

**BANGKO SENTRAL NG PILIPINAS**

OFFICE OF THE GOVERNOR

**Circular No. 812
Series of 2013**

Subject: SUBMISSION OF CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) BY ALL BSP SUPERVISED-FINANCIAL INSTITUTIONS (FIs) WITH CREDIT CARD OPERATIONS AND THEIR SUBSIDIARY/AFFILIATE CREDIT CARD COMPANIES

Pursuant to Monetary Board Resolution No. 1283 dated 01 August 2013, Section X320 and Appendix 6 of the Manual of Regulations for Banks (MORB), and Section 4320Q, Appendix Q-3, and Section 4301N of the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI) are hereby amended.

Section 1. Policy Statement

The BSP deems it necessary to require submission of the CCBAR in order to enhance BSP's credit card database of both credit card issuers/acquirers and cardholders, ensure transparency and availability of information on credit card operations and complaints resolution, and afford a profound analysis of the credit card industry for policy-making.

Section 2. Coverage and Scope

All banks and quasi-banks and their subsidiaries/affiliates with credit card exposures (credit card issuances) shall submit the monthly CCBAR containing data on both credit card issuers/acquirers, cardholders, complaints, and card usage location on a quarterly basis. The Report Template is Annex A-1 of this Circular.

Section 3. Required Submission of Credit Card Business Activity Report

A new Subsection X320.17 is hereby added to Section X320, MORB and Subsections 4320Q.17 and 4301N.17 to Sections 4320Q and 4301N of the MORNBFI, respectively, to read as follows:

"X320.17/4320Q.17/4301N.17. Submission of Credit Card Business Activity Report. For purposes of transparency and availability of data on credit card operations and in the light of ensuring consumer protection, as well as managing risks involved in credit transactions, banks/quasi-banks including their subsidiaries and affiliates, shall submit a monthly quantitative report to BSP covering the following data on credit card issuers/acquirers, cardholders, credit card complaints, and usage location:

<u>Credit Card Issuance</u>	<u>Unit of Expression</u>
I. Cards-in-Force per Network/Brand	Number
II. Cards-in-Force per Card Type	Number
III. Approved Credit Card Applications	Number
IV. Cards Issued by Status	Number
V. Cards Issued per Credit Limit	Peso Amount
VI. Billings per Mode of Transactions	Peso Amount
VII. Billings per Network/Brand	Peso Amount
VIII. Billed Fees/Charges	Peso Amount
IX. Gross Payment	Peso Amount
X. Receivables	Peso Amount
XI. Rates/Charges per Cardholder	Peso Amount/ Percentage

<u>Cardholder Profile</u>	<u>Unit of Expression</u>
I. Cardholder Information (age, occupation, gender, civil status, educational attainment, geographic location)	Number
II. Cardholder by Type of Payment	Number

<u>Complaints</u>	<u>Unit of Expression</u>
I. Cardholder Issues	Number
II. Complaint/Request Resolution	Number
III. External Service Provider	Number

<u>Usage Location</u>	<u>Unit of Expression</u>
I. Incoming	Peso Amount
II. Outgoing	Peso Amount

Section 4. Definition of Terms

Subsections X320.1, MORB, 4320Q.1 and 4301N.1, MORNBF1 are hereby amended by adding items i to l to read as follows:

"xxx

- i. **Credit Card Acquirer** – refers to the institution that accepts and facilitates the processing of the credit card transaction which is initially accepted by the merchant.
- j. **Credit Cardholder** – refers to a person who owns and benefits from the use of a credit card."
- k. **Credit Card Business Activity Report** – Report which contains the quantitative data on credit card industry.
- l. **Credit Card Issuer** – refers to a bank or a corporation that offers the use of its credit card."

Section 5. List of Required Reports

The CCBAR shall be classified as Category A-3 Report under Subsection X192.1 of the MORB, and Subsections 4192Q.1 and 4925N.2 of the MORNBFi.

