

APPENDIX B - NOTES FOR COMPLETION OF THE MONTHLY AND SEMI-ANNUAL STATEMENTS OF RETAIL PAYMENTS (CONSULTATION)

GENERAL DEFINITIONS

Reporting period	<p>All tables are to be submitted within 21 days after the last day of each reporting period. For example, the data for the month of January are to be submitted by 21 February, and the reporting month labelled as “January”.</p> <p><u>Monthly Statements (“Reporting month”)</u> All transactions are to be reported on a calendar month basis from the first day to the last day of the month, unless otherwise stated.</p> <p><u>Semi-annual Statements (“Reporting period”)</u> These returns are to be submitted every January and July. The January return covers the 6-month period from July to December of the preceding year. The July return covers the 6-month period from January to June of the current year. For example, the data for the July to December period is to be submitted by 21 January and the reporting period labelled as “2nd Half”.</p> <p>For the data field ‘Transaction distribution’ in tables SA5.3 and SA5.4, only data for the months of June and December are to be reported.</p>
Reporting entity	The MASNET code for the reporting entity. Entities that are not on MASNET would have to subscribe to MASNET for the data submission.
Date	In MMM/YYYY format.
Value	Unless otherwise stated, all value figures are to be reported in Singapore dollars, rounded to the nearest dollar.
Number	All figures are to be rounded to the nearest whole number.
“na”, “nap”	“na” is indicated when the data is not available. “nap” is indicated when the data field is not applicable.
Errors	Please inform MAS immediately if the submitted tables contain errors. Depending on the errors, the reporting entity may be required to resubmit the tables with the correct figures.
Personal	Payment instruments issued to an individual, whereby the individual is personally liable. Corporate cards issued to individuals are to be excluded.

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	<p>For credit cards, this does not include business cards and corporate purchasing cards, as defined in the Banking (Credit Card and Charge Card) Regulations 2004.</p>
Non-personal	<p>Payment instruments issued to non-personal entities, like commercial entities and charities, whereby the non-personal entity is liable for the amount charged. For cards, all cards with no personal liability fall into this category.</p> <p>For credit and charge cards, this includes business cards and corporate purchasing cards, as defined in the Banking (Credit Card and Charge Card) Regulations 2004.</p> <p>Banks and non-bank financial institutions are considered as 'non-personal' entities.</p>

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DEFINITIONS FOR CARDS:¹

Debit Card	A debit card is an article, whether in physical or electronic form, that enables the holder to access funds in a deposit account with a financial institution and possibly effect payment for goods and services (e.g. ATM cards).
Credit Card	A credit card is an article, whether in physical or electronic form, whose holder has been granted a revolving credit line. This does not include a deposit account with an overdraft available. It enables the holder to make purchases or receive cash advances up to a pre-determined limit. The credit granted can be settled in full by the end of a specified due date or in part, with the unpaid balance subject to interest charges.
Charge Card	A charge card is an article, whether in physical or electronic form, whose holder has been granted a non-revolving credit line enabling the holder to make purchases or receive cash advances. A charge card does not offer extended credit, the full amount of any credit utilised must be settled by the specified due date.
SVF	A Stored Value Facility (SVF) is an article, whether in physical or electronic form, which maintains or is a link to, a record of the prepaid funds available for use by the SVF user.
Value	Card transactions at the posting date.

GENERAL DATA

New issues during the period	Do not include replacements.
Closed during the period	This refers to cards cancelled due to account closure. Please exclude cards that are temporarily blocked for other reasons such as fraud, where a replacement card will be issued.
At end of period	Total number of cards that have been issued as at the end of the reporting period. Replacement (whether lost, stolen or damaged), withdrawn and expired cards are to be excluded.
Active during the period	Active cards are all cards that are the source of at least one purchase or cash withdrawal transaction during the reporting

¹ These definitions pertain to Debit Cards (SA2), Credit and Charge Cards (M3 and SA3), Stored Value Facility (M5 and SA4) and Payments Overview (SA5).

