODE |
| CUR AMOUNT (SGD) | | | CODE | CD AMOUNT |
| ----- | | | | |
| 39 22FEB 01:11:31 | 4XXXXX3322220004 | 701101189898 | 446666 4XXXX4 | 0220 012000 |
| | | | 0090 | 00 |
| | | | | 180.00 |

SMS614—Issuer Adjustment and Merchandise Credit Detail

The following features describe the Issuer Adjustment and Merchandise Credit Detail Report.

| | |
|-----------------------|---|
| Purpose: | Provides a list of adjustment and merchandise credit messages processed by Visa for the member when the member is acting as an issuer. The issuer uses this report to verify adjustments to cardholder's accounts submitted because the original transaction did not process correctly or because of merchandise returns. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C), Retrieval Reference Number (R), and Acquirer ID (A). |
| Sort Sequence: | <p>C Cardholder number, issuer ID, and trace number.</p> <p>R Retrieval reference number, cardholder number, and transmission date and time (GMT).</p> <p>A Acquirer ID, cardholder number, trace number, and transmission date and time.</p> |
| Description: | <p>This report lists the adjustment and merchandise credit transactions processed by Visa for the issuer during the processing day, with the accompanying reason code. It lists adjustments for transactions that did not process correctly when originally submitted. It also lists merchandise returns. The following types of adjustments are reported:</p> <ul style="list-style-type: none"> • Debit and credit adjustments initiated for ATM dispensation errors • Back office (acquirer) adjustments for ATM and POS processing errors • POS merchandise returns (Interlink merchandise credits) • Transactions displayed on this report also appear on the Issuer Transaction Detail Report (SMS600) <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Issuer Adjustment and Merchandise Credit Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>Examples for each sort criteria of the SMS614 are shown in Figure D-23, Figure D-24, and Figure D-25.</p> |

Figure D-23: SMS614C—Issuer Adjustment Credit Detail By Cardholder Number

```

REPORT ID: SMS614C                                VISANET INTEGRATED PAYMENT SYSTEM      PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA      ONLINE SETTLMNT
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING        ISSUER ADJUSTMENT & MRCH CRED DETAIL      RUN DATE
: 22FEB97
AFFILIATE: 4XXXXX0002 BANK OF POCATELLO           BY CARDHOLDER NUMBER                RUN TIME
: 12:00:59
SRE : 1XXXXX1589 BANK OF ANTARCTICA NA            VSS PROCESSING DATE : 22FEB97
-----
BAT TRANSMISSION                                RETRIEVAL    TRACE    ACQER ID/  TRAN PROCSS    REAS    RSP    ---CARDHOLDER-
- SETTLEMENT
NUM DATE TIME    CARD NUMBER    REF NUMBER    NUMBER TRMNL/NAME TYPE CODE    CODE    CD    BILLING AMT
CUR AMOUNT (USD)
-----

```

Figure D-24: SMS614R—Issuer Adjustment and Merchandise Credit Detail By Retrieval Reference Number

```

REPORT ID: SMS614R                                VISANET INTEGRATED PAYMENT SYSTEM      PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA      ONLINE SETTLMNT
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING        ISSUER ADJUSTMENT & MRCH CRED DETAIL      RUN DATE
: 22FEB97
AFFILIATE: 4XXXXX0002 AUSTRALIA BANK AND TRUST    BY RETRIEVAL REFERENCE NUMBER                RUN TIME
: 12:00:59
SRE : 1XXXXX1589 BANK OF ANTARCTICA NA            VSS PROCESSING DATE : 22FEB97
-----
BAT TRANSMISSION                                RETRIEVAL    TRACE    ACQER ID/  TRAN PROCSS    REAS    RSP    ---CARDHOLDER-
- SETTLEMENT
NUM DATE TIME    CARD NUMBER    REF NUMBER    NUMBER TRMNL/NAME TYPE CODE    CODE    CD    BILLING AMT
CUR AMOUNT (AUD)
-----

```

Figure D-25: SMS614A—Issuer Adjustment and Merchandise Credit Detail By Acquirer ID

| | | | | |
|--|--------------------------------------|-----------------|-----------------------|--------------------|
| REPORT ID: SMS614A | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 2 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / INTERLINK | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ISSUER ADJUSTMENT & MRCH CRED DETAIL | RUN DATE | | |
| : 22FEB97 | | RUN TIME | | |
| AFFILIATE: 4XXXXX0003 AUSTRALIA BANK AND TRUST | BY ACQUIRER ID | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ACQER ID/ TRAN PROCSS | REAS |
| - SETTLEMENT | | | | RSP ---CARDHOLDER- |
| NUM DATE TIME | REF NUMBER | NUMBER | TRMNL/NAME TYPE CODE | CODE |
| CUR AMOUNT (AUD) | | | | CD BILLING AMT |
| ----- | | | | |
| 01 21FEB 01:01:19 5XXXXXX3322220005 | 633201445555 | 445555 | 4XXXXX8 | 0200 204000 |
| AUD 2,500.00CR | | | | 2012 00 2,500.00 |

SMS615—Acquirer Adjustment and Merchandise Credit Detail

The following features describe the Acquirer Adjustment and Merchandise Credit Detail Report.

| | |
|-----------------------|---|
| Purpose: | Provides a list of adjustment and merchandise credit messages processed by Visa for the member when the member is acting as an acquirer. The acquirer uses this report to verify adjustments submitted because the original transaction did not process correctly. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C), Retrieval Reference Number (R), and Issuer ID (I). |
| Sort Sequence: | |
| C | Cardholder number, issuer ID, and trace number. |
| R | Retrieval reference number, cardholder number, and transmission date and time (GMT). |
| I | Issuer ID, cardholder number, and trace number. |
| Description: | <p>This report lists the adjustment and merchandise credit transactions submitted by the acquirer during the processing day. It lists adjustments for transactions that did not process correctly when originally submitted. It also lists merchandise returns from SingleConnect POS acquirers. The following types of adjustments are reported:</p> <ul style="list-style-type: none"> • Debit and credit adjustments initiated by the system for ATM dispensation errors • Back room (acquirer) adjustments for ATM and POS processing errors • POS merchandise returns (Interlink merchandise credits) • Transactions displayed on this report also appear on the Acquirer Transaction Detail Report (SMS601). <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Acquirer Adjustment and Merchandise Credit Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>Examples for each sort criteria of the SMS615 are shown in Figure D-26, Figure D-27, and Figure D-28.</p> |

Figure D-26: SMS615C—Acquirer Adjustment and Merchandise Credit Detail By Cardholder Number

```

REPORT ID: SMS615C                                PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING        ACQUIRER ADJUSTMENT & MRCH CRED DETAIL
: 22FEB97
AFFILIATE: 4XXXXX0002 BANK OF POCATELLO           BY CARDHOLDER NUMBER
: 12:00:59
SRE : 1XXXXX1589 BANK OF ANTARCTICA NA            VSS PROCESSING DATE : 22FEB97
-----
-----
BAT XMIT(GMT)/LOCL                                RETRIEVAL TRACE ISSUER ID/ TRAN PROCSS REAS RSP -- TRANSACTION-
- SETTLEMENT
NUM DATE TIME CARD NUMBER REF NUMBER NUMBER TRMNL/NAME TYPE CODE CODE CD AMOUNT
CUR AMOUNT (USD)
-----
-----

```

Figure D-27: SMS615R—Acquirer Adjustment and Merchandise Credit Detail By Retrieval Reference Number

```

REPORT ID: SMS615R                                PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / PLUS
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING        ACQUIRER ADJUSTMENT & MRCH CRED DETAIL
: 22FEB97
AFFILIATE: 4XXXXX0004 BANCO PESETA NACIONAL      BY RETRIEVAL REFERENCE NUMBER
: 12:00:59
SRE : 1XXXXX1589 BANK OF ANTARCTICA NA            VSS PROCESSING DATE : 22FEB97
-----
-----
BAT XMIT(GMT)/LOCL                                RETRIEVAL TRACE ISSUER ID/ TRAN PROCSS REAS RSP -- TRANSACTION-
- SETTLEMENT
NUM DATE TIME CARD NUMBER REF NUMBER NUMBER TRMNL/NAME TYPE CODE CODE CD AMOUNT
CUR AMOUNT (ESP)
-----
-----

```

Figure D-28: SMS615I—Acquirer Adjustment and Merchandise Credit Detail By Issuer ID

| | | | | |
|--|--|-----------------|-------------------|--------------------|
| REPORT ID: SMS615I | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / INTERLINK | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ACQUIRER ADJUSTMENT & MRCH CRED DETAIL | RUN DATE | | |
| : 22FEB97 | | RUN TIME | | |
| AFFILIATE: 4XXXXX0003 AUSTRALIA BANK AND TRUST | BY ISSUER ID | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | | |
| ----- | | | | |
| BAT XMIT(GMT)/LOCL | RETRIEVAL | TRACE | ISSUER ID/ | TRAN PROCSS |
| - SETTLEMENT | | | REAS | RSP --TRANSACTION- |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER TRMNL/NAME | TYPE CODE |
| CUR AMOUNT (AUD) | | | CODE | CD AMOUNT |
| ----- | | | | |
| 01 21FEB 01:01:19 | 5XXXXXX3322220005 | 633201445555 | 4XXXXX8 | 0200 204000 |
| AUD 2,500.00DR | | | | 2012 00 2,500.00 |
| 12FEB 00:00 | CA ID: 00010200 | 000885500010200 | 50/CALL N BUY | /AU |

SMS616—Issuer Cancellation and Reversal Detail

The following features describe the Issuer Cancellation and Reversal Detail Report.

| | |
|-----------------------|---|
| Purpose: | Provides a list of POS and ATM cancellation and reversal messages processed by Visa for the member when the member is acting as an issuer. The issuer uses this report to verify cancellations and reversals submitted by the acquirer because of processing errors. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C) and Retrieval Reference Number (R). |
| Sort Sequence: | |
| C | Cardholder number, acquirer ID, and trace number. |
| R | Retrieval reference number, cardholder number, and transmission date and time (GMT). |
| Description: | <p>This report lists the POS and ATM cancellation and reversal transactions received by the issuer during the processing day, with the accompanying reason code. Transactions displayed on this report also appear on the Issuer Transaction Detail Report (SMS600). The following types of cancellations and reversals are reported:</p> <ul style="list-style-type: none"> • Cancellations at the point of sale (Interlink only) • Point of service reversals for ATM and POS processing errors • Acquirer center-initiated reversals • Switch reversal processing <p>Chargeback reversals are not included on this report. They are included on the SMS600 and SMS610 issuer reports.</p> <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Issuer Cancellation and Reversal Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>Examples for each sort criteria of the SMS616 are shown in Figure D-29 and Figure D-30.</p> |

Figure D-29: SMS616C—Issuer Cancellation and Reversal Detail By Cardholder Number

```

REPORT ID: SMS616C                                PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING        ISSUER CANCELLATION & REVERSAL DETAIL
: 22FEB97
AFFILIATE: 4XXXXX0002 BANK OF POCATELLO            BY CARDHOLDER NUMBER
: 12:00:59
SRE : 1XXXXX1589 BANK OF ANTARCTICA NA              VSS PROCESSING DATE : 22FEB97
-----
BAT XMIT(GMT)/LOCL                                RETRIEVAL TRACE ACQER ID/ TRAN PROCSS ENT REAS CON/ RSP ---CARDHOLDER-
- SETTLEMENT
NUM DATE TIME CARD NUMBER REF NUMBER NUMBER TRMNL/NAME TYPE CODE MOD CODE STIP CD BILLING AMT
CUR AMOUNT (USD)
-----

```

Figure D-30: SMS616R—Issuer Cancellation and Reversal Detail By Retrieval Reference Number

```

REPORT ID: SMS616R                                PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING        ISSUER CANCELLATION & REVERSAL DETAIL
: 22FEB97
AFFILIATE: 4XXXXX0002 BANK OF POCATELLO            BY RETRIEVAL REFERENCE NUMBER
: 12:00:59
SRE : 1XXXXX1589 BANK OF ANTARCTICA NA              VSS PROCESSING DATE : 22FEB97
-----
BAT XMIT(GMT)/LOCL                                RETRIEVAL TRACE ACQER ID/ TRAN PROCSS ENT REAS CON/ RSP ---CARDHOLDER-
- SETTLEMENT
NUM DATE TIME CARD NUMBER REF NUMBER NUMBER TRMNL/NAME TYPE CODE MOD CODE STIP CD BILLING AMT
CUR AMOUNT (USD)
-----

```

SMS617—Acquirer Cancellation and Reversal Detail

The following features describe the Acquirer Cancellation and Reversal Detail Report.

| | |
|-----------------------|--|
| Purpose: | Provides a list of POS and ATM cancellation and reversal messages processed by Visa for the member when the member is acting as an acquirer. The acquirer uses this report to verify cancellations and reversals submitted because of processing errors. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C) and Retrieval Reference Number (R). |
| Sort Sequence: | |
| C | Cardholder number, issuer ID, and trace number. |
| R | Retrieval reference number, cardholder number, and transmission date and time (GMT). |
| Description: | <p>This report lists the POS and ATM cancellation and reversal transactions initiated by the acquirer during the processing day, with the accompanying reason code. Transactions displayed on this report also appear on the Acquirer Transaction Detail Report (SMS601). The following types of cancellations and reversals are reported:</p> <ul style="list-style-type: none"> • Cancellations at the point of sale (Interlink only) • Point of service reversals for ATM and POS processing errors • Acquirer center-initiated reversals • Switch reversal processing <p>Chargeback reversals are not included on this report. They are included on the SMS601 and SMS611 acquirer reports.</p> <p>Information displayed on this report is taken from the request and response messages. Explanations of the column and data line fields are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Acquirer Cancellation and Reversal Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>Examples for each sort criteria of the SMS617 are shown in Figure D-31 and Figure D-32.</p> |

Figure D-31: SMS617C—Acquirer Cancellation and Reversal Detail By Cardholder Number

```

REPORT ID: SMS617C                                VISANET INTEGRATED PAYMENT SYSTEM      PAGE NUMBER      :      1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA                                ONLINE SETTLMNT
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING          ACQUIRER CANCELLATION & REVERSL DETAIL      RUN DATE
: 22FEB97
AFFILIATE: 4XXXXX0002 SUGAR CITY BANK                BY CARDHOLDER NUMBER                      RUN TIME
: 12:00:59
SRE      : 1XXXXX1589 BANK OF ANTARCTICA NA          VSS PROCESSING DATE : 22FEB97
-----
BAT XMIT(GMT)/LOCL      RETRIEVAL      TRACE      ACQRER ID/  TRAN PROCSS ENT REAS CON/ RSP  ---CARDHOLDER-
- SETTLEMENT
NUM DATE TIME      CARD NUMBER      REF NUMBER      NUMBER TRMNL/NAME TYPE CODE      MOD CODE STIP CD      BILLING AMT
CUR AMOUNT (USD)
-----
-----

```

Figure D-32: SMS617R—Acquirer Cancellation and Reversal Detail By Retrieval Reference Number

```

REPORT ID: SMS617R                                VISANET INTEGRATED PAYMENT SYSTEM      PAGE NUMBER      :      1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA                                ONLINE SETTLMNT
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING          ACQUIRER CANCELLATION & REVERSL DETAIL      RUN DATE
: 22FEB97
AFFILIATE: 4XXXXX0002 SUGAR CITY BANK                BY RETRIEVAL REFERENCE NUMBER                      RUN TIME
: 12:00:59
SRE      : 1XXXXX1589 BANK OF ANTARCTICA NA          VSS PROCESSING DATE : 22FEB97
-----
BAT XMIT(GMT)/LOCL      RETRIEVAL      TRACE      ACQRER ID/  TRAN PROCSS ENT REAS CON/ RSP  ---CARDHOLDER-
- SETTLEMENT
NUM DATE TIME      CARD NUMBER      REF NUMBER      NUMBER TRMNL/NAME TYPE CODE      MOD CODE STIP CD      BILLING AMT
CUR AMOUNT (USD)
-----
-----

```

Other Transaction Detail Reports

This section contains report samples and field descriptions for the SMS other transaction detail reports.

SMS606—Detail Report of Manual Charges

The following features describe the Detail Report of Manual Charges.

| | |
|-----------------------|--|
| Purpose: | Provides a list of settlement adjustments processed by Visa for the member. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Origin Type. |
| Sort Sequence: | Origin Type (ATM or POS) and sequence number. |
| Description: | <p>This report lists by origin type (automated teller machine or point of service) the adjustment amounts applied by Visa to a member's settlement amounts. Transactions displayed on this report do not appear on any other SMS report. The fields displayed on the SMS606 report are described in Table D-9. The header on the Detail Report of Manual Charges is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>Examples for each sort criteria of the SMS606 are shown in Figure D-33.</p> |

Table D-9: Detail Report of Manual Charges Column Headings (1 of 2)

| Column Heading | Contents | Field Number |
|----------------|--|--------------|
| TRAN TYPE | Type of adjustment transaction—automated teller machine or point of service. | n/a |
| DATE | Date of the adjustment (DDMMYY) | n/a |
| SEQ | Adjustment sequence number. VisaNet assigns a sequential number to each adjustment transaction. The starting number for the processing day is 001. | n/a |
| COMMENTS | Brief explanation of the adjustment; free-form text. For more detailed information on the adjustment, the member should contact their Visa Member Services Representative. | n/a |

Table D-9: Detail Report of Manual Charges Column Headings (2 of 2)

| Column Heading | Contents | Field Number |
|----------------------------|---|---------------------|
| ADJUSTMENT AMOUNT (XXX) | The amount of the adjustment that affects the settlement account. After the amount, CR = Credit and DR = Debit. The alphanumeric code in parenthesis shows the adjustment currency. | n/a |
| ATM OR POS TOTAL | When this field appears after the ATM adjustments, it contains the total count and amount of all ATM adjustments. When it appears after the POS adjustments, it contains the total count and amount of all POS adjustments. | n/a |

n/a = Not Applicable

Figure D-33: SMS606—Detail Report of Manual Charges By Origin Type

| | | | | |
|--|-----------------------------------|---------------------|--|--------------|
| REPORT ID: SMS606 | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 4001430004 XYZ BANK | SINGLECONNECT / VISA | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 4XXXXX0004 MNM BANK | DETAIL REPORT OF MANUAL CHARGES | RUN DATE | | |
| : 22FEB97 | | | | |
| AFFILIATE: 4XXXXX0004 MNM BANK | BY ORIGIN TYPE | RUN TIME | : | 12:00:59 |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | | VSS PROCESSING DATE | : | 22FEB97 |
| ----- | | | | |
| ----- | | | | |
| TRAN | | | | ADJUSTMENT |
| TYPE | DATE | SEQ | COMMENTS | AMOUNT (USD) |
| ----- | | | | ----- |
| ----- | | | | ----- |
| ATM | 21FEB97 | 001 | REVERSAL OF MISSETTLED PLUS ATM TRANSACTIONS | |
| 1,000.00DR | | | | |

SMS608—Fee Collection and Funds Disbursement Detail

The following features describe the Fee Collection and Funds Disbursement Detail Report.

| | |
|-----------------------------------|---|
| Purpose: | Provides a list of fee collection and funds disbursement messages processed by Visa for the member. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C). |
| Sort Sequence: C | Cardholder number, source ID, and trace number. |
| Description: | <p>This report lists the fee collection and/or funds disbursements applied to a member's settlement amounts. The amounts on this report are also included in the "Funds Disburse RC-0100" and "Fee Collection RC-0140" portion of the "Other Transactions" section of the VSS-120 Interchange Value Report. Transactions displayed on this report do not appear on any other SMS report.</p> <p>An explanation of the unique fields displayed on the SMS608 report is provided in Table D-10. Explanations of common column and data line fields, shared with other SMS transaction detail reports, are shown in Table D-3 and Table D-4. For field and code values and descriptions, refer to the <i>V.I.P. System BASE I Technical Specifications</i>. The header on the Fee Collection and Funds Disbursement Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>An example for the SMS608 sort criteria is shown in Figure D-34.</p> |

Table D-10: Fee Collection and Funds Disbursement Detail Report Column Fields

| Column Heading | Contents | Field Number and Name |
|----------------|--|---|
| SOURCE ID | ID of the institution that originated the fee collection or funds disbursement message. | 6 Source ID) <i>In Message Header</i> |
| DESC | Up to two-line (255 characters) description that explains the purpose of the message and expands on the reason code. | 48 Usage 5 (Fee Collections / Funds Disbursements) |

Figure D-34: SMS608C—Fee Collection and Funds Disbursement Detail By Cardholder Number

| | | | | |
|--|--|-----------------|-----------|-------------|
| REPORT ID: SMS608C | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / VISA | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | FEE COLLECTN & FUNDS DISBURSMNT DETAIL | RUN DATE | | |
| : 22FEB97 | | RUN TIME | | |
| AFFILIATE: 4XXXXX0002 BANK OF POCATELLO | BY CARDHOLDER NUMBER | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | SOURCE ID | TRAN PROCSS |
| - SETTLEMENT | | | | REAS |
| NUM DATE TIME | CARD NUMBER | REF NUMBER | NUMBER | TYPE CODE |
| CUR AMOUNT (USD) | | | | CD |
| ----- | | | | AMOUNT |
| ----- | | | | ----- |

Maintenance Reports

The SMS maintenance reports assist the member to track the maintenance transactions initiated and received during the processing day, calendar week, and the calendar month.

