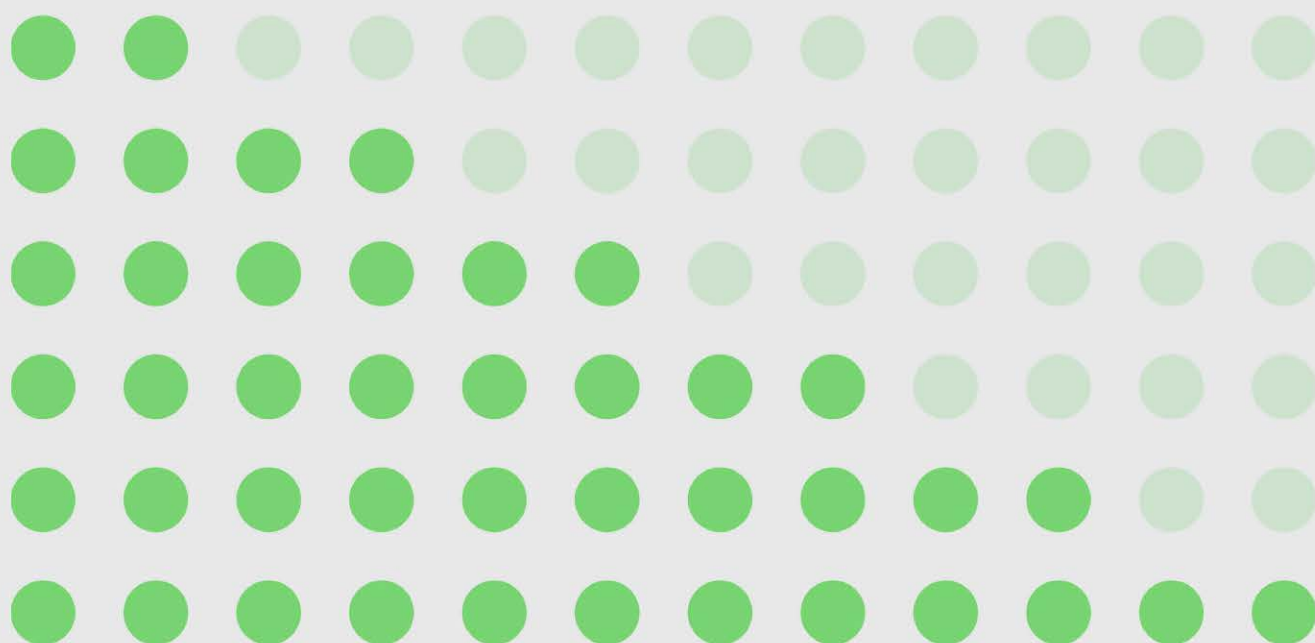


# PaymentsEdge™

## Enhanced Monthly

## Portfolio Reporting (MPR)



Questions? Contact

[PaymentsEdgeMarketing@FISGlobal.com](mailto:PaymentsEdgeMarketing@FISGlobal.com)



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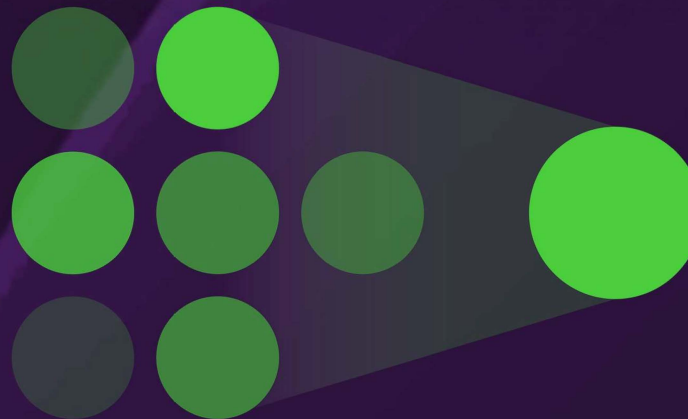


April 2025

PaymentsEdge Advisory Services

ABC Financial Institution

Debit Monthly Portfolio Report (MPR) - Consumer





## Debit Monthly Portfolio Report (MPR) - Consumer

April 2025

Total Debit Activity			983,739	349,064	2,359	221,093	127,971	26,631
			Total Cards	Total Open Cards	New Cards	Active Cards	POS Inactive Cards	ATM Only Active Cards
7,921,379	541,185	5,698,640	1,027,493	638,777	60,022	323,531	49,242	270,278
Approved POS Authorizations	Denied POS Authorizations	Settled Signature Txns	Settled PIN Txns	Settled Payment Txns	Settled Returned Txns	ATM Withdrawals	ATM Deposits	ATM Other