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	period. However, transactions such as service fees and interest charges accrued do not make a card active.
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ISSUING

On us	Transactions acquired by the reporting entity from a card issued by the reporting entity.
Local Interchange	Transactions acquired by another local acquirer from a card issued by the reporting entity.
International (Local presented foreign)	Transactions acquired overseas by a foreign acquirer from a card issued by the reporting entity.
Card present transactions	Transactions which require the physical presence of a card.
POS transactions	Transactions at a Point of Sale (POS) terminal initiated by a card issued by the reporting entity. Paper-based transactions used as a backup when a POS terminal is temporarily unavailable are to be included.
Purchases only	Transactions to obtain good and services only, through a POS terminal initiated by a card issued by the reporting entity.
Cashback only or Cash advance only	Transactions to obtain cash only, through a POS terminal initiated by a card issued by the reporting entity.
Combined purchases and cashback or Combined purchases and cash advance	Combined purchase and cashback/cash advance transactions through a POS terminal initiated by a card issued by the reporting entity. Transaction values are to be split into the purchase and cashback/cash advance components.
Card not present transactions	Transactions which do not require the physical presence of a card. For example, the card details could be provided in writing (mail transactions) or in digital form (Internet).
MOTO (Mail Order, Telephone Order)	Transactions initiated by a card issued by the reporting entity where the card details are provided via mail order, fax order or telephone order.
Internet	Transactions initiated by a card issued by the reporting entity where the card details are provided via the Internet.

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Others	Transactions initiated by a card issued by the reporting entity where the card details are provided via other card not present channels.
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M0. and A0. REPORTING INFORMATION

Details	The retail payments statement is required to be approved by an executive (“reporting officer”) who has been duly authorised by the board of directors or senior management of the reporting entity.
Additional information	The retail payments statement should provide an accurate reflection of the position of the reporting entity and, where necessary, additional information should be provided. For example, transactions which are not specified in the returns but would have significant impact on the reporting entity should be reported.

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MONTHLY REPORTING

M1. FRAUD

M1.1 - FRAUD

Reporting entity	<ul style="list-style-type: none"> • Paper-based instruments issuer • Debit card issuer • Credit and Charge card issuer • Any reporting entity involved in fund transfers. The operator of the Singapore Automated Clearing House (ACH) is excluded. • SVF operator
System/Scheme	<p><u>System List</u></p> <ul style="list-style-type: none"> • American Express • China Union Pay • Diners Club • eNETS • EZ-Link • JCB • MasterCard • MasterCard ATM 5 • NETS CashCard • NETS EFTPOS • UOB/OCBC ATM • VISA • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example, if Bank A uses its own internal system for cheques, please list the system as ‘Bank A internal cheque system’ and report the data accordingly.</p> <p>For <u>Stored Value Facilities (SVFs)</u>, please list the SVFs according to the ‘Scheme List’ below</p> <p><u>Scheme List</u></p> <ul style="list-style-type: none"> • American Express Travelers Cheques • EZ-Link Card • Maybank Modus Card • Maybank Money Gift Card • Maybank Money Transfer Card • NETS CashCard • Paypal

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	<ul style="list-style-type: none"> • Others please identify - For schemes not listed within the scheme list, the reporting entity is to identify and report the scheme used.
Fraud	<p>Gross figures are to be reported.</p> <p>The focus is on fraud incurred in these payment categories. For example, the following cases are considered as fraud:</p> <ol style="list-style-type: none"> As long as monetary loss is incurred, either by the customer or payment provider, the fraud data is to be included. This is irrespective of whether the customer incurs the fraud cost, the payment provider incurs the cost due to its fault or the payment provider incurs the cost out of goodwill. The number of fraud cases and the corresponding sum of monetary losses for the cases are to be reported. Fraud data upon initiation should be reported. This figure might be subject to adjustment when the fraud case is closed. Please report the revised figure (if the eventual cost of the closed case differs from the initial assessment) by resubmitting the relevant fraud table for that month.
Internal fraud	Losses due to intended acts to defraud, misappropriate property or circumvent regulations, the law or company policy, excluding diversity/discrimination events, which involves at least one internal party.
External fraud	Losses due to intended acts to defraud, misappropriate property or circumvent the law, by a third party.

