



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2016-002

TO : **ALL BSP SUPERVISED-FINANCIAL INSTITUTIONS (BSFIs) WITH CREDIT CARD OPERATIONS AND THEIR SUBSIDIARY/ AFFILIATE CREDIT CARD COMPANIES**

Subject : Guidelines on the Electronic Submission of the Credit Card Business Activity Reports (CCBAR) using the Updated Template

Pursuant to BSP Circular No. 812 dated 23 September 2013 requiring BSP Supervised Financial Institutions (BSFIs) with credit card operations and their Subsidiary/Affiliate Credit Card Companies to submit a quarterly CCBAR containing monthly data, attached is the updated CCBAR template (Annex A) for submission. The following guidelines on the electronic submission of the said report shall be observed:

Submission of the CCBAR using the Updated Template

1. The updated Data Entry Templates (DET) of the CCBAR (for the initial 2012 template and the regular reporting template) and the corresponding Affidavit can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates.
2. BSFIs shall electronically submit the CCBAR using the updated DET together with the corresponding scanned affidavit in PDF within fifteen (15) banking days after the end of each reference quarter beginning **quarter-ending 31 March 2016**. The subsequent quarters for 2016 will be scheduled as follows:

Report	Deadline of Submission
1) 2 nd Quarter 2016	21 July 2016
2) 3 rd Quarter 2016	21 October 2016
3) 4 th Quarter 2016	20 January 2017

A staggered submission of the CCBAR covering the balances prior to 2016, the four (4) quarter-end reports in 2015, 2014, 2013, and pre-2013 shall be within the following deadlines:

Report	Deadline of Submission
1) 2015 data for 4 th Quarter	29 April 2016
2) 2015 data for 3 rd Quarter	16 May 2016
3) 2015 data for 2 nd Quarter	31 May 2016
4) 2015 data for 1 st Quarter	15 June 2016
5) 2014 data for 4 th Quarter	30 June 2016
6) 2014 data for 3 rd Quarter	15 July 2016
7) 2014 data for 2 nd Quarter	29 July 2016

Report	Deadline of Submission
8) 2014 data for 1 st Quarter	15 August 2016
9) 2013 data for 4 th Quarter	31 August 2016
10) 2013 data for 3 rd Quarter	15 September 2016
11) 2013 data for 2 nd Quarter	30 September 2016
12) 2013 data for 1 st Quarter	14 October 2016
13) CCBAR Template for initial balances for pre-2013 data i.e. for the year 2012	28 October 2016

3. The electronic submissions shall be transmitted to the prescribed email address, sdccbar@bsp.gov.ph using the required format for the subject, as follows:

“CCBAR <BSFI name>, <reference period>”, as illustrated below

To : sdccbar@bsp.gov.ph
Subject : CCBAR <BSFI name>, 31 March 2016

And using the prescribed file names:

Data Entry Template/Affidavit	Prescribed File Name
CCBAR - Initial.xlt	ccbar.xls
CCBAR.xlt	ccbar.xls
Affidavit_CCBAR.doc	Ccbar-aff-ddmmccyy.pdf

Each report should be submitted separately with its corresponding reference period indicated in the subject. Multiple submissions in a single e-mail shall be deemed unacceptable.

4. BSFIs that are unable to transmit electronically can submit the DET and its accompanying scanned affidavit in CD form through messengerial or postal services within the prescribed deadline to:

The Director
Supervisory Data Center (SDC)
Bangko Sentral ng Pilipinas
11th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004

5. In accordance with BSP Memorandum No. M-2014-020 dated 22 April 2014, only electronic submissions of a bank/NBQB originating from e-mail address/es registered using the prescribed Registration Form and submitted in accordance with the Memorandum shall be recognized and accepted by the SDC. Same registered e-mail address/es shall be used by the SDC in electronically acknowledging the submitted report.

Likewise, in accordance with Sections 5 to 7 of Memorandum No. M-2013-060 dated 20 December 2013, only electronic submissions originating from a BSFI with credit card operations (that is not a bank/NBQB) originating from email address/es registered using the prescribed Registration Form and submitted in accordance with the Memorandum shall be recognized and accepted by the SDC.

6. Report submissions that do not conform to the above prescribed procedures shall be considered erroneous or defective, and thus, considered unsubmitted. It likewise follows that only the DET and affidavit prescribed by the BSP for the CCBAR shall be deemed compliant with the existing reportorial requirements and standards subject to validation and applicable penalties for late and/or erroneous reporting for Category A-3 reports as prescribed under Subsection X192.2 of the Manual of Regulations for Banks and Subsection 4192Q.2 of the Manual of Regulations for Non-Bank Financial Institutions.
7. A CCBAR guide is provided (Annex B) for the definitions of data fields/entries. It is understood that the information contained in the reports submitted to SDC, particularly on ending receivables, past due, past due ratio, and write-offs, have already been checked for consistency and reconciled against reported information in other portions of the CCBAR as provided for in the guide.
8. Any queries regarding the CCBAR and its related regulations and guidelines may be sent via e-mail to ccbar-inq@bsp.gov.ph.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

10 March 2016

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 31-December-2014

Name of Financial Institution: XXX
 Financial Institution Code: 0
 URL/Web Site: www.xxx.com.ph

PART ONE: CARD ISSUANCE (In Number)		Month 1	Month 2	Month 3	For the End Quarter
I.	CARDS-IN-FORCE PER NETWORK/BRAND (I=II) (As of data)				
A	International				
1	American Express				
2	Japan Credit Bureau (JCB)				
3	Master Card				
4	VISA Card				
5	Diners				
6	China Union Pay				
7	Others				
B	Proprietary				
II.	CARDS-IN-FORCE PER CARD TYPE (As of data)				
A	Premium				
B	Non-Premium				

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 31-December-2014					
Name of Financial Institution:		XXX			
Financial Institution Code:		0			
URL/Web Site:		www.xxx.com.ph			
PART ONE: CARD ISSUANCE		Month 1	Month 2	Month 3	For the End Quarter
III. CREDIT CARD APPLICATIONS		001150000000000000			
Total Approved Number of Applications		001150000000100000	0	0	0
Total Number of Applications		001150000002000000	0	0	0
A Internal		001150000000000000			
Total Approved Number of Applications		001150000001000000	0	0	0
Total Number of Applications		001150000002000000	0	0	0
1 Over the counter		001150000000000000			
a Approved Number of Applications		001150000000100000			
b Number of Applications		001150000000200000			
2 Internet / On-line		001150000000000000			
a Approved Number of Applications		001150000000100000			
b Number of Applications		001150000000200000			
3 Postal mail/Courier		001150000000000000			
a Approved Number of Applications		001150000000100000			
b Number of Applications		001150000000200000			
4 Internal Sales/ Marketing Agents		001150000000000000			
a Approved Number of Applications		001150000000100000			
b Number of Applications		001150000000200000			
B External		001150000000000000			
Total Approved Number of Applications		001150000001000000			
Total Number of Applications		001150000002000000			
C Average days of card approval		001150000000000000			
CARDS ISSUED BY STATUS (As of data)					
IV. [Cards-in-Force (P1) + Approved Applications (P1) – Closed/Cancelled (P1) = Cards-in-Force (P2) or I (P1) + III (P1) – IV.C (P1) = I (P2)]		001200000000000000	0	0	0
A Active		001200000000000000			
B Temporary Suspended		001200000000000000			
C Closed/Cancelled		001200000000000000			
1 Voluntary		001200000000000000			
2 Involuntary		001200000000000000			
CARD ISSUANCE		Month 1	Month 2	Month 3	For the End Quarter
V. CREDIT EXPOSURE (As of data)					
A Total Credit Exposure (Total Credit Limit x Cards-in-Force)		001250000000000000			
B Average - Non-Premium (Total Credit Limit Non-Premium x Cards-in-Force)		001250000000000000			
C Average - Premium (Total Credit Limit Premium x Cards-in-Force Premium)		001250000000000000			