### Average Quarterly Performance

	Q3 24	Q4 24	Q1 25	Q2 25
% Cards Active	69.6%	69.8%	66.9%	63.3%
Txns/Active Card/Mo	32.89	33.23	31.57	33.04
Spend/Txn	\$44.06	\$45.45	\$46.80	\$46.07
% Signature Txns	76.66%	76.05%	76.45%	76.75%
% PIN Txns	14.20%	14.59%	13.75%	13.84%
% Bill Pay Txns	8.33%	8.50%	9.02%	8.60%
% Return Txns	0.81%	0.85%	0.79%	0.81%
Sig Interchange/Txn	\$0.44	\$0.45	\$0.45	\$0.45
PIN Interchange/Txn	\$0.25	\$0.25	\$0.25	\$0.25
Bill Pay Interchange/Txn	\$0.42	\$0.39	\$0.42	\$0.42

\*Interchange revenue is actual for majority of Visa/Mastercard POS Signature Txns.

\*Estimated Interchange revenue on PIN Txns

### Top Ten Merchant Categories

	Avg. YTD '25 % of Total	Avg. I/C Rate per Spend	Avg. YTD '24 % of Total
Cash	18.9%	0.45%	17.0%
Groceries	16.9%	0.60%	17.5%
Auto Related	10.7%	1.23%	11.4%
Dining Out	9.7%	1.55%	10.0%
Retail	9.6%	1.07%	9.7%
Utilities	6.4%	0.81%	6.2%
Health & Medical	2.9%	1.26%	2.9%
Finance & Other	2.7%	0.23%	2.7%
Insurance	2.4%	0.58%	2.4%
Home Repair	2.1%	0.90%	2.2%

### Merchant Totals

Subtotal - Top 10	82.3%	0.85%	
Total - 100% Blended		0.90%	

Trend Performance is based on results of the previous quarter



Positive Trend



Static Trend



Negative Trend

### YOY Change


	Open Accounts	Active Cards	Transactions	Spend
2024	302,438	214,718	83,027,045	\$3,675,218,063
2025	321,161	219,818	86,408,589	\$3,914,073,906
% Change	6.19%	2.38%	4.07%	6.50%




## April 2025 Month Over Month Comparison Including Peer Groups - Consumer

April 2025

	April 2025	April 2024	Variance to Previous Year	April 2025 Peer Group Average	Variance to Peer Group	Best In Class
Total Open Cards	349,064	309,904	39,160			
Active Cards	221,093	216,521	4,572			
Total POS & Payment Transactions	7,304,888	6,985,104	319,784			
Total POS & Payment Spend	\$336,556,994	\$312,958,648	\$23,598,346			
Total % of Active Cards	63.34%	69.87%	-6.53%	66.79%	-3.45%	76.76%
Avg Monthly Signature Txns/Active Card	25.77	25.35	0.42	25.02	0.75	25.78
Avg Monthly PIN Txns/Active Card	4.65	4.41	0.24	6.27	-1.62	7.37
Avg Monthly Bill Pay Txns/Active Card	2.89	2.77	0.12	2.89	0.00	3.16
Avg Monthly Return Txns/Active Card	0.27	0.26	0.01	0.29	-0.02	0.31
Avg Monthly POS & Pay Txns/Active Card	33.04	32.27	0.77	33.89	-0.85	36.00
Avg Monthly Signature Spend/Active Card	\$1,066.99	\$1,012.14	\$54.85	\$1,000.48	\$66.51	\$1,066.99
Avg Monthly PIN Spend/Active Card	\$212.02	\$209.58	\$2.44	\$299.59	-\$87.57	\$341.27
Avg Monthly Bill Pay Spend/Active Card	\$256.76	\$236.93	\$19.83	\$249.07	\$7.69	\$283.19
Avg Monthly Return Spend/Active Card	\$13.53	\$13.25	\$0.28	\$15.48	-\$1.95	\$16.47
Avg Monthly POS & Pay Spend/Active Card	\$1,522.24	\$1,445.40	\$76.84	\$1,533.66	-\$11.42	\$1,674.98
Avg Ticket for Signature	\$41.40	\$39.93	\$1.47	\$41.30	\$0.10	\$42.94
Avg Ticket for PIN	\$45.62	\$47.54	-\$1.92	\$48.10	-\$2.48	\$52.75
Avg Ticket for Bill Payment	\$88.87	\$85.61	\$3.26	\$96.05	-\$7.18	\$102.97
Interchange Rate as % Spend	0.91	1.11	-0.20	0.93	-0.02	1.03
Interchange / Transaction	\$0.42	\$0.50	-\$0.08	\$0.43	-\$0.01	\$0.48
Annual Interchange / Active Card	\$166.92	\$193.01	-\$26.09	\$176.00	-\$9.08	\$196.00