Appendix 6, MORB, and Appendix Q-3, MORNBFi are hereby amended by adding Credit Card Business Activity Report under Category A-3 Report to read as follows:

Appendix 6, MORB:

Category	:	A-3
Form No.	:	Unnumbered
MOR Ref.	:	X320.17
Report Title	:	Credit Card Business Activity Report
Frequency	:	Quarterly
Submission Deadline	:	15 th banking day from reference quarter
Submission Procedure	:	SDC – email

Appendix Q-3, MORNBFi:

Category	:	A-3
Form No.	:	Unnumbered
MOR Ref.	:	4320Q.17/4301N.17
Report Title	:	Credit Card Business Activity Report
Frequency	:	Quarterly
Submission Deadline	:	15 th banking day from reference quarter
Submission Procedure	:	SDC – email

Section 6. Sanctions

Any banks/quasi-banks and their subsidiaries and affiliates that fail to comply with the provisions shall be liable to administrative sanctions under Subsection X192.2 of the MORB or Subsection 4192Q.2 of the MORNBFi.

Section 7. Effectivity Clause

This Circular shall take effect fifteen (15) days following its publication either in the Official Gazette or in a newspaper of general circulation. A separate Memorandum to All Banks shall be issued for the submission guidelines.

FOR THE MONETARY BOARD:


AMANDO M. TETANGCO, JR.
Governor

28 September 2013

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 04 September 2013 version						
Name of Credit Card Issuer:						
Bank Code:						
Affiliated Bank:						
URL/Web Site:						
		1			2	3
PART ONE: CARD ISSUANCE (In Number) (I=II)		Starting Balance (Inception to Previous Year)	Month 1	Month 2	Month 3	As of End Quarter
I.	CARDS-IN-FORCE PER NETWORK/BRAND (A+B)	0	0	0	0	0
A	International (SUM 1 to 7)	0	0	0	0	0
1	American Express					0
2	Japan Credit Bureau (JCB)					0
3	MasterCard					0
4	VISA Card					0
5	Diners					0
6	China Union Pay					0
7	Others					0
B	Proprietary					0
II.	CARDS-IN-FORCE PER CARD TYPE (A+B)	0	0	0	0	0
A	Premium					0
B	Non-Premium					0

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 04 September 2013 version						
Name of Credit Card Issuer:						
Bank Code:						
Affiliated Bank:						
URL/Web Site:						
		1	2	3	4	5
PART ONE: CARD ISSUANCE (In Number)		Starting Balance (Inception to Previous)	Month 1	Month 2	Month 3	As of Current Quarter
III.	APPROVED CREDIT CARD APPLICATIONS (A+B)	0	0	0	0	0
A	Internal (Sum 1 to 4)	0	0	0	0	0
1	Over the counter					0
2	Internet / On-line					0
3	Postal mail/Courier					0
4	Internal Sales/Marketing Agents					0
B	External					0
C	Average days of card approval					#DIV/0!
IV.	CARDS ISSUED BY STATUS (A+B+C)	0	0	0	0	0
A	Active (Cards-In-Force)					0
B	Temporary Suspended					0
C	Closed/Cancelled (Sum 1 + 2)	0	0	0	0	0
1	Voluntary					0
2	Involuntary					0
CARD ISSUANCE (In PHP millions)						
V.	CARDS ISSUED PER CREDIT LIMIT					
A	Average	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
B	Minimum					#DIV/0!
C	Maximum					#DIV/0!
VI.	BILLINGS PER MODE OF TRANSACTIONS (A+B+C+D)	0	0	0	0	0
A	Swiping of Cards in Terminals					0
B	Internet Sales (E-Commerce)					0
C	Phone Banking					0
D	Others					0
VII.	BILLINGS PER NETWORK/BRAND (A+B)	0	0	0	0	0
A	Purchases (Sum 1 and 2)	0	0	0	0	0
1	International	0	0	0	0	0
a	American Express					0
b	Japan Credit Bureau (JCB)					0
c	MasterCard					0
d	VISA Card					0
e	Diners					0
f	China Union Pay					0
g	Others					0
2	Proprietary					0
B	Cash Advances (Sum 1 and 2)	0	0	0	0	0
1	International	0	0	0	0	0
a	American Express					0
b	Japan Credit Bureau (JCB)					0
c	MasterCard					0
d	VISA Card					0
e	Diners					0
f	China Union Pay					0
g	Others					0
2	Proprietary					0