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 31-December-2014					
Name of Financial Institution:		XXX			
Financial Institution Code:		0			
URL/Web Site:		www.xxx.com.ph			
PART ONE: CARD ISSUANCE					
		Month 1	Month 2	Month 3	For the End Quarter
VI. BILLINGS PER MODE OF TRANSACTIONS		001300000000000000			
Total Number of Transaction		001300000000000000			
Total Value of Transaction (PHP)		001300000000000000			
A. Swiping of Cards in Terminals		001300000000000000			
1. Number of Transaction		001100000000000000			
2. Value of Transaction (PHP)		001100000000000000			
B. Internet Sales (E-Commerce)		001100000000000000			
1. Number of Transaction		001301000000000000			
2. Value of Transaction (PHP)		001301000000000000			
C. Phone Banking		001100000000000000			
1. Number of Transaction		001301500000000000			
2. Value of Transaction (PHP)		001301500000000000			
D. Balance Transfer		001302000000000000			
1. Number of Transaction		001102000000000000			
2. Value of Transaction (PHP)		001302000000000000			
E. Bill Payment		001302500000000000			
1. Number of Transaction		001302500000000000			
2. Value of Transaction (PHP)		001302500000000000			
F. Auto-debit Arrangement		001100000000000000			
1. Number of Transaction		001303000000000000			
2. Value of Transaction (PHP)		001303000000000000			
G. Others		001103500000000000			
1. Number of Transaction		001103500000000000			
2. Value of Transaction (PHP)		001103500000000000			
VII. BILLINGS PER NETWORK/BRAND		001350000000000000			
Total Number of Transaction		001350000000000000			
Total Value of Transaction (PHP)		001350000000000000			
A. Purchases (Sum 1 and 2)		001350500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001350500000000000			
1. International		001350500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001350500000000000			
a. American Express		001150500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001150500000000000			
b. Japan Credit Bureau (JCB)		001150500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001150500000000000			
c. MasterCard		001150500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001150500000000000			
d. VISA Card		001150500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001150500000000000			
e. Diners		001150500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001150500000000000			
f. China Union Pay		001150500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001150500000000000			
g. Others		001150500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001150500000000000			
2. Proprietary		001150500000000000			
Number of Transaction		001150500000000000			
Value of Transaction (PHP)		001150500000000000			
B. Cash Advances (Sum 1 and 2)		001351000000000000			
Total Number of Transaction		001151000000000000			
Total Value of Transaction (PHP)		001351000000000000			
1. International		001351000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001351000000000000			
a. American Express		001151000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001151000000000000			
b. Japan Credit Bureau (JCB)		001151000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001151000000000000			
c. MasterCard		001151000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001151000000000000			
d. VISA Card		001151000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001151000000000000			
e. Diners		001151000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001151000000000000			
f. China Union Pay		001151000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001151000000000000			
g. Others		001151000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001151000000000000			
2. Proprietary		001151000000000000			
Number of Transaction		001151000000000000			
Value of Transaction (PHP)		001151000000000000			

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 31-December-2014						
Name of Financial Institution:		XXX				
Financial Institution Code:		0				
URL/Web Site:		www.xxx.com.ph				
PART ONE: CARD ISSUANCE		Month 1	Month 2	Month 3	For the End Quarter	
VIII.	BILLED FEES/ CHARGES (A+B)	001400000000000000	0.00	0.00	0.00	0.00
A	Premium (Sum 1 to 9)	001400500000000000	0.00	0.00	0.00	0.00
	1 Finance Charge	001400500500000000				0.00
	2 Annual Membership Fee	001400501000000000				0.00
	3 Balance Transfer Availment Fees	001400501500000000				0.00
	4 Card Replacement Fees	001400502000000000				0.00
	5 Cash Advance Fees	001400502500000000				0.00
	6 Foreign Transaction Conversion Fees	001400503000000000				0.00
	7 Late Payment Charges	001400503500000000				0.00
	8 Overlimit Fees	001400504000000000				0.00
	9 Others	001400504500000000				0.00
B	Non-Premium (Sum 1 to 9)	001401000000000000	0.00	0.00	0.00	0.00
	1 Finance Charge	001401000500000000				0.00
	2 Annual Membership Fee	001401001000000000				0.00
	3 Balance Transfer Availment Fees	001401001500000000				0.00
	4 Card Replacement Fees	001401002000000000				0.00
	5 Cash Advance Fees	001401002500000000				0.00
	6 Foreign Transaction Conversion Fees	001401003000000000				0.00
	7 Late Payment Charge	001401003500000000				0.00
	8 Overlimit Fees	001401004000000000				0.00
	9 Others	001401004500000000				0.00
IX.	GROSS PAYMENT	001450000000000000	0.00	0.00	0.00	0.00
A	Purchases	001450500000000000				0.00
B	Cash Advances	001451000000000000				0.00
C	Fees and Charges	001451500000000000				0.00
D	Others	001452000000000000				0.00

