



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2013-060

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

Subject : Guidelines on the Submission of the Credit Card Business Activity Report (CCBAR)

Pursuant to BSP Circular No. 812 dated 23 September 2013 requiring BSFIs with credit card operations and their subsidiary/affiliate credit card companies to submit a quarterly CCBAR containing monthly data, the following guidelines on the electronic submission of the said report shall be observed:

1. The prescribed data entry templates (DET) of the CCBAR for both the initial data set and the regular data series and the accompanying prescribed Affidavit for the CCBAR can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates¹.
2. The prescribed DET of the CCBAR together with a scanned copy of the accompanying Affidavit duly notarized and signed by the authorized official of the reporting BSFI in Portable Document Format (PDF) shall be electronically submitted within fifteen (15) banking days after the end of reference quarter beginning quarter ending 31 March 2014. However, for the submissions covering the initial data set for balances as of year-ended 31 December 2012 as well as succeeding regular data series for quarters-ended 31 March 2013, 30 June 2013, 30 September 2013 and 31 December 2013, the prescribed submission schedule and deadline shall be observed, as follows:

Report	Deadline of Submission
Pre-2013 Data:	
CCBAR DET for initial balances as of 31 December 2012 (<i>Note: Not required for BSFI's established after 31 December 2012</i>)	28 January 2014
2013 Quarterly Data:	
Regular CCBAR DET as of quarter-ended 31 March 2013	7 February 2014
Regular CCBAR DET as of quarter-ended 30 June 2013	21 February 2014
Regular CCBAR DET as of quarter-ended 30 September 2013	5 March 2014
Regular CCBAR DET as of quarter-ended 31 December 2013	19 March 2014

¹ Formerly <http://www.bsp.gov.ph/frp/templates>

3. The electronic submissions shall be transmitted to the prescribed email address, as follows:

sdc-ccbar@bsp.gov.ph

using the required format for the subject, as follows:

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

To : **sdc-ccbar@bsp.gov.ph**

Subject : CCBAR < BSFI name>, 31 December 2013

and using the prescribed file names, as follows:

Data Entry Template / Affidavit	Prescribed File Name
CCBAR (initial data set for pre-2013)	ccbar-initial.xls
CCBAR (regular data series)	ccbar.xls
Affidavit	ccbar-aff-ddmmccyy.pdf

4. Hard copy submission shall not be accepted. BSFIs that are unable to transmit electronically can submit the CCBAR 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
12th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004

5. Only electronic submissions originating from officially registered e-mail address/es of the BSFI shall be recognized and accepted by the SDC. Same registered email address/es shall be used by the SDC in electronically acknowledging the submitted CCBAR report and transmitting the corresponding validation results. A BSFI can officially register a maximum of four (4) e-mail addresses of which at least one should belong to the Compliance Officer.
6. For this purpose, a duly notarized Registration Form (RF attached as Annex A) certifying the official e-mail address/es of the designated official/s of the BSFI and the corresponding prescribed Excel data file (referred to as e-Form) of the RF shall be required to be accomplished and submitted to the SDC by 15 January 2014. The prescribed RF and its e-Form can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates or requested directly from the SDC.
7. The scanned copy of the notarized RF duly signed by the Compliance Officer and/or appropriate designated authority in PDF and its prescribed e-Form shall be submitted to the prescribed e-mail addresses, as follows:

Type of Institution	E-mail Address
Universal/Commercial Banks	sdckb-reportrf@bsp.gov.ph
Thrift Banks	sdctb-reportrf@bsp.gov.ph
Rural Banks and Cooperative Banks	sdcrb-reportrf@bsp.gov.ph
Non-Bank Financial Institutions	sdcnbfi-reportrf@bsp.gov.ph

8. Subsequent changes in the official registration can be facilitated by submitting an updated RF and corresponding e-Form as provided in items 6 and 7. The updated RF shall constitute the institution's updated list of registered e-mail addresses and designated BSFI officials and will render the previously submitted RF superseded. It is the responsibility of the Compliance Officer and/or appropriate designated authority of the BSFI to inform the BSP should there be changes in its said registration.
9. Any queries regarding the CCBAR and its related regulations and guidelines can be sent via e-mail to ccbar-inq@bsp.gov.ph. A CCBAR guide, as reference for the definition of terms and data fields, is attached as Annex B. It is understood that the data reported in the CCBAR have been checked for consistency against the credit card related information and balances in the Financial Reporting Package and/or other prescribed reports containing the same relevant information submitted to the SDC.
10. 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 prescribed by the BSP for the CCBAR reports 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 as prescribed under Subsection X192.2 of the Manual of Regulations for Banks or Subsection 4192Q.2 of the Manual of Regulations for Non-Bank Financial Institutions as the case may be.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

20 December 2013



BANGKO SENTRAL NG PILIPINAS

REGISTRATION FORM
OFFICIAL EMAIL ADDRESSES FOR REPORT SUBMISSION
(NAME OF FINANCIAL INSTITUTION)
(INSTITUTION CODE)

Date: _____

Last Name	First Name	Middle Name	Position	E-mail Address
1				
2				
3				
4				

Authorized By:

This is to certify that the aforementioned e-mail address/es of the designated official/s enumerated above shall be used as the official e-mails for the submission of reportorial requirements to the BSP of _____

This certification likewise supersedes any registration previously submitted by this financial institution.