This section contains report samples and field descriptions for the SMS maintenance reports. The following reports are available:

- **SMS620**—Issuer File Maintenance Daily Summary
- **SMS624**—Routing Table Update Weekly Summary
- **SMS626**—Administrative Message Daily Summary
- **SMS628**—Request for Copy Daily Summary

SMS620—Issuer File Maintenance Daily Summary

The following features describe the Issuer File Maintenance Daily Summary Report.

| | |
|-----------------------|---|
| Purpose: | Provides the issuer confirmation whether submitted file update transactions were applied to the Address Verification, Exception, and PIN Verification files. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C) and Transmission Date and Time (T). |
| Sort Sequence: | |
| C | Cardholder number, batch number, transmission date and time (GMT), and trace number. |
| T | Batch number, transmission date and time (GMT), cardholder number, and trace number. |
| Description: | <p>This report lists all Address Verification, Exception, and PIN Verification file updates sent by the issuer. Both online 0302 updates and batch updates processed by magnetic tape are displayed. Transactions displayed on this report do not appear on any other SMS report.</p> <p>The report includes any updates not applied to the files due to an error. Errors are identified by a nonzero value in the Response Code column. The four digit-error code in this column is the same as that returned in Field 48—Additional Data—Private in an online 0312 response.</p> <p>Information displayed on this report is taken from the request and response messages. The header on the Issuer File Maintenance Daily Summary Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>The fields on the Issuer File Maintenance Daily Summary Report are described in Table D-11.</p> <p>Examples for each sort criteria of the SMS620 are shown in Figure D-35 and Figure D-36.</p> |

Table D–11: Issuer File Maintenance Daily Summary Report Column Headings For SMS620T (1 of 2)

| Column Heading | Contents | Field Number and Name | |
|---------------------------|--|-----------------------|--|
| BAT NUM | The batch number, 001 through 048, 049, 050, 100, and 255. | 10 | Batch Number <i>In Message Header</i> |
| TRANSMISSION DATE TIME | The GMT transmission date (DDMMM) and time (HH:MM:SS). | 7 | Transmission Date and Time |
| CARD NUMBER | The primary account number. | 2 | Primary Account Number |
| RETRIEVAL REF NUMBER | The 12-digit retrieval reference number. | 37 | Retrieval Reference Number |
| TRACE NUMBER | The 6-digit trace number assigned to the transaction by the message initiator to uniquely identify a transaction. | 11 | Systems Trace Audit Number |
| BAT / ONL | Indicates whether the update was submitted via SMS Online or batch. | n/a | |
| FILE NAME | The 3-digit file name to which the update is to be applied. AVS = Address Verification File PIN = PVV EXP = SMS Exception File BTH= BASE I Exception File and SMS Exception File | 101 | (File Name) |
| TRAN TYPE | The 4-digit message type. | n/a | |
| ACTV TYPE | Indicates whether the file update is a change, an add, a delete, or an inquiry. | 127 | (File Records – Action and Data) |
| PURG DATE | The date on which the account is to be purged from the file, in MMY format (for format 1 updates) or YYMMDD (for format 2 updates). | 73 | Date, Action |
| | | 127 | (File Records – Action and Data) |
| ACT CD | The 2-digit Action Code that indicates the issuer-designated response code to be used by stand-in processing (STIP) when authorizing on the issuer's behalf. | 127 | (File Records – Action and Data) |
| RSP CD | The 2-digit response code that indicates the response given for the transaction. Or, the 4-digit error code that describes why the request was not posted. | 39 | Response Code |
| | | 48 | Usage 1a, 1b (Error Codes) |

Table D-11: Issuer File Maintenance Daily Summary Report Column Headings For SMS620T (2 of 2)

| Column Heading | Contents | Field Number and Name | |
|-----------------------|---|------------------------------|----------------------------------|
| PIN ALG | The 2-digit code that identifies the algorithm used by the issuer to verify PINs. | 127 | (File Records – Action and Data) |
| SPENDING LIMIT AMOUNT | The up to 6-digit U.S. Dollar amount that can be approved by STIP for this cardholder in any one day. No decimal places are present. | 127 | (File Records – Action and Data) |
| SPENDING LIMIT CUR | CUR is the alphanumeric currency code of the spending limit. Currently, the U.S. Dollar is the only currency available for inclusion on the Exception File. | 127 | (File Records – Action and Data) |
| SPENDING LIMIT CNT | Up to 2-digit count of approved cardholder transactions allowed in one day. | 127 | (File Records – Action and Data) |
| CRB RGN CODE | The 9-digit code that contains the Card Recovery Bulletin (CRB) Region Code. | 127E.2 | Region Coding |
| FILE TYPE | The first two digit of the Target File name. Expected Target File name values are: E3 - BASE I and SMS CDB E4 - SMS CDB | 101 | File Name (first two digits) |

n/a = Not Applicable

Figure D-35: SMS620C—Issuer File Maintenance Daily Summary by Cardholder Number

| | | | |
|--------------------------------|----------------|---------------------------------------|--------------------------------|
| REPORT ID: SMS620C | RPT BIN: NONE | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER |
| : 32 | | | |
| FUNDS XFR: 1XXXXX2222 | SMS/BII BRIDGE | SINGLECONNECT / VISA | ONLINE SETTLMNT |
| DATE: 15MAR00 | | | |
| PROCESSOR: N/A | | ISSUER FILE MAINTENANCE DAILY SUMMARY | RUN DATE |
| : 16MAR00 | | | |
| AFFILIATE: N/A | | BY CARDHOLDER NUMBER | RUN TIME : 12:00:59 |
| SRE : 12XXXXXXX SMS/BII BRIDGE | | | VSS PROCESSING DATE : 16MAR007 |
| ----- | | | |
| ----- | | | |

Figure D-36: SMS620T—Issuer File Maintenance Daily Summary By Transmission Date and Time

| | | |
|-----------------------|-----------------------------------|---------------------------------------|
| REPORT ID: SMS620T | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER : 1 |
| FUNDS XFR: 1XXXXX2222 | RIGBY INTERNATIONAL BANK | SINGLECONNECT / VISA |
| DATE: 21FEB97 | | ONLINE SETTLMNT |
| PROCESSOR: 1XXXXX3333 | GEM STATE PROCESSING | ISSUER FILE MAINTENANCE DAILY SUMMARY |
| : 22FEB97 | | |
| AFFILIATE: 4XXXXX0002 | BANK OF POCATELLO | BY TRANSMISSION DATE AND TIME |
| : 12:00:59 | | |
| SRE : 1XXXXX1589 | BANK OF ANTARCTICA NA | |
| | | VSS PROCESSING DATE : 22FEB97 |
| ----- | | |
| ----- | | |

SMS624—Routing Table Update Weekly Summary

The following features describe the Routing Table Update Weekly Summary Report.

| | |
|-----------------------|--|
| Purpose: | Provides the Interlink member a list of Interlink Routing Table updates submitted during the previous week as well as a complete Interlink Routing Table. |
| Frequency: | Weekly / On Demand. |
| Sort Criteria: | Card Range (C). |
| Description: | <p>This report lists all Interlink routing table updates for the week. The report is run on Monday and delivered on Tuesday. Information displayed on this report does not appear on any other SMS report.</p> <p>The first section of the report contains the table updates. The second section is a complete listing of all the accounts on the Interlink Routing Table. The second section does not contain an "Add/Delete" column.</p> <p>The header on the Routing Table Update Weekly Summary Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>The fields on the Routing Table Update Weekly Summary Report are described in Table D-12.</p> <p>An example for the SMS624 sort criteria is shown in Figure D-37.</p> |

Table D-12: Routing Table Update Weekly Summary Report Column Headings (1 of 2)

| Column Heading | Contents | Field Number and Name |
|--------------------|--|-----------------------|
| CARD PREFIX NUMBER | The prefix of the primary account number listed on the Routing Table. | n/a |
| CARD PREFIX LEN | The prefix length of the primary account number listed on the Routing Table. | n/a |
| PAY LEN | The total length of the primary account number listed on the Routing Table. | n/a |
| CNTRY CODE | The numeric country code in which the card is issued. | n/a |

Table D-12: Routing Table Update Weekly Summary Report Column Headings (2 of 2)

| Column Heading | Contents | Field Number and Name |
|--------------------------------|---|-----------------------|
| ADD / DEL | Indicates whether the account is being added or deleted from the Routing Table. | n/a |
| ISSUING INSTITUTION NAME | The name of the bank that issued the account. | n/a |

n/a = Not Applicable

Figure D-37: SMS624C—Routing Table Update Weekly Summary By Card Range (1 of 2)

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|-------------------------------------|--|--|--|--|--|--|--|--|--|--|-----------------------|--|-----|--|--|--|--|--|--|--|--|--------|--|--|--|--|--|--|--|--|--|--|-------|--|--|--|--|--|--|--|--|--|--|---------------------------|--|--|--|--|--|--|--|--|--|--|---------|--|--|--|--|--|--|--|--|--|--|------|--|--|--|--|--|--|--|--|--|--|----|--|--|--|--|--|--|--|--|--|--|-----|--|--|--|--|--|--|--|--|--|--|-----|--|--|--|--|--|--|--|--|--|--|-----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| REPORT ID: SMS624C | | | | | | | | | | | VISANET INTEGRATED PAYMENT SYSTEM | | | | | | | | | | | PAGE NUMBER | | : 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | | | | | | | | | | | SINGLECONNECT / INTERLINK | | | | | | | | | | | ONLINE SETTLMNT DATE: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | | | | | | | | | | | ROUTING TABLE UPDATE WEEKLY SUMMARY | | | | | | | | | | | RUN DATE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| : 22FEB97 | | | | | | | | | | | | | | | | | | | | | | RUN TIME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AFFILIATE: 4XXXXXX0004 BANK OF POCATELLO | | | | | | | | | | | BY CARD RANGE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| : 12:00:59 | | | | | | | | | | | | | | | | | | | | | | VSS PROCESSING DATE : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SRE : 1XXXXXX1589 BANK OF ANTARCTICA NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | | | | | ----- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| --CARD PREFIX-- | | | | | | | | | | | ISSUING INSTITUTION | | | | | | | | | | | --CARD PREFIX-- | | | | | | | | | | | PAN | | | | | | | | | | | CNTRY | | | | | | | | | | | ADD/ | | | | | | | | | | | ISSUING | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INSTITUTION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | NUMBER | | | | | | | | | | | LEN | | | | | | | | | | | CODE | | | | | | | | | | | DEL | | | | | | | | | | | NAME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NUMBER | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 41234567 | | | | | | | | | | | 08 | | | | | | | | | | | 16 | | | | | | | | | | | 840 | | | | | | | | | | | ADD | | | | | | | | | | | NATIONAL BANK OF XYZ | | | | | | | | | | | 500021 | | | | | | | | | | | 06 | | | | | | | | | | | 16 | | | | | | | | | | | 123 | | | | | | | | | | | ADD | | | | | | | | | | | ABC BANK- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VMXYZABCDEFGHIJ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 42222222 | | | | | | | | | | | 08 | | | | | | | | | | | 19 | | | | | | | | | | | 840 | | | | | | | | | | | ADD | | | | | | | | | | | NATIONAL BANK OF XYZ | | | | | | | | | | | 500022 | | | | | | | | | | | 06 | | | | | | | | | | | 16 | | | | | | | | | | | 123 | | | | | | | | | | | ADD | | | | | | | | | | | ABC BANK- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| WXYZABCDEFGHIJK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 43333333 | | | | | | | | | | | 08 | | | | | | | | | | | 16 | | | | | | | | | | | 123 | | | | | | | | | | | ADD | | | | | | | | | | | FEDERAL BANK OF ABC | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 500001 | | | | | | | | | | | 06 | | | | | | | | | | | 16 | | | | | | | | | | | 123 | | | | | | | | | | | ADD | | | | | | | | | | | ABC BANK- BCDEFGHIJKLMNOP | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 500002 | | | | | | | | | | | 06 | | | | | | | | | | | 16 | | | | | | | | | | | 123 | | | | | | | | | | | ADD | | | | | | | | | | | ABC BANK- CDEFGHIJKLMNOPQ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 500003 | | | | | | | | | | | 06 | | | | | | | | | | | 16 | | | | | | | | | | | 123 | | | | | | | | | | | ADD | | | | | | | | | | | ABC BANK- DEFGHIJKLMNOPQR | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 500004 | | | | | | | | | | | 06 | | | | | | | | | | | 16 | | | | | | | | | | | 123 | | | | | | | | | | | ADD | | | | | | | | | | | ABC BANK- EFGHIJKLMNOPQRS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 500005 | | | | | | | | | | | 06 | | | | | | | | | | | 16 | | | | | | | | | | | 123 | | | | | | | | | | | ADD | | | | | | | | | | | ABC BANK- FGHIJKLMNOPQRST | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

REPORT ID: SMS624C
VISANET INTEGRATED PAYMENT SYSTEM
SINGLECONNECT / INTERLINK
ROUTING TABLE UPDATE WEEKLY SUMMARY

| | PAGE NUMBER | : | 2 |
|---|-----------------------|---|-----------------------|
| | ONLINE SETTLMNT DATE: | | RUN DATE |
| : 22FEB97 | BY CARD RANGE | | RUN TIME |
| : 12:00:59 | | | |
| VSS : 1XXXXXX1589 BANK OF ANTARCTICA NA | | | VSS PROCESSING DATE : |

| ---CARD PREFIX--- | | ISSUING INSTITUTION | | ---CARD PREFIX--- | | ISSUING INSTITUTION | | PAN | | CNTRY | | ISSUING INSTITUTION | |
|-------------------|-----|---------------------|-------|---------------------------|--------|---------------------|-------|------|-----|-------|------|---------------------|--|
| NUMBER | LEN | PAN | CNTRY | NAME | NUMBER | PAN | CNTRY | NAME | LEN | LEN | CODE | NAME | |
| ----- | | | | | | | | | | | | | |
| 441234567 | 08 | 16 | 123 | NATIONAL BANK OF XYZ | 500021 | 06 | 16 | 123 | 06 | 16 | 123 | ABC BANK- | |
| VWXYZABCDEFGHIJ | | | | | | | | | | | | | |
| 44222222 | 08 | 19 | 123 | NATIONAL BANK OF XYZ | 500022 | 06 | 16 | 123 | 06 | 16 | 123 | ABC BANK- | |
| WXYZABCDEFGHIJK | | | | | | | | | | | | | |
| 44333333 | 08 | 16 | 123 | FEDERAL BANK OF ABC | 500023 | 06 | 16 | 123 | 06 | 16 | 123 | ABC BANK- | |
| XYZABCDEFGHIJKL | | | | | | | | | | | | | |
| 500001 | 06 | 16 | 123 | ABC BANK- BCDEFGHIJKLMNOP | 500024 | 06 | 16 | 123 | 06 | 16 | 123 | ABC BANK- | |
| YZABCDEFGHIJKLM | | | | | | | | | | | | | |
| 500002 | 06 | 16 | 123 | ABC BANK- CDEFGHIJKLMNOPQ | 500025 | 06 | 16 | 123 | 06 | 16 | 123 | ABC BANK- | |
| ZABCDEFGHIJKLMN | | | | | | | | | | | | | |
| 500003 | 06 | 16 | 123 | ABC BANK- DEFGHIJKLMNOPQR | 500026 | 06 | 16 | 123 | 06 | 16 | 123 | ABC BANK- | |

SMS626—Administrative Message Daily Summary

The following features describe the Administrative Message Daily Summary Report.

| | |
|-----------------------------------|--|
| Purpose: | Provides the member confirmation of administrative messages submitted and received during the processing day. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Retrieval Reference Number (R). |
| Sort Sequence: R | Retrieval reference number and transmission date and time (GMT). |
| Description: | <p>This report lists 06xx administrative messages initiated and received by the member center when acting as an issuer or acquirer. Transactions displayed on this report do not appear on any other SMS report.</p> <p>Information displayed on this report is taken from the request and response messages. The header on the Administrative Message Daily Summary Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>The fields on the Administrative Message Daily Summary Report are described in Table D-13.</p> <p>An example for the SMS626 sort criteria is shown in Figure D-38.</p> |

Table D-13: Administrative Message Daily Summary Report Column Headings (1 of 2)

| Column Heading | Contents | Field Number and Name | |
|---------------------------|---|-----------------------|--|
| BAT NUM | The batch number, 001 through 048, 049, 050, 100, and 255. | 10 | Batch Number <i>In Message Header</i> |
| TRANSMISSION DATE TIME | The GMT transmission date (DDMMM) and time (HH:MM:SS). | 7 | Transmission Date and Time |
| RETRIEVAL REF NUMBER | The 12-digit retrieval reference number. | 37 | Retrieval Reference Number |
| TRACE NUMBER | The 6-digit trace number assigned to the transaction by the message initiator to uniquely identify a transaction. | 11 | Systems Trace Audit Number |
| FORWARDING INST ID | The BIN of the institution forwarding the administrative message. | 33 | Forwarding Institution ID |