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 31-December-2014						
Name of Financial Institution:		XXX				
Financial Institution Code:		0				
URL/Web Site:		www.xxx.com.ph				
PART ONE: CARD ISSUANCE (In PHP)				March 1	March 2	March 3
For the End Quarter						
X. RECEIVABLES (same as reported in the FRP) (As of data)						
A	Ending receivables	001500500000000000				0.00%
B	Past due (Sum 1 to 6)	001501000000000000	0.00%	0.00%	0.00%	0.00%
1	1-30 days past due	001501000000000000				0.00%
2	31-60 days past due	001501000000000000				0.00%
3	61-90 days past due	001501000000000000				0.00%
4	91-120 days past due	001501000000000000				0.00%
5	121-180 days past due	001501000000000000				0.00%
6	Over 180 days past due	001501000000000000				0.00%
C	Past due ratio (%) (B / A)	001501500000000000	0.00%	0.00%	0.00%	0.00%
D	Restructured	001502000000000000				0.00%
E	Failed Restructured	001501500000000000				0.00%
F	Write-Offs (Sum 1 + 2)	001503000000000000	0.00%	0.00%	0.00%	0.00%
1	Delinquency-related	001503000000000000				0.00%
2	Fraud-related	001503000000000000				0.00%
XI. RATES/CHARGES PER CARDHOLDER (In Peso Amount or %) (As of Data)						
A	Premium					
1	Finance Charge					
a	Minimum (%)	001550500000000000				0.00%
b	Maximum (%)	001550500000000000				0.00%
2	Annual Membership Fee					
a	Minimum (Peso Amount)	001550501000000000				0.00%
b	Maximum (Peso Amount)	001550501000000000				0.00%
3	Balance Transfer Availment Fee					
a	Minimum (Peso Amount)	001550501500000000				0.00%
b	Maximum (%)	001550501500000000				0.00%
4	Card Replacement Fee					
a	Standard Fee	001550502000000000				0.00%
5	Cash Advance Fee					
a	Minimum (Peso Amount)	001550502500000000				0.00%
b	Maximum (%)	001550502500000000				0.00%
6	Foreign Transaction Conversion Fee					
a	Minimum (%)	001550503000000000				0.00%
b	Maximum (%)	001550503000000000				0.00%
7	Late Payment Charge					
a	Minimum (Peso Amount)	001550503500000000				0.00%
b	Maximum (%)	001550503500000000				0.00%
8	Overlimit Fees					
a	Minimum (Peso Amount)	001550504000000000				0.00%
b	Maximum (%)	001550504000000000				0.00%
B	Non-Premium					
1	Finance Charge					
a	Minimum (%)	001551000500000000				0.00%
b	Maximum (%)	001551000500000000				0.00%
2	Annual Membership Fee					
a	Minimum (Peso Amount)	001551001000000000				0.00%
b	Maximum (Peso Amount)	001551001000000000				0.00%
3	Balance Transfer Availment Fee					
a	Minimum (Peso Amount)	001551001500000000				0.00%
b	Maximum (%)	001551001500000000				0.00%
4	Card Replacement Fee					
a	Minimum (Peso Amount)	001551002000000000				0.00%
b	Maximum (Peso Amount)	001551002000000000				0.00%
5	Cash Advance Fee					
a	Minimum (Peso Amount)	001551002500000000				0.00%
b	Maximum (%)	001551002500000000				0.00%
6	Foreign Transaction Conversion Fee					
a	Minimum (%)	001551003000000000				0.00%
b	Maximum (%)	001551003000000000				0.00%
7	Late Payment Charge					
a	Minimum (Peso Amount)	001551003500000000				0.00%
b	Maximum (%)	001551003500000000				0.00%
8	Overlimit Fees					
a	Minimum (Peso Amount)	001551004000000000				0.00%
b	Maximum (%)	001551004000000000				0.00%

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 31-December-2014									
Name of Financial Institution:		XXX							
Financial Institution Code:		0							
URL/Web Site:		www.xxx.com.ph							
PART TWO: CARDHOLDER PROFILE (in Number)									
		Month 1		Month 2		Month 3		For the End Question	
I.	CARDHOLDER INFORMATION (A=B=C=D=E=F) (Principal Only) (As of 12/31/2014)	Principal	Supplementary	Principal	Supplementary	Principal	Supplementary	Principal	Supplementary
A	Age (Sum 1 to 4)	002050500000000000	0	0	0	0	0	0	0
	1. Below 22 years old	002050500500000000	0	0	0	0	0	0	0
	2. 22 to 35 years old	002050501000000000	0	0	0	0	0	0	0
	3. 36 to 55 years old	002050501500000000	0	0	0	0	0	0	0
	4. 56 years old and above	002050502000000000	0	0	0	0	0	0	0
B	Gender (Sum 1 to 2)	002051000000000000	0	0	0	0	0	0	0
	1. Male	002051000500000000	0	0	0	0	0	0	0
	2. Female	002051001000000000	0	0	0	0	0	0	0
C	Civil Status (Sum 1 to 5)	002051500000000000	0	0	0	0	0	0	0
	1. Single	002051500500000000	0	0	0	0	0	0	0
	2. Married	002051501000000000	0	0	0	0	0	0	0
	3. Annulled / Separated	002051501500000000	0	0	0	0	0	0	0
	4. Widowed	002051502000000000	0	0	0	0	0	0	0
D	Geographic Location (where billings are sent)	002052000000000000	0	0	0	0	0	0	0
	1. NCR	002052000500000000	0	0	0	0	0	0	0
	2. Regions	002052001000000000	0	0	0	0	0	0	0
	a. CAR	002052001005000000	0	0	0	0	0	0	0
	b. Region I-Ilocos Region	002052001010000000	0	0	0	0	0	0	0
	c. Region II-Cagayan Valley	002052001015000000	0	0	0	0	0	0	0
	d. Region III-Central Luzon	002052001020000000	0	0	0	0	0	0	0
	e. Region IV-A-Capizbarzon	002052001025000000	0	0	0	0	0	0	0
	f. Region IV-B-Mindanao	002052001030000000	0	0	0	0	0	0	0
	g. Region V-Icos Region	002052001035000000	0	0	0	0	0	0	0
	h. Region VI-Western Visayas	002052001040000000	0	0	0	0	0	0	0
	i. Region VII-Central Visayas	002052001045000000	0	0	0	0	0	0	0
	j. Region VIII-Eastern Visayas	002052001050000000	0	0	0	0	0	0	0
	k. Region IX-Zamboanga Peninsula	002052001055000000	0	0	0	0	0	0	0
	l. Region X-Northern Mindanao	002052001060000000	0	0	0	0	0	0	0
	m. Region XI-Davao Region	002052001065000000	0	0	0	0	0	0	0
	n. Region XII-Southern Mindanao	002052001070000000	0	0	0	0	0	0	0
	o. Region XIII-Caraga	002052001075000000	0	0	0	0	0	0	0
	p. Region XVIII-Negros Island Region	002052001080000000	0	0	0	0	0	0	0
	q. ARMM	002052001085000000	0	0	0	0	0	0	0