 Positive Trend

 Static Trend

 Negative Trend





## YTD 2025 (April) Year Over Year Comparison Including Peer Groups - Consumer



April 2025

	YTD 2025 (April)	YTD 2024 (April)	Variance to Previous Year	YTD 2025 (April) Peer Group Average	Variance to Peer Group	Best In Class
Total Open Cards	332,667	307,657	25,010			
Active Cards	219,534	214,842	4,692			
Total POS & Payment Transactions	28,047,367	27,207,044	840,323			
Total POS & Payment Spend	\$1,307,293,214	\$1,232,140,486	\$75,152,728			
Total % of Active Cards	65.99%	69.83%	-3.84%	71.52%	-5.53%	79.02%
Avg Monthly Signature Txns/Active Card	24.83	24.66	0.17	24.52	0.31	24.89
Avg Monthly PIN Txns/Active Card	4.47	4.48	-0.01	6.06	-1.59	6.93
Avg Monthly Bill Pay Txns/Active Card	2.89	2.78	0.11	2.90	-0.01	3.24
Avg Monthly Return Txns/Active Card	0.26	0.26	0.00	0.28	-0.02	0.31
Avg Monthly POS & Pay Txns/Active Card	31.93	31.66	0.27	33.20	-1.27	34.75
Avg Monthly Signature Spend/Active Card	\$1,033.11	\$993.06	\$40.05	\$996.00	\$37.11	\$1,031.64
Avg Monthly PIN Spend/Active Card	\$207.01	\$213.45	-\$6.44	\$300.36	-\$93.35	\$335.71
Avg Monthly Bill Pay Spend/Active Card	\$261.67	\$240.29	\$21.38	\$252.88	\$8.79	\$290.22
Avg Monthly Return Spend/Active Card	\$13.07	\$13.02	\$0.05	\$15.02	-\$1.95	\$15.89
Avg Monthly POS & Pay Spend/Active Card	\$1,488.72	\$1,433.78	\$54.94	\$1,534.22	-\$45.50	\$1,641.68
Avg Ticket for Signature	\$41.60	\$40.27	\$1.33	\$41.75	-\$0.15	\$43.43
Avg Ticket for PIN	\$46.31	\$47.64	-\$1.33	\$48.67	-\$2.36	\$52.24
Avg Ticket for Bill Payment	\$90.49	\$86.49	\$4.00	\$97.04	-\$6.55	\$102.89
Interchange Rate as % Spend	0.90	1.11	-0.21	0.96	-0.06	1.06
Interchange / Transaction	\$0.42	\$0.50	-\$0.08	\$0.44	-\$0.02	\$0.50
Annual Interchange / Active Card	\$161.42	\$190.90	-\$29.48	\$170.26	-\$8.84	\$196.00

Positive Trend

Static Trend

Negative Trend



April 2025

Total % Of Active Cards



Average Ticket For Signature



Average Ticket For Pin



Average Ticket For Bill Pay



Average Monthly Signature Transaction Per Active Card



April 2025

Average Monthly Pin Transaction Per Active Card



Average Monthly Bill Pay Transaction Per Active Card



Average Monthly Pin Spend Per Active Card



Average Monthly Signature Spend Per Active Card



Average Monthly Bill Pay Spend Per Active Card





April 2025

Interchange Rate		
2024: 1.11		Best in Class: 1.06
2025: 0.90	-0.21	
Median 0.96	-0.06	

Interchange Per Transaction		
2024: \$0.50		Best in Class: \$0.50
2025: \$0.42	-\$0.08	
Median \$0.44	-\$0.02	

Interchange Per Active Card Per Year		
2024: \$190.90		Best in Class: \$196.00
2025: \$161.42	-\$29.48	
Median \$170.26	-\$8.84	