M2. PAPER-BASED INSTRUMENTS

Paper-based instruments	Paper-based instruments refer to customer cheques, demand drafts and cashier's orders unless otherwise stated.
Local issued	Paper-based instruments issued by an entity in Singapore.
On us	<p>Local issued paper-based instruments that are drawn on and presented to the reporting entity.</p> <p>This pertains to cheques that do not go through ACH. These cheques clear through the financial institution's own system (e.g. encashment and house cheques).</p>

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Cleared inward	Local issued paper-based instruments that are drawn on the reporting entity and are presented at another entity locally or overseas.
Foreign issued	Paper-based instruments issued by a foreign entity and presented in Singapore to the reporting entity. The reporting entity would then send these instruments for outward clearing.
Value	Paper-based instrument transactions settled.
Currency	<p><u>Currency list</u></p> <ul style="list-style-type: none"> • SGD • USD • Others – a consolidation of other currencies in Singapore dollars, using the monthly currency conversion rates made available by MAS. <p>A separate table is to be submitted for each currency category.</p>

M2.1 – PAPER-BASED INSTRUMENTS

Reporting entity	The reporting entity will report for the local issued section from a paying bank’s perspective. For the foreign issued section, the reporting entity will report from a presenting bank’s perspective.
Number of Customer cheque accounts	<p>Accounts able to be accessed by a customer cheque book, and where a cheque book has been issued, as at the last day of the reporting period.</p> <p>Hence, accounts where the cheque book facility is available but the cheque book is not issued to customers are to be excluded.</p>
Customer cheques	Cheques written by customers using a cheque book provided by and drawn on the same reporting entity.
Demand drafts/ Cashier’s orders	Demand drafts and/or Cashier’s orders may be written by the reporting entity for its own purposes or may be purchased by a customer and sent to a payee to discharge an obligation.

M2.2 – AUTOMATED CLEARING HOUSE – PAPER BASED INSTRUMENTS

Reporting entity	Operator of the Singapore Automated Clearing House (ACH).
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M3. CREDIT AND CHARGE CARDS

Other unsecured lines linked to Debit Cards	Other unsecured credit facilities extended that are linked to a debit card, are required to be aggregated with credit card facilities for purposes of the Banking (Credit Card and Charge Card) Regulations 2004. Only other unsecured credit lines where the individual is personally liable are to be reported. Other unsecured lines linked to debit cards, which can <u>only</u> be used to withdraw cash from ATMs, are to be excluded.
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M3.1 – GENERAL DATA

Reporting entity	Credit and charge cards issuer.
Profit/Loss account (Net)	Net profits before tax of the card operations and the sources of income (gross basis). Net profit after tax is provided at the end of the financial year. The values for credit and charge cards are to be <u>combined</u> .
Individuals with Credit Cards/Other unsecured lines linked to Debit Cards OR Charge Cards	An individual who holds an unsecured line linked to debit cards should be reported under credit cards and <u>not</u> under charge cards. For purposes of this return, the card issuer should consider an individual as a single cardholder, irrespective of the number of cards or unsecured lines he holds. Holders of supplementary cards are not considered as holding a credit or charge card.

M3.2 – OTHER UNSECURED LINES LINKED TO DEBIT CARDS

Reporting entity	Credit and charge cards issuer.
Value	Debit card transactions from unsecured credit facilities at the posting date.
Number	‘Number’ is calculated on a ‘per customer’ basis as opposed to a ‘per account’ basis.
Total outstanding balance	‘New charges’ refers to new unsecured credit facilities extended/drawn down by the individual during the month. ‘Unsettled charges of previous months’ refers to amounts outstanding that are not settled (including minimum payment

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	and over-limit amounts that are not settled by due date). 'Interest and other charges' refers to interest charges and late payment charges.
Delinquent loans	Loans that are classified as delinquent by the lender. Lenders may choose to follow an internal grading policy for delinquent loans. The internal definition of delinquent loans is to be reported in the 'Delinquent Loan Grading Policy' section.
Number of individuals who do not meet minimum payment requirement	Number of individuals who fail to make the minimum repayment by due date.
Bad debts written off during the month	Bad debts written off in accordance with the card issuer's bad debts write-off policy.