PART ONE: CARD ISSUANCE (In PHP millions)		Previous Year	Month 1	Month 2	Month 3	As of Current Quarter
VIII.	BILLED FEES/ CHARGES (A+B)	0	0	0	0	0
A	Premium (Sum 1 to 9)	0	0	0	0	0
1	Finance Charge					0
2	Annual Membership Fee					0
3	Balance Transfer Availment Fees					0
4	Card Replacement Fees					0
5	Cash Advance Fees					0
6	Foreign Transaction Conversion Fees					0
7	Late Payment Charges					0
8	Overlimit Fees					0
9	Others					0
B	Non-Premium (Sum 1 to 9)	0	0	0	0	0
1	Finance Charge					0
2	Annual Membership Fee					0
3	Balance Transfer Availment Fees					0
4	Card Replacement Fees					0
5	Cash Advance Fees					0
6	Foreign Transaction Conversion Fees					0
7	Late Payment Charge					0
8	Overlimit Fees					0
9	Others					0
IX.	GROSS PAYMENT (A+B+C+D)	0	0	0	0	0
A	Purchases					0
B	Cash Advances					0
C	Fees and Charges					0
D	Others					0

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 04 September 2013 version						
Name of Credit Card Issuer:						
Bank Code:						
Affiliated Bank:						
URL/Web Site:						
		1	2	3	4	5
PART ONE: CARD ISSUANCE (In PHP millions)		Starting Balance (Inception to Previous Year)	Month 1	Month 2	Month 3	As of Current Quarter
X.	RECEIVABLES					
A	Ending receivables					0
B	Past due (Sum 1 to 6)	0	0	0	0	0
1	1-29 days past due					0
2	30-59 days past due					0
3	60-89 days past due					0
4	90-119 days past due					0
5	120-179 days past due					0
6	≥ 180 days past due					0
C	Past due ratio (%) (B / A)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
D	Write-Offs (Sum 1 + 2)	0	0	0	0	0
1	Delinquency-related					0
2	Fraud-related					0
XI.	RATES/CHARGES PER CARDHOLDER (In Peso Amount or %)					
A	Premium					
1	Finance Charge					
a	Minimum (%)					#DIV/0!
b	Maximum (%)					#DIV/0!
2	Annual Membership Fee					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (Peso Amount)					#DIV/0!
3	Balance Transfer Availment Fee					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (%)					#DIV/0!
4	Card Replacement Fee					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (Peso Amount)					#DIV/0!
5	Cash Advance Fee					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (%)					#DIV/0!
6	Foreign Transaction Conversion Fee					
a	Minimum (%)					#DIV/0!
b	Maximum (%)					#DIV/0!
7	Late Payment Charge					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (%)					#DIV/0!
8	Overlimit Fees					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (%)					#DIV/0!
B	Non-Premium					
1	Finance Charge					
a	Minimum (%)					#DIV/0!
b	Maximum (%)					#DIV/0!
2	Annual Membership Fee					

a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (Peso Amount)					#DIV/0!
XI.	RATES/CHARGES PER CARDHOLDER (In Peso Amount or %)					
3	Balance Transfer Availment Fee					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (%)					#DIV/0!
4	Card Replacement Fee					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (Peso Amount)					#DIV/0!
5	Cash Advance Fee					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (%)					#DIV/0!
6	Foreign Transaction Conversion Fee					
a	Minimum (%)					#DIV/0!
b	Maximum (%)					#DIV/0!
7	Late Payment Charge					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (%)					#DIV/0!
8	Overlimit Fees					
a	Minimum (Peso Amount)					#DIV/0!
b	Maximum (%)					#DIV/0!

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 04 September 2013 version						
Name of Credit Card Issuer:						
Bank Code:						
Affiliated Bank:						
URL/Web Site:						
		1	2	3	4	5
PART TWO: CARDHOLDER PROFILE (In Number)		Starting Balance (Inception to Previous Year)	Month 1	Month 2	Month 3	As of Current Quarter
I.	CARDHOLDER INFORMATION (A=B=C=D=E=F+II Cardholder by Type of User)					
A	Age (Sum 1 to 4)	0	0	0	0	0
1	Below 22 years old					0
2	23 to 35 years old					0
3	36 to 55 years old					0
4	56 years old and above					0
B	Occupation (Sum 1 to 5)	0	0	0	0	0
1	Private Sector					0
2	Government Sector					0
3	Self-employed					0
4	Senior citizen					0
5	Others					0
C	Gender (Sum 1 to 2)	0	0	0	0	0
1	Male					0
2	Female					0
D	Civil Status (Sum 1 to 6)	0	0	0	0	0
1	Single					0
2	Married					0
3	Annulled/Separated					0
4	Widowed					0
5	Others					0
E	Educational Attainment (Sum 1 to 5)	0	0	0	0	0
1	High School					0
2	Some College					0
3	College					0
4	Post Graduate					0
5	Others					0
F	Geographic Location (where billings are sent) (Sum 1 + 2)	0	0	0	0	0
1	NCR					0
2	Regions	0	0	0	0	0
a	CAR					0
b	Region I-Ilocos Region					0
c	Region II - Cagayan Valley					0
d	Region III- Central Luzon					0
e	Region IV-A Calabarzon					0
f	Region IV-B Mimaropa					0
g	Region V-Bicol Region					0
h	Region VI-Western Visayas					0
i	Region VII-Central Visayas					0
j	Region VIII-Eastern Visayas					0
k	Region IX-Zamboanga Peninsula					0
l	Region X-Northern Mindanao					0
m	Region XI-Davao Region					0
n	Region XII-Soccsksargen					0
o	Region XIII-Caraga					0
p	ARMM					0
II.	CARDHOLDER BY TYPE OF PAYMENT (A+B)	0	0	0	0	0
A	Revolver					0
B	Transactor					0