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 31-December-2014					
Name of Financial Institution:		XXX			
Financial Institution Code:		0			
URL/Web Site:		www.xxx.com.ph			
PART TWO: CARDHOLDER PROFILE (In Number)		Month 1	Month 2	Month 3	For the End Quarter
I. CARDHOLDER INFORMATION (Principal Only) (As of data) (A=B=C=D and E=F)					
E Occupation (Sum 1 to 5)	002052500000000000	0	0	0	0
1 Private Sector	002052500500000000				0
2 Government Sector	002052501000000000				0
3 Self-employed	002052501500000000				0
4 Senior citizen	002052502000000000				0
5 Others	002052502500000000				0
F Educational Attainment (Sum 1 to 5)	002053000000000000	0	0	0	0
1 High School	002053000500000000				0
2 Some College	002053001000000000				0
3 College	002053001500000000				0
4 Post Graduate	002053002000000000				0
5 Others	002053002500000000				0
II. CARDHOLDER BY TYPE OF PAYMENT (A+B) (As of Data)	002100000000000000	0	0	0	0
A Revolver	002100500000000000				0
B Transactor	002101000000000000				0
PART THREE: COMPLAINTS		Month 1	Month 2	Month 3	For the End Quarter
I. CARDHOLDER ISSUES (Sum A to F)	003050000000000000	0	0	0	0
A Collections-Related	003050500000000000	0	0	0	0
1 Unfair collection practice	003050500500000000				0
2 Debt restructuring	003050501000000000				0
B Credit Card Fees/Fee Reversal Request	003051000000000000	0	0	0	0
1 Excessive Interest/Charges	003051000500000000				0
2 Unauthorized charges (general)	003051001000000000				0
3 Unauthorized charges due to lost/ stolen card	003051001500000000				0
4 Unauthorized charges due to fraudulent transactions	003051002000000000				0
5 Unrecognized transactions	003051002500000000				0
6 Overbilling, Multiple Billing or Cancelled Transaction	003051003000000000				0
7 Disputed billings	003051003500000000				0
8 Request for reversal of fees and charges	003051004000000000				0
C Non-receipt of Statement	003051500000000000				0
D Card Service	003052000000000000	0	0	0	0
1 Non-issuance of credit card	003052000500000000				0
2 Pre-approved credit card	003052001000000000				0
E Card Processing	003052500000000000	0	0	0	0
1 Delay in application processing	003052500500000000				0
2 Delay in card delivery	003052501000000000				0
3 Error in card imprint	003052501500000000				0
4 Documentation requirement	003052502000000000				0
F Others: (to cite top 5 credit card issues not included in the list)	003053000000000000	0	0	0	0
1	003053000500000000				0
2	003053001000000000				0
3	003053001500000000				0
4	003053002000000000				0
5	003053002500000000				0
II. COMPLAINT/REQUEST RESOLUTION (Sum A + B)	003100000000000000	0	0	0	0
A Closed with Validation (Sum 1 to 3)	003100500000000000	0	0	0	0
1 Valid	003100500500000000				0
2 Invalid	003100501000000000				0
3 Feedback Only	003100501500000000				0
B Outstanding (pending + overdue)	003101000000000000				0
C Aging (Sum 1 to 4): (A=C)	003101500000000000	0	0	0	0
1 Closed within 1-30 days	003101500500000000				0
2 Closed within 31-60 days	003101501000000000				0
3 Closed within 61-90 days	003101501500000000				0
4 Over 90 days	003101502000000000				0
III. EXTERNAL SERVICE PROVIDER					
A Collection Agencies (Top 5) w/ Most No. of Complaints Received	003150500000000000	0	0	0	0

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 31-December-2014						
Name of Financial Institution:		XXX				
Financial Institution Code:		0				
URL/Web Site:		www.xxx.com.ph				
PART FOUR: USAGE LOCATION (I-II) (In PHP)			Month 1	Month 2	Month 3	For End of Quarter
USAGE LOCATION (I-II)		004000000000000000	0.00	0.00	0.00	0.00
I.	Incoming (locally used) for merchant acquiring banks of credit card transaction (Sum A to C)	004050000000000000	0.00	0.00	0.00	0.00
A	Travel	004050500000000000	0.00	0.00	0.00	0.00
	1 Personal Travel	004050500500000000	0.00	0.00	0.00	0.00
	a Hotel (Catch All)	004050500501000000				0.00
	b Lodging, Hotels, Motels, Resorts	004050500502000000				0.00
	c Car Rental Agencies	004050500503000000				0.00
	d Transportation-Suburban and Local Commuter Passenger & Ferries	004050500504000000				0.00
	e Passenger Railways	004050500505000000				0.00
	f Limousines and Taxicabs	004050500506000000				0.00
	g Bus Lines	004050500507000000				0.00
	h Cruise Lines	004050500508000000				0.00
	i Boat Leases and Boat Rentals	004050500509000000				0.00
	j Travel Agencies and Tour Operators	004050500510000000				0.00
	k Duty Free Stores	004050500511000000				0.00
	l Grocery Stores, Supermarkets	004050500512000000				0.00
	m Department Stores	004050500513000000				0.00
	n Drug Stores, Pharmacies	004050500514000000				0.00
	o Service Stations (Gasoline/Petrol)	004050500515000000				0.00
	p Eating Places, Restaurants	004050500516000000				0.00
	q Equipment, Furniture and Home Furnishing Stores	004050500517000000				0.00
	r Household Appliance Stores	004050500518000000				0.00
	s Telecom Equipment including Telephone Sales	004050500519000000				0.00
	t Electronic Sales	004050500520000000				0.00
	2 Health-Related Travel	004050501000000000	0.00	0.00	0.00	0.00
	a Doctors	004050501001000000				0.00
	b Dentists, Orthodontists	004050501002000000				0.00
	c Osteopathic Physicians	004050501003000000				0.00
	d Chiropractors	004050501004000000				0.00
	e Optometrists, Ophthalmologists	004050501005000000				0.00
	f Opticians, Optical Goods and Eyeglasses	004050501006000000				0.00
	g Chiropodists, Podiatrists	004050501007000000				0.00
	h Nursing and Personal Care Facilities	004050501008000000				0.00
	i Hospitals	004050501009000000				0.00
	j Dental and Medical Laboratories	004050501010000000				0.00
	k Health Practitioners, Medical Services	004050501011000000				0.00
	3 Education-Related Travel	004050501500000000	0.00	0.00	0.00	0.00
	a Schools, Elementary and Secondary	004050501501000000				0.00
	b Colleges, Universities, Professional Schools, Junior	004050501502000000				0.00
	c Schools, Correspondence	004050501503000000				0.00
	d Schools, Business and Secretarial	004050501504000000				0.00
	e Schools, Trade and Vocational	004050501505000000				0.00
	f Schools and Educational Services	004050501506000000				0.00
B	Passenger services	004051000000000000	0.00	0.00	0.00	0.00
	1 Airlines, Air Carriers	004051000500000000				0.00
	2 Airlines, Air Carriers-not else where classified	004051001000000000				0.00
	3 Airports, Airport Terminals, Flying Fields	004051001500000000				0.00
	4 Specific MCC for Philippine Airlines, Air	004051002000000000				0.00
C	Others	004051500000000000				0.00