Table D–13: Administrative Message Daily Summary Report Column Headings (2 of 2)

| Column Heading | Contents | Field Number and Name | |
|-------------------|--|-----------------------|--|
| TRAN TYPE | The 4-digit message type. | n/a | |
| RECEIVING INST ID | The BIN of the institution that is to receive the administrative message. | 100 | Receiving Institution ID |
| RSP CD | The 2-digit response code that indicates the response given for the transaction. | 39 | Response Code |
| DESC: | The text message. The presence of STOPRP after the field identifier indicates the text message is a Stop Recurring Payment advice. This field wraps around to a second line if enough data is present. | 48 | Usage 9 (Text Messages) Usage 9a (Stop Recurring Payment) |

n/a = Not Applicable

Figure D-38: SMS626R—Administrative Message Daily Summary By Retrieval Reference Number

| | | | | |
|--|--------------------------------------|-----------------|------------|--------------|
| REPORT ID: SMS626R | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / VISA | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ADMINISTRATIVE MESSAGE DAILY SUMMARY | RUN DATE | | |
| : 22FEB97 | | RUN TIME | | |
| AFFILIATE: 4XXXXX0002 BANK OF POCATELLO | BY RETRIEVAL REFERENCE NUMBER | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | FORWARDING | TRAN |
| NUM DATE TIME | REF NUMBER | NUMBER | INST ID | TYPE INST ID |
| ----- | | | | |
| 37 22FEB 00:01:45 | 705300777777 | 777777 | 4XXXXX | 0600 4XXXXX |
| | | | | 00 |

SMS628—Request for Copy/Original Daily Summary

The following features describe the Request for Copy/Original Daily Summary Report.

| | |
|-----------------------|--|
| Purpose: | Provides the member confirmation of request for copy and request for original messages submitted and received during the processing day. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder number (C) and Retrieval Reference Number (R). |
| Sort Sequence: | |
| C | Cardholder number, acquirer ID, and trace number. |
| R | Retrieval reference number and transmission date and time (GMT). |
| Description: | <p>This report lists all 06xx request for copy, request for original, and copy confirmation messages initiated and received by the member center when acting as an issuer or an acquirer. Transactions displayed on this report do not appear on any other SMS report.</p> <p>For VisaNet Copy Request and Fulfillment Service (VCRFS) participants who do not have a Visa back office workstation, the SMS628 report will also display VCRFS advices that are delivered online.</p> <p>Information displayed on this report is taken from the request and response messages. The header on the Request For Copy/Original Daily Summary Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>The fields on the Request for Copy/Original Daily Summary Report are described in Table D-14.</p> <p>An example for the SMS628 sort criteria is shown in Figure D-39.</p> |

Table D-14: Request for Copy/Original Daily Summary Report Column Headings (1 of 2)

| Column Heading | Contents | Field Number and Name | |
|---------------------------|--|-----------------------|--|
| BAT NUM | The batch number, 001 through 048, 049, 050, 100, and 255. | 10 | Batch Number <i>In Message Header</i> |
| TRANSMISSION DATE TIME | The GMT transmission date (DDMMM) and time (HH:MM:SS). | 7 | Transmission Date and Time |
| CARD NUMBER | The primary account number. | 2 | Primary Account Number |

Table D-14: Request for Copy/Original Daily Summary Report Column Headings (2 of 2)

| Column Heading | Contents | Field Number and Name | |
|-------------------------|--|-----------------------|-------------------------------|
| RETRIEVAL REF NUMBER | The 12-digit retrieval reference number. | 37 | Retrieval Reference Number |
| TRACE NUMBER | The 6-digit trace number assigned to the transaction by the message initiator to uniquely identify a transaction. | 11 | Systems Trace Audit Number |
| SOURCE ID | ID of the institution that originate the message. | 32 | Acquiring Institution ID Code |
| ACPTR NAME | The Card Acceptor Name/Location. This field displays the first 25 characters and the last 2 characters of the Card Acceptor Name/Location with the 2 components separated by a slash symbol (/). | 43 | Card Acceptor Name/Location |
| TRAN TYPE | The 4-digit message type. | n/a | |
| PROCSS CODE | The 6-digit processing code. | 3 | Processing Code |
| REAS CODE | The 4-digit message reason code that indicates the reason for sending the request for copy/original. This field is not present on copy confirmations. | 63.3 | Message Reason Code |
| RSP CD | The 2-digit response code that indicates the response given for the transaction. | 39 | Response Code |
| TRANSACTION AMT CUR | AMT is the amount of the transaction. CUR is the alphanumeric currency code of the transaction amount. | 4 | Amount, Transaction |
| | | 9 | Currency Code, Transaction |
| SETTLEMENT AMOUNT (XXX) | The amount of the transaction that affects the settlement account. Because Copy Requests do not impact settlement totals, this field is present only to differentiate transactions sent to the Chargeback Reduction Service (CRS). If settlement amount has two asterisks (**) after the zero (0) amount, it means the transaction was sent to CRS. | n/a | |

n/a = Not Applicable

The data line fields for the SMS Request for Copy/Original Daily Summary Report is described in [Table D–15](#). For more information on field and code values and descriptions, refer to the *V.I.P. System BASE I Technical Specifications*.

Table D–15: Request for Copy/Original Daily Summary Report Data Line Fields

| Data Line Field | Contents | Field Number and Name | |
|-----------------|--|-----------------------|---|
| TR ID: | The 15-digit Transaction Identifier and, if present, the 2-digit Multiple Clearing Sequence Number separated from the Tran ID by a slash symbol (/). | 62.2 | Transaction Identifier |
| | | 62.11 | Multiple Clearing Sequence Number |
| ACI: | The one letter Authorization Characteristics Indicator (ACI). | 62.1 | Authorization Characteristics Indicator |
| DESC: | Up to 255-characters of information about the message. This field wraps around to a second line if enough data is present. | 48 | Usage 8a (Visa Copy Request) |
| | | 125 | Supporting Information |

Figure D-39: SMS628R—Request for Copy/Original Daily Summary By Retrieval Reference Number

```

REPORT ID: SMS628R                                PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK    SINGLECONNECT / VISA
DATE: 21FEB97
PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING         REQUEST FOR COPY/ORIGNAL DAILY SUMMARY
: 22FEB97
AFFILIATE: 4XXXXX0002 BANK OF POCATELLO           BY RETRIEVAL REFERENCE NUMBER
: 12:00:59
SRE : 1XXXXX1589 BANK OF ANTARCTICA NA             VSS PROCESSING DATE : 22FEB97
-----
-----
BAT TRANSMISSION
- SETTLEMENT
NUM DATE TIME CARD NUMBER REF NUMBER NUMBER ACPTR NAME TYPE CODE CODE CD AMOUNT CUR AMOUNT
-----
-----

```

Reconciliation Reports

SMS reconciliation reports assist the processor in reconciling its position with the V.I.P. System during the processing day. Reports are produced daily and are sent to the processor. Reconciliation reports are optional. This section contains report samples and field descriptions for the SMS reconciliation reports.

SMS630—Gross Interchange Value Summary Report

The following features describe the Gross Interchange Value Summary Report.

| | |
|-----------------------|---|
| Purpose: | Provides the member confirmation of request for copy and request for original messages submitted and received during the processing day. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Issuer, acquirer, or both, then VisaNet Batch Number 001 through 050. |
| Description: | <p>This report provides the processor with a batch-by-batch summary of its interchange activity for one processing day. Interchange totals on this report are taken from 0520 and 0530 reconciliation messages which contain amounts in either Transaction Currency (for members not participating in the Multicurrency Service) or Settlement Currency (for Multicurrency Service participants). Amounts do not include fees and charges. Additionally, because BASE II transactions and suspended Chargeback Reduction Service (CRS) transactions are not included in 0520 advices, they are not included in the SMS630 totals.</p> <p>The Gross Interchange Value Report provides activity only at the processor level. If a processor has both issuer and acquirer activity associated with one processor ID, the SMS630 creates separate pages for the issuer and acquirer batches.</p> <p>A Single Message System batch is a 30-minute increment of the processing day. For example, the processing day for SMS Visa and Plus transactions begins at 10:00 p.m. Pacific time, thus batch 001 runs from 10:00 p.m. to 10:29 p.m. Pacific time. Batch 048 spans the period from 9:30 p.m. to 9:59 p.m. Pacific time. Batches 049 and 050 are used for time changes from Pacific standard to Pacific daylight time. Batch 049 is also used in exceptional circumstances when a transaction cannot be assigned to a standard batch category.</p> <p>For each batch, the report displays up to four batch categories:</p> <ul style="list-style-type: none"> • VisaNet—The batch totals accumulated by VisaNet. • Online—The batch totals the member received online from VisaNet as 0520 advices. • STIP—The batch totals where Visa performed stand-In processing (STIP) for the member. • Member—The batch totals returned by the member in its 0530 response when its totals are out of balance with VisaNet totals. |

| | |
|------------------------------------|---|
| Description: (continued) | <p>If a batch (001–050) had activity during the processing day, the SMS630 displays the debits, credits, debit reversals, credit reversals, and total for each applicable batch category. If a batch did not have activity, nothing is displayed for the batch. The end of the report contains issuer and acquirer totals.</p> <p>The header on the Gross Interchange Value Summary Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>On the following SMS630 examples, the first example page displays the positional locations of the report's fields. Note that the "Out of Balance" message in the batch header only appears when an out of balance condition exists between the VisaNet totals and the totals provided in the online 0520 message. The second example page displays several batches with various data combinations, where the processor is acting as an acquirer and the currency is Australian dollars (with two decimal places). The third example page displays batch data with totals for issuer and acquirer activity, where the currency is Japanese Yen (with no decimal places).</p> <p>Examples for each sort criteria of the SMS630 are shown in Figure D-40, Figure D-41, and Figure D-42.</p> |
|------------------------------------|---|

Figure D-40: SMS630—Gross Interchange Value Summary By Batch Number—Page N

| | | | | | | |
|--|-----------------------------------|---------------------------------|--------------|-----------------------|--------------|--------------|
| REPORT ID: SMS630 | VISANET INTEGRATED PAYMENT SYSTEM | | | PAGE NUMBER | : | 1 |
| FUNDS XFR: | SINGLECONNECT / NETWORK ID | | | ONLINE SETTLMNT DATE: | : | 21FEB97 |
| PROCESSOR: 1XXXXX3333 | NAME OF PROCESSING BIN | GROSS INTERCHANGE VALUE SUMMARY | | RUN DATE | | |
| : 22FEB97 | | | | | | |
| AFFILIATE: | | | | RUN TIME | : | 19:03:30 |
| SRE : | BY BATCH NUMBER | | | VSS PROCESSING DATE : | | |
| ----- | ----- | | | ----- | | |
| ISSUER | ----- | DUE FROM | ----- | DUE TO | ----- | TOTAL |
| ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| ACQUIRER | COUNT | AMOUNT (CUR) | COUNT | AMOUNT (CUR) | COUNT | AMOUNT (CUR) |
| ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| ***VISANET TOTALS OUT OF BALANCE WITH ONLINE TOTALS*** | | | | | | |
| VISANET BATCH NUMBER nnn | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| DEBITS | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| CREDITS | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaDR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaCR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| DEBIT REVERSALS | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaDR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| CREDIT REVERSALS | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaCR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| VISANET TOTAL | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaCR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| DEBITS | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaDR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| CREDITS | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaCR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| DEBIT REVERSALS | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaDR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| CREDIT REVERSALS | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| aaaaaaaaaaaaaaaaaaaaaCR | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |
| ONLINE TOTAL | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | aaaaaaaaaaaaaaaaaaaa | cccccccccccc | cccccccccccc |

Legend – Field Values

n = Numeric a = Amount c = Count yy = Year

[illegible]

| | | | | | |
|--|--|-----------------------------------|--------------|-------------------------------|--------------|
| REPORT ID: SMS630 | | VISANET INTEGRATED PAYMENT SYSTEM | | PAGE NUMBER : 2 | |
| FUNDS XFR: | | SINGLECONNECT / NETWORK ID | | ONLINE SETTLMNT DATE: 21FEB97 | |
| PROCESSOR: 1XXXXX3333 AUSTRALIAN PROCESSOR | | GROSS INTERCHANGE VALUE SUMMARY | | RUN DATE | |
| : 22FEB97 | | | | RUN TIME : 19:03:30 | |
| AFFILIATE: | | BY BATCH NUMBER | | VSS PROCESSING DATE : | |
| SRE : | | | | | |
| ----- | | ----- | | ----- | |
| | | DUE FROM | | DUE TO | |
| ----- | | ----- | | ----- | |
| ACQUIRER | | COUNT | AMOUNT (AUD) | COUNT | AMOUNT (AUD) |
| ----- | | ----- | | ----- | |
| VISANET BATCH NUMBER 001 | | | | | |
| DEBITS | | 0 | .00 | 98 | 5,500.00 |
| CREDITS | | 0 | .00 | 0 | .00 |
| DEBIT REVERSALS | | 0 | .00 | 1 | 200.00 |
| CREDIT REVERSALS | | 0 | .00 | 0 | .00 |
| VISANET TOTAL | | 0 | .00 | 99 | 5,300.00 |
| | | | | | 5,500.00DR |
| | | | | | 200.00DR |
| | | | | | 5,300.00DR |
| VISANET BATCH NUMBER 002 | | | | | |
| DEBITS | | 0 | .00 | 3,088 | 101,200.50 |
| CREDITS | | 0 | .00 | 0 | .00 |
| DEBIT REVERSALS | | 0 | .00 | 1 | 100.50 |
| CREDIT REVERSALS | | 0 | .00 | 0 | .00 |
| VISANET TOTAL | | 0 | .00 | 3,089 | 101,100.00 |
| DEBITS | | 0 | .00 | 3,088 | 101,200.50 |
| CREDITS | | 0 | .00 | 0 | .00 |
| DEBIT REVERSALS | | 0 | .00 | 0 | .00 |
| CREDIT REVERSALS | | 0 | .00 | 0 | .00 |
| MEMBER TOTAL | | 0 | .00 | 3,088 | 101,200.50DR |
| | | | | | 101,200.50DR |
| VISANET BATCH NUMBER 003 | | | | | |
| DEBITS | | 0 | .00 | 4 | 622.00 |
| CREDITS | | 0 | .00 | 0 | .00 |
| DEBIT REVERSALS | | 0 | .00 | 0 | .00 |
| CREDIT REVERSALS | | 0 | .00 | 0 | .00 |
| VISANET TOTAL | | 0 | .00 | 4 | 622.00 |
| DEBITS | | 0 | .00 | 1 | 107.35 |
| | | | | | 622.00DR |
| | | | | | 107.35DR |

Figure D-42: SMS630—Gross Interchange Value Summary By Batch Number—Example 3

| | | | | |
|--|-----------------------------------|-----------------------|--------------|---------------|
| REPORT ID: SMS630 | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 3 |
| FUNDS XFR: | SINGLECONNECT / NETWORK ID | ONLINE SETTLMNT DATE: | : | 21FEB97 |
| PROCESSOR: 1XXXXX3333 JAPAN PROCESSOR | GROSS INTERCHANGE VALUE SUMMARY | RUN DATE | : | |
| : 22FEB97 | | | : | |
| AFFILIATE: | | RUN TIME | : | 19:03:30 |
| SRE : | BY BATCH NUMBER | VSS PROCESSING DATE : | : | |
| ----- | ----- | ----- | ----- | ----- |
| ISSUER | DUE FROM | DUE TO | ----- | TOTAL |
| ----- | ----- | ----- | ----- | ----- |
| COUNT | AMOUNT (JPY) | COUNT | AMOUNT (JPY) | AMOUNT (JPY) |
| ----- | ----- | ----- | ----- | ----- |
| ----- | ----- | ----- | ----- | ----- |
| ***VISANET TOTALS OUT OF BALANCE WITH ONLINE TOTALS*** | | | | |
| VISANET BATCH NUMBER 047 | | | | |
| DEBITS | 0 | 0 | 0 | 0 |
| CREDITS | 15 | 1,400,800 | 0 | 15 |
| DEBIT REVERSALS | 0 | 0 | 0 | 0 |
| CREDIT REVERSALS | 0 | 0 | 0 | 0 |
| VISANET TOTAL | 0 | 1,400,800 | 0 | 0 |
| DEBITS | 0 | 0 | 0 | 0 |
| CREDITS | 1 | 20,000 | 0 | 1 |
| DEBIT REVERSALS | 0 | 0 | 0 | 0 |
| CREDIT REVERSALS | 0 | 0 | 0 | 0 |
| ONLINE TOTAL | 1 | 20,000 | 0 | 1 |
| | | | | 20,000CR |
| TOTAL ACTING AS ISSUER | | | | |
| DEBITS | 0 | 0 | 0 | 0 |
| CREDITS | 1,890 | 300,888,900 | 0 | 1,890 |
| DEBIT REVERSALS | 0 | 0 | 0 | 0 |
| CREDIT REVERSALS | 3 | 11,010 | 0 | 2 |
| | | | | 300,888,900CR |
| TOTAL ACTING AS ACQUIRER | | | | |
| DEBITS | 0 | 0 | 0 | 0 |
| CREDITS | 0 | 0 | 0 | 0 |
| DEBIT REVERSALS | 0 | 0 | 0 | 0 |
| CREDIT REVERSALS | 0 | 0 | 0 | 0 |
| | | | | 56,880DR |
| | | | | 11,010CR |
| NET TOTAL | | | | |
| 0 | 0 | 0 | 0 | 0 |

Error Reports

SMS error reports assist the member center to reconcile its position with the VisaNet Integrated Payment (V.I.P.) System by providing a detailed listing for the issuer or acquirer of transactions rejected by VisaNet or returned by the Chargeback Reduction Service.

Reports are produced daily for delivery to the subscriber. Subscription is optional for all error reports. This section contains report samples and field descriptions for the SMS error reports. The column headings for the SMS error reports are described in [Table D–16](#).

Table D–16: Error Report Column Headings (1 of 2)

| Column Heading | Contents | Field Number and Name | |
|---------------------------|---|-----------------------|--|
| BAT NUM | The batch number 001 through 048, 049, 050, 100, and 255. | 10 | Batch Number <i>In Message Header</i> |
| TRANSMISSION DATE TIME | The GMT transmission date (DDMMM) and time (HH:MM:SS). | 7 | Transmission Date and Time |
| CARD NUMBER | The primary account number. | 2 | Primary Account Number |
| RETRIEVAL REF NUMBER | The 12-digit retrieval reference number. | 37 | Retrieval Reference Number |
| TRACE NUMBER | The 6-digit trace number assigned to the transaction by the message initiator to uniquely identify a transaction. | 11 | Systems Trace Audit Number |
| ACQRER/ISSUER ID | The ID of the institution that is acting as acquirer or issuer. | 32 | Acquiring Institution ID Code |
| TRAN TYPE | The 4-digit message type. | n/a | |
| PROCSS CODE | The 6-digit processing code. | 3 | Processing Code |
| REAS CODE | The 4-digit message reason code that indicates the reason for sending the request for copy/original. This field is not present on copy confirmations. | 63.3 | Message Reason Code |

Table D–16: Error Report Column Headings (2 of 2)

| Column Heading | Contents | Field Number and Name | |
|-------------------------|---|-----------------------|---|
| POS CON | The 2-digit point of service condition code. This code indicates the condition under which the transaction takes place at the point of service. | 25 | Point of Service Condition Code |
| RSP CD | The 2-digit response code that indicates the response given for the transaction. | 39 | Response Code |
| TRANSACTION AMT CURR | AMT is the amount of the transaction. CUR is the alphanumeric currency code of the transaction amount. | 4 | Amount, Transaction |
| | | 9 | Currency Code, Transaction |
| REJECT CODE | The 4-digit reject code and a brief explanation of the error. | 14 | (In Reject Message Header) |
| RETURN REASON CODE | Up to five 3-digit Chargeback Reduction Service (CRS) return reason codes that indicate the CRS validation criteria that were violated. | 48 | Usage 7b, positions 60–74 (Return Reason Codes) |

The data line fields for the SMS returned exception detail reports are described in [Table D–17](#).