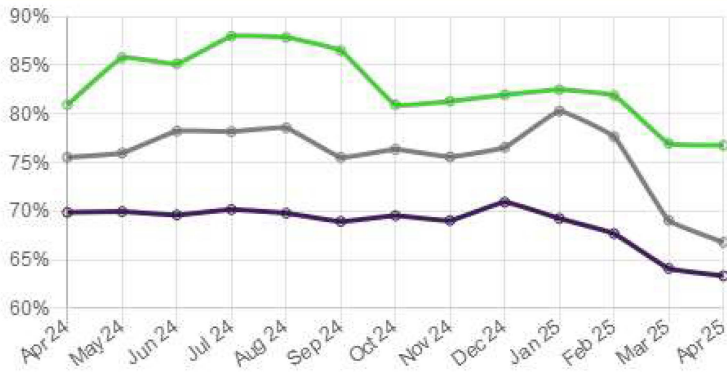


## Average Monthly Performance - Consumer

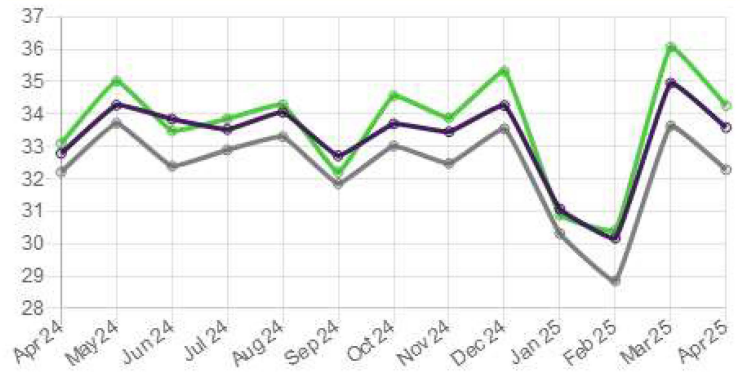


April 2025

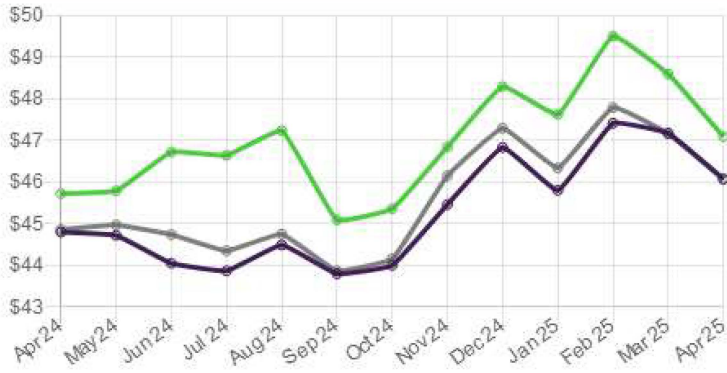
### % Cards Active



### Avg Txns / Active Card



### Avg \$ / Txn



### Legend

- Your Current Portfolio Performance
- FIS Median Performance
- FIS Best In Class Performance

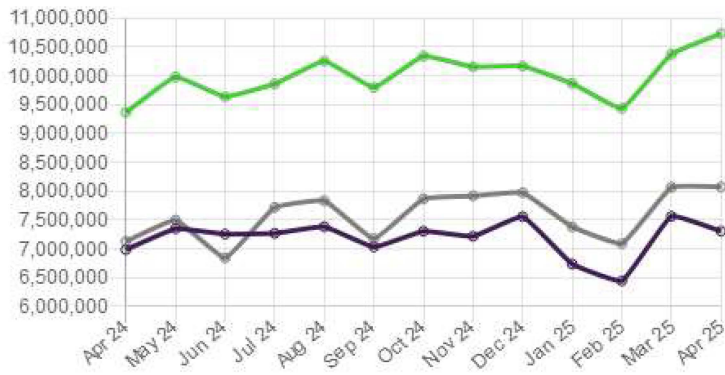


## Average Monthly Performance - Consumer

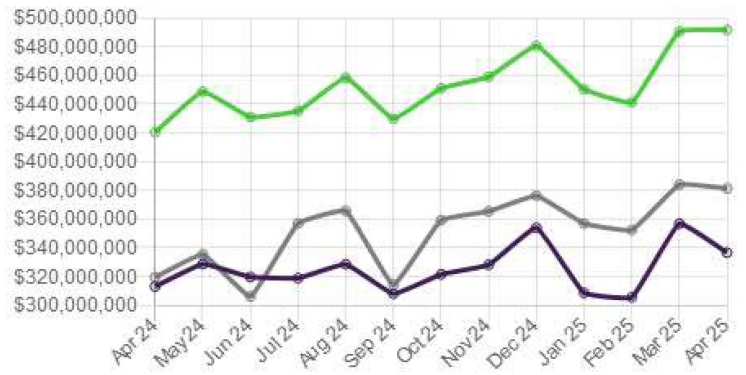


April 2025

### Total # Txns



### Total \$ Txns



### Legend

- Your Current Portfolio Performance
- FIS Median Performance
- FIS Best In Class Performance