PART FOUR: USAGE LOCATION (I-II) (In PHP)		Month 1	Month 2	Month 3	For End of Quarter
II.	Outgoing (used abroad)----for credit card issuing banks (Sum A to C)	004100000000000000	0.00	0.00	0.00
A	Travel	004100500000000000	0.00	0.00	0.00
1	Personal Travel	004100500500000000	0.00	0.00	0.00
a	Hotel (Catch All)	004100500501000000	0.00	0.00	0.00
b	Lodging, Hotels, Motels, Resorts	004100500502000000			0.00
c	Car Rental Agencies	004100500503000000			0.00
d	Transportation-Suburban and Local Commuter Passenger & Ferries	004100500504000000			0.00
e	Passenger Railways	004100500505000000			0.00
f	Limousines and Taxicabs	004100500506000000			0.00
g	Bus Lines	004100500507000000			0.00
h	Cruise Lines	004100500508000000			0.00
i	Boat Leases and Boat Rentals	004100500509000000			0.00
j	Travel Agencies and Tour Operators	004100500510000000			0.00
k	Duty Free Stores	004100500511000000			0.00
l	Grocery Stores, Supermarkets	004100500512000000			0.00
m	Department Stores	004100500513000000			0.00
n	Drug Stores, Pharmacies	004100500514000000			0.00
o	Service Stations (Gasoline/Petrol)	004100500515000000			0.00
p	Eating Places, Restaurants	004100500516000000			0.00
q	Equipment, Furniture and Home Furnishing Stores	004100500517000000			0.00
r	Household Appliance Stores	004100500518000000			0.00
s	Telecom Equipment including Telephone Sales	004100500519000000			0.00
t	Electronic Sales	004100500520000000			0.00
2	Health-Related Travel	004100501000000000	0.00	0.00	0.00
a	Doctors	004100501001000000			0.00
b	Dentists, Orthodontists	004100501002000000			0.00
c	Osteopathic Physicians	004100501003000000			0.00
d	Chiropractors	004100501004000000			0.00
e	Optometrists, Ophthalmologists	004100501005000000			0.00
f	Opticians, Optical Goods and Eyeglasses	004100501006000000			0.00
g	Chiropodists, Podiatrists	004100501007000000			0.00
h	Nursing and Personal Care Facilities	004100501008000000			0.00
i	Hospitals	004100501009000000			0.00
j	Dental and Medical Laboratories	004100501010000000			0.00
k	Health Practitioners, Medical Services	004100501011000000			0.00
3	Education-Related Travel	004100501500000000	0.00	0.00	0.00
a	Schools, Elementary and Secondary	004100501501000000			0.00
b	Colleges, Universities, Professional Schools, Junior	004100501502000000			0.00
c	Schools, Correspondence	004100501503000000			0.00
d	Schools, Business and Secretarial	004100501504000000			0.00
e	Schools, Trade and Vocational	004100501505000000			0.00
f	Schools and Educational Services	004100501506000000			0.00
B	Passenger services	004101000000000000	0.00	0.00	0.00
1	Airlines, Air Carriers	004101000500000000			0.00
2	Airlines, Air Carriers - not elsewhere classified	004101001000000000			0.00
3	Airports, Airport Terminals, Flying Fields	004101001500000000			0.00
4	Specific MCC for Philippine Airlines, Air Philippines, Cebu Pacific	004101002000000000			0.00
C	Others	004101500000000000			0.00
Prepared By:		XYZ			
Position:		Report Specialist			
Date:		15-Jan-15			
Approved By:		AAA			
Position:		President			
Date:		15-Jan-15			

REVISED CREDIT CARD BUSINESS ACTIVITY REPORT TEMPLATE

Data Field		Definition
PART ONE: CARD ISSUANCE		
I.	CARDS-IN-FORCE PER NETWORK/BRAND (I=II)(As of data)	<i>This represents the total number of cards that are issued and outstanding; includes credit cards issued to the primary accountholder and any supplemental cards.</i>
A	International	<i>This refers to an international credit card which entitles cardholder to use the card overseas</i>
	1 American Express	
	2 Japan Credit Bureau (JCB)	
	3 MasterCard	
	4 VISA Card	
	5 Diners	
	6 China Union Pay	
	7 Others	
B	Proprietary	<i>These are also called private label cards, are issued under a contractual agreement between financial institutions and third parties, usually large retailers, for the purpose of consumers transacting business with that entity</i>
II.	CARDS-IN-FORCE PER CARD TYPE (As of data)	<i>This represents the total number of cards that are issued and outstanding; includes credit cards issued to the primary accountholder and any supplemental cards.</i>
A	Premium	<i>This refers to cards offering incentives and benefits other than rewards points, such as, cash back, travel upgrades, and other rewards to cardholders</i>
B	Non-Premium	<i>This refers to cards without any fancy titles and with basic perks</i>
III.	CREDIT CARD APPLICATIONS	<i>Credit Card Application refers to the documentation completed by an individual to apply for a credit card</i>
	Total Approved Number of Applications	<i>Approved Applications refer to number of credit cards approved and issued through different methods.</i>
	Total Number of Applications	
A	Internal	
	Total Approved Number of Applications	
	Total Number of Applications	
	1 Over the counter	<i>applications through walk-in</i>
	a Approved Number of Applications	
	b Number of Applications	
	2 Internet / On-line	<i>applications through internet or electronic mail</i>
	a Approved Number of Applications	
	b Number of Applications	
	3 Postal mail/Courier	<i>applications through postal or courier service</i>
	a Approved Number of Applications	
	b Number of Applications	
	4 Internal Sales/Marketing Agents	<i>applications through internal marketing arm</i>
	a Approved Number of Applications	
	b Number of Applications	
B	External	<i>applications through outsource agents/external marketing arm</i>

	1 Total Approved Number of Applications	
	2 Total Number of Applications	
C	Average days of card approval	Average days of card approval refers to the average days to approve a credit card application
IV.	CARDS ISSUED BY STATUS (As of data) [Cards-in-Force (P1) + Approved Applications (P1) – Closed/Cancelled (P1) = Cards-in-Force (P2) or I (P1) + III (P1) - IV.C (P1) = I (P2) (P1 : period 1 and P2 : period 2)]	Cards Issued by Status refers to the number of credit cards per disposition/status
A	Active (Cards-In-Force)	Active refers to cards in good standing for both principal and supplementary cardholders. This is computed as: Cards-In-Force [beginning balance data] + Approved Application (for the reference month data) – Closed/Cancelled (for the reference month data) = Cards-In-Force [data reflected in the following month]
B	Temporary Suspended	Temporary Suspended refers to cards which are still active but temporarily suspended due to recent non-payment.
C	Closed/Cancelled	
	1 Voluntary	This refers to cards requested by cardholders for cancellation not attributable to delinquency.
	2 Involuntary	This refers to cards cancelled by issuing bank due to cardholder's delinquency.
CARD ISSUANCE		
V.	CREDIT EXPOSURE (As of data)	
A	Total Credit Exposure (Total Credit Limit x Cards-in-Force)	Total Credit Exposure refers to the total amount of credit allowed to all cardholders to use on their credit cards. (Disregard computation: Total Credit Limit x Cards-in-Force)
B	Average - Non-Premium (Total Credit Limit Non-Premium ÷ Cards-in-Force Non-Premium)	This refers to the average amount of credit limit per non-premium credit card.
C	Average - Premium (Total Credit Limit Premium ÷ Cards-in-Force Premium)	This refers to the average amount of credit limit per premium credit card.
VI.	BILLINGS PER MODE OF TRANSACTIONS	
	Total Number of Transaction	This refers to the total number of credit card transactions on the different modes of credit card use.
	Total Value of Transaction (PHP)	This refers to the total amount of credit card transactions on the different modes of credit card use.
A	Swiping of Cards in Terminals	Swiping of Cards in Terminals refer to transactions using POS terminals.
	1 Number of Transaction	
	2 Value of Transaction (PHP)	
B	Internet Sales (E-Commerce)	Internet Sales (E-Commerce) refer to transaction via online.
	1 Number of Transaction	
	2 Value of Transaction (PHP)	
C	Phone Banking	Phone Banking refers to transactions over the phone.
	1 Number of Transaction	
	2 Value of Transaction (PHP)	
D	Balance Transfer	Balance Transfer refers to the transfer of all outstanding balances from one credit card to a new credit card.