M3.3 – CREDIT CARDS – PRUDENTIAL

Reporting entity	Credit cards issuer.
Number	'Number' is calculated on a 'per customer' basis as opposed to a 'per account' basis.
Total outstanding balance	'New charges' are amounts charged to the credit card during the month. 'Rollover balance' refers to amounts rolled over from previous months. This would include any required minimum payment not settled by due date. Delinquent loans are implicitly included in the rollover balance figures. 'Interest and other charges' refers to interest charges and late payment charges.
Total instalment charges not due	Balances on purchases made under instalment plans that have not been charged to the cardholder.
Total rollover balance of Credit Cards held by Singaporeans and PRs	Balances held by Singaporeans and Permanent Residents (PRs) that are subject to interest charges because they are not settled within the 'free credit' reporting period. Rank the rollover balances of individuals from the least (0 th percentile) to the most (100 th percentile). The median is the

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	amount of rollover balance that the individual at the 50 th percentile owes. The 90 th , 95 th and 100 th percentiles are defined accordingly.
Delinquent loans	Loans that are classified as delinquent by credit card issuers for credit cards as well as other unsecured lines linked to debit cards. Card issuers may choose to follow an internal grading policy for delinquent loans. The internal definition of delinquent loans is to be reported in the ‘Delinquent Loan Grading Policy’ section. When reporting the number of delinquent loans, the number of cardholders is required, as opposed to the number of cards.
Bad debts written off during the month	Bad debts written off in accordance with the card issuer’s bad-debts write-off policy.
Credit Cardholders who rollover their balance	Number of credit cardholders who roll over their balances. For purposes of this return, an individual who rolls over his balance on at least one of his cards will be considered only as a single statistic, regardless of the number of cards on which he rolls over his balance.

M3.4 – CHARGE CARDS – PRUDENTIAL

Reporting entity	Charge cards issuer.
Number	‘Number’ is calculated on a ‘per customer’ basis as opposed to a ‘per account’ basis.
Total outstanding balance	<p>‘New charges’ refers to amounts charged to the charge card during the month.</p> <p>‘Unsettled charges of previous months’ refers to amounts outstanding from previous months.</p> <p>‘Interest and other charges’ refers to interest charges and late payment charges.</p>
Delinquent loans	Loans that are classified as delinquent by charge card issuers. Card issuers may choose to follow an internal grading policy for delinquent loans. The internal definition of delinquent loans is to be reported in the ‘Delinquent Loan Grading Policy’ section. When reporting the number of delinquent loans, the number of cardholders is required, as opposed to the number of cards.

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Bad debts written off during the period	Bad debts written off in accordance with the card issuer's bad-debts write-off policy.
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M4. FUND TRANSFERS

Value	Fund transfer transactions settled.
GIRO	Transactions that are initiated by a GIRO form or utilise the GIRO system.

M4.1 – DEBIT TRANSFERS

Reporting entity	The reporting entity is to report for the ' local ' section from the perspective of the payer's bank .
Debit transfers	A debit transfer is <u>initiated by the payee</u> , to debit the payer's account and credit the payee's account. These transfers include all direct entry debits, as well as any other debit transfers conducted through the entity's fund transfer channels. Both periodic payments and one-off payments are included. Please report first party transfers and authorisations.
Local	Debit fund transfers between local entities.
On us	Debit fund transfers between payer and payee within the reporting entity.
Cleared inward	Debit fund transfers from the reporting entity's payer to another local entity's payee.

M4.2 – CREDIT TRANSFERS

Reporting entity	The reporting entity is to report for the ' local ' section from the perspective of the payer's bank .
Credit transfers	A credit transfer is a payment <u>initiated by the payer</u> to debit the payer's account and credit the payee's account. These transfers include all direct entry credits as well as any other credit transfers conducted through the reporting entity's fund transfer channels. Both periodic payments and one-off payments are included. The categories 'Transfers initiated' and 'Recurring Credit transfers' are mutually exclusive.