Table D–17: Returned Exception Detail Report Data Line Fields

| Data Line Field | Contents | Field Number and Name | |
|-----------------|--|-----------------------|-----------------------------------|
| TR ID: | The 15-digit Transaction Identifier and, if present, the 2-digit Multiple Clearing Sequence Number separated from the Tran ID by a slash symbol (/). | 62.2 | Transaction Identifier |
| | | 62.11 | Multiple Clearing Sequence Number |
| ABA #: | The 9-digit MICR (Magnetic Ink Character Recognition) information scanned from the check by the POS terminal. Contents will be parsed Visa format. | 125 | Supporting Information |

SMS640—Issuer Error Detail

The following features describe the Issuer Error Detail Report.

| | |
|---------------------------------------|--|
| Purpose: | Provides the member confirmation of request for copy and request for original messages submitted and received during the processing day. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Transmission Date and Time (T). |
| Sort Sequence: T | Batch number, transmission date and time (GMT), cardholder number, and trace number. |
| Description: | <p>This report lists all messages initiated by the issuer that were rejected by the Single Message System (SMS) because they did not pass system edits. The Reject Code column contains the reject code and a brief description of the reject reason.</p> <p>Transactions displayed on this report do not appear on any other SMS report.</p> <p>Information displayed on this report is taken from the request and response messages. The header on the Issuer Error Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>An example for the SMS640 sort criteria is shown in Figure D-43.</p> |

Figure D-43: SMS640T—Issuer Error Detail By Transmission Date and Time

```

REPORT ID: SMS640T                                PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 BANK USA                     ONLINE SETTLMNT
DATE: 05SEP00
PROCESSOR: 1XXXXX3333 BANK USA                     REPORT DATE
: 08SEP00                                           REPORT TIME
AFFILIATE: 4XXXXX0002 BANK USA
: 12:00:59
SRE : 1XXXXX1589 BIN 12XXXX-4(I)                   VSS PROCESSING DATE : 06SEP00
-----
-----
BAT TRANSMISSION
NUM DATE TIME CARD NUMBER REF NUMBER NUMBER TYPE CODE CODE CON CD AMOUNT CUR REJECT CODE
-----
-----

```

SMS641—Acquirer Error Detail

The following features describe the Acquirer Error Detail Report.

| | |
|---------------------------------------|--|
| Purpose: | Provides a list of the acquirer's transactions that were rejected by VisaNet due to content errors. The acquirer uses this report to track rejected messages and determine the reason for VisaNet's rejection. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Transmission Date and Time (T). |
| Sort Sequence: T | Batch number, transmission date and time (GMT), cardholder number, and trace number. |
| Description: | <p>This report lists all messages initiated by the acquirer that were rejected by the Single Message System because they did not pass system edits. The Reject Code column contains the reject code and a brief description of the reject reason.</p> <p>Transactions displayed on this report do not appear on any other SMS report.</p> <p>Information displayed on this report is taken from the request and response messages. The header on the Acquirer Error Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>An example for the SMS641 sort criteria is shown in Figure D-44.</p> |

Figure D-44: SMS641T—Acquirer Error Detail By Transmission Date and Time

```

REPORT ID: SMS641T                                PAGE NUMBER : 1
FUNDS XFR: 1XXXXX2222 BANK USA                   ONLINE SETTLMNT
DATE: 05SEP00
PROCESSOR: 1XXXXX3333 BANK USA                     REPORT DATE
: 08SEP00                                           REPORT TIME
AFFILIATE: 4XXXXX0002 BANK USA
: 12:00:59
SRE : 1XXXXX1589 BIN 12XXXX-4(I)                  VSS PROCESSING DATE : 06SEP00
-----
-----
BAT TRANSMISSION
NUM DATE TIME CARD NUMBER REF NUMBER NUMBER TYPE CODE CODE CON CD AMOUNT CUR REJECT CODE
-----
-----

```

SMS642—Issuer CRS Returned Exception Detail

The following features describe the Issuer CRS Returned Exception Detail Report.

| | |
|-----------------------------------|--|
| Purpose: | Provides a list of the issuer's unsettled exception transactions that were returned by the Chargeback Reduction Service (CRS) because they failed CRS validation. The issuer uses this report to track, correct, and resubmit exception transactions. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Cardholder Number (C). |
| Sort Sequence: C | Cardholder number, acquirer ID, and trace number. |
| Description: | <p>This report lists all exception transactions initiated by the issuer that were returned by CRS because they failed validation. The Return Reason Code column contains up to five return reason codes.</p> <p>Transactions displayed on this report do not appear on any other SMS report.</p> <p>Information displayed on this report is taken from the request and response messages. The header on the Issuer Returned Exception Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>An example for the SMS642 sort criteria is shown in Figure D-45.</p> |

Figure D-45: SMS642C—Issuer Returned Exception Detail By Cardholder Number

| | | | | |
|--|--------------------------------------|-----------------|-----------|----------------------|
| REPORT ID: SMS642C | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / VISA | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: IXXXXX3333 GEM STATE PROCESSING | ISSUER CRS RETURNED EXCEPTION DETAIL | RUN DATE | | |
| : 22FEB97 | | | | |
| AFFILIATE: 4XXXXX0002 BANK OF POCATELLO | BY CARDHOLDER NUMBER | RUN TIME | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ACQER ID | TRAN PROCSS REAS POS |
| NUM DATE TIME | REF NUMBER | NUMBER | TYPE CODE | CODE CON |
| RETURN REASON CODE | | | | AMOUNT CUR |
| ----- | | | | |

SMS643—Acquirer CRS Returned Exception Detail

The following features describe the Acquirer CRS Returned Exception Detail Report.

| | |
|--------------------------------|--|
| Purpose: | Provides a list of the acquirer's unsettled exception transactions that were returned by the Chargeback Reduction Service (CRS) because they failed CRS validation. The acquirer uses this report to track, correct, and resubmit exception transactions. |
| Frequency: | Daily / On Demand. When there is no applicable activity, this report is not produced. |
| Sort Criteria: | Retrieval Reference Number (R). |
| Sort Sequence: R | Retrieval reference number, cardholder number, and transmission date and time (GMT). |
| Description: | <p>This report lists all exception transactions initiated by the acquirer that were returned by CRS because they failed validation. The Return Reason Code column contains up to five return reason codes.</p> <p>Transactions displayed on this report do not appear on any other SMS report.</p> <p>Information displayed on this report is taken from the request and response messages. The header on the Acquirer Returned Exception Detail Report is the same as all other SMS reports. For a description of the header fields, see Table D-2.</p> <p>An example for the SMS643 sort criteria is shown in Figure D-46.</p> |

Figure D-46: SMS643C—Acquirer Returned Exception Detail By Retrieval Reference Number

| | | | | |
|--|--|-----------------|-----------|----------------------|
| REPORT ID: SMS643C | VISANET INTEGRATED PAYMENT SYSTEM | PAGE NUMBER | : | 1 |
| FUNDS XFR: 1XXXXX2222 RIGBY INTERNATIONAL BANK | SINGLECONNECT / VISA | ONLINE SETTLMNT | | |
| DATE: 21FEB97 | | | | |
| PROCESSOR: 1XXXXX3333 GEM STATE PROCESSING | ACQUIRER CRS RETURNED EXCEPTION DETAIL | RUN DATE | | |
| : 22FEB97 | | RUN TIME | | |
| AFFILIATE: 4XXXXX0002 BANK OF POCATELLO | BY RETRIEVAL REFERENCE NUMBER | | | |
| : 12:00:59 | | | | |
| SRE : 1XXXXX1589 BANK OF ANTARCTICA NA | VSS PROCESSING DATE : 22FEB97 | | | |
| ----- | | | | |
| BAT TRANSMISSION | RETRIEVAL | TRACE | ISSUER ID | TRAN PROCSS REAS POS |
| NUM DATE TIME | REF NUMBER | NUMBER | TYPE CODE | CODE CON |
| RETURN REASON CODE | | | | AMOUNT CUR |
| ----- | | | | |

Raw Data—Release 2.2 V.I.P. Integrated Format for SMS-Connected Members

Visa provides the option of receiving transaction details as raw (unformatted) data. Raw data is distinguished from report data in that it is suited for automated processing. Raw data is available to all SMS issuers and acquirers. Users of this service can create and reconcile their own customized reports. The raw data records are produced from the same sources as SMS transaction detail reports.

Raw data records are sent to issuers and acquirers when requested by the user and always include a header and trailer record for control. Release V22 is only available to members that have migrated to VSS. The following types of records are available:

- Header (V22000)
- Settlement information (V22120)
- Financial transaction (V22200–V22290)
- File maintenance (V22300–V22310)
- Administrative message (V22400–V22440)
- Reconciliation message (V22500–V22510)
- Advice notification transaction (V22600–V22610)
- Trailer (V22900)

After the header, the detail raw data records specified by the user are sent in record type sequence; therefore, all financial transaction records are sent before file maintenance records. Preceding each set of financial records, Visa will provide settlement information in a V22120 record.

For members receiving raw data files through their VisaNet Access Point (VAP), raw data records are delivered to members in TC 33 records, which includes an imbedded raw data record.

Transmission Options

V.I.P. Raw Data Release 2.2 offers two methods of transmission for raw data:

- A single transmission for Interlink; a single transmission for other SMS activity
- One raw data transmission with both Interlink transactions and other SMS transactions with the files concatenated (Interlink first, other SMS second)

Record Formats

The following tables list the Release 2.2 integrated V.I.P. raw data format record types sent to both SMS and Interlink raw data recipients. All records are 140 bytes in length. For a format record summary, see [Table D–18](#).

NOTE: *The last three digits on these record numbers do not correspond to V.I.P. System message numbers. (For example, V22400 does not correspond to V.I.P. message 0400.)*

Table D–18: V.I.P. Release 2.2 Format Record Summary (1 of 4)

| Record Category | Record Types | Table Ref. Number | Description |
|---|--------------|----------------------------|---|
| A header record precedes the detail raw data records produced for the raw data subscriber. | | | |
| Header Record | V22000 | Table D–19 | Contains the online settlement date and VSS processing date and identifies the raw data subscriber. |
| After the header, the detail raw data records specified by the raw data subscriber are sent in sets by affiliate BIN, processor, and funds transfer SRE. There is one settlement information record for each set of affiliate BIN/processor/funds transfer SRE records. | | | |
| Settlement Information | V22120 | Table D–20 | Contains the interchange total of all settled transactions at the Affiliate BIN level and identifies the Funds Transfer SRE, Processor ID, Affiliate BIN, and lowest-level SRE associated with the amounts. |

Table D–18: V.I.P. Release 2.2 Format Record Summary (2 of 4)

| Record Category | Record Types | Table Ref. Number | Description |
|--|--------------|----------------------------|---|
| Financial Transaction Records V22200–V22282 are generated from a single financial, authorization, or preauthorization transaction. Transactions are sorted by transmission date and time. Records V22200, V22210, and V22220 apply to all card programs and types of transactions. | | | |
| Financial Transaction | V22200 | Table D–21 | Record 1; standard financial transaction information. |
| | V22210 | Table D–22 | Record 2; standard financial transaction information. |
| | V22220 | Table D–23 | Record 3; standard financial transaction information. |
| | V22225 | Table D–24 | Record 4; contains data for chargebacks, adjustments, reversals, preauthorized purchases, representments, cancellations, copy requests and confirmations. Record appears only when these message types occur. |
| | V22230 | Table D–25 | Contains Visa-only financial payment service transaction data. |
| | V22240 | Table D–26 | Contains Interlink-specific transaction data as well as additional data when transactions require supporting information. |
| | V22250 | Table D–27 | Contains ATM-specific data applicable for Visa ATM and Plus ATM transactions only. |
| | V22260 | Table D–28 | Contains Multicurrency data (for Multicurrency Service participants only). |
| | V22270 | Table D–29 | Contains VisaNet POS Acquirer Services data. |
| | V22280 | Table D–30 | Contains Visa Smart Debit/Visa Smart Credit (VSDC) data. |
| | V22281 | Table D–31 | Contains VSDC data; continuation of V22280 record. |
| | V22282 | Table D–32 | Contains VSDC issuer-only data; continuation of V22280 and V22281 records. |
| | V22285 | Table D–33 | Contains Visa Cash Field 55 data, Record 1. |
| | V22286 | Table D–34 | Contains Visa Cash Field 55 data, Record 2. |

Table D–18: V.I.P. Release 2.2 Format Record Summary (3 of 4)

| Record Category | Record Types | Table Ref. Number | Description |
|--|--------------|----------------------------|---|
| Financial Transaction Continue | V22287 | Table D–35 | Contains Visa Cash Field 55 data, Record 3. |
| | V22290 | Table D–36 | Contains POS Check Service Data. |
| Records V22300 and V22310 are generated from file maintenance transactions and are issuer-only records. The V22300 record is used for exception and PIN verification data. The V22310 is used for address verification data. | | | |
| File Maintenance | V22300 | Table D–37 | Contains exception or PIN verification data. A 1-character field indicates whether it is an online (O) or batch (B) transaction. |
| | V22310 | Table D–38 | Contains address verification file update data. A 1-character field indicates whether it is an online (O) or batch (B) transaction. Applicable for U.S. non-Interlink issuers only. |
| Records V22400–V22430 are generated from an administrative message. | | | |
| Administrative Message | V22400 | Table D–39 | Record 1; contains information from the standard administrative message. |
| | V22401 | Table D–40 | Record 2; contains information from the standard administrative message; continuation of V22400 record. |
| | V22405 | Table D–41 | Record 3; contains information from the standard administrative message; continuation of V22400 and V22401. |
| | V22410 | Table D–42 | Contains Visa-specific data. |
| | V22420 | Table D–43 | Contains Interlink-specific data. |
| | V22430 | Table D–44 | Contains VSDC-specific data. |
| | V22440 | Table D–46 | Contains POS Check Service Data. |

Table D–18: V.I.P. Release 2.2 Format Record Summary (4 of 4)

| Record Category | Record Types | Table Ref. Number | Description |
|--|--------------|----------------------------|--|
| Record V22500 and V22510 are generated from a reconciliation message and are applicable to the processor only. | | | |
| Reconciliation Message | V22500 | Table D–46 | Contains processor credit information. |
| | V22510 | Table D–47 | Contains processor debit information; continuation of V22500 record. |
| Records V22600 and V22610 are generated from advices and are Interlink-specific. | | | |
| Advice Notification | V22600 | Table D–48 | Generated for Interlink advices only. |
| | V22610 | Table D–49 | Generated for Interlink advices only; continuation of V22600 record. |
| A trailer record completes the data set for the raw data recipient. | | | |
| Trailer Record | V22900 | Table D–50 | Contains the detail record count for the file; one per V22000. |

File Header

This section describes the file header record.

Header Record (V22000)

A header record (V22000) precedes each set of raw data records. The header contains the settlement date and identifies the raw data recipient, as shown in [Table D–19](#).

Table D–19: Header Record—V22000

| Field Name | Position | Attribute | Field Sources | Comments |
|------------------------|----------|-----------|---------------|--|
| Record Type | 1–6 | 6 AN | | V22000: Raw Data Header |
| Online Settlement Date | 7–12 | 6 N | | YYMMDD |
| Raw Data Recipient | 13–22 | 10 N | | First six digits are Visa-assigned BIN. Last four digits are the network ID. |
| Filler | 23–32 | 10 AN | | Space |
| Settlement System | 33–41 | 9 AN | | VSS (left-justified with trailing space) |
| VSS Processing Date | 42–47 | 6 N | | YYMMDD |
| Filler | 48–130 | 83 AN | | Space |

Settlement Information

This section describes a VSS-specific record that contains settlement information.

VSS Specific (V22120)

The V22120 record contains VSS specific information including, funds transfer SRE, processor lowest-level SRE, and total interchange amounts. For details, see [Table D-20](#).

Table D-20: VSS Specific—V22120

| Field Name | Position | Attribute | Field Sources | Comments |
|------------------------------|----------|-------------------|--------------------|--|
| Record Type | 1–6 | 6 AN | | V22120: Settlement Information |
| Funds Transfer SRE | 7–16 | 10 N | | |
| Processor ID | 17–26 | 10 N | | |
| Affiliate BIN | 27–36 | 10 N | | |
| SRE | 37–46 | 10 N | | |
| Settlement Service Indicator | 47–49 | 3 N | | For a list of valid codes, see Appendix C. VSS Codes . |
| Issuer Interchange Amount | 50–65 | 16 N ¹ | Calculated by Visa | |
| Acquirer Interchange Amount | 66–81 | 16 N ¹ | Calculated by Visa | |
| Other Interchange Amount | 82–97 | 16 N ¹ | Calculated by Visa | |
| Gross Interchange Amount | 98–113 | 16 N ¹ | Calculated by Visa | |
| Filler | 114–130 | 17 AN | | Space |

¹ Amount fields are signed and are expressed in settlement currency. Decimal places are assumed based on the currency.

Financial Transaction Records (V22200–V22290)

Financial transaction records (V22200–V22290) are generated from a single financial transaction.

- V22200, V22210 and V22220 contain standard financial transaction information.
- V22225, V22230, V22240, V22250, V22260, V22270, V22280, V22281, V22282, V22285, V22256, V22287, and V22290 contain information for specific transactions or processing.

Financial Transaction Record 1 (V22200)

The V22200 record contains key transaction detail information including key fields used to identify a transaction type, as shown in [Table D-21](#).

Table D-21: Financial Transaction Record 1—V22200 (1 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|----------------------------|----------|-------------------|-----------------|---|
| Record Type | 1–6 | 6 AN | | V22200: Financial Record 1 |
| Issuer-Acquirer Indicator | 7 | 1 AN | | I = Issuer A = Acquirer |
| Filler | 8–27 | 20 AN | | Space |
| Affiliate BIN | 28–37 | 10 N | | If “I”, the BIN is for the acquirer If “A”, the BIN is for the issuer |
| Settlement Date | 38–43 | 6 N | | MMDDYY |
| Transaction Identifier | 44–58 | 15 N | Field 62.2 | |
| Validation Code | 59–62 | 4 AN | Field 62.3 | |
| Retrieval Reference Number | 63–74 | 12 AN | Field 37 | |
| Trace Number | 75–80 | 6 N | Field 11 | |
| Batch Number | 81–84 | 4 N | Header Field 10 | |
| Request Message Type | 85–88 | 4 AN | | |
| Response Code | 89–90 | 2 AN | Field 39 | |
| Processing Code | 91–96 | 6 N | Field 3 | |
| Card Number | 97–115 | 19 AN | Field 2 | |
| Transaction Amount | 116–127 | 12 N ¹ | Field 4 | Multicurrency Service participants must refer to amounts in record 22260. |

Table D–21: Financial Transaction Record 1—V22200 (2 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|-----------------------------------|----------|-----------|---------------|---|
| Currency Code, Transaction Amount | 128–130 | 3 N | Field 49 | Multicurrency Service participants must refer to amounts in record 22260. |

¹ Amount fields are signed with two implied decimal positions.

Financial Transaction Record 2 (V22210)

The V22210 record contains additional detail financial transaction information, as shown in [Table D-22](#).