	a Number of Transaction	
	b Value of Transaction (PHP)	
E	Bills Payment	<i>Bills payment refers to transactions on payment of utility bills. (non-recurring)</i>
	a Number of Transaction	
	b Value of Transaction (PHP)	
F	Auto-debit Arrangement	<i>Auto-debit Arrangement refers to money transfer scheduled on a predetermined date to pay a recurring bill.</i>
	a Number of Transaction	
	b Value of Transaction (PHP)	
G	Others	<i>This refers to any mode of credit card transactions other than the items mentioned above.</i>
	a Number of Transaction	
	b Value of Transaction (PHP)	
VII.	BILLINGS PER NETWORK/BRAND	
	Total Number of Transaction	<i>This refers to the total number of billings of purchases and cash advances per network/brand.</i>
	Total Value of Transaction (PHP)	<i>This refers to the gross amount of billings of purchases and cash advances per network/brand.</i>
A	Purchases (Sum 1 and 2)	<i>Purchases refer to the total number and amount of billed purchases of all cardholders.</i>
	Number of Transaction	
	Value of Transaction (PHP)	
	1 International	
	Number of Transaction	
	Value of Transaction (PHP)	
	a American Express	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	b Japan Credit Bureau (JCB)	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	c MasterCard	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	d VISA Card	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	e Diners	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	f China Union Pay	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	g Others	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	2 Proprietary	
	a Number of Transaction	
	b Value of Transaction (PHP)	
B	Cash Advances (Sum 1 and 2)	<i>Cash Advances refer to the total number and amount of billed cash advances of all cardholders.</i>
	Total Number of Transaction	
	Total Value of Transaction (PHP)	
	1 International	
	Number of Transaction	
	Value of Transaction (PHP)	
	a American Express	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	b Japan Credit Bureau (JCB)	

	i Number of Transaction	
	ii Value of Transaction (PHP)	
	c MasterCard	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	d VISA Card	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	e Diners	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	f China Union Pay	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	g Others	
	i Number of Transaction	
	ii Value of Transaction (PHP)	
	2 Proprietary	
	a Number of Transaction	
	b Value of Transaction (PHP)	
VIII.	BILLED FEES/ CHARGES (A+B)	<i>Billed fees/charges refer to the average across the minimum and maximum rates/ amount of all cardholders per card type.</i>
A	Premium (Sum 1 to 9)	
	1 Finance Charge	<i>This refers to the interests, fees, service charges, discounts and such other charges incident to the extension of credit.</i>
	2 Annual Membership Fee	<i>This refers to the amount billed for owning and using the credit card.</i>
	3 Balance Transfer Availment Fees	<i>This is the amount imposed each time a balance is transferred from one credit card to another.</i>
	4 Card Replacement Fees	<i>This is the amount charged for the replacement of lost, stoled or damaged credit card.</i>
	5 Cash Advance Fees	<i>This refers to the charges billed for the use of card to withdraw cash.</i>
	6 Foreign Transaction Conversion Fees	<i>This refers to the amount of fees for foreign transactions converted to Philippine peso.</i>
	7 Late Payment Charges	<i>This is the amount of fees charged for cardholders' failure to pay at least the minimum amount due on or before the payment due date.</i>
	8 Overlimit Fees	<i>This refers to the amount of fees billed for exceeding credit limit.</i>
	9 Others	<i>This refers to the amount of other fees charged by card issuers.</i>
B	Non-Premium (Sum 1 to 9)	
	1 Finance Charge	
	2 Annual Membership Fee	
	3 Balance Transfer Availment Fees	
	4 Card Replacement Fees	
	5 Cash Advance Fees	
	6 Foreign Transaction Conversion Fees	
	7 Late Payment Charge	
	8 Overlimit Fees	
	9 Others	

IX.	GROSS PAYMENT	Gross Payment refers to the amount of payment made by credit cardholders for purchases, cash advances, fees and charges, and others.
A	Purchases	Purchases refer to the amount paid for purchases.
B	Cash Advances	Cash Advances refer to the amount paid for cash advances.
C	Fees and Charges	Fees and charges refer to the amount paid for fees and charges.
D	Others	This refers to the amount paid for other use of credit cards.
X.	RECEIVABLES (As of data)	Receivables data should be the same data as reported in the Financial Reporting Package (FRP) for consistency.
A	Ending receivables	Ending receivables represent the total outstanding balance of credit cardholders arising from purchases of goods and services, cash advances, annual membership/renewal fees as well as interest, penalties, insurance fees, processing/service fees and other charges. (MORB definition)
B	Past due (Sum 1 to 6)	Past due refers to the total amount of past due credit card receivables
	1 1-30 days past due	
	2 31-60 days past due	
	3 61-90 days past due	
	4 91-120 days past due	
	5 121-180 days past due	
	6 Over 180 days past due	
C	Past due ratio (%) (B / A)	
D	Restructured	Restructured loans are loans the principal terms and conditions of which have been modified in accordance with a restructuring agreement setting forth a new plan of payment or a schedule of payment on a periodic basis.
E	Failed Restructured	Failed Restructured balance refers to restructured loans where the borrower/debtor failed to meet the restructuring agreement.
F	Write-Offs (Sum 1 + 2)	Write-Offs refer to the total amount of bad debts charged off from the receivable account.
	1 Delinquency-related	Delinquency-related refers to the amount of receivables written off due to non-payment
	2 Fraud-related	Fraud-related refers to the amount of receivables written off due to unauthorized use of cards, perpetration by bank employees, etc.
***%		
XI.	RATES/CHARGES PER CARDHOLDER(In Peso Amount or %) (As of Data)	These refer to fees/charges per cardholder which may be a minimum amount or maximum percentage.
A	Premium	

	1 Finance Charge	<i>This refers to other fees associated with the use of a credit card besides the actual charge from each purchase. These other costs can add to the total balance of the account.</i>
	a Minimum (%)	
	b Maximum (%)	
	2 Annual Membership Fee	<i>This refers to the yearly amount charged by card companies for the right to use and carry their cards.</i>
	a Minimum (Peso Amount)	
	b Maximum (Peso Amount)	
	3 Balance Transfer Availment Fee	<i>This refers to peso amount or rate when availing transfer of balance from one credit card account to another.</i>
	a Minimum (Peso Amount)	
	b Maximum (%)	
	4 Card Replacement Fee	<i>This refers to the peso amount charged to cardholders when replacing cards due to lost/stolen/damaged cards.</i>
	a Standard Fee	
	5 Cash Advance Fee	<i>This refers to the peso amount or the rate of charged for availing cash advances.</i>
	a Minimum (Peso Amount)	
	b Maximum (%)	
	6 Foreign Transaction Conversion Fee	<i>This refers to the rate charged for converting foreign transactions to Philippine peso.</i>
	a Minimum (%)	
	b Maximum (%)	
	7 Late Payment Charge	<i>This refers to the peso amount or the rate charged for payment beyond due date.</i>
	a Minimum (Peso Amount)	
	b Maximum (%)	
	8 Overlimit Fees	<i>This refers to the peso amount or the rate charged for exceeding credit limit.</i>
	a Minimum (Peso Amount)	
	b Maximum (%)	
B	Non-Premium	<i>SAME DEFINITION with the charges for premium cards</i>
	1 Finance Charge	
	a Minimum (%)	
	b Maximum (%)	
	2 Annual Membership Fees	
	a Minimum (Peso Amount)	
	b Maximum (Peso Amount)	
	3 Balance Transfer Availment Fee	
	a Minimum (Peso Amount)	
	b Maximum (%)	
	4 Card Replacement Fee	
	a Minimum (Peso Amount)	
	b Maximum (Peso Amount)	
	5 Cash Advance Fee	
	a Minimum (Peso Amount)	
	b Maximum (%)	
	6 Foreign Transaction Conversion Fee	
	a Minimum (%)	
	b Maximum (%)	
	7 Late Payment Charge	
	a Minimum (Peso Amount)	
	b Maximum (%)	