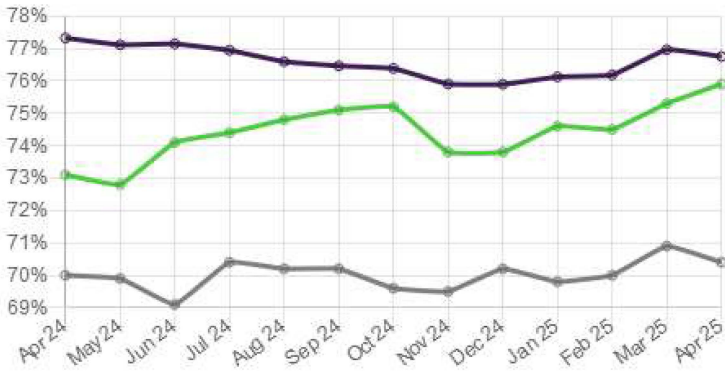


## Average Monthly Performance - Consumer

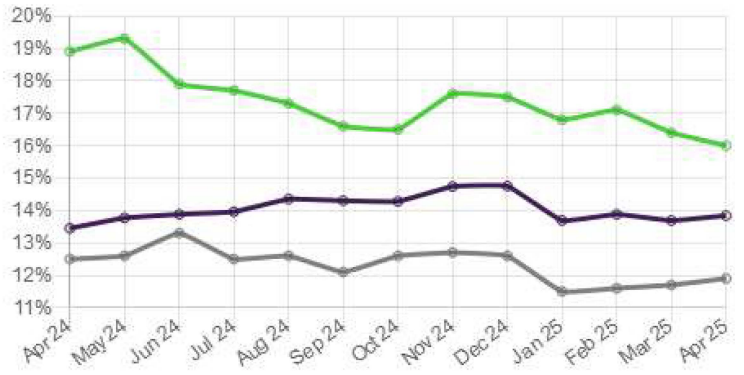


April 2025

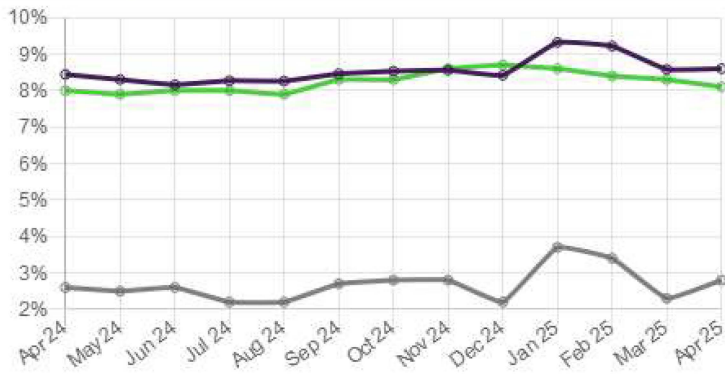
### % Sig Txns



### % Pin Txns



### % Bill Pay Txns



### Legend

- Your Current Portfolio Performance
- FIS Median Performance
- FIS Best In Class Performance