PART THREE: COMPLAINTS (In Number)		Starting Balance (Inception to Previous Year)	Month 1	Month 2	Month 3	As of Current Quarter
I.	CARDHOLDER ISSUES (Sum A to F)	0	0	0	0	0
A	Collections-Related	0	0	0	0	0
1	Unfair collection practice					0
2	Debt restructuring					0
B	Credit Card Fees/Fee Reversal Request	0	0	0	0	0
1	Excessive Interest/Charges					0
2	Unauthorized charges (general)					0
3	Unauthorized charges due to lost/ stolen card					0
4	Unauthorized charges due to fraudulent transactions					0
5	Unrecognized transactions					0
6	Overbilling, Multiple Billing or Cancelled Transaction					0
7	Disputed billings					0
8	Request for reversal of fees and charges					0
C	Non-receipt of Statement					0
D	Card Service	0	0	0	0	0
1	Non-issuance of credit card					0
2	Pre-approved credit card					0
E	Card Processing	0	0	0	0	0
1	Delay in application processing					0
2	Delay in card delivery					0
3	Error in card imprint					0
4	Documentation requirement					0
F	Others: (to cite top 5 credit card issues not included in the list)					0
II.	COMPLAINT/REQUEST RESOLUTION (Sum A + B)	0	0	0	0	0
A	Closed with Validation (Sum 1 to 3)	0	0	0	0	0
1	Valid					0
2	Invalid					0
3	Feedback Only					0
B	Outstanding (pending + overdue)					0
C	Aging (Sum 1 to 4); (A=C)	0	0	0	0	0
1	Closed within 1-30 days					0
2	Closed within 31-60 days					0
3	Closed within 61-90 days					0
4	Over 90 days					0
III.	EXTERNAL SERVICE PROVIDER					
A	Collection Agencies (Top 5) w/ Most No. of Complaints Received	0	0	0	0	0
1	Collection Agency 1 (Freeform to be supplied by Credit Card Issuer)					0
2	Collection Agency 2 (Freeform to be supplied by Credit Card Issuer)					0
3	Collection Agency 3 (Freeform to be supplied by Credit Card Issuer)					0
4	Collection Agency 4 (Freeform to be supplied by Credit Card Issuer)					0
5	Collection Agency 5 (Freeform to be supplied by Credit Card Issuer)					0
B	Marketing Agencies (Top 3) w/ Most No. of Complaints Received	0	0	0	0	0
1	Marketing Agency 1 (Freeform to be supplied by Credit Card Issuer)					0
2	Marketing Agency 2 (Freeform to be supplied by Credit Card Issuer)					0
3	Marketing Agency 2 (Freeform to be supplied by Credit Card Issuer)					0