8 Overlimit Fees		
a	Minimum (Peso Amount)	
b	Maximum (%)	
PART TWO: CARDHOLDER PROFILE (In Number)		
I.	CARDHOLDER INFORMATION (A=B=C=D=E=F Cardholder by Type of User) (As of data)	<i>These refer to demographic profile of the cardholder.</i>
A	Age (Sum 1 to 4)	
1	Below 22 years old	
2	22 to 35 years old	
3	36 to 55 years old	
4	56 years old and above	
B	Gender (Sum 1 to 2)	
1	Male	
2	Female	
C	Civil Status (Sum 1 to 5)	
1	Single	
2	Married	
3	Annulled/Separated	
4	Widowed	
D	Geographic Location (where billings are sent) (Sum 1 + 2)	<i>This refers to the residential address of the cardholder.</i>
1	NCR	
2	Regions	
a	CAR	Cordillera Administrative Region
b	Region I-Ilocos Region	Ilocos Norte, Ilocos Sur, La Union and Pangasinan
c	Region II - Cagayan Valley	Batanes, Nueva Vizcaya, Cagayan, Isabela and Quirino
d	Region III- Central Luzon	Bataan, Bulacan, Nueva Ecija, Pampanga, Tarlac, Zambales and Aurora
e	Region IV-A Calabarzon	Cavite, Laguna, Batangas, Rizal and Quezon
f	Region IV-B Mimaropa	Occidental & Oriental Mindoro, Marinduque, Romblon and Palawan
g	Region V-Bicol Region	Albay, Camarines Norte & Sur, Catanduanes, Masbate and Sorsogon
h	Region VI-Western Visayas	Aklan, Antique, Negro Occidental, Capiz, Guimaras and Iloilo
i	Region VII-Central Visayas	Cebu, Bohol, Negros Oriental and Siquijor
j	Region VIII-Eastern Visayas	Biliran, Easter, Norther & Western Samar, Leyte and Southern Leyte
k	Region IX-Zamboanga Peninsula	Zamboanga Peninsula
l	Region X-Northern Mindanao	Misamis Oriental & Occidental, Camiguin, Lanao del Norte and Bukidnon
m	Region XI-Davao Region	Davao Region: Compostela Valley, Davao del Norte, Davao Oriental, and Davao del Sur
n	Region XII-Soccsksargen	Central Mindanao: South Cotabato, Cotabato, Sultan Kudarat, Saranggani, and General Santos City
o	Region XIII-Caraga	Caraga: Agusan del Norte, Agusan del Sur, Surigao del Norte, Surigao del Sur, and Dinagat Islands
p	ARMM	ARMM: Basilan, Lanao del Sur, Maguindanao, Sulu and Tawi-Tawi
PART TWO: CARDHOLDER PROFILE(In Number)		
I.	CARDHOLDER INFORMATION (A=B=C=D=E=F Cardholder by Type of User) (Principal Only) (As of data)	
E	Occupation (Sum 1 to 5)	
1	Private Sector	
2	Government Sector	
3	Self-employed	

	4 Senior citizen	
	5 Others	
F	Educational Attainment (Sum 1 to 5)	
	1 High School	
	2 Some College	
	3 College	
	4 Post Graduate	
	5 Others	
II.	CARDHOLDER BY TYPE OF PAYMENT (A+B)	<i>This refers to the number of cardholders who paid the total amount due or minimum amount due.</i>
A	Revolver	<i>This refers to the number of cardholders who paid the minimum amount due regardless of whether the total amount due was paid during the previous billing periods.</i>
B	Transactor	<i>This refers to the number of cardholders who paid the total amount due regardless of whether he paid only the minimum amount due during the previous billing periods.</i>

PART THREE: COMPLAINTS (In Number)		
I.	CARDHOLDER ISSUES (Sum A to F)	<i>These refer to the credit card issues/concerns received by card issuers.</i>
A	Collections-Related	
	1 Unfair collection practice	
	2 Debt restructuring	
B	Credit Card Fees/Fee Reversal Request	
	1 Excessive Interest/Charges	
	2 Unauthorized charges (general)	
	3 Unauthorized charges due to lost/ stolen card	
	4 Unauthorized charges due to fraudulent transactions	
	5 Unrecognized transactions	
	6 Overbilling, Multiple Billing or Cancelled Transaction	
	7 Disputed billings	
	8 Request for reversal of fees and charges	
C	Non-receipt of Statement	
D	Card Service	
	1 Non-issuance of credit card	
	2 Pre-approved credit card	
E	Card Processing	
	1 Delay in application processing	
	2 Delay in card delivery	
	3 Error in card imprint	
	4 Documentation requirement	
F	Others: (to cite top 5 credit card issues not included in the list)	
	1	
	2	
	3	
	4	
	5	
II.	COMPLAINT/REQUEST RESOLUTION (Sum A + B)	<i>This refers to the information on the resolution/treatment of complaints.</i>
A	Closed with Validation (Sum 1 to 3)	
	1 Valid	<i>'This refers to the complaint/s that has been investigated, validated and resolved. These may be due to an error on the part of the card issuer. The cardholder is given a feedback on the resolution of complaint.</i>