(Signature of Corporate Secretary over Printed Name)

SUBSCRIBED AND SWORN TO BEFORE ME this ____ of _____, 2013 in the City of _____ exhibited to me his _____ issued at _____ on _____.

WITNESS MY HAND AND SEAL.

Doc. No. _____
Page No. _____
Book No. _____
Series of _____

		Unit	Example	DEFINITION	REASON FOR REQUEST
PART ONE: CARD ISSUANCE					
PERIODS					
	Reporting Period			30-Sep-13	
	Starting Balance			Data from start of credit card operations to year 2012 <i>Ex: Inception Date to previous year- 15 March 1990 to 31 December 2012</i>	
	Previous Year			Data received within preceding year <i>Ex: Previous year - 01 to 31 December 2012</i>	
	Month 1			Data within first month of the reference quarter <i>Ex: Month 1 (Jan, Apr, July or Oct)</i>	
	Month 2			Data within the second month of the reference quarter <i>Ex: Month 2 (Feb, May, Aug or Nov)</i>	
	Month 3			Data within the third month of the reference quarter <i>Ex: Month 3 (Mar, June, Sept or Dec)</i>	
	For the End-Quarter			summation of three (3) months data	
I.	CARDS-IN-FORCE NETWORK/ BRAND (A+B)	PER	No.	1	Refers to cards issued and can be used locally and internationally.
A.	International				Refers to an International Card which entitles cardholder to use the card overseas.
1	American Express				
2	Japan Credit Bureau (JCB)				
3	MasterCard				
4	VISA Card				
5	Diners				
6	China Union Pay				
7	Others				
B.	Proprietary				Refers to cards issued by individual companies and may only be used by outlets owned by or authorized by the corporation
II.	CARDS-IN-FORCE PER CARD TYPE (A+B)		No.	1	Refers to cards issued per card type.
A.	Premium				Refers to cards offering incentives and benefits other than rewards points, such as, cash back, travel upgrades, and other rewards to cardholders.
B.	Non-Premium				Refers to cards without any fancy titles and with basic perks.
III.	APPROVED CREDIT CARD APPLICATIONS (A+B)		No.	1	Refers to the number of credit cards approved and issued through different methods
A.	Internal				
1	Over the counter				walk-in over-the-counter/applications
2	Internet / On-line				internet/electronic mail
3	Postal mail/Courier				postal or courier service
4	Internal Sales/Marketing Agents				internal marketing arm
B.	External				outsource agents/external marketing arm
C.	Average days of card approval				Refers to average days to approve a credit card application

CIR PER NETWORK = CIF PER CARD TYPE

IV.	CARDS ISSUED BY STATUS (A+B+C)	No.	1	Refers to the no. of credit cards per disposition/ status	Cards Per Disposition shows the trending of activities and closed/cancelled credit cards over time.
A.	Active (Cards-in-Force)			Refers to cards in good standing for both principal and supplementary cardholders.	
B.	Temporary Suspended			Refers to cards which are still active but temporarily suspended due to recent non-payment.	
C.	Closed/Cancelled				
1	Voluntary			Refers to cards requested by cardholders for cancellation not attributable to delinquency	
2	Involuntary			Refers to cards cancelled by issuing bank due to cardholder's delinquency	
V.	CARDS ISSUED PER CREDIT LIMIT	Peso Amt	P1,000.00	Refers to the amount a card company will allow a cardholder to use on the credit card.	The data is classified to the credit limits being given (data both include principal and supplementary) for all types of credit card. The credit limit data will show the extent of credit a card company is willing to lend.
A.	Average			Refers to the average of both the minimum and maximum credit limit	
B.	Minimum			Refers to the minimum credit limit that a card issuer may extend to the cardholder.	
C.	Maximum			Refers to the maximum credit limit that a card issuer may extend to the cardholder.	
VI.	BILLINGS PER MODE OF TRANSACTIONS (A+B+C) (In PHP Millions)	Peso Amt	P1,000.00	Refers to amount of credit card transactions on the different modes of credit card use	The information will provide data on the modes of credit card use.
A	Swiping of Cards in Terminals	BILLINGS PER MODE OF TRANSACTIONS = BILLINGS PER NETWORK/BRAND		Transactions using POS terminals	
B	Internet Sales (E-Commerce)			On-line Transactions	
C	Phonebanking			Transactions via phonebanking	
D	Others			Mode of credit card transactions other than thru internet sales, swiping of cards and phonebanking	
VII.	BILLINGS PER NETWORK/BRAND (A+B) (in PHP Millions)	Peso Amt	P1,000.00	Refers to the gross amount of billings of cash advances and purchases per network/brand	Billings may show the amount of usage of the cardholder in terms of cash advances and purchases.
A.	Purchases			Refers to the total amount of billed purchases of all cardholders	
1	International				
a	American Express				
b	Japan Credit Bureau (JCB)				
c	MasterCard				
d	VISA Card				
e	Diners				
f	China Union Pay				
g	Others				
2	Proprietary				
B.	Cash Advances			Refers to the total amount of billed cash advances of all cardholders	
1	International				
a	American Express				
b	Japan Credit Bureau (JCB)				
c	MasterCard				
d	VISA Card				
e	Diners				
f	China Union Pay				
g	Others				
2	Proprietary				