CREDIT CARD BUSINESS ACTIVITY REPORT (CCBAR) 04 September 2013 version						
Name of Credit Card Issuer:						
Bank Code:						
Affiliated Bank:						
URL/Web Site:						
		1	2	3	4	5
PART FOUR: USAGE LOCATION (I+II) (In PHP millions)		Starting Balance (Inception to Previous Year)	Month 1	Month 2	Month 3	As of Current Quarter
		0	0	0	0	0
I.	Incoming (locally used)---for merchant acquiring banks of credit card transaction (Sum A to C)	0	0	0	0	0
A	Travel	0	0	0	0	0
1	Personal Travel	0	0	0	0	0
a	Hotel (Catch All)					0
b	Lodging, Hotels, Motels, Resorts					0
c	Car Rental Agencies					0
d	Transportation-Suburban and Local Commuter Passenger & Ferries					0
e	Passenger Railways					0
f	Limousines and Taxicabs					0
g	Bus Lines					0
h	Cruise Lines					0
i	Boat Leases and Boat Rentals					0
j	Travel Agencies and Tour Operators					0
k	Duty Free Stores					0
l	Grocery Stores, Supermarkets					0
m	Department Stores					0
n	Drug Stores, Pharmacies					0
o	Service Stations (Gasoline/Petrol)					0
p	Eating Places, Restaurants					0
q	Equipment, Furniture and Home Furnishing Stores					0
r	Household Appliance Stores					0
s	Telecom Equipment including Telephone Sales					0
t	Electronic Sales					0
2	Health-Related Travel	0	0	0	0	0
a	Doctors					0
b	Dentists, Orthodontists					0
c	Osteopathic Physicians					0
d	Chiropractors					0
e	Optometrists, Ophthalmologists					0
f	Opticians, Optical Goods and Eyeglasses					0
g	Chiropodists, Podiatrists					0
h	Nursing and Personal Care Facilities					0
i	Hospitals					0
j	Dental and Medical Laboratories					0
k	Health Practitioners, Medical Services					0
3	Education-Related Travel	0	0	0	0	0
a	Schools, Elementary and Secondary					0
b	Colleges, Universities, Professional Schools, Junior					0
c	Schools, Correspondence					0
d	Schools, Business and Secretarial					0
e	Schools, Trade and Vocational					0
f	Schools and Educational Services					0
B	Passenger services	0	0	0	0	0
1	Airlines, Air Carriers					0
2	Airlines, Air Carriers-not elsewhere classified					0
3	Airports, Airport Terminals, Flying Fields					0
4	Specific MCC for Philippine Airlines, Air Philippines, Cebu Pacific					0
C	Others					

PART FOUR: USAGE LOCATION (I+II) (In PHP millions)		Starting Balance (Inception to Previous Year)	Month 1	Month 2	Month 3	As of Current Quarter
II.	Outgoing (used abroad)----for credit card issuing banks (Sum A to C)	0	0	0	0	0
A	Travel	0	0	0	0	0
1	Personal Travel	0	0	0	0	0
a	Hotel (Catch All)					0
b	Lodging, Hotels, Motels, Resorts					0
c	Car Rental Agencies					0
d	Transportation-Suburban and Local Commuter Passenger & Ferries					0
e	Passenger Railways					0
f	Limousines and Taxicabs					0
g	Bus Lines					0
h	Cruise Lines					0
i	Boat Leases and Boat Rentals					0
j	Travel Agencies and Tour Operators					0
k	Duty Free Stores					0
l	Grocery Stores, Supermarkets					0
m	Department Stores					0
n	Drug Stores, Pharmacies					0
o	Service Stations (Gasoline/Petrol)					0
p	Eating Places, Restaurants					0
q	Equipment, Furniture and Home Furnishing Stores					0
r	Household Appliance Stores					0
s	Telecom Equipment including Telephone Sales					0
t	Electronic Sales					0
2	Health-Related Travel	0				0
a	Doctors					0
b	Dentists, Orthodontists					0
c	Osteopathic Physicians					0
d	Chiropractors					0
e	Optometrists, Ophthalmologists					0
f	Opticians, Optical Goods and Eyeglasses					0
g	Chiropodists, Podiatrists					0
h	Nursing and Personal Care Facilities					0
i	Hospitals					0
j	Dental and Medical Laboratories					0
k	Health Practitioners, Medical Services					0
3	Education-Related Travel	0				0
a	Schools, Elementary and Secondary					0
b	Colleges, Universities, Professional Schools, Junior					0
c	Schools, Correspondence					0
d	Schools, Business and Secretarial					0
e	Schools, Trade and Vocational					0
f	Schools and Educational Services					0
B	Passenger services	0				0
1	Airlines, Air Carriers					0
2	Airlines, Air Carriers - not elsewhere classified					0
3	Airports, Airport Terminals, Flying Fields					0
4	Specific MCC for Philippine Airlines, Air Philippines, Cebu Pacific					0
C	Others					0
	Prepared by:					
	Position:					
	Date:					
	Approved by:					
	Position:					
	Date:					