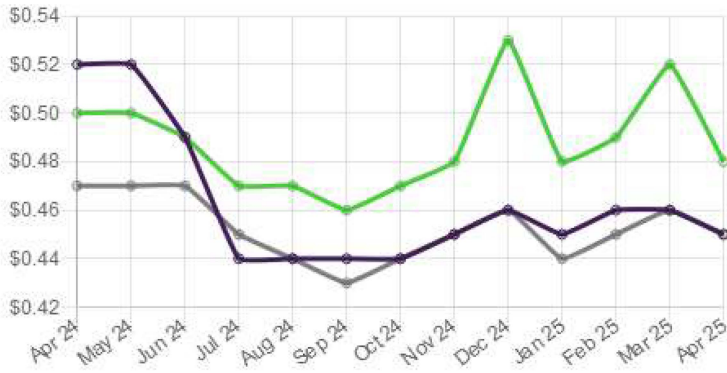


## Average Monthly Performance - Consumer

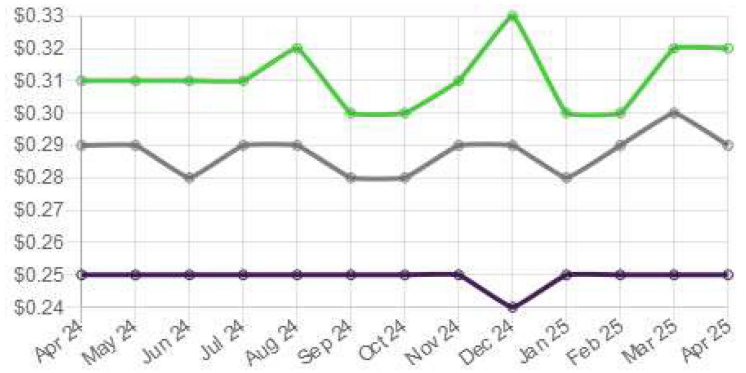


April 2025

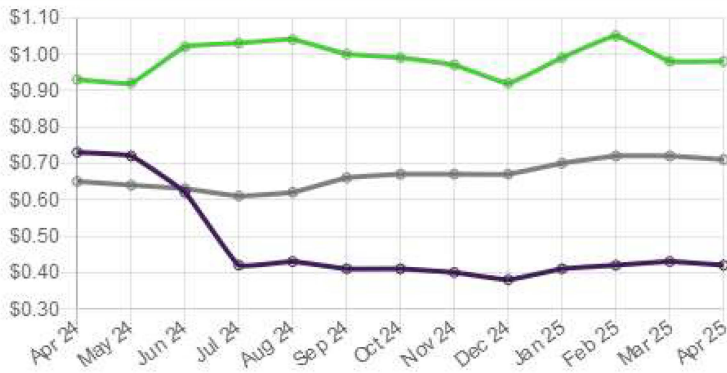
### Sig Interchange / Txns



### PIN Interchange / Txns



### Bill Pay Interchange / Txns



### Legend

- Your Current Portfolio Performance
- FIS Median Performance
- FIS 75th Percentile Performance



April 2025

POS Authorizations	#Txns	Spend \$
Approved Authorizations	7,972,690	\$364,203,814
Declined Authorizations	541,185	\$37,813,035
Total Authorizations	8,513,875	\$402,016,849
Authorizations as % of Net Settled Transactions	117%	119%

Total Authorized Transactions



Total Authorized Spend

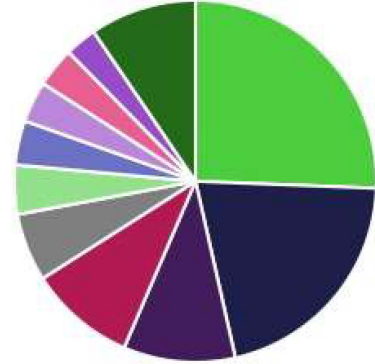


April 2025

### Top Ten POS Declines

Decline Reason	# Cards	Txns	Spend
Not sufficient funds	26,551	144,423	\$7,605,394.00
Suspected fraud (pick up card)	36,239	117,595	\$4,663,678.00
Lost card (no pickup)	14,700	56,251	\$2,266,543.00
Suspected fraud	8,077	53,799	\$2,664,763.00
Bad CVV2	15,428	34,311	\$1,694,909.00
Invalid card number	15,895	24,701	\$591,327.00
Denied by real time scoring	11,965	22,319	\$3,025,930.00
Special conditions (no pickup)	5,241	20,685	\$778,388.00
Mobile Reject	4,622	20,111	\$1,129,294.00
Expiration date mismatch	4,110	15,999	\$903,082.00
Sub-Total	142,828	510,194	\$25,323,308.00
Other - Decline Reasons	25,221	53,636	\$9,034,716.00
Total	168,049	563,830	\$34,358,024.00