VIII.	BILLED FEES/CHARGES (A+B) (In PHP Millions)	Peso Amt	P1,000.00	Refers to the amount of billed fees/charges of all cardholders per card type	Fees/Charges provides data on the different charges/fees imposed by credit card issuers.
A	Premium				
1	Finance Charges			Refers to the amount of interest or finance charges	
2	Annual Membership Fee			Refers to the amount of billed membership fees	
3	Balance Transfer Availment Fees			Refers to the amount of fees billed for availing transfer of balance from one credit card to another	
4	Card Replacement Fees			Refers to the amount of fees billed for replacing card due to lost/stolen/ damaged cards	
5	Cash Advance Fees			Refers to the amount of fees billed for availing cash advances	
6	Foreign Transaction Conversion Fees			Refers to the amount of fees for foreign transactions converted to Philippine Pesos	
7	Late Payment Charges			Refers to the amount fees billed for payment beyond due date	
8	Overlimit Fees			Refers to the amount of fees billed for exceeding credit limit	
9	Others			Refers to the amount of other fees charged by card issuers.	
B	Non-Premium				
1	Finance Charges				
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 Charges				
8	Overlimit Fees				
9	Others				
IX.	GROSS PAYMENT (Peso Amount) (A+B+C+D) (In PHP Millions)	Peso Amt		Refers to the amount of payment made by credit cardholders for purchases, cash advances, fees and charges and others.	Payment may show the paying capability of the cardholders.
A.	Purchases			Refers to the amount paid for purchases.	
B.	Cash Advances			Refers to the amount paid for cash advances.	
C.	Fees and Charges			Refers to the amount paid for fees and charges.	
D.	Others			Refers to the amount paid for other use of credit cards.	
X.	RECEIVABLES (In PHP Millions)				Receivables provide data on total outstanding collections from credit cardholders
A.	Ending receivables	Peso Amt	P1,000.00	Refers to the total outstanding balances 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.	
B.	Past due	Peso Amt	P1,000.00	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	%	1%	=(Past Due and Not yet Non-Performing CCR and Past Due and Already Non-Performing CCR)/Total CCR	
D.	Write-Offs	Peso Amt	P1,000.00	Refers to the amount of bad debts charged off from the receivable account	
1	Delinquency-related			Refers to the amount of receivables written off due to non-payment	
2	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	% / Amt	1% / P1,200.00	Refers to the fees/charges per card holder which may be a minimum amount or maximum percentage	The data will continuously monitor the credit card market. It will also show the comparison of key factors such as interest rates, annual fees, and other key features.
A	Premium			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.	
1	Finance Charge				
a	Minimum				
b	Maximum			Refers to the yearly amount charged by card companies for the right to use and carry their cards.	
2	Annual Membership Fee				
a	Minimum				
b	Maximum			Refers to peso amount or rate when availing transfer of balance from one credit card account to another	
3	Balance Transfer Availment Fee				
a	Minimum				
b	Maximum			Refers to the peso amount charged to cardholders when replacing cards due to lost/stolen/ damaged cards	
4	Card Replacement Fee				
a	Minimum				
b	Maximum			Refers to the peso amount or the rate charged for availing cash advances	
5	Cash Advance Fee-				
a	Minimum				
b	Maximum			Refers to the rate charged for converting foreign transactions to Philippine Peso	
6	Foreign Transaction Conversion Fee				
a	Minimum				
b	Maximum			Refers to the peso amount or the rate charged for payment beyond due date	
7	Late Payment Charge				
a	Minimum				
b	Maximum			Refers to the peso amount or the rate charged for exceeding credit limit	
8	Overlimit Fees				
a	Minimum				
b	Maximum				
B	Non-Premium			SAME DEFINITION WITH THE CHARGES FOR PREMIUM CARDS.	
1	Finance Charge				
a	Minimum				
b	Maximum				
2	Annual Membership Fee				
a	Minimum				
b	Maximum				
3	Balance Transfer/ Availment Fee-				
a	Minimum				
b	Maximum				
4	Card Replacement Fee				
a	Minimum				
b	Maximum				
5	Cash Advance Fee-				
a	Minimum				
b	Maximum				
6	Foreign Transaction Conversion Fee				
a	Minimum				
b	Maximum				