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	Please report first party transfers and authorisations.
Transfers initiated	Only first party initiation is reported. <i>'Paper-based'</i> refers to initiation by the submission of a paper form. <i>'Internet'</i> refers to initiation via the reporting entity's Internet banking facility. <i>'Others'</i> refers to other credit transfer initiation channels such as proprietary channels.
Recurring Credit transfers	Credit transfers that have not been initiated in the current reporting period but are ongoing. Standing instructions are included.
Local	Credit fund transfers between local entities.
On us	Credit fund transfers between payer and payee within the reporting entity.
Cleared outward	Credit fund transfers from the reporting entity's payer to another local entity's payee.

M4.3 – DIRECT DEBIT AUTHORISATIONS (DDAs)

Reporting entity	Payer's bank.
DDAs	DDAs for GIRO applications are to be reported. Please report first party transfers and authorisations.
Initiated	Only first party initiation is to be reported. <i>'Paper-based'</i> refers to initiation by the submission of a paper form. <i>'Internet'</i> refers to initiation via the reporting entity's Internet banking facility. <i>'Others'</i> refers to other DDA initiation channels such as proprietary networks.
At end of period	DDAs in force as at the end of the reporting period.

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M4.4 – AUTOMATED CLEARING HOUSE - eGIRO

Reporting entity	Operator of the Singapore Automated Clearing House (ACH).
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M4.5 – FUND TRANSFER INTERCHANGE

Reporting entity	Operator of the fund transfer interchange.
System	<p><u>System List</u></p> <ul style="list-style-type: none"> • eNETS • Paypal • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example if Entity A uses its own internal fund transfer system, please list the system as ‘Entity A fund transfer system’ and report the data accordingly.</p>

M5. STORED VALUE FACILITY (SVF)

Scheme	<p>If the holder of the stored value, the agent (for a foreign holder), or operator is running more than one SVF scheme, each scheme is to be identified.</p> <p><u>Scheme List</u></p> <ul style="list-style-type: none"> • eNETS • Paypal • Others please identify - For schemes not listed within the scheme list, the reporting entity is to identify and report the scheme used. <p>For example if Entity A has scheme X for SVFs, please list the system as ‘Entity A scheme X’ and report the data accordingly.</p>
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M5.1 – STORED VALUE

Reporting entity	Holder of the stored value.
Stored value	<p>Stored value proceeds are defined as monies received from the sale and topping up of SVFs less:</p> <p>a) monies deducted from SVFs for payments made by the SVF users; and</p>

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	b) monies refunded to the SVF users.
Refundable deposit	<p>The additional amount of funds above the stored value to be returned to the user upon surrender of the SVF. This includes unclaimed monies of expired SVFs that are held as a reserve subject to the users' claim within a stipulated period.</p> <p>The data fields 'Stored value' and 'Refundable deposit' pertains to funds collected from the users of the SVF and held in the event of claims. Reserve monies held for claims made by merchants are excluded.</p>
Sold during the period	Replacement cards for defective cards are excluded.
Returned during the period	This refers to cards submitted for refunds. If defective cards are submitted for refunds, please include these under refunds.
At end of period	This pertains to SVFs that have been issued and activated at least once. Activated means that the SVF would have incurred at least one transaction during the SVF's life.
Active during the period	Active SVFs are the source of at least one purchase or top-up transaction during the reporting period.

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SEMI-ANNUAL REPORTING

SA1. PAPER-BASED INSTRUMENTS

Paper-based instruments	Paper-based instruments refer to customer cheques, demand drafts and cashier's orders unless otherwise stated.
Local issued	Paper-based instruments issued by an entity in Singapore.
On us	Locally issued paper-based instruments that are drawn on and presented to the reporting entity. These instruments clear through the financial institution's own system.
Cleared inward	Locally issued paper-based instruments that are drawn on the reporting entity and are presented at another entity locally or overseas.
Foreign issued	Paper-based instruments issued by a foreign entity and presented in Singapore to the reporting entity. The reporting entity would then send these instruments for outward clearing.
Value	Paper-based instrument transactions settled.
Currency	<p><u>Currency list</u></p> <ul style="list-style-type: none"> • SGD • USD • Others – a consolidation of other currencies in Singapore dollars, using the currency conversion rates made available by MAS for each month. <p>A separate table is to be submitted for each currency category.</p>

SA1.1 – MONEY ORDERS (MO) AND POSTAL ORDERS (PO)

Reporting entity	The reporting entity is to report from an issuing perspective for the local issued section. For the foreign issued section, the reporting entity is to report from an acquiring perspective.
Money order (MO) and Postal orders (PO)	MO and PO are non-account based funds transfer instruments issued or received by the reporting entity.