Table D-22: Financial Transaction Record 2—V22210 (1 of 3)

| Field Name | Position | Attribute | Field Sources | Comments |
|--|----------|-----------|---------------------------------|----------------------------|
| Record Type | 1–6 | 6 AN | | V22210: Financial Record 2 |
| Local Transaction Date | 7–10 | 4 N | Field 13 | MMDD |
| Local Transaction Time | 11–16 | 6 N | Field 12 | HHMMSS |
| GIV Flag | 17 | 1 AN | Header Field 9 | |
| GIV Flag Previous | 18 | 1 AN | Header Field 9 | |
| Acquiring Institution ID | 19–29 | 11 N | Field 32 | |
| Acquirer Business ID | 30–37 | 8 AN | Field 63.8 | Visa card only |
| Source Station ID | 38–43 | 6 AN | Header Field 6 | |
| Destination Station ID | 44–49 | 6 AN | Header Field 5 | |
| Message Reason Code | 50–53 | 4 N | Field 63.3 | |
| STIP Reason Code | 54–57 | 4 N | Field 63.4 | |
| Authorization ID Resp. Code | 58–63 | 6 AN | Field 38 | |
| Network ID | 64–67 | 4 N | Field 63.1 | |
| Advice Source Flag | 68 | 1 AN | Header Field 9 | |
| Advice Transaction Flag | 69 | 1 AN | Header Field 9 | |
| BASE I Bill Flag | 70 | 1 AN | Header Field 9 | Zero for Interlink |
| Track Data Indicator | 71 | 1 AN | Field 45, P2 or Field 35, P2 | 1 = Track 1 2 = Track 2 |
| Reimbursement Attribute | 72 | 1 AN | Field 63.11 | |
| Reimbursement Fee Debit/ Credit Indicator | 73 | 1 AN | | |

Table D–22: Financial Transaction Record 2—V22210 (2 of 3)

| Field Name | Position | Attribute | Field Sources | Comments |
|---|----------|-------------------|---|---|
| Reimbursement Fee | 74–80 | 7 N ¹ | Calculated by Visa or by the member | |
| PVS Performed Indicator | 81 | 1 AN | Field 5 | 0 = No 1 = Yes |
| Transmission Date | 82–85 | 4 N | Field 7, P1–4 | MMDD |
| Transmission Time | 86–91 | 6 N | Field 7, P5–10 | HHMMSS |
| Transaction Other Amount | 92–103 | 12 N ¹ | Field 61.1 or Field 61.2 | Field 61.1 = Transaction Field 61.2 = Cardholder Billing |
| Downgrade Reason Code | 104–105 | 2 AN | Field 62.3 | |
| Authorization Characteristics Indicator | 106 | 1 AN | Field 62.1 | |
| Response Message Type | 107–110 | 4 AN | | |
| Card Sequence Number | 111–113 | 3 N | Field 23 | |
| Card Expiration Date | 114–117 | 4 N | Field 14 | |
| CVV Result Code | 118 | 1 AN | Field 44.5 | |
| Settlement Service Requested | 119 | 1 N | Converted from Header Field 9 | Valid values: 0, 8, 9 |
| Settlement Service Selected | 120 | 1 N | Converted from Header Field 9 | Valid values: 0, 8, 9 |
| IRF Option | 121 | 1 N | | Valid values: 0 = IRF calculated by Visa 1 = IRF calculated by member |
| Mail/Telephone or Electronic Commerce Indicator | 122 | 1 AN | For authorizations, authorization reversals, and their advices: Field 60, P10 | Valid values: Space, 1 through 8 |
| Merchant Volume Indicator | 123–124 | 2 AN | Field 63.18 | Valid values: Space, 01 through 99 |

Table D-22: Financial Transaction Record 2—V22210 (3 of 3)

| Field Name | Position | Attribute | Field Sources | Comments |
|---------------------------|----------|-----------|------------------|---|
| Additional Data Indicator | 125 | 1 AN | Field 63.17 | Valid values: Space = Not used 0 = No additional data 1 = Additional data was included |
| Fee Program Indicator | 126-128 | 3 AN | Provided by Visa | |
| Filler | 129-130 | 2 AN | | Space |

¹ Amount fields are signed with two implied decimal positions.

Financial Transaction Record 3 (V22220)

The V22220 record contains additional information such as merchant and country information, as shown in [Table D-23](#).

Table D-23: Financial Transaction Record 3—V22220 (1 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|---|----------------|--------------|-------------------------------------|---|
| Record Type | 1–6 | 6 AN | | V22220: Financial Record 3 |
| POS Condition Code | 7–8 | 2 N | Field 25 | |
| POS Entry Mode | 9–11 | 3 N | Field 22 | |
| POS Terminal Type | 12–13 | 2 N | Field 60, P1 | Right-justified, leading 0 (zero) |
| POS Terminal Entry Capability | 14 | 1 N | Field 60, P2 | |
| Merchant's Type | 15–18 | 4 N | Field 18 | |
| Card Acceptor Terminal ID | 19–26 | 8 AN | Field 41 | |
| Card Acceptor ID | 27–41 | 15 AN | Field 42 | |
| Card Acceptor Name | 42–66 | 25 AN | Field 43, P1–25 | For ATM transactions, card acceptor address |
| Card Acceptor City | 67–79 | 13 AN | Field 43, P26–38 | |
| Card Acceptor Country | 80–81 | 2 AN | Field 43, P39–40 | |
| Geo State Code | 82–83 | 2 AN | Field 59, P1–2 | |
| Geo ZIP Code <ul style="list-style-type: none"> • ZIP Five • ZIP Four | 84–88 89–92 | 5 AN 4 AN | Field 59, P6–10 Field 59, P11–14 | |
| Geo County Code | 93–95 | 3 AN | Field 59, P3–5 | |
| Acquiring Institution Country Code | 96–98 | 3 N | Field 19 | |
| PAN Extended Country Code | 99–101 | 3 N | Field 20 | |

Table D-23: Financial Transaction Record 3—V22220 (2 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|--|----------|-----------|----------------|--------------------------|
| Forwarding Institution ID | 102–112 | 11 N | Field 33 | |
| Forwarding Institution Country Code | 113–115 | 3 N | Field 21 | |
| Customer Identification Method | 116 | 1 AN | Field 52 = PIN | |
| Issuer Affiliate BIN | 117–126 | 10 AN | | Space if acquirer record |
| Filler | 127–130 | 4 AN | | Space |

Financial Transaction Record 4 (V22225)

V22225 contains information for preauthorization completions, POS cancellations, reversals, adjustments, chargebacks, representments, and good faith collections.

The V22225 comes in addition to the V22200, V22210, and V22220 for the above mentioned transactions. For field descriptions, see [Table D–24](#).

Table D–24: Financial Transaction Record 4—V22225¹

| Field Name | Position | Attribute | Field Sources | Comments |
|-----------------------------|----------|-----------|---------------------------|--|
| Record Type | 1–6 | 6 AN | | V21225: Financial Record 4 mandatory for Interlink; optional for SMS |
| Original Data Elements | | | | |
| • Message Type | 7–10 | 4 AN | Field 90, P1–P4 | MMDD HHMMSS |
| • Trace Number | 11–16 | 6 N | Field 90, P5–P10 | |
| • Transmission Date | 17–20 | 4 N | Field 90, P11–P14 | |
| • Transmission Date | 21–26 | 6 N | Field 90, P15–20 | |
| • Transmission Time | 27–37 | 11 N | Field 90, P21–31 | |
| • Transmission Time | 38–48 | 11 N | Field 90, P32–42 | |
| • Acquiring Institution ID | | | | |
| • Forwarding Institution ID | | | | |
| Usage Code | 49 | 1 AN | Field 48 Usage 7a, P2 | n/a for Interlink |
| Documentation Indicator | 50 | 1 AN | Field 48 Usage 7a, P3 | n/a for Interlink |
| Chargeback Reference Number | 51–56 | 6 AN | Field 48 Usage 7a, P4–9 | n/a for Interlink |
| Message Text | 57–106 | 50 AN | Field 48 Usage 7a, P10-59 | n/a for Interlink |
| Filler | 107–130 | 24 AN | | Space |

n/a = Not Applicable

¹ For chargebacks, adjustments, reversals, preauthorized completions, representations, cancellations, copy requests, and copy confirmations.

Financial Transaction Record/Visa Payment Service Specific (V22230)

V22230 contains additional transaction data when transactions require supporting information, as shown in [Table D-25](#).

Table D-25: Financial Transaction Record/Visa Payment Service Specific—V22230 (1 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|--|-----------|-------------------|-------------------------------------|--|
| Record Type | 1–6 | 6 AN | | V22230: Financial, Visa Payment Service Specific |
| AVS Response Code | 7 | 1 AN | Field 44.2 | |
| Purchase Identifier <ul style="list-style-type: none"> Purchase ID Format Purchase ID Number | 8 9–24 | 1 AN 16 AN | Field 62.7, P1 Field 62.7, P2–17 | |
| Check In/Check Out | 25–30 | 6 N | Field 62.8 | |
| No Show Indicator | 31 | 1 AN | Field 62.9 | |
| Extra Charges | 32–37 | 6 AN | Field 62.10 | |
| Multiple Clearing Sequence No. | 38–39 | 2 N | Field 62.11 | |
| Multiple Clearing Seq. Count | 40–41 | 2 N | Field 62.12 | |
| Restricted Ticket Indicator | 42 | 1 AN | Field 62.13 | |
| Total Amount Authorized | 43–54 | 12 N ¹ | Field 62.14 | |
| Requested Payment Service | 55 | 1 AN | Field 62.15 | |
| Chargeback Rights Indicator | 56–57 | 2 AN | Field 62.16 | |
| Replacement Amount | 58–69 | 12 N ¹ | Field 95, P1–12 | |
| CRS Validation Return Codes | 70–84 | 15 AN | Field 48 Usage 7b, P60–74 | |
| Chargeback Floor Limit Indicator | 85 | 1 AN | Field 63.6, P1 | |
| Chargeback CRB Indicator | 86 | 1 AN | Field 63.6, P2 | |

Table D–25: Financial Transaction Record/Visa Payment Service Specific—V22230 (2 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|---|----------|-----------|----------------|----------|
| Chargeback STIP Indicator | 87 | 1 AN | Field 63.6, P3 | |
| Chargeback Mail/Phone Indicator | 88 | 1 AN | Field 63.6, P4 | |
| Special Chargeback Indicator | 89 | 1 AN | Field 63.6, P5 | |
| Chargeback Special Condition RIS Indicator | 90 | 1 AN | Field 63.6, P6 | |
| Chargeback Special Condition Merchant Indicator | 91 | 1 AN | Field 63.6, P7 | |
| Filler | 92–130 | 39 AN | | Space |

¹ Amount fields are signed with two implied decimal positions.

Financial Transaction Record/Interlink Specific (V22240)

V22240 contains additional transaction data when Interlink transactions require supporting information, as shown in [Table D-26](#).

Table D-26: Financial Transaction Record/Interlink Specific—V22240

| Field Name | Position | Attribute | Field Sources | Comments |
|------------------------------|----------|-----------|--|---------------------------------------|
| Record Type | 1–6 | 6 AN | | V22240: Financial, Interlink Specific |
| Supporting Information: | | | | |
| • Reimbursement Attribute | 7 | 1 AN | Field 125.1 | |
| • Original Data: | | | Field 125.2 | |
| – Original Trace | 8–13 | 6 N | | |
| – Original Transmission Date | 14–17 | 4 N | | |
| – Original Transmission Time | 18–23 | 6 N | | |
| • Free Text | 24–118 | 95 AN | Field 125.3 | |
| Additional Data: | | | | |
| • Local Date | 119–122 | 4 N | Field 48 for Merchandise Credit | |
| • Local Time | 123–126 | 4 N | Field 48 Usage 11, P1–8 for Preauthorization Request | |
| Filler | 127–130 | 4 AN | | Space |

Financial Transaction Record/ATM Specific (V22250)

V22250 contains additional transaction data when transactions require supporting information, as shown in [Table D–27](#).

Table D–27: Financial Transaction Record/ATM Specific—V22250

| Field Name | Position | Attribute | Field Sources | Comments |
|----------------------|----------|------------------|--------------------------|---------------------------------|
| Record Type | 1–6 | 6 AN | | V22250: Financial, ATM-specific |
| Plus Settlement Date | 7–12 | 6 N | | Zeros for Visa transactions |
| Plus Time Stamp | 13–21 | 9 N | Field 48 Usage 10, P2–10 | Zeros for Visa transactions |
| Plus Acquirer PMC | 22–27 | 6 N | Field 63.5 | Zeros for Visa transactions |
| Plus Issuer PMC | 28–33 | 6 N | Field 63.5 | Zeros for Visa transactions |
| Surcharge Sign | 34 | 1 AN | Field 28, P1 | Prefix |
| Surcharge Amount | 35–42 | 8 N ¹ | Field 28, P2–6 | Amount |
| Filler | 43–130 | 88 AN | | Space |

¹ Amount fields are signed with two implied decimal positions.

Financial Transaction Record/Multicurrency Specific (V22260)

The V22260 record contains information used for multicurrency processing.

The V22260 will be present for every financial transaction for members participating in the Multicurrency Service. For field descriptions, see [Table D-28](#).

Table D-28: Financial Transaction Record/Multicurrency Specific—V22260 (1 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|--|----------|-------------------|--|---|
| Record Type | 1-6 | 6 AN | | V22260: Financial, Multicurrency specific |
| Rate Table Date | 7-10 | 4 N | Field 16 | YDDD |
| Transaction Amount | 11-22 | 12 N ¹ | Field 4 | |
| Transaction Currency Code | 23-25 | 3 AN | Field 49 | |
| Settlement Amount | 26-37 | 12 N ¹ | Field 5 | Does not include fees |
| Settlement Currency Code | 38-40 | 3 AN | Field 50 | |
| Cardholder Billing Amount | 41-52 | 12 N ¹ | Field 6 | Includes fees |
| Cardholder Billing Currency Code | 53-55 | 3 AN | Field 51 | |
| Cardholder Billing Other Amount | 56-67 | 12 N ¹ | Field 61.2 | |
| Conversion Fee—Settlement Currency | 68-76 | 9 N ¹ | Field 63.14, P1-18 ² | Expressed in Settlement Currency |
| Allocated Conversion Fee—Settlement Currency | 77-85 | 9 N ¹ | Field 63.14, P19-36 (issuer) and Field 63.15 (acquirer) ² | Expressed in Settlement Currency |
| Optional Issuer Fee – Settlement Currency | 86-94 | 9 N ¹ | Calculated by Visa | Expressed in Settlement Currency |

Table D–28: Financial Transaction Record/Multicurrency Specific—V22260 (2 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|--|----------|------------------|-------------------------------------|---|
| Optional Issuer Fee – Cardholder Billing Currency | 95–103 | 9 N ¹ | Field 63.14, P55–72 ² | Expressed in Cardholder Billing Currency |
| Conversion Fee–Cardholder Billing Currency | 104–112 | 9 N ¹ | Field 63.14, P37–54 ² | Expressed in Cardholder Billing Currency |
| Filler | 113–130 | 18 AN | | Space |

¹ Amount fields are signed with two implied decimal positions.

² Calculated by Visa.

Financial Transaction Record/VisaNet POS Acquirer Services (V22270)

V22270 contains additional transaction data when transactions require supporting information, as shown in [Table D-29](#).

Table D-29: Financial Transaction Record/VisaNet POS Acquirer Services—V22270

| Field Name | Position | Attribute | Field Sources | Comments |
|---|----------------|--------------|---|--|
| Record Type | 1–6 | 6 AN | | V22270: Financial, VisaNet POS Acquirer Services |
| Additional Trace Data | 7–38 | 32 AN | Field 115 | |
| Issuer Routing Number | 39–49 | 11 AN | | |
| Merchant Identification <ul style="list-style-type: none"> Financial Institution ID Merchant ABA Number | 50–53 54–62 | 4 AN 9 AN | Field 63.10, P1–4 Field 63.10, P5–13 | |
| Filler | 63–130 | 68 AN | | Space |

Financial Transaction Record/VSDC Specific (V22280)

V22280 contains additional transaction data for chip-based transactions, as shown in [Table D–30](#).

Table D–30: Financial Transaction Record/VSDC Specific—V22280

| Field Name | Position | Attribute | Field Sources | Comments |
|---|----------|-----------|---------------|----------------------------------|
| Record Type | 1–6 | 6 AN | | V22280: Financial, VSDC-specific |
| Chip Condition Code | 7 | 1 AN | Field 60.3 | |
| Terminal Capability Profile | 8–13 | 6 DX | Field 130 | Hexadecimal display |
| Authorization Response Cryptogram (ARPC) | 14–29 | 16 DX | Field 139.1 | Hexadecimal display |
| ARPC Response Code | 30–31 | 2 AN | Field 139.2 | |
| Card Authentication Results | 32 | 1 AN | Field 44.8 | |
| Unpredictable Number | 33–40 | 8 DX | Field 132 | Hexadecimal display |
| Terminal Verification Results | 41–50 | 10 DX | Field 131 | Hexadecimal display |
| Terminal Serial Number | 51–58 | 8 AN | Field 133 | |
| Derivation Key Index | 59–60 | 2 DX | Field 134.1 | Hexadecimal display |
| Cryptogram Version | 61–62 | 2 DX | Field 134.2 | Hexadecimal display |
| Card Verification Results | 63–70 | 8 DX | Field 134.3 | Hexadecimal display |
| CCPS Transaction Indicator | 71 | 1 N | Field 60, P7 | |
| Card Authentication Reliability Indicator | 72 | 1 N | Field 60, P8 | |
| Filler | 73–130 | 58 AN | | Space |

Financial Transaction Record/VSDC Specific, Continuation Record (V22281)

V22281 contains additional transaction data when chip-based transactions require supporting information, as shown in [Table D-31](#).

Table D-31: Financial Transaction Record/VSDC Specific, Continuation Record—V22281

| Field Name | Position | Attribute | Field Sources | Comments |
|---------------------------------|----------|-----------|---------------|---|
| Record Type | 1–6 | 6 AN | | V22281: Financial, VSDC-specific, Continuation Record |
| Cryptogram (ARQC/TC/AAC) | 7–22 | 16 DX | Field 136 | Hexadecimal display |
| Application Transaction Counter | 23–27 | 5 N | Field 137 | |
| Application Interchange Profile | 28–31 | 4 DX | Field 138 | Hexadecimal display |
| Cryptogram Transaction Type | 32–33 | 2 N | Field 144 | |
| Terminal Country Code | 34–36 | 3 N | Field 145 | |
| Terminal Transaction Date | 37–42 | 6 N | Field 146 | YYMMDD |
| Cryptogram Amount | 43–54 | 12 N | Field 147 | |
| Cryptogram Currency Code | 55–57 | 3 N | Field 148 | |
| Cryptogram Cashback Amount | 58–69 | 12 N | Field 149 | |
| Filler | 70–130 | 61 AN | | Space |

Financial Transaction Record/VSDC Specific, Continuation Record (V22282)

V22282 contains additional transaction data when chip-based transactions require supporting information, as shown in [Table D–32](#).

