# Appendixes

##### Appendix A: Portfolio Profile Worksheet

This worksheet is provided for informational purposes, but it is typically no longer used, because much of this information is now provided through various MIS reports provided by the institutions.

|  |  |
| --- | --- |
| **Bank name** |  |
| **Bank address** |  |
| Type of merchant processing activity  (acquirer or agent, with or without risk) |  |
|  |  |
| Name of merchant processing contact person |  |
| Phone number of contact person |  |
| Bank Internet address |  |
| Number of employees dedicated to merchant processing activities | # |
|  |  |
| Number of Visa BINs owned/active | # |
| Number of MasterCard ICAs owned/active | # |
| Are any BINs/ICAs shared with another bank? (yes or no) |  |
|  |  |
| **Sales volumes processed** |  |
| YTD ( / / ) | $ |
| YE prior year 1 | $ |
| YE prior year 2 | $ |
|  |  |
| Number of transactions—YTD and prior year | # |
| Average ticket size—YTD and prior year | $ |
| Total number of merchants | # |
| Number of active merchants | # |
| Internet sales volume processed | $ |
|  |  |
| Geographic concentration (local, regional, national) |  |
|  |  |
| Three largest merchants by sales volume (include name and YTD sales volume) | 1. |
| 2. |
| 3. |
| Current attrition level | % |
| Niche market (if applicable) |  |
|  |  |
| **Processing systems** |  |
| Front-end authorization and capture (major front-end systems used) |  |
| Back-end processing system (in-house or vendor name) |  |
|  |  |
| **Charge-backs** |  |
| Charge-back monitoring system (in-house or vendor name) |  |
|  |  |
| Charge-backs processed—YTD | $ |
| Charge-backs processed—YE prior year 1 | $ |
| Charge-backs processed—YE prior year 2 | $ |
|  |  |
| Charge-back ratio (dollars)—YTD | % |
| Charge-back ratio (number)—YTD | % |
|  |  |
| **Fraud monitoring** |  |
| Fraud monitoring system used (in-house or vendor name) |  |
|  |  |
| Gross fraud losses—YTD | $ |
| Net fraud losses after reimbursement/indemnification | $ |
| Gross fraud losses—YE prior year 1 | $ |
| Net fraud losses after reimbursement/indemnification | $ |
| Gross fraud losses YE prior year 2 | $ |
| Net fraud losses after reimbursement/indemnification | $ |
|  |  |
| **Reserve volumes** |  |
| General merchant reserves | $ |
| Specific merchant reserves | $ |
| ISO/MSP reserves | $ |
| ALLL merchant reserves | $ |
|  |  |

|  |  |
| --- | --- |
| **Profitability information** |  |
| Typical retail discount | % |
| Typical retail per-item charge | $ |
| Typical application fee | $ |
| Typical statement fee | $ |
| Typical charge-back fee | $ |
|  |  |
| **Equipment sales** (in-house or vendor name) |  |
|  |  |
| **Independent sales organizations** |  |
| Number of ISOs used | # |
|  |  |
| **Association information** |  |
| Visa sales processed (%) | % |
| MasterCard sales processed (%) | % |
|  |  |
| Total pledged to Visa, if applicable (dollars) | $ |
| Total pledged to MasterCard, if applicable (dollars) | $ |
|  |  |
| Is the bank in the Visa High-Risk Acquirer Program?  (yes or no) |  |