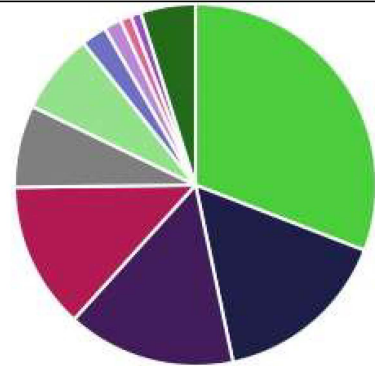
### POS Decline Txns



### Top Ten ATM Declines

Decline Reason	# Cards	Txns	Spend
Incorrect PIN	5,285	8,649	\$1,491,712.00
Not sufficient funds	2,491	4,430	\$631,042.00
Reject/block received from Fraud Manager	2,630	4,209	\$681,912.00
Suspected fraud	1,709	3,670	\$474,081.00
Allowable PIN tries exceeded (pick up card)	937	2,058	\$230,726.00
Exceeds withdrawal amount limit	930	2,022	\$774,320.00
Mobile Reject	376	638	\$94,129.00
Card Verification Value (CVV) verification failed (no pickup)	303	437	\$65,281.00
No account of type requested	200	280	\$22,882.00
Do not honor	168	255	\$1,138.00
Sub-Total	15,029	26,648	\$4,467,224.00
Other - Decline Reasons	827	1,368	\$177,123.00
Total	15,856	28,016	\$4,644,347.00

### ATM Decline Txns



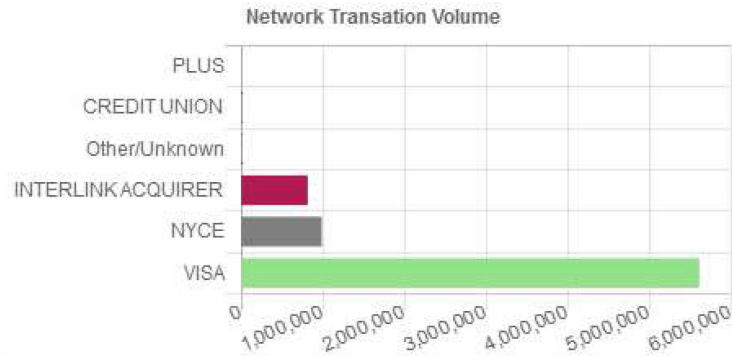


## Network Analysis - Consumer

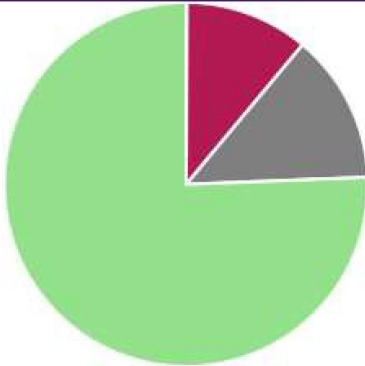
April 2025

Network	# Transactions	I/C per Txn	Spend \$	Avg. Ticket	Interchange \$	I/C Effective Rate
CREDIT UNION	2,880	0.34	\$121,278.00	\$42.11	\$991.00	0.82%
INTERLINK ACQUIRER	816,109	0.29	\$34,338,741.00	\$42.08	\$234,960.00	0.68%
NYCE	987,728	0.37	\$38,595,701.00	\$39.08	\$361,851.00	0.94%
Other/Unknown	2,888	0.30	\$123,211.00	\$42.66	\$879.00	0.71%
PLUS	2	0.10	\$931.00	\$465.94	\$0.00	0.02%
VISA	5,615,326	0.44	\$269,357,956.00	\$47.97	\$2,476,777.00	0.92%
Total	7,424,933	0.41	\$342,537,820.00	\$46.13	\$3,075,461.00	0.90%