Table D–32: Financial Transaction Record/VSDC Specific, Continuation Record—V22282

| Field Name | Position | Attribute | Field Sources | Comments |
|---------------------------|----------|-----------|---------------|---|
| Record Type | 1–6 | 6 AN | | V22282: Financial, VSDC-specific, Continuation Record |
| Issuer Discretionary Data | 7–36 | 30 DX | Field 135 | Hexadecimal display |
| Issuer Script Results | 37–76 | 40 DX | Field 143 | Hexadecimal display |
| Filler | 77–130 | 54 AN | | Space |

Financial Transaction Record/Visa Cash Field 55 Specific (V22285)

V22285 contains additional transaction data when Visa Cash transactions, Field 55 specific, require supporting information as shown in [Table D-33](#).

Table D-33: Financial Transaction Record/Visa Cash Field 55 Specific —V22285

| Field Name | Position | Attribute | Field Sources | Comments |
|---------------------|----------|-----------|--------------------|--|
| Record Type | 1-6 | 6 AN | | V22285: Financial, Visa Cash Field 55 Record 1 |
| Field 55 Length | 7-9 | 3 N | | |
| Visa Cash CEPS Data | 10-130 | 121 N | Field 55 Segment 1 | Position 1-121 of Field 55 |

Financial Transaction Record/Visa Cash Field 55 Specific (V22286)

V22286 contains additional transaction data for Visa Cash, Field 55 specific as shown in [Table D–34](#).

Table D–34: Financial Transaction Record/Visa Cash Field 55 Specific —V22286

| Field Name | Position | Attribute | Field Sources | Comments |
|---------------------|----------|-----------|--------------------|--|
| Record Type | 1–6 | 6 AN | | V22286: Financial, Visa Cash Field 55 Record 2. This record is not created if field length of Field 55 is less than 122. |
| Visa Cash CEPS Data | 7-130 | 124 AN | Field 55 Segment 2 | Position 122–245 of Field 55 |

Financial Transaction Record/Visa Cash Field 55 Specific (V22287)

V22287 contains additional transaction data for Visa Cash, Field 55 specific as shown in [Table D-35](#).

Table D-35: Financial Transaction Record/Visa Cash Field 55 Specific—V22287

| Field Name | Position | Attribute | Field Sources | Comments |
|---------------------|----------|-----------|--------------------|--|
| Record Type | 1-6 | 6 AN | | V22287: Financial, Visa Cash Field 55 Record 3. This record is not created if field length of Field 55 is less than 246. |
| Visa Cash CEPS Data | 7-16 | 10 AN | Field 55 Segment 3 | Position 246-255 of Field 55 |
| Filler | 14-130 | 114 AN | | Space |

Financial Transaction Record/POS Check Service Specific (V22290)

V22290 contains additional transaction data when POS Check Service specific transactions require additional information, as shown in [Table D–36](#).

Table D–36: Financial Transaction Record/POS Check Service Specific—V22290

| Field Name | Position | Attribute | Field Sources | Comments |
|-----------------------|----------|-----------|---------------|---|
| Record Type | 1–6 | 6 AN | | V22290: Financial, POS Check Service. |
| Check Settlement Code | 7 | 1 AN | Field 44, 12 | Valid values: 1 = Visa Settled 2 = ACH Settled 0 = Not Settled |
| ABA Number | 8-16 | 9 N | Field 125 | Contents will be in parsed Visa format. |
| Account Number | 17-35 | 19 AN | Field 125 | Contents will be in parsed Visa format. |
| Check Number | 36-50 | 15 AN | Field 125 | Contents will be in parsed Visa format. |
| Filler | 51-130 | 80 AN | | Space |

File Maintenance

This section describes the records used for file maintenance.

Financial Maintenance Transaction Record (V22300)

V22300 is generated from a File Maintenance message, as shown in [Table D-37](#).

Table D-37: Financial Maintenance Transaction Record—V22300 (1 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|-------------------------------|----------|-----------|----------------|---|
| Record Type | 1–6 | 6 AN | | V22300: File Maintenance |
| Online/Batch Indicator | 7 | 1 AN | | O = Online Maintenance B = Batch Maintenance |
| File Name | 8–10 | 3 AN | Field 101 | |
| Filler | 11–30 | 20 AN | | Space |
| Affiliate BIN | 31–40 | 10 N | | |
| Card Number | 41–59 | 19 AN | Field 127.EF5 | |
| Purge Date | 60–63 | 4 AN | Field 127.3 | YYMM |
| PIN Algorithm Identifier | 64–65 | 2 N | Field 127.PVF4 | |
| Cardholder Spend Limit Amount | 66–71 | 6 N | Field 127.EF5 | |
| Cardholder Spend Limit Count | 72–73 | 2 N | Field 127.EF6 | |
| File Update Code | 74 | 1 AN | Field 127.1 | |
| Error Code | 75–78 | 4 AN | Field 48 | |
| Action Code | 79–80 | 2 AN | Field 127.EF4 | |
| Transmission Date | 81–84 | 4 N | Field 7, P1–4 | MMDD |
| Transmission Time | 85–90 | 6 N | Field 7, P5–10 | HHMMSS |

Table D-37: Financial Maintenance Transaction Record—V22300 (2 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|----------------------------|----------|-----------|----------------|----------|
| Trace Number | 91–96 | 6 N | Field 11 | |
| Request Message Type | 97–100 | 4 AN | | |
| Response Code | 101–102 | 2 AN | Field 39 | |
| Retrieval Reference Number | 103–114 | 12 AN | Field 37 | |
| Source Station ID | 115–120 | 6 AN | Field Header 6 | |
| Region Coding | 121–129 | 9 AN | Field 127E.2 | |
| Filler | 130 | 1 AN | | Space |

File Maintenance—Address Verification File Update (V22310)

The V22310 record contains information related to address verification file updates, as shown in [Table D-38](#).

Table D-38: File Maintenance—Address Verification File Update—V22310 (1 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|----------------------------------|----------|-----------|----------------|---|
| Record Type | 1–6 | 6 AN | | V22310: File Maintenance |
| Online/Batch Indicator | 7 | 1 AN | | O = Online Maintenance B = Batch Maintenance |
| File Name | 8–10 | 3 AN | Field 101 | |
| Filler | 11–30 | 20 AN | | Space |
| Affiliate BIN | 31–40 | 10 N | | |
| Card Number | 41–59 | 19 AN | Field 127.2 | |
| Address Verification Value | 60–64 | 5 AN | Field 127A.2 | |
| Address Verification Postal Code | 65–73 | 9 AN | Field 127A.1 | |
| File Update Code | 74 | 1 AN | Field 127.1 | |
| Error Code | 75–78 | 4 AN | Field 48 | |
| Filler | 79–80 | 2 AN | | Space |
| Transmission Date | 81–84 | 4 N | Field 7, P1–4 | |
| Transmission Time | 85–90 | 6 N | Field 7, P5–10 | |
| Trace Number | 91–96 | 6 N | Field 11 | |
| Request Message Type | 97–100 | 4 AN | | |
| Response Code | 101–102 | 2 AN | Field 39 | |
| Retrieval Reference Number | 103–114 | 12 AN | Field 37 | |

Table D-38: File Maintenance—Address Verification File Update—V22310 (2 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|-------------------|----------|-----------|---------------|----------|
| Source Station ID | 115–120 | 6 AN | Field H6 | |
| Purge Date | 121–124 | 4 AN | Field 127.3 | |
| Filler | 125–130 | 6 AN | | Space |

Administrative Messages

This section describes the records used in administrative messages.

Administrative Message 1 Transaction Record (V22400)

V22400 contains information from the standard administrative message, as shown in [Table D-39](#).

Table D-39: Administrative Message 1 Transaction Record—V22400 (1 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|------------------------------|----------|-------------------|--------------------------------------|--|
| Record Type | 1–6 | 6 AN | | V22400: Administrative Message 1 |
| Issuer or Acquirer Indicator | 7 | 1 N | | I = Issuer A = Acquirer |
| Filler | 8–27 | 20 AN | | Space |
| Affiliate BIN | 28–37 | 10 N | | If "I", the BIN is for the acquirer If "A", the BIN is for the issuer |
| Settlement Date | 38–43 | 6 AN | SMS: Field 15 Interlink: Field 19 | MMDDYY |
| Transaction ID Value | 44–58 | 15 N | Field 62.2 | Visa card only |
| Validation Code Value | 59–62 | 4 AN | Field 62.3 | Visa card only |
| Retrieval Reference Number | 63–74 | 12 AN | Field 37, P1–12 | |
| Trace Number | 75–80 | 6 N | Field 11 | |
| Request Message Type | 81–84 | 4 AN | | |
| Message Reason Code | 85–88 | 4 N | Field 63.3 | |
| Card Number | 89–107 | 19 AN | Field 2 | |
| Transaction Amount | 108–119 | 12 N ¹ | Field 4 | |

Table D-39: Administrative Message 1 Transaction Record—V22400 (2 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|------------|----------|-----------|---------------|----------|
| Filler | 120–130 | 11 AN | | Space |

¹ Amount fields are signed with two implied decimal positions.

Administrative Message 2 Transaction Record (V22401)

V22401 contains information from the standard administrative message, as shown in [Table D-40](#).

Table D-40: Administrative Message 2 Transaction Record—V22401

| Field Name | Position | Attribute | Field Sources | Comments |
|--|----------|-----------|--|---|
| Record Type | 1–6 | 6 AN | | V22401: Administrative Message 2 |
| Transmission Date | 7–10 | 4 N | Field 7, P1–4 | MMDD |
| Transmission Time | 11–16 | 6 N | Field 7, P5–10 | HHMMSS |
| STIP Reason Code | 17–20 | 4 N | Field 63.4 | |
| Network Management Code | 21–23 | 3 N | Field 70 | |
| Network ID | 24–27 | 4 N | Field 63.1 | |
| Reimbursement Attribute | 28 | 1 AN | Field 63.11 | |
| Settlement Service Requested | 29 | 1 N | Converted from Header Field 9 | Valid values: 0, 8, 9 |
| Settlement Service Selected | 30 | 1 N | Converted from Header Field 9 | Valid values: 0, 8, 9 |
| IRF Option | 31 | 1 N | | Valid values: 0 = IRF calculated by Visa 1 = IRF calculated by member |
| Reimbursement Fee Debit/ Credit Indicator | 32 | 1 AN | | |
| Reimbursement Fee | 33–39 | 7 N | Calculated by Visa or by the member | |
| Settlement Currency Code | 40–42 | 3 AN | | |
| Filler | 43–130 | 88 AN | | Space |

Administrative Message 3 Transaction Record (V22405)

V22405 contains information from the standard administrative message, as shown in [Table D-41](#).

Table D-41: Administrative Message 3 Transaction Record—V22405

| Field Name | Position | Attribute | Field Sources | Comments |
|--------------------------|----------|-----------|--|---|
| Record Type | 1–6 | 6 AN | | V22405: Administrative Message 3 |
| Response Message Types | 7–10 | 4 AN | | |
| Acquiring Institution ID | 11–21 | 11 N | Field 32 | |
| Message Text | 22 –121 | 100 AN | V.I.P: Field 48 Usage 9, P2 Interlink: Field 125 Usage 1, P19 | Message text begins in position 2 for field 48 and in position 19 for field 125. Messages are truncated after the first 100 characters. |
| Filler | 122 –130 | 9 AN | | Space |

Administrative Message Transaction Record/Visa Specific (V22410)

V22410 contains supporting transaction data, as shown in [Table D-42](#).

Table D-42: Administrative Message Transaction Record/Visa Specific—V22410¹

| Field Name | Position | Attribute | Field Sources | Comments |
|--------------------------------|----------|-----------|---------------------------|--|
| Record Type | 1–6 | 6 AN | | V22410: Administrative Message–Visa Specific |
| Card Acceptor Name | 7–31 | 25 AN | Field 43, P1–25 | |
| Card Acceptor City | 32–44 | 13 AN | Field 43, P26–38 | |
| Card Acceptor Country | 45–46 | 2 AN | Field 43, P39–40 | |
| BASE I Flag | 47 | 1 AN | | |
| Original Trace Number | 48–53 | 6 N | Field 90, P5–10 | |
| CRS Validation Return Codes | 54–68 | 15 AN | Field 48 Usage 8b, P27–41 | |
| Multiple Clearing Seq. Numbers | 69–70 | 2 AN | Field 62.11 | |
| Authorization Char. Indicator | 71 | 1 AN | Field 62.1 | |
| Usage Code | 72 | 1 AN | Field 48 Usage 7a, P2 | |
| Documentation Indicator | 73 | 1 AN | Field 48 Usage 7a, P3 | |
| Chargeback Reference Number | 74–79 | 6 AN | Field 48 Usage 7a, P4–9 | |
| Message Text | 80–129 | 50 AN | Field 48 Usage 7a, P10–59 | |
| Filler | 130 | 1 AN | | Space |

¹ This record applies for all programs except Interlink.

Administrative Message Transaction Record/Interlink Specific (V22420)

V22420 contains supporting transaction data, as shown in [Table D-43](#).

Table D-43: Administrative Message Transaction Record/Interlink Specific—V22420

| Field Name | Position | Attribute | Field Sources | Comments |
|---|---|---|---|---|
| Record Type | 1–6 | 6 AN | | V22420: Administrative Message–Interlink Specific |
| Original Message Types | 7–10 | 4 AN | Field 90, P1–4 | |
| Original Trace Number | 11–16 | 6 N | Field 90, P5–10 | |
| Original Transmission Date | 17–20 | 4 N | Field 90, P11–14 | |
| Original Transmission Time | 21–26 | 6 N | Field 90, P15–20 | |
| Supporting Information: <ul style="list-style-type: none"> • Contact Name • Contact Phone • Copy Request: <ul style="list-style-type: none"> – Date Document Sent – Documentation Delivery – Method • Original Data | 27–41 42–51 52–57 58–59 60–69 | 15 AN 10 N 6 N 2 N 10 N | Field 125.1 Field 125.2 Field 125.3 Field 125.4 Field 125.5 | |
| Filler | 70–130 | 61 AN | | Space |

Administrative Message Transaction Record/VSDC Specific, Continuation Record (V22430)

V22430 contains supporting transaction data, as shown in [Table D-44](#).

**Table D-44: Administrative Message Transaction Record/VSDC Specific, Continuation Record—
V22430 (1 of 2)**

| Field Name | Position | Attribute | Field Sources | Comments |
|---------------------------------|----------|-----------|---------------|--|
| Record Type | 1–6 | 6 AN | | V22430: Administrative Message, VSDC-specific, Continuation Record |
| Card Sequence Number | 7–9 | 3 N | Field 23 | |
| Terminal Capability Profile | 10–15 | 6 DX | Field 130 | Hexadecimal display |
| Terminal Verification Results | 16–25 | 10 DX | Field 131 | Hexadecimal display |
| Unpredictable Number | 26–33 | 8 DX | Field 132 | Hexadecimal display |
| Terminal Serial Number | 34–41 | 8 AN | Field 133 | |
| Cryptogram (ARQC/TC/AAC) | 42–57 | 16 DX | Field 136 | Hexadecimal display |
| Application Transaction Counter | 58–62 | 5 N | Field 137 | |
| Application Interchange Profile | 63–66 | 4 DX | Field 138 | Hexadecimal display |
| Issuer Script Results | 67–106 | 40 DX | Field 143 | Hexadecimal display |
| Terminal Country Code | 107–109 | 3 N | Field 145 | |
| Terminal Transaction Date | 110–115 | 6 N | Field 146 | |
| Derivation Key Index | 116–117 | 2 DX | Field 134.1 | Hexadecimal display |
| Cryptogram Version Number | 118–119 | 2 DX | Field 134.2 | Hexadecimal display |
| Card Verification Results (CVR) | 120–127 | 8 DX | Field 134.3 | Hexadecimal display |

**Table D-44: Administrative Message Transaction Record/VSDC Specific, Continuation Record—
V22430 (2 of 2)**

| Field Name | Position | Attribute | Field Sources | Comments |
|------------|----------|-----------|---------------|----------|
| Filler | 128-130 | 3 AN | | Space |

Administrative Message Transaction Record/POS Check Service Specific (V22440)

V22440 contains transaction data for POS Check Service transactions, as shown in [Table D-45](#).

Table D-45: Administrative Message Transaction Record/POS Check Service Specific—(V22440)

| Field Name | Position | Attribute | Field Sources | Comments |
|-----------------------|----------|-----------|---------------|---|
| Record Type | 1-6 | 6AN | | V22440– Administrative Message, POS Check Service. |
| Check Settlement Code | 7 | 1AN | Field 44.12 | Valid Values: 1 = Visa settled 2 = ACH settled 0 = Not settled |
| ABA Number | 8-16 | 9N | Field 125 | Contents will be in parsed Visa format. |
| Account Number | 17-35 | 19AN | Field 125 | Contents will be in parsed Visa format. |
| Check Number | 36-50 | 15AN | Field 125 | Contents will be in parsed Visa format. |
| Filler | 51-130 | 80AN | | Space |

Reconciliation Messages

This section describes the records used in reconciliation messages.

Reconciliation Message 1 Transaction Record (V22500)

The reconciliation message transaction record contains the credit (V22500) information for the affiliate BIN. There is a record for each of the batches (0520 messages) generated by the online throughout a processing day. For field descriptions, see [Table D-46](#).

Table D-46: Reconciliation Message 1 Transaction Record—V22500

| Field Name | Position | Attribute | Field Sources | Comments |
|-------------------------|----------|-------------------|-----------------|----------------------------------|
| Record Type | 1–6 | 6 AN | | V22500: Reconciliation Message 1 |
| Filler | 7–26 | 20 AN | | Space |
| Processor | 27–36 | 10 N | | |
| Settlement Date | 37–42 | 6 N | Field 15 | |
| Network Management Code | 43–45 | 3 N | Field 70 | |
| Batch Number | 46–49 | 4 N | Header Field 10 | |
| Trace Number | 50–55 | 6 N | Field 11 | |
| Credit Count | 56–65 | 10 N | Field 74 | |
| Credit Amount | 66–81 | 16 N ¹ | Field 86 | |
| Credit Reversal Count | 82–91 | 10 N | Field 75 | |
| Credit Reversal Amount | 92–107 | 16 N ¹ | Field 87 | |
| Filler | 108–130 | 23 AN | | Space |

¹ Amount fields are signed with two implied decimal positions.

Reconciliation Message 2 Transaction Record (V22510)

The reconciliation message transaction record contains the debit (V22510) information for the affiliate BIN. There is a record for each of the batches (0520 messages) generated by the online throughout a processing day. For field descriptions, see [Table D-47](#).

Table D-47: Reconciliation Message 2 Transaction Record—V22510

| Field Name | Position | Attribute | Field Sources | Comments |
|----------------------------------|----------|-------------------|-----------------|--|
| Record Type | 1–6 | 6 AN | | V22510: Reconciliation Message 2 |
| Debit Count | 7–16 | 10 N | Field 76 | |
| Debit Amount | 17–32 | 16 N ¹ | Field 88 | |
| Debit Reversal Count | 33–42 | 10 N | Field 77 | |
| Debit Reversal Amount | 43–58 | 16 N ¹ | Field 89 | |
| Net Sett. Debit/Credit Indicator | 59 | 1AN | Field 97, P1 | Valid values: C = Credit D = Debit |
| Net Settlement Amount | 60–75 | 16 N ¹ | Field 97, P2–17 | |
| Settlement Code | 76 | 1 N | Field 66 | |
| Filler | 77–130 | 54 AN | | Space |

¹ Amount fields are signed with two implied decimal positions.

