

Cardbase Report 933 Updated to include all Cardbase Transaction Types

January 16, 2020

The Star View Cardbase 933 report provides a monthly summary of all approved cardholder transactions by transaction type and BIN. You can use this report to determine the transaction usage types and volumes of card use. The 933 is useful for tracking data after a marketing campaign or other activity designed to affect card usage. For example, you will see how many cards you have per BIN, how many are available for transactions (active), and how many were used for transactions. Other statistical data includes the total dollar amount of transaction types and the average amount per transaction.

Effective with the October 2019 report, FIS added a number of transaction types to the Cardbase 933 “Monthly Approved – All Transactions” report so that all Cardbase transaction types can now be found on this report. Transaction types recently added to the 933 report:

- 0021 – PAVD PURCHASE (Savings) **
- 0022 – PAVD PURCHASE (Checking) *
- 0031 – PAVD SAV PURCH REF
- 0032 – PAVD DDA PURCH REF
- 0151 – PAVD PURCHASE (Savings) **
- 0151 – PAVD CASHBACK (Savings) **
- 0152 – PAVD PURCHASE (Checking) *
- 0152 – PAVD CASHBACK (Checking)
- 301 – Visa AFT Purchase (Savings) **
- 302 – Visa AFT Purchase (Checking)
- 303 – Visa AFT Auth (Savings) **
- 304 – Visa AFT Auth (Checking)

* These are the same transaction type but show up in either category based on how the merchant runs the purchase transaction.

** Purchases and Refunds from a savings account only apply to Health Savings Account (HSA) cards.

PAVD transaction counts and volumes are not included in the totals for each BIN; add the PAVD figures to the totals at the end of each BIN list to find the grand totals. The average transaction amount will change slightly when you add the PAVD transactions to the totals.

AFT is the abbreviation for Automatic Funds Transfer. These types of transactions can be used for bill pay, transferring funds, loan payments and more.

The indented information below “Contactless” in each category applies only to Mastercard’s PayPass.

Below is a sample of the 933 report.

TOTAL NUMBER OF ACCOUNTS	TOTAL NUMBER OF ACCESSIBLE ACCOUNTS	TOTAL NUMBER OF ACCOUNTS ACCESSED	PERCENT OF ACCOUNTS ACCESSED	TRANS TYPE	TRANS DESCRIPTION	TOTAL NUMBER OF TRANS	TOTAL DOLLAR AMOUNT OF TRANS	AVERAGE TRANS AMOUNT
999	857	765	89.5%	VISA CHECK CARD	SAVINGS WITHDRAWAL			
					DDA WITHDRAWAL			
					DEPOSIT TO SAVINGS			
					DEPOSIT TO DDA			
					DDA PURCHASE			
					PAVD PURCHASE			
					CONTACTLESS			
					CHIP PAYPASS TAP Mastercard			
					PAYPASS PHONE Only			
					PAYPASS ALT			
					VISA PURCHASE			
					VISA CONTACTLESS PUR			
					CHIP PAYPASS TAP Mastercard			
					PAYPASS PHONE Only			
					PAYPASS ALT			
					VISA AUTHORIZATION			
					VISA CONTACTLESS AUT			
					CHIP PAYPASS TAP Mastercard			
					PAYPASS PHONE Only			
					PAYPASS ALT			
					VISA RETURN			
					CONTACTLESS			
					CHIP PAYPASS TAP Mastercard			
					PAYPASS PHONE Only			
					PAYPASS ALT			
					VISA DDA WITHDRAW			
					VISA CASH ADVANCE			
					DDA PURCHASE REF			
					PAVD DDA PURCH REF			
					SAV BALANCE INQ			
					DDA BALANCE INQ			
					REPLACEMENT AUTH			
					CONTACTLESS			
					CHIP PAYPASS TAP Mastercard			
					PAYPASS PHONE Only			
					PAYPASS ALT			
					DDA PREAUTH			
					SERVICE CHRG-TRANS			
					TRANSFER DDA - DDA			
					TRANSFER SAV - DDA			
					TRANSFER DDA - SAV			
					MESSAGE ENCLOSED			
					ATM PIN CHANGE			
					DDA PURCHASE CASH BK			
					PAVD PURCHASE	0157 A2A Payment - Debit are recurring transactions for bill pay		
					PAVD CASHBACK			
					CONTACTLESS			
					CHIP PAYPASS TAP Mastercard			
					PAYPASS PHONE Only			
					PAYPASS ALT			
					A2A PAYMENT - DEBIT	0158 A2A Payment - Credit are credits received from bill pay merchants.		
					A2A PAYMENT - CREDIT			
					A2A XFER - CREDIT	0161 A2A Transfer (XFER) Debit are transactions made through Person-to-Person (P2P) services like Venmo, PayPal, Zelle, Cash app, Facebook, etc.		
					SVC CHG INTRNTL TRAN			
					CONTACTLESS			
					CHIP PAYPASS TAP Mastercard			
					PAYPASS PHONE Only			
					PAYPASS ALT			
					VISA AFT PURCHASE	0162 A2A Transfer (XFER) Credit are credits received through the apps noted above.		
					VISA AFT AUTH	0161 and 0162 transactions use the Merchant Category Code 4829 - Wire Transfer Money Order		

Each Transaction Type is a category. For example, "0022" is PINned transactions and the specific type of transactions are listed individually:

DDA Purchases are PIN network purchases (NYCE, Pulse, etc.) - with or without a PIN.

PAVD Purchases route through the Visa PIN purchase network - with or without a PIN. (PIN Authenticated Visa Purchase) ♦

0024 are transactions that route on the Visa credit/signature rails

0030 Cash Advances are withdrawals and loan payments at the teller line

0090 Message Enclosed are "token create requests" for specific transactions, not the token requests used for setting up a card when it is first entered into Apple Pay, Google Pay or Samsung Pay.

0152 are purchases with cash back. "DDA" transactions are PIN network purchases (NYCE, Pulse, etc.) - with or without a PIN. PAVD Purchases in this category DO NOT include Cash Back ♦ "PAVD Cashback" line shows the number and amount of PAVD purchases that do have Cash Back.

♦ These are the same transaction type but where they show up depends on how the merchant codes them.

CARD USAGE	CHECK CARD ONLY # of cards that have non-PINned POS transactions only	POS ONLY # of cards that have PINned POS transactions only	ATM ONLY	MULTIPLE USE # of cards w/ any combination of the other three uses
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Currently, 0161 transactions are processing under the Transaction Description 024 - Visa Purchase.

If you have any questions, please contact Karen Bos-Carey with Advantage at kmbos-carey@fnbsf.com or (605) 335-2937.

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