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SA2. DEBIT CARDS

SA2.1 – GENERAL DATA

Reporting entity	Debit cards issuer.
Debit Cards with a Stored Value Facility	Number of cards issued which have debit card capability as well as stored value facility (SVF) capability.

SA2.2 – ISSUING

Reporting entity	Debit cards issuer.
System	<p><u>System List</u></p> <ul style="list-style-type: none"> • China Union Pay • MasterCard • MasterCard ATM 5 • NETS EFTPOS • UOB/OCBC ATM • VISA • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example if Bank A uses its own internal system for debit cards, please list the system as 'Bank A Debit card system' and report the data accordingly.</p>
Over-the-counter (OTC) cash withdrawals	Transactions where cash is obtained at branches using a debit card issued by the reporting entity. Cash advances (credit or charge card) are to be excluded.
Cash withdrawals	Transactions where cash is obtained at an ATM, using a debit card issued by the reporting entity. Cash advances (credit or charge card) are to be excluded.
Fund transfers	Transfers from a deposit account to a credit or charge card account are to be reported. Transfers from one deposit account to another are to be excluded. Transfer of funds for the payment of bills other than credit or charge card bills are to be excluded.
Cash deposit	'Cash deposit' includes deposits into first party and third party accounts. Please note 'Cash deposit' is to be excluded in the 'Total ATM transactions figure'.

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	Please exclude data where a debit card is not used for cash deposit.
New issues during the period/ Closed during the period/ At end of period/ Active during the period	While SA 2.1 reflects the <u>total</u> number of debit cards that the reporting entity has issued, SA 2.2 pertains to the number of debit cards that the reporting entity has issued according to <u>each debit card system</u> .

SA3. CREDIT AND CHARGE CARDS

SA3.1 – GENERAL DATA

Reporting entity	Credit and Charge cards issuer.
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SA3.2 – CREDIT CARD - ISSUING

Reporting entity	Credit cards issuer.
System	<p><u>System List</u></p> <ul style="list-style-type: none"> • American Express • Diners Club • JCB • MasterCard • VISA • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example if Bank A uses its own internal system for credit cards, please list the system as ‘Bank A Credit card system’ and report the data accordingly.</p>
Over-the-counter (OTC) cash advance	Transactions where cash is obtained at branches using a credit card issued by the reporting entity.
New issues during the period / Closed during the period/ At end of period/	While SA 3.1 reflects the <u>total</u> number of credit cards that the reporting entity has issued, SA 3.2 pertains to the number of credit cards that the reporting entity has issued according to <u>each credit card system</u> .

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Active during the period	
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SA3.3 – CHARGE CARD

Reporting entity	Charge cards issuer.
System	<p><u>System List</u></p> <ul style="list-style-type: none"> • American Express • Diners Club • JCB • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example if Bank A uses its own internal system for charge cards, please list the system as ‘Bank A Charge card system’ and report the data accordingly.</p>
International (Foreign presented local)	Transactions acquired by the reporting entity from a charge card of a foreign issuer.
Over-the-counter (OTC) cash advance	Transactions where cash is obtained at branches using a charge card issued by the reporting entity.
New issues during the period / Closed during the period/ At end of period/ Active during the period	While SA 3.1 reflects the <u>total</u> number of charge cards that the reporting entity has issued, SA 3.3 pertains to the number of charge cards that the reporting entity has issued according to <u>each charge card system</u> .