Advice Notification

This section describes the records for advice notification messages.

Advice Notification Transaction Record/Interlink Specific (V22600 and V22610)

V22600 is generated for Interlink advices only. V22610 is continuation for V22600 in display format. For field descriptions, see [Table D-48](#) and [Table D-49](#).

Table D-48: Advice Notification Transaction Record/Interlink Specific—V22600 (1 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|----------------------------|----------|-----------|-----------------|--|
| Record Type | 1-6 | 6 AN | | V22600: Interlink Advice Notification |
| Issuer/Acquirer Indicator | 7 | 1 AN | | I = Issuer A = Acquirer |
| Filler | 8-27 | 20 AN | | Space |
| Affiliate BIN | 28-37 | 10 N | | If "I", the BIN is for the acquirer If "A", the BIN is for the issuer |
| Settlement Date | 38-43 | 6 N | | |
| Trace Number | 44-49 | 6 N | Field 11 | |
| Batch Number | 50-53 | 4 N | Header Field 10 | |
| STIP Reason Code | 54-57 | 4 N | Header Field 9 | |
| Request Message Type | 58-61 | 4 AN | | |
| Response Message Type | 62-65 | 4 AN | | |
| Response Code | 66-67 | 2 AN | Field 39 | |
| Retrieval Reference Number | 68-79 | 12 AN | Field 37, P1-12 | |
| Transmission Date | 80-83 | 4 N | Field 7, P1-4 | |
| Transmission Time | 84-89 | 6 N | Field 7, P5-10 | |

Table D–48: Advice Notification Transaction Record/Interlink Specific—V22600 (2 of 2)

| Field Name | Position | Attribute | Field Sources | Comments |
|--------------------|----------|-------------------|---------------|----------|
| Card Number | 90–108 | 19 AN | Field 2 | |
| Transaction Amount | 109–120 | 12 N ¹ | Field 4 | |
| Filler | 121–130 | 10 AN | | Space |

¹ Amount fields are signed with two implied decimal positions.

A description of the advice notification transaction record for Interlink is provided in [Table D–49](#).

Table D–49: Advice Notification Transaction Record/Interlink Specific—V22610

| Field Name | Position | Attribute | Field Sources | Comments |
|-------------------------|----------|-----------|---------------|---------------------------------------|
| Record Type | 1–6 | 6 AN | | V22610: Interlink Advice Notification |
| Acquirer Institution ID | 7–17 | 11 N | Field 32 | |
| Filler | 18–130 | 113 AN | | Space |

Trailer Record

This section describes the trailer record.

Trailer Record (V22900)

V22900 contains the detail record count for the file, as shown in [Table D-50](#).

Table D-50: Trailer Record—V22900

| Field Name | Position | Attribute | Field Sources | Comments |
|--------------------|----------|-----------|---------------|---------------------------------|
| Record Type | 1–6 | 6 AN | | V22900: Trailer |
| Subscriber BIN | 7–16 | 10 N | | |
| Filler | 17–26 | 10 AN | | Space |
| Total Record Count | 27–37 | 11 N | | Equals detail record count only |
| Filler | 38–130 | 93 AN | | Space |
| Raw Data Filler | 131–140 | 10 AN | | Destination (subscriber) BIN |

VSS Business Transaction Types Cross-Reference

E

This appendix provides the following cross-references:

- [BASE II Transactions to VSS Business Transaction Types](#)
- [SMS \(Excluding Interlink\) Transactions to VSS Business Transaction Types](#)
- [SMS \(Interlink\) Transactions to VSS Business Transaction Types](#)

BASE II Transactions to VSS Business Transaction Types

This section provides a cross-reference between BASE II transactions and VisaNet Settlement Service (VSS) business transaction types, as shown in [Table E-1](#).

Table E-1: BASE II Transaction Cross-Reference to VSS Business Transaction Types (1 of 8)

| Transaction Description | BASE II Transaction Code | | VSS Business Transaction Type | Business Mode | |
|---|--------------------------|--|----------------------------------|---------------|---------------------------|
| | TC | Additional Data | | Outgoing | Incoming |
| Returned Credit ¹ | 01 | | | n/a | Acquirer/ Issuer/Other |
| Returned Debit ¹ | 02 | | | n/a | Acquirer/ Issuer/Other |
| Returned Nonfinancial ¹ | 03 | | | n/a | Acquirer/ Issuer/Other |
| Reclassification Advice | 04 | | Reclassification Advice | n/a | Acquirer |
| Sales Draft - First Presentment | 05 | Usage Code = 1 | Purchase Original Sale | Acquirer | Issuer |
| Sales Draft - First Presentment (VisaPhone) | 05 | Usage Code = 1 (and acquiring BIN) | VisaPhone Original Phone Call | Acquirer | Issuer |
| Sales Draft - First Presentment (Quasi-cash) | 05 | Usage Code = 1 Special Condition Indicator = 8 | Quasi-cash Original Sale | Acquirer | Issuer |
| Sales Draft - Second Presentment | 05 | Usage Code = 2 | Purchase Representment | Acquirer | Issuer |
| Sales Draft - Second Presentment (VisaPhone) | 05 | Usage Code = 2 (and acquiring BIN) | VisaPhone Representment | Acquirer | Issuer |
| Sales Draft - Second Presentment (Quasi-cash) | 05 | Usage Code = 2 Special Condition Indicator = 8 | Quasi-cash Representment | Acquirer | Issuer |
| Credit Voucher - First Presentment | 06 | Usage Code = 1 | Merchandise Credit Original | Acquirer | Issuer |
| Credit Voucher - First Presentment (Quasi-cash) | 06 | Usage Code = 1 Special Condition Indicator = 8 | Quasi-cash Credit Original | Acquirer | Issuer |

Table E-1: BASE II Transaction Cross-Reference to VSS Business Transaction Types (2 of 8)

| Transaction Description | BASE II Transaction Code | | VSS Business Transaction Type | Business Mode | |
|--|--------------------------|---|--|---------------|----------|
| | TC | Additional Data | | Outgoing | Incoming |
| Credit Voucher - Second Presentment | 06 | Usage Code = 2 (and acquiring BIN) | Merchandise Credit Representment | Acquirer | Issuer |
| Credit Voucher - Second Presentment (Quasi-cash) | 06 | Usage Code = 2 Special Condition Indicator = 8 | Quasi-cash Credit Representment | Acquirer | Issuer |
| Cash Disbursement - First Presentment (manual cash) | 07 | Usage Code = 1 MCC = 6010,0000 | Manual Cash Original Advance | Acquirer | Issuer |
| Cash Disbursement - First Presentment (ATM) | 07 | Usage Code = 1 MCC = 6011 | ATM Cash Original Withdrawal or Debit Adjustment | Acquirer | Issuer |
| Cash Disbursement - Second Presentment (manual cash) | 07 | Usage Code = 2 MCC = 6010,0000 | Manual Cash Representment | Acquirer | Issuer |
| Cash Disbursement - Second Presentment (ATM) | 07 | Usage Code = 2 MCC = 6011 | ATM Cash Representment | Acquirer | Issuer |
| Cash Disbursement | 07 | | ATM Cash Debit Adjustment | Acquirer | Issuer |
| Money Transfer - First Presentment | 09 | Transaction Type = P Usage Code = 1 | Payment Order Original | Other | Other |
| Money Transfer - First Sendback | 09 | Transaction Type = S Usage Code = 1 | Payment Order Sendback | Other | Other |
| Reversal of Money Transfer (Visa ePay only) - Notification | 09 | Transaction Type = N Active Mark = 0050 | Payment Order Notification Original RVRSL | Other | Other |
| Fee Collection | 10 | | Fee Collection RC = nnnn ² | Other | Other |
| Sales Draft - First Chargeback | 15 | Usage Code = 1 | Purchase Chargeback | Issuer | Acquirer |
| Sales Draft - First Chargeback (VisaPhone) | 15 | Usage Code = 1 (and acquiring BIN) | VisaPhone Chargeback | Issuer | Acquirer |

Table E-1: BASE II Transaction Cross-Reference to VSS Business Transaction Types (3 of 8)

| Transaction Description | BASE II Transaction Code | | VSS Business Transaction Type | Business Mode | |
|---|--------------------------|---|--------------------------------------|---------------|----------|
| | TC | Additional Data | | Outgoing | Incoming |
| Sales Draft - First Chargeback (Quasi-cash) | 15 | Usage Code = 1 Special Condition Indicator = 8 | Quasi-cash Chargeback | Issuer | Acquirer |
| Sales Draft - Second Chargeback | 15 | Usage Code = 2 | Purchase Second Chargeback | Issuer | Acquirer |
| Sales Draft - Second Chargeback (VisaPhone) | 15 | Usage Code = 2 (and acquiring BIN) | VisaPhone Second Chargeback | Issuer | Acquirer |
| Sales Draft - Second Chargeback (Quasi-cash) | 15 | Usage Code = 2 Special Condition Indicator = 8 | Quasi-cash Second Chargeback | Issuer | Acquirer |
| Credit Voucher - First Chargeback | 16 | Usage Code = 1 | Merchandise Credit Chargeback | Issuer | Acquirer |
| Credit Voucher - First Chargeback (Quasi-cash) | 16 | Usage Code = 1 Special Condition Indicator = 8 | Quasi-cash Credit Chargeback | Issuer | Acquirer |
| Credit Voucher - Second Chargeback | 16 | Usage Code = 2 | Merchandise Credit Second Chargeback | Issuer | Acquirer |
| Credit Voucher - Second Chargeback (Quasi-cash) | 16 | Usage Code = 2 Special Condition Indicator = 8 | Quasi-cash Credit Second Chargeback | Issuer | Acquirer |
| Cash Disbursement - First Chargeback (manual cash) | 17 | Usage Code = 1 MCC = 6010 | Manual Cash Chargeback | Issuer | Acquirer |
| Cash Disbursement - First Chargeback (ATM) | 17 | Usage Code = 1 MCC = 6010,0000 | Manual Cash Chargeback | Issuer | Acquirer |
| Cash Disbursement - Second Chargeback (manual cash) | 17 | Usage Code = 2 MCC = 6010,0000 | Second Chargeback Manual Cash | Issuer | Acquirer |
| Cash Disbursement - Second Chargeback (ATM) | 17 | Usage Code = 2 MCC = 6011 | ATM Cash Second Chargeback | Issuer | Acquirer |

Table E-1: BASE II Transaction Cross-Reference to VSS Business Transaction Types (4 of 8)

| Transaction Description | BASE II Transaction Code | | VSS Business Transaction Type | Business Mode | |
|---|--------------------------|---|---|---------------|----------|
| | TC | Additional Data | | Outgoing | Incoming |
| Reversal of Money Transfer - First Presentment (Visa ePay only) | 19 | Transaction Type = P Usage Code = 1 | Payment Order Original RVRSL | Other | Other |
| Money Transfer - Sendback | 19 | Transaction Type = S Usage Code = 1 | Payment Order Sendback | Other | Other |
| Money Transfer - Notification | 19 | Transaction Type = N Active Mark = 0050 | Payment Order Notification | Other | Other |
| Payment Order Sendback with Reversal | 19 | Transaction Type = S Active Mark = 0050 | Payment Order Notification | Other | Other |
| Funds Disbursement | 20 | | Funds Disbursement RC = nnnn ² | Other | Other |
| Reversal of Sales Draft - First Presentment | 25 | Usage Code = 1 | Purchase Original Sale RVRSL or Credit Adjustment | Acquirer | Issuer |
| Reversal of Sales Draft - First Presentment (VisaPhone) | 25 | Usage Code = 1 (and acquiring BIN) | VisaPhone Original phone call RVRSL or Credit Adjustment | Acquirer | Issuer |
| Reversal of Sales Draft - First Presentment (Quasi-cash) | 25 | Usage Code = 1 Special Condition Indicator = 8 | Quasi-cash Original phone call RVRSL or Credit Adjustment | Acquirer | Issuer |
| Reversal of Sales Draft - Second Presentment | 25 | Usage Code = 2 | Purchase Representment RVRSL | Acquirer | Issuer |
| Reversal of Sales Draft - Second Presentment (VisaPhone) | 25 | Usage Code = 2 (and acquiring BIN) | VisaPhone Representment RVRSL | Acquirer | Issuer |
| Reversal of Sales Draft - Second Presentment (Quasi-cash) | 25 | Usage Code = 2 Special Condition Indicator = 8 | Quasi-cash Representment RVRSL | Acquirer | Issuer |
| Reversal of Credit Voucher - First Presentment | 26 | Usage Code = 1 | Merchandise Credit Original RVRSL or Debit Adjustment | Acquirer | Issuer |

Table E-1: BASE II Transaction Cross-Reference to VSS Business Transaction Types (5 of 8)

| Transaction Description | BASE II Transaction Code | | VSS Business Transaction Type | Business Mode | |
|--|--------------------------|---|---|---------------|----------|
| | TC | Additional Data | | Outgoing | Incoming |
| Reversal of Credit Voucher - First Presentment (Quasi-cash) | 26 | Usage Code = 1 Special Condition Indicator = 8 | Quasi-cash Credit Original RVRSL or Debit Adjustment | Acquirer | Issuer |
| Reversal of Credit Voucher - Second Presentment | 26 | Usage Code = 2 | Merchandise Credit Representation RVRSL | Acquirer | Issuer |
| Reversal of Credit Voucher - Second Presentment (Quasi-cash) | 26 | Usage Code = 2 Special Condition Indicator = 8 | Quasi-cash Credit Representation RVRSL | Acquirer | Issuer |
| Reversal of Cash Disbursement - First Presentment (manual cash) | 27 | Usage Code = 1 MCC = 6010,0000 | Manual Cash Original Address RVRSL or Credit Adjustment | Acquirer | Issuer |
| Reversal of Cash Disbursement - First Presentment (ATM) | 27 | Usage Code = 1 MCC = 6011 | ATM Cash Original Withdrawal RVRSL or Credit Adjustment | Acquirer | Issuer |
| Reversal of Cash Disbursement - Second Presentment (manual cash) | 27 | Usage Code = 2 MCC = 6010,0000 | Manual Cash Representation RVRSL | Acquirer | Issuer |
| Reversal of Cash Disbursement - Second Presentment (ATM) | 27 | Usage Code = 2 MCC = 6011 | ATM Cash Representation RVRSL | Acquirer | Issuer |
| Reversal of Cash Disbursement | 27 | n/a | ATM Cash Credit Adjustment | Acquirer | Issuer |
| Issuers' Clearinghouse Service - Query | 30 | n/a | ICS Outgoing/Query | Issuer | n/a |
| Issuers' Clearinghouse Service - Response | 31 | n/a | ICS Incoming/RESP | n/a | Issuer |
| National Merchant Alert Service - Request/Response | 32 | n/a | Risk Management | Acquirer | Acquirer |
| Multipurpose Message | 33 | | Multipurpose Message | n/a | Other |

Table E-1: BASE II Transaction Cross-Reference to VSS Business Transaction Types (6 of 8)

| Transaction Description | BASE II Transaction Code | | VSS Business Transaction Type | Business Mode | |
|--|--------------------------|---|--|---------------|----------|
| | TC | Additional Data | | Outgoing | Incoming |
| Reversal of Sales Draft - First Chargeback | 35 | Usage Code = 1 | Purchase Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Sales Draft - First Chargeback (VisaPhone) | 35 | Usage Code = 1 (and acquiring BIN) | VisaPhone Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Sales Draft - First Chargeback (Quasi-cash) | 35 | Usage Code = 1 Special Condition Indicator = 8 | Quasi-cash Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Sales Draft - Second Chargeback | 35 | Usage Code = 2 | Purchase Second Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Sales Draft - Second Chargeback (VisaPhone) | 35 | Usage Code = 2 (and acquiring BIN) | VisaPhone Second Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Sales Draft - Second Chargeback (Quasi-cash) | 35 | Usage Code = 2 Special Condition Indicator = 8 | Quasi-cash Second Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Credit Voucher - First Chargeback | 36 | Usage Code = 1 | Merchandise Credit Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Credit Voucher - First Chargeback (Quasi-cash) | 36 | Usage Code = 1 Special Condition Indicator = 8 | Quasi-cash Credit Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Credit Voucher - Second Chargeback | 36 | Usage Code = 2 | Merchandise Credit Second Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Credit Voucher - Second Chargeback (Quasi-cash) | 36 | Usage Code = 2 Special Condition Indicator = 8 | Quasi-cash Credit Second Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Cash Disbursement - First Chargeback (manual cash) | 37 | Usage Code = 1 MCC = 6010 | Manual Cash Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Cash Disbursement - First Chargeback (ATM) | 37 | Usage Code = 1 MCC = 6011 | ATM Cash Chargeback RVRSL | Issuer | Acquirer |

Table E-1: BASE II Transaction Cross-Reference to VSS Business Transaction Types (7 of 8)

| Transaction Description | BASE II Transaction Code | | VSS Business Transaction Type | Business Mode | |
|--|--------------------------|-----------------------------------|---|---------------|----------|
| | TC | Additional Data | | Outgoing | Incoming |
| Reversal of Cash Disbursement - Second Chargeback (manual cash) | 37 | Usage Code = 2 MCC = 6010 | Manual Cash Second Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Cash Disbursement - Second Chargeback (ATM) | 37 | Usage Code = 2 MCC = 6011 | ATM Cash Second Chargeback RVRSL | Issuer | Acquirer |
| Reversal of Credit Voucher - Cash Disbursement-Second Chargeback (manual cash) | 37 | Usage Code = 2 MCC = 6010,0000 | Manual Cash Chargeback RVRSL | Issuer | Acquirer |
| VCRFS and CDAS | 38 | n/a | Request for Copy | Other | Other |
| VCRFS and CDAS - Fulfillment | 39 | n/a | RFC Fulfillment | Other | Other |
| Fraud advice | 40 | n/a | Fraud advice | Other | n/a |
| Merchant File Update - mandatory | 42 | n/a | Merchant File Update - (MAND) | Acquirer | Acquirer |
| Merchant File Update - optional | 43 | n/a | Merchant File Update - (OPT) | Acquirer | Acquirer |
| Bach Acknowledgement | 44 | n/a | Bach Acknowledgement | Other | Other |
| General Delivery Report | 45 | n/a | General Delivery Rpts | n/a | Other |
| Settlement Data | 46 | n/a | Settlement RPTS (MACH READ) | n/a | Other |
| Settlement Reports | 47 | n/a | Settlement Reports, (Print Imag) | n/a | Other |
| BASE I Advice | 48 | n/a | BASE I Advice Records | n/a | Issuer |
| Text Message | 50 | n/a | Text Message | Other | Other |
| Request for Original | 51 | n/a | Request for Original | Issuer | Acquirer |
| Request for Photocopy | 52 | n/a | Request for Photocopy | Issuer | Acquirer |
| Request Confirmation | 53 | n/a | Confirmation Request | Acquirer | Issuer |
| Table Update | 54 | n/a | Table Updates | n/a | Other |

Table E-1: BASE II Transaction Cross-Reference to VSS Business Transaction Types (8 of 8)

| Transaction Description | BASE II Transaction Code | | VSS Business Transaction Type | Business Mode | |
|---|--------------------------|-----------------|---------------------------------|---------------|----------|
| | TC | Additional Data | | Outgoing | Incoming |
| Regional Card Recovery File (RCRF) Update | 55 | n/a | RCRF Update | n/a | Acquirer |
| Currency Conversion Rate Update | 56 | n/a | Currency Conversion Rate Update | n/a | Other |
| Data Capture Advice | 57 | n/a | Data Capture Advice | n/a | Other |
| National Settlement | 58 | n/a | National Settlement Advice | Other | Other |
| Interface Advice | 59 | n/a | Interface Advice | Other | n/a |

¹ Returned items—In VSS, transactions returned by BASE II retain the returned item's transaction code.