	2 Invalid	<i>This refers to complaint/s that has been investigated, validated and found out that there are no errors/lapses from the card issuers' end. The cardholder is given a feedback about the result of investigation.</i>
	3 Feedback Only	<i>This refers to issues/inquiries by cardholders in relation to card products, promotions, cardholder opinions etc, no immediate action needed.</i>
B	Outstanding (pending + overdue)	<i>This refers to all unresolved issues/complaints with aging and updated monthly.</i>
C	Aging (Sum 1 to 4); (A=C)	<i>This refers to the aging of all closed issues with validation.</i>
	1 Closed within 1-30 days	
	2 Closed within 31-60 days	
	3 Closed within 61-90 days	
	4 Over 90 days	
III.	EXTERNAL SERVICE PROVIDER	<i>This refers to the collection and marketing agencies being complained of by cardholder.</i>
A	Collection Agencies (Top 5) w/ Most No. of Complaints Received	
	1	
	2	
	3	
	4	
	5	
B	Marketing Agencies (Top 3) w/ Most No. of Complaints Received	
	1	
	2	
	3	
PART FOUR: USAGE LOCATION (I+II) (In PHP)		<i>(Based from CCAP's Merchant Category Codes)</i>
USAGE LOCATION (I+II)		
I.	Incoming (locally used) for merchant acquiring banks of credit card transaction (Sum A to C)	<i>This refers to the non-resident travelers' use of internationally issued credit cards in the Phils.</i>
A	Travel	<i>This covers all goods and services for own use or to give away, acquired by Philippine residents going abroad or non-residents coming to the Philippines for personal/business purposes. Examples of personal purpose include vacations, participation in recreational and cultural activities, visits with friends and relatives, pilgrimage, and education- and health-related purposes; and business purpose such as carrier crews stopping off or laying over, government employees on official travel, employees of international organizations on official business and employees traveling on behalf of their employer. Business travel also covers goods and services for which business travelers are reimbursed by their employer but excludes sales or purchases on behalf of the enterprise/company that they represent.</i>
	1 Personal Travel	<i>Merchant Category Code</i>
	a Hotel (Catch All)	7011
	b Lodging, Hotels, Motels, Resorts	3501-3999
	c Car Rental Agencies	3351-3441

	d Transportation-Suburban and Local Commuter Passenger & Ferries	4111
	e Passenger Railways	4112
	f Limousines and Taxicabs	4121
	g Bus Lines	4131
	h Cruise Lines	4411
	i Boat Leases and Boat Rentals	4457
	j Travel Agencies and Tour Operators	4722
	k Duty Free Stores	5309
	l Grocery Stores, Supermarkets	5411
	m Department Stores	5311
	n Drug Stores, Pharmacies	5912
	o Service Stations (Gasoline/Petrol)	5541
	p Eating Places, Restaurants	5812
	q Equipment, Furniture and Home Furnishing Stores	5712
	r Household Appliance Stores	5722
	s Telecom Equipment including Telephone Sales	4812
	t Electronic Sales	5732
	2 Health-Related Travel	
	a Doctors	8011
	b Dentists, Orthodontists	8021
	c Osteopathic Physicians	8031
	d Chiropractors	8041
	e Optometrists, Ophthalmologists	8042
	f Opticians, Optical Goods and Eyeglasses	8043
	g Chiropodists, Podiatrists	8049
	h Nursing and Personal Care Facilities	8050
	i Hospitals	8062
	j Dental and Medical Laboratories	8071
	k Health Practitioners, Medical Services	8099
	3 Education-Related Travel	
	a Schools, Elementary and Secondary	8211
	b Colleges, Universities, Professional Schools, Junior Colleges	8220
	c Schools, Correspondence	8241
	d Schools, Business and Secretarial	8244
	e Schools, Trade and Vocational	8249
	f Schools and Educational Services	8299
B	Passenger services	<i>These cover all services provided in the international transport of non-residents by resident carriers and of residents by non-resident carriers. These include fares and other expenditures related to the carriage of passengers, taxes levied on passenger services, package tours, cruise fares, charges for excess baggage, vehicles, or other personal accompanying effects and food, drinks, or other items purchased on board carriers. Excluded in this category are passenger transport services provided within a territory by residents to non-residents that are provided or purchased separately from international transport. Such expenditures are included under travel.</i>
	1 Airlines, Air Carriers	3000-3299
	2 Airlines, Air Carriers-not elsewhere classified	4511
	3 Airports, Airport Terminals, Flying Fields	4582
	4 Specific MCC for Philippine Airlines, Air Philippines, Cebu Pacific	
C	Others	<i>These cover all Incoming/Outgoing less Travel and Passenger Services</i>
II.	Outgoing (used abroad)----for credit card issuing banks (Sum A to C)	<i>This refers to Philippine resident travelers' use of locally issued credit cards abroad.</i>

A	Travel	<i>This covers all goods and services for own use or to give away, acquired by Philippine residents going abroad or non-residents coming to the Philippines for personal/business purposes. Examples of personal purpose include vacations, participation in recreational and cultural activities, visits with friends and relatives, pilgrimage, and education- and health-related purposes; and business purpose such as carrier crews stopping off or laying over, government employees on official travel, employees of international organizations on official business and employees traveling on behalf of their employer. Business travel also covers goods and services for which business travelers are reimbursed by their employer but excludes sales or purchases on behalf of the enterprise/company that they represent.</i>
	1 Personal Travel	Merchant Category Code
	a Hotel (Catch All)	7011
	b Lodging, Hotels, Motels, Resorts	3501-3999
	c Car Rental Agencies	3351-3441
	d Transportation-Suburban and Local Commuter Passenger & Ferries	4111
	e Passenger Railways	4112
	f Limousines and Taxicabs	4121
	g Bus Lines	4131
	h Cruise Lines	4411
	i Boat Leases and Boat Rentals	4457
	j Travel Agencies and Tour Operators	4722
	k Duty Free Stores	5309
	l Grocery Stores, Supermarkets	5411
	m Department Stores	5311
	n Drug Stores, Pharmacies	5912
	o Service Stations (Gasoline/Petrol)	5541
	p Eating Places, Restaurants	5812
	q Equipment, Furniture and Home Furnishing Stores	5712
	r Household Appliance Stores	5722
	s Telecom Equipment including Telephone Sales	4812
	t Electronic Sales	5732
	2 Health-Related Travel	
	a Doctors	8011
	b Dentists, Orthodontists	8021
	c Osteopathic Physicians	8031
	d Chiropractors	8041
	e Optometrists, Ophthalmologists	8042
	f Opticians, Optical Goods and Eyeglasses	8043
	g Chiropodists, Podiatrists	8049
	h Nursing and Personal Care Facilities	8050
	i Hospitals	8062
	j Dental and Medical Laboratories	8071
	k Health Practitioners, Medical Services	8099
	3 Education-Related Travel	
	a Schools, Elementary and Secondary	8211
	b Colleges, Universities, Professional Schools, Junior Colleges	8220
	c Schools, Correspondence	8241
	d Schools, Business and Secretarial	8244
	e Schools, Trade and Vocational	8249
	f Schools and Educational Services	8299

B	Passenger services	<i>These cover all services provided in the international transport of non-residents by resident carriers and of residents by non-resident carriers. These include fares and other expenditures related to the carriage of passengers, taxes levied on passenger services, package tours, cruise fares, charges for excess baggage, vehicles, or other personal accompanying effects and food, drinks, or other items purchased on board carriers. Excluded in this category are passenger transport services provided within a territory by residents to non-residents that are provided or purchased separately from international transport. Such expenditures are included under travel.</i>
	1 Airlines, Air Carriers	3000-3299
	2 Airlines, Air Carriers - not elsewhere classified	4511
	3 Airports, Airport Terminals, Flying Fields	4582
	4 Specific MCC for Philippine Airlines, Air Philippines, Cebu Pacific	
C	Others	<i>These cover all Incoming/Outgoing less Travel and Passenger Services</i>