SA4. STORED VALUE FACILITY (SVF)

Scheme	<p>If the holder of the stored value, the agent (for a foreign holder), or operator is running more than one SVF scheme, each scheme is to be identified.</p> <p><u>Scheme List</u></p> <ul style="list-style-type: none"> • American Express Travelers Cheques • EZ-Link Card • Maybank Modus Card • Maybank Money Gift Card
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	<ul style="list-style-type: none"> • Maybank Money Transfer Card • NETS CashCard • Paypal • Others please identify - For schemes not listed within the scheme list, the reporting entity is to identify and report the scheme used. <p>For example if Entity A uses system X for SVFs, please list the system as 'Entity A system X' and report the data accordingly.</p>
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SA4.1 – STORED VALUE FACILITY TRANSACTIONS

Reporting entity	SVF Operator.
Load limit on SVF	The maximum amount of stored value allowed on the SVF. Unregistered SVFs are anonymous SVFs that do not possess the personal details of the user. Registered SVFs tie the personal details of the user to the SVF.
Transit	Transactions from a transit service. This includes buses, rapid transit systems, taxis, ERP, VEP and car parks.
Non-transit	The sub-categories are to be taken as in the general sense. 'Gaming' refers to transactions of a gambling nature.
Loading transactions	Top-up transactions.
Unloading transactions	Refund transactions.

SA5. PAYMENTS OVERVIEW

SA5.1 – CARD INTERCHANGE

Reporting entity	Card interchange operator: <ul style="list-style-type: none"> • Debit card • Credit and Charge card
System	<u>System List</u> <ul style="list-style-type: none"> • American Express • China Union Pay • Diners Club • EZ-Link • JCB • MasterCard

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	<ul style="list-style-type: none"> • MasterCard ATM 5 • NETS EFTPOS • UOB/OCBC ATM • VISA • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example if Bank A uses its own internal system for cards, please list the system as 'Bank A card system' and report the data accordingly.</p>
Value	Card transactions at the clearing date.
Local Interchange	Transactions acquired by a local acquirer from a card of a local issuer.
International Interchange (Local presented foreign)	Transactions acquired overseas by a foreign acquirer from a card of a local issuer. International transactions are to be reported in Singapore dollars.
International Interchange (Foreign presented local)	Transactions acquired by a local acquirer from a card of a foreign issuer. International transactions are to be reported in Singapore dollars.

SA5.2 – SELF-SERVICE KIOSK INTERCHANGE – ACQUIRER

Reporting entity	Self-service kiosk payment instrument acquirer. For example the debit card acquirer for the entire self-service kiosk network.
System	<p><u>System List</u></p> <ul style="list-style-type: none"> • AXS • SAMS • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example if Entity A uses its own internal system, please list the system as 'Entity A system' and report the data accordingly.</p>
Value	Transactions at the clearing date.
Local Interchange	Transactions acquired by a local acquirer from a card of a local issuer.

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International Interchange (Foreign presented local)	Transactions acquired by a local acquirer from a card of a foreign issuer.
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SA5.3 – TRANSACTION DISTRIBUTION

Reporting entity	Interchange operator for: <ul style="list-style-type: none"> • Debit card • Credit and Charge card • Stored Value Facility (SVF) • Fund transfer. ACH operator is excluded.
Reporting period	For the data field ‘Transaction distribution’, only data for the months of June and December are to be reported.
System/Scheme	<p><u>System List</u></p> <ul style="list-style-type: none"> • American Express • China Union Pay • Diners Club • eNETS • EZ-Link • JCB • MasterCard • MasterCard ATM 5 • NETS CashCard • NETS EFTPOS • UOB/OCBC ATM • VISA • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example if Bank A uses its own system X for cards, please list the system as ‘Bank A card system X’ and report the data accordingly.</p> <p>For <u>Stored Value Facilities (SVFs)</u>, please list the SVFs according to the ‘Scheme List’ below.</p> <p><u>Scheme List</u></p> <ul style="list-style-type: none"> • American Express Travelers Cheques • EZ-Link Card • Maybank Modus Card • Maybank Money Gift Card • Maybank Money Transfer Card