² TC 10 and TC 20—For Fee Collection and Funds Disbursement transactions, the VSS Transaction Type contains the Reason Code (see [Appendix C, VSS Codes](#)).

n/a = Not Applicable

SMS (Excluding Interlink) Transactions to VSS Business Transaction Types

This section provides a cross-reference between SMS (excluding Interlink) transactions and VSS business transaction types, as shown in [Table E-2](#).

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (1 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|---|--|---------------------------------|
| Transaction Type | Messages and Codes | Business Transaction Type |
| Cash Disbursement | Message Type = 0200, 0220 Processing Code = 01 POS Condition Code ≠ 13 Merchant's Type = 6011 Response Code = 00 | ATM Cash Original Withdrawal |
| ATM Cash Disbursement Adjustment Adjustment (Back office) | Message Type = 0200, 0220 Processing Code = 22 Merchant's Type = 6011 Response Code = 00 | ATM Cash Credit Adjustment |
| | Message Type = 0200, 0220 Processing Code = 02 Merchant's Type = 6011 Response Code = 00 | ATM Cash Debit Adjustment |
| ATM Chargeback | Message Type = 0422 Processing Code = 01, 02, 22 POS Condition Code = 17 Merchant's Type = 6011 Usage Code = 1 or is not set Response Code = 00 | ATM Cash Chargeback |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (2 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|--|--|
| Transaction Type | Messages and Codes | Business Transaction Type |
| ATM Reversal | Message Type = 0400, 0420 Processing Code = 01 Merchant's Type = 6011 Response Code = 00 | ATM Cash Original Withdrawal Reversal |
| ATM Reversal of Chargeback | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Merchant's Type = 6011 Usage Code = 1 or is not set Response Code = 00 | ATM Cash Chargeback Reversal |
| ATM Representment | Message Type = 0220 Processing Code = 01 POS Condition Code = 13 Merchant's Type = 6011 Response Code = 00 | ATM Cash Representment |
| POS Purchase | Message Type = 0200, 0220 Processing Code = 00 POS Condition Code ≠ 13, 51 Merchant's Type ≠ 4815 Response Code = 00 | Purchase Original Sale |
| | Message Type = 0200, 0220 Processing Code = 00 POS Condition Code ≠ 13, 51 Merchant's Type = 4815 Response Code = 00 | VisaPhone Original Phone Call |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (3 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|---|--|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Purchase (continued) | Message Type = 0200, 0220 Processing Code = 11 POS Condition Code ≠ 13 Response Code = 00 | Quasi-Cash Original Sale |
| | Message Type = 0200, 0220 Processing Code = 20 Quasi-cash indicator (field 63.6, position 7) is set to 8 Response Code = 00 | Quasi-Cash Credit Original |
| POS Adjustment | Message Type = 0200, 0220 Processing Code = 22 Merchant's Type ≠ 6010, 6011, or 4815 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Response Code = 00 | Purchase Credit Adjustment |
| | Message Type = 0200, 0220 Processing Code = 02 Merchant's Type ≠ 6010, 6011, or 4815 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Response Code = 00 | Purchase Debit Adjustment |
| | Message Type = 0400, 0420 Processing Code = 22 Merchant's Type ≠ 6010, 6011, or 4815 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Response Code = 00 | Purchase Credit Adjustment Reversal |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (4 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|---|---|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Adjustment (continued) | Message Type = 0400, 0420 Processing Code = 02 Merchant's Type ≠ 6010, 6011, or 4815 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Response Code = 00 | Purchase Debit Adjustment Reversal |
| | Message Type = 0200, 0220 Processing Code = 22 Merchant's Type = 4815 Response Code = 00 | VisaPhone Credit Adjustment |
| | Message Type = 0200, 0220 Processing Code = 02 Merchant's Type = 4815 Response Code = 00 | VisaPhone Debit Adjustment |
| | Message Type = 0400, 0420 Processing Code = 22 Merchant's Type = 4815 Response Code = 00 | VisaPhone Credit Adjustment Reversal |
| | Message Type = 0400, 0420 Processing Code = 02 Merchant's Type = 4815 Response Code = 00 | VisaPhone Debit Adjustment Reversal |
| | Message Type = 0200, 0220 Processing Code = 22 Quasi-cash indicator (field 63.6, position 7) is set to 8 Response Code = 00 | Quasi-Cash Credit Adjustment |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (5 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|--|--|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Adjustment (continued) | Message Type = 0200, 0220 Processing Code = 02 Quasi-cash indicator (field 63.6, position 7) is set to 8 Response Code = 00 | Quasi-Cash Debit Adjustment |
| | Message Type = 0400, 0420 Processing Code = 22 Quasi-cash indicator (field 63.6, position 7) is set to 8 Response Code = 00 | Quasi-Cash Credit Adjustment Reversal |
| | Message Type = 0400, 0420 Processing Code = 02 Quasi-cash indicator (field 63.6, position 7) is set to 8 Response Code = 00 | Quasi-Cash Debit Adjustment Reversal |
| POS Merchandise Return | Message Type = 0200, 0220 Processing Code = 20 Response Code = 00 | Merchandise Credit Original |
| POS Chargeback | Message Type = 0422 Processing Code = 00 POS Condition Code = 17 Merchant's Type ≠ 4815 Usage Code = 1 or is not set Response Code = 00 | Purchase Chargeback |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (6 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|--|---------------------------------|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Chargeback (continued) | Message Type = 0422 Processing Code = 00 POS Condition Code = 17 Merchant's Type ≠ 4815 Usage Code = 2 Response Code = 00 | Purchase Second Chargeback |
| | Message Type = 0422 Processing Code = 00 POS Condition Code = 17 Merchant's Type = 4815 Usage Code = 1 or is not set Response Code = 00 | VisaPhone Chargeback |
| | Message Type = 0422 Processing Code = 00 POS Condition Code = 17 Merchant's Type = 4815 Usage Code = 2 Response Code = 00 | VisaPhone Second Chargeback |
| | Message Type = 0422 Processing Code = 11 POS Condition Code = 17 Usage Code = 1 or is not set Response Code = 00 | Quasi-Cash Chargeback |
| | Message Type = 0422 Processing Code = 11 POS Condition Code = 17 Usage Code = 2 Response Code = 00 | Quasi-Cash Second Chargeback |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (7 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|--|---|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Chargeback (continued) | Message Type = 0422 Processing Code = 20 POS Condition Code = 17 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Response Code = 00 | Merchandise Credit Chargeback |
| | Message Type = 0422 Processing Code = 20 POS Condition Code = 54 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Response Code = 00 | Merchandise Credit Chargeback Reversal |
| | Message Type = 0422 Processing Code = 20 POS Condition Code = 17 Quasi-cash indicator (field 63.6, position 7) is set to 8 Response Code = 00 | Quasi-Cash Credit Chargeback |
| | Message Type = 0422 Processing Code = 20 POS Condition Code = 54 Quasi-cash indicator (field 63.6, position 7) is set to 8 Response Code = 00 | Quasi-Cash Credit Chargeback Reversal |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (8 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|---|---|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Reversal | Message Type = 0400, 0420 Processing Code = 00 Original Message Type = 0200, 0220 Merchant's Type ≠ 4815 Response Code = 00 | Purchase Original Sale Reversal |
| | Message Type = 0400, 0420 Processing Code = 00 Original Message Type = 0200, 0220 Merchant's Type = 4815 Response Code = 00 | VisaPhone Original Phone Call Reversal |
| | Message Type = 0400, 0420 Processing Code = 11 Original Message Type = 0200, 0220 Response Code = 00 | Quasi-Cash Original Sale Reversal |
| | Message Type = 0400, 0420 Processing Code = 20 Response Code = 00 | Merchandise Credit Original Reversal |
| POS Representment | Message Type = 0220 Processing Code = 00 POS Condition Code = 13 Merchant's Type ≠ 4815 (VisaPhone) Response Code = 00 | Purchase Representment |
| | Message Type = 0220 Processing Code = 00 POS Condition Code = 13 Merchant's Type = 4815 | VisaPhone Representment |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (9 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|--|-------------------------------------|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Representment (continued) | Message Type = 0220 Processing Code = 11 POS Condition Code = 13 Response Code = 00 | Quasi-Cash Representment |
| | Message Type = 0220 Processing Code = 20 POS Condition Code = 13 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Response Code = 00 | Merchandise Credit Representment |
| | Message Type = 0220 Processing Code = 20 POS Condition Code = 13 Quasi-cash indicator (field 63.6, position 7) is set to 8 Response Code = 00 | Quasi-Cash Credit Representment |
| POS Chargeback Reversal | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Merchant's Type ≠ 6010, 6011, or 4815 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Usage Code = 1 or is not set Response Code = 00 | Purchase Chargeback Reversal |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (10 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|---|--|---|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Chargeback Reversal (continued) | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Merchant's Type ≠ 6010, 6011, or 4815 Quasi-cash indicator (field 63.6, position 7) is not set to 8 Usage Code = 2 Response Code = 00 | Purchase Second Chargeback Reversal |
| | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Merchant's Type = 4815 Usage Code = 1 or is not set Response Code = 00 | VisaPhone Chargeback Reversal |
| | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Merchant's Type = 4815 Usage Code = 2 Response Code = 00 | VisaPhone Second Chargeback Reversal |
| | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Quasi-cash indicator (field 63.6, position 7) is set to 8 Usage Code = 1 or is not set Response Code = 00 | Quasi-Cash Chargeback Reversal |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (11 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|---|---|---|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Chargeback Reversal (continued) | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Quasi-cash indicator (field 63.6, position 7) is set to 8 Usage Code = 2 Response Code = 00 | Quasi-Cash Second Chargeback Reversal |
| Teller-Originated Manual Cash Disbursement | Message Type = 0200, 0220 Processing Code = 01 Merchant's Type = 6010 Response Code = 00 | Manual Cash Original Advance |
| Teller-Originated Adjustment | Message Type = 0200, 0220 Processing Code = 22 Merchant's Type = 6010 Response Code = 00 | Manual Cash Credit Adjustment |
| | Message Type = 0200, 0220 Processing Code = 02 Merchant's Type = 6010 Response Code = 00 | Manual Cash Debit Adjustment |
| | Message Type = 0400, 0420 Processing Code = 22 Merchant's Type = 6010 Response Code = 00 | Manual Cash Credit Adjustment Reversal |
| | Message Type = 0400, 0420 Processing Code = 02 Merchant's Type = 6010 Response Code = 00 | Manual Cash Debit Adjustment Reversal |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (12 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|---|--|---|
| Transaction Type | Messages and Codes | Business Transaction Type |
| Teller-Originated Adjustment (continued) | Message Type = 0422 Processing Code = 01 POS Condition Code = 17 Merchant's Type = 6010 Usage Code = 1 or is not set Response Code = 00 | Manual Cash Chargeback |
| | Message Type = 0422 Processing Code = 01 POS Condition Code = 1 Merchant's Type = 6010 Usage Code = 2 Response Code = 00 | Manual Cash Second Chargeback |
| Teller-Originated Reversal | Message Type = 0400, 0420 Processing Code = 01 Merchant's Type = 6010 Response Code = 00 | Manual Cash Original Advance Reversal |
| Teller-Originated Chargeback Reversal | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Merchant's Type = 6010 Usage Code = 1 or is not set Response Code = 00 | Manual Cash Chargeback Reversal |
| | Message Type = 0422 Processing Code = 22 POS Condition Code = 54 Merchant's Type = 6010 Usage Code = 2 Response Code = 00 | Manual Cash Second Chargeback Reversal |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (13 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|--|---|
| Transaction Type | Messages and Codes | Business Transaction Type |
| Teller-Originated Representment | Message Type = 0220 Processing Code = 01 POS Condition Code = 13 Merchant's Type = 6010 Response Code = 00 | Manual Cash Representment |
| POS Payment Order | Message Type = 0200, 0220, 0420 Processing Code = 50, 52 POS Condition Code = 00, 56, 58 | Payment Order |
| | Message Reason = 0 Message Type = 0220 POS Condition Code = 00, 56 Message Reason ≠ 0 | Payment Order Sendback |
| Fee Collection | Message Type = 0220, 0422 Processing Code = 19 Response Code = 00 | Fee Collect RC = 9999 (9999 = fee collection Reason Code) |
| Funds Disbursement | Message Type = 0220, 0422 Processing Code = 29 Response Code = 00 | Funds Disburse RC = 9999 (9999 = funds disbursement Reason Code) |
| Request for Copy | Message Type = 0600, 0620 Network management code = 881 | Request for Photocopy |
| Request for Original | Message Type = 0600, 0620 Network management code = 880 | Request for Original |
| Request Confirmation | Message Type = 0600, 0620 Network management code = 882 | Request for Photocopy Confirmation |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (14 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|--|----------------------------|
| Transaction Type | Messages and Codes | Business Transaction Type |
| Fraud Advice | Message Type = 9620 Network management code = 940, 941, 942, 943 | Fraud Advice |
| POS Authorization | Message Type = 0100, 0120 Processing Code = 00, 01, 03, 11 Merchant's Type ≠ 6011 Time (Preauthorization Time Limit) Field 63.2 is not present (bit 2 byte 1 for field 63.0 is set to 0) Response Code = 00 | POS Authorization |
| POS Preauthorization | Message Type = 0100, 0120 Processing Code = 00 Merchant's Type ≠ 6011 Time (Preauthorization Time Limit) Field 63.2 is set (bit 2 byte 1 for field 63.0 is set to 1) Response Code = 00 | POS Preauthorization |
| POS Balance Inquiry | Message Type = 0100, 0120, 0200, 0220 Processing Code = 30 Merchant's Type ≠ 6011 Response Code = 00 | POS Balance Inquiry |
| POS Authorization Reversal | Message Type = 0400, 0420 Original Message Type (field 90, positions 1-4) = 0100, 0120 Time (Preauthorization Time Limit) Field 63.2 is not present (bit 2 byte 1 for field 63.0 is set to 0) Response Code = 00 | POS Authorization Reversal |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (15 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|--|-------------------------------|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Preauthorization Reversal | Message Type = 0400, 0420 Original Message Type (field 90, positions 1–4) = 0100, 0120 Time (Preauthorization Time Limit) Field 63.2 is present (bit 2 byte 1 for field 63.0 is set to 0) Response Code = 00 | POS Preauthorization Reversal |
| POS Balance Inquiry | Message Type = 0100, 0120, 0200, 0220 Processing Code = 30 Merchant's Type ≠ 6011 Response Code = 00 | POS Balance Inquiry |
| POS Decline | Merchant's Type ≠ 6011 Response Code ≠ 00 | POS Decline |
| ATM Authorization | Message Type = 0100, 0120 Processing Code = 01 Merchant's Type = 6011 Response Code = 00 | ATM Authorization |
| ATM Balance Inquiry | Message Type = 0100, 0120, 0200, 0220 Processing Code = 30 Merchant's Type = 6011 Response Code = 00 | ATM Balance Inquiry |

Table E-2: SMS (Excluding Interlink) Transactions Cross-Reference to VSS Business Transaction Types (16 of 16)

| SMS (Excluding Interlink) Transactions | | VSS Transactions |
|--|---|----------------------------|
| Transaction Type | Messages and Codes | Business Transaction Type |
| ATM Authorization Reversal | Message Type = 0400, 0420 Processing Code = 01 Merchant's Type = 6011 Original Message Type = 0100, 0120 Response Code = 00 | ATM Authorization Reversal |
| ATM Transfer | Message Type = 0200, 0220 Processing Code = 40 Merchant's Type = 6011 Response Code = 00 | ATM Transfer |
| | Message Type = 0400, 0420 Processing Code = 40 Response Code = 00 | Visa Cash Load Reversal |

SMS (Interlink) Transactions to VSS Business Transaction Types

This section provides a cross-reference between SMS Interlink transactions and VSS Business Transaction Types, as shown in [Table E-3](#).

Table E-3: SMS (Interlink) Transactions Cross-Reference to VSS Business Transaction Types (1 of 3)

| SMS Interlink Transactions | | VSS Transactions |
|--|---|---|
| Transaction Type | Messages and Codes | Business Transaction Type |
| Purchase Preauthorization Reversal/ Store-and-Forward/ Paper Sales Draft/ Resubmission | Message Type = 0200,0220 Processing Code = 00, 17 POS Condition Code ≠ 13 Message Reason Code ≠ 2005 Response Code = 00, 10 | Purchase ¹ Original Sale |
| Merchandise Credit | Message Type = 0200,0220 Processing Code = 20 Response Code = 00 | Merchandise Credit Original Return |
| Reversal | Message Type = 0400,0420 Processing Code = 00, 17 Original Message Type = 0200, 0220 Response Code = 00 | Purchase Original Sale Reversal |
| | Message Type = 0400,0420 Processing Code = 20 Response Code = 00 | Merchandise Credit Original Reversal |
| | Message Type = 0200, 0220 Message Reason code = 2005 Processing Code = 02 Response Code = 00 | Merchandise Credit Original Reversal |

**Table E-3: SMS (Interlink) Transactions Cross-Reference to VSS Business Transaction Types
(2 of 3)**

| SMS Interlink Transactions | | VSS Transactions |
|-------------------------------------|---|------------------------------------|
| Transaction Type | Messages and Codes | Business Transaction Type |
| POS Cancellation | Message Type = 0200, 0220 Message Reason code = 2005 Processing Code = 00, 17 Response Code = 00 | Purchase Original Sale Reversal |
| Chargeback | Message Type = 0422 Processing Code = 00, 17 POS Condition Code = 17 Response Code = 00 | Purchase Chargeback |
| Representments | Message Type = 0220 Processing Code = 00 POS code = 13 Response Code = 00 | Purchase Representment |
| Adjustment Good Faith Collection | Message Type = 0220 Processing Code = 22 Response Code = 00 | Purchase Credit Adjustment |
| | Message Type = 0220 Processing Code = 02 Response Code = 00 | Purchase Debit Adjustment |
| Preauthorization | Message Type = 0100 Processing Code = 00, 17 Response code = 00 or 10 Time (Preauthorization Time Limit) field 63.2 is present (bit 2 byte 1 for field 63.0 is set to 1) | POS Preauthorization |
| Balance Inquiry | Message Type = 0200 Processing Code = 30 Response code = 00 | POS Balance Inquiry |

**Table E-3: SMS (Interlink) Transactions Cross-Reference to VSS Business Transaction Types
(3 of 3)**

| SMS Interlink Transactions | | VSS Transactions |
|----------------------------|--|-------------------------------|
| Transaction Type | Messages and Codes | Business Transaction Type |
| Preauthorization reversal | Message Type = 0400,0420 Response code = 00 Original Message type (field 90, positions 1-4) = 0100 Time (Preauthorization Time Limit) field 63.2 is present (bit 2 byte 1 for field 63.0 is set to 1) | POS Preauthorization reversal |
| Decline | Response code ≠ 00 or 10 | POS Decline |

¹ Purchase includes purchase debit, preauthorization completion, resubmissions, store-and-forward originals, store-and-forward resubmissions, paper sales drafts, and resubmission of paper sales drafts.

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