7	Late Payment Charge				
a	Minimum				
b	Maximum				
8	Overlimit Fees				
a	Minimum				
b	Maximum				
PART TWO: CARDHOLDER PROFILE					
I.	CARDHOLDER INFORMATION (A=B=C=D=E=F= II Cardholder by Type of Payment)	No.	1	Refers to demographic profile of the cardholder	To know the demographics of the cardholder
A	Age				
1	Below 22 years old				
2	23 to 35 years old				
3	36 to 55 years old				
3	56 years old and above				
4	Others				
B	Occupation				
1	Private Sector				
2	Government Sector				
3	Self-employed				
4	Senior citizen				
5	Others				
C	Gender				
1	Male				
2	Female				
D	Civil Status				
1	Single				
2	Married				
3	Annulled				
4	Separated				
5	Widowed				
6	Others				
E	Educational Attainment				
1	High School				
2	Some College				
3	College				
4	Post Graduate				
5	Others				
F	Geographic Location			Refers to the residential address of the cardholder	
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, Quezon	
f	Region IV-B Mimaropa			Occidental & Oriental Mindoro, Marinduque, Romblon, Palawan	
g	Region V-Bicol Region			Albay, Camarines Norte & Sur, Catanduanes, Masbate and Sorsogon	
h	Region VI-Western Visayas			Aklan, Antique, Negros Occidental, Capiz, Guimaras and Iloilo	
i	Region VII-Central Visayas			Cebu, Bohol, Negros Oriental and Siquijor	
j	Region VIII-Eastern Visayas			Biliran, Eastern, Northern & 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, Sarangani, 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, Tawi-Tawi	
II. CARDHOLDER BY TYPE OF PAYMENT		No.	1	Refers to the number of cardholders who paid the total amount due or minimum amount due	To determine the payment behavior of the card holders.
A	Revolver			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	
B	Transactor			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	
PART THREE: COMPLAINTS		No.	1		Provides data on complaints management of credit card providers. It shall also provide data on the types of credit card issues received to be used as input to policy-making initiatives
I.	CARDHOLDER ISSUES (Sum A to F)			Refers to credit card issues received by card issuers	
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)				

II	COMPLAINT/REQUEST RESOLUTION (A+B)			Refers to the information on the resolution/treatment of complaints	
A	Closed w/ Validation				
1	Valid			Refers to complaint/s that has been investigated, validated and resolved. These may be due to an error on the part of the card issuer. The card holder is given a feedback on the resolution of complaint	
2	Invalid			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 the investigation.	
3	Feedback Only			Refers to issues/inquiries by cardholders in relation to card products, promotions, cardholder opinions etc, no immediate action needed.	
B	Outstanding (pending + overdue)			Refers to all unresolved issues/complaints with aging and updated monthly.	
C	Aging			Refers to the aging of all closed issues with validation	
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			Refers to the collection and marketing agencies being complained of by cardholders	
A	Collection Agencies (Top 5) w/ Most No. of Complaints Received				
1	Collection Agency 1				
2	Collection Agency 2				
3	Collection Agency 3				
4	Collection Agency 4				
5	Collection Agency 5				
B	Marketing Agencies (Top 3) w/ Most No. of Complaints Received				
1	Marketing Agency 1				
2	Marketing Agency 2				
3	Marketing Agency 3				

PART FOUR: USAGE LOCATION (I+II)		Peso Amt	P1,000.00	(Based from CCAP's Merchant Category Codes)	Data are inputs in the compilation of the services account in the Balance of Payments statistics, particularly travel, transportation (passenger services) and in the trade-in goods account covering exports/imports of goods.
I	Incoming (locally used)---for merchant acquiring banks of credit card transaction			Refers to the non-resident travelers' use of internationally issued credit cards in the Phils.	
II	Outgoing (used abroad)----for credit card issuing banks			Refers to Philippine resident travelers' use of locally issued credit cards abroad.	
A	Travel			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.	
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 Service			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			Covers all services provided in the international transport of non-residents by resident carriers and of residents by non-resident carriers. This includes 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.
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			Covers all Incoming/Outgoing less Travel and Passenger Services