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	<ul style="list-style-type: none"> • NETS CashCard • Paypal • Others please identify - For schemes not listed within the scheme list, the reporting entity is to identify and report the scheme used.
Value	Transactions at the clearing date.
Top 5 payment participants	<p>The five largest senders of transactions in terms of volume may differ from the five largest senders in terms of value.</p> <p>For SVF: From the SVF operator’s perspective, this refers to merchants.</p>
Transaction distribution	<p>Rank all the <u>payment transaction values</u> from the lowest (0th rank) to the highest (100th rank) for the reporting month. Report the middle and largest transaction value, as well as the 75th, 90th and 95th ranked values.</p> <p>Rank these transactions for each system or scheme the reporting entity operates. For example if Entity A operates System X debit cards, please report the transaction distribution for that system.</p>

SA5.4 – AUTOMATED CLEARING HOUSE – TRANSACTION DISTRIBUTION

Reporting entity	Operator of the Singapore Automated Clearing House (ACH).
Reporting period	For the data field ‘Transaction distribution’, only data for the months of June and December are to be reported.
Value	Transactions at the clearing date.
Top 5 payment participants	The five largest senders of transactions in terms of volume may differ from the five largest senders in terms of value. The presenting bank’s perspective is required and hence the <u>outward volume</u> is to be reported.
Transaction distribution	All the <u>payment transaction values</u> from the lowest (0 th rank) to the highest (100 th rank) for the reporting month are to be ranked. The middle and largest transaction value, as well as the 75 th , 90 th and 95 th ranked values are to be reported.

SA5.5 – PAYMENT INFRASTRUCTURE DATA

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Reporting entity	<p><u>For Dormant DDAs (Direct Debit Authorisations)</u> Payer's bank.</p> <p><u>For Payment accounts:</u> Payment participants which are deposit-taking institutions are to submit this return.</p> <p><u>For Payment instrument type, Transaction points and ATMs:</u></p> <ul style="list-style-type: none"> • Debit card issuer and acquirer • Credit and Charge card issuer and acquirer • Stored Value Facility (SVF) operator • Self-Service Kiosk operator
System/Scheme	<p>Indicate the name of the relevant payment system for each payment instrument.</p> <p><u>System List</u></p> <ul style="list-style-type: none"> • AXS • American Express • China Union Pay • Diners Club • eNETS • EZ-Link • JCB • MasterCard • MasterCard ATM 5 • NETS CashCard • NETS EFTPOS • SAMS • UOB/OCBC ATM • VISA • Others please identify - For systems not listed within the system list, the reporting entity is to identify and report the system used. <p>For example if Bank A uses its own system X for cards, please list the system as 'Bank A card system X' and report the data accordingly.</p> <p>For <u>Stored Value Facilities (SVFs)</u>, please list the SVFs according to the 'Scheme List' below</p> <p><u>Scheme List</u></p> <ul style="list-style-type: none"> • American Express Travelers Cheques • EZ-Link Card • Maybank Modus Card

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	<ul style="list-style-type: none"> • Maybank Money Gift Card • Maybank Money Transfer Card • NETS CashCard • Paypal • Others please identify - For schemes not listed within the scheme list, the reporting entity is to identify and report the scheme used.
DDAs	DDAs for GIRO applications are to be reported.
Dormant during the period	DDAs which are in force but without a transaction for the past six months.
Payment accounts	Accounts held by the reporting entity for non deposit-taking institutions, on which payments can be made. Pure savings accounts with no transactional capabilities are excluded. Time deposits are included if they can be debited directly.
Internet-linked accounts	Payment accounts which can be accessed via the Internet. The number of Internet-linked accounts is a subset of the 'Payment accounts'.
Payment instrument type	<p>'Chip-based – combi' refers to payment instruments which have a single wallet but two or more physical access methods.</p> <p>The classifications are form factor neutral - for example, contactless can include watches, key fobs, mobile phones or cards which have a contactless chip embedded.</p>
Transaction points	<p>For 'Merchants', the number of registered merchants are to be reported.</p> <p>For 'Terminals', the number of physical terminals, including the master terminal, are to be reported.</p>
ATM	<p>Automated Teller Machines (ATM) operated by the reporting entity. ATMs include cash dispensers and cash deposit machines.</p> <p>The sum of 'At branches' and 'At off-branch locations' must constitute the total number of ATMs of the reporting entity.</p>