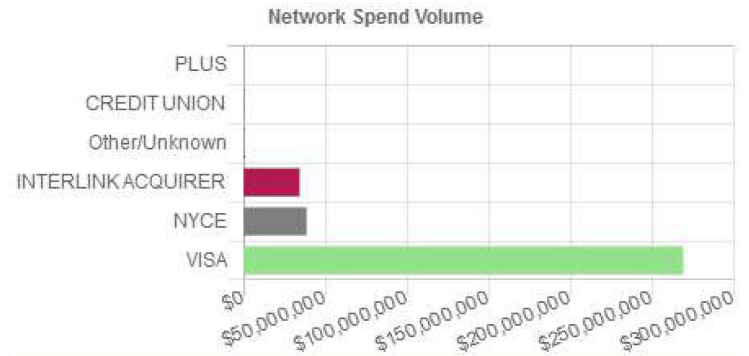
### Network Txn Volume



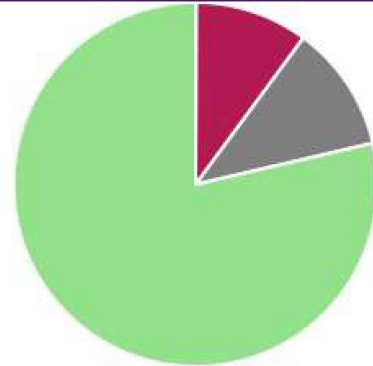
### Network Txns Mis



### Network Spend Volume



### Network Spend Mix



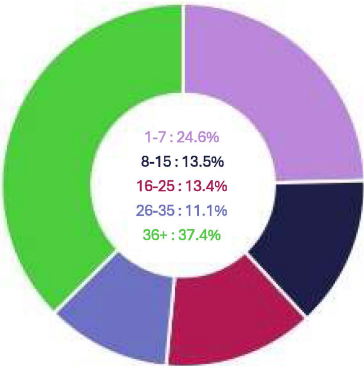


Transaction Tier Summary - Consumer



April 2025

Monthly Transaction Per Card	# Active Cards	Percent of Total	Average Ticket	Average Txns per Card	Average Spend per Card
1-7	54,320	24.6%	\$86.42	3	\$266.38
8-15	29,833	13.5%	\$59.52	11	\$659.86
16-25	29,548	13.4%	\$52.19	20	\$1,042.96
26-35	24,649	11.1%	\$48.13	30	\$1,436.77
36+	82,742	37.4%	\$43.09	66	\$2,854.28
Total	221,092	100.0%	\$46.07	33	\$1,522.24







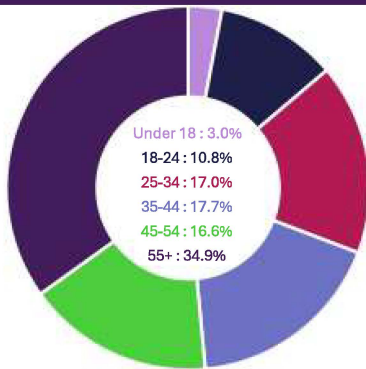
## Age Demographic Summary - Consumer



April 2025

Age Range	Total Cards	Percent of Total cards	Active Cards	Percent Active	Monthly Txns per Card	Spend per Active Card	Annual Interchange per Active Card
Under 18	10,603	3.0%	7,428	70.1%	19.0	\$384.61	\$4.93
18-24	37,634	10.8%	29,328	77.9%	41.4	\$1,400.83	\$13.78
25-34	59,289	17.0%	39,251	66.2%	43.4	\$1,966.08	\$17.68
35-44	61,945	17.7%	37,438	60.4%	41.2	\$2,019.36	\$18.36
45-54	57,840	16.6%	34,247	59.2%	34.8	\$1,798.48	\$16.24
55+	121,693	34.9%	63,732	52.4%	23.7	\$1,228.46	\$10.95

Total Cards



Monthly Transactions Per Card

Under 18	19.0
18-24	41.4
25-34	43.4
35-44	41.2
45-54	34.8
55+	23.7

Annual Interchange Per Active Card

Under 18	\$4.93
18-24	\$13.78
25-34	\$17.68
35-44	\$18.36
45-54	\$16.24
55+	\$10.95



April 2025

Total Cards:

**983,739**

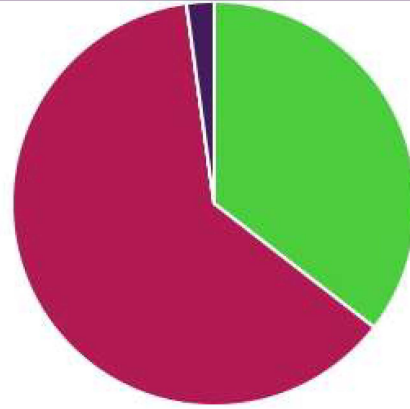
Active Cards: 349,064

Closed Cards: 21,594

Blocked Cards: 613,080

Warm Cards: 0

Card Status Mix



	# Cards	% of Total
Activated	308,518	88.38%
Non Activated	40,547	11.62%
Total Active	349,064	100.00%
Transacting Cards (Net Settled POS)	221,093	
Non Transacting Cards (inactive)	127,971	

	# of Active Cards	# Activated	% Activated	Avg Days to Activate
04-2025	17,815	10,837	61%	0
03-2025	10,993	9,898	90%	1
02-2025	9,880	8,981	91%	2
Total	349,064	308,518	88%	2

# FIS ATM Analysis - Consumer

April 2025

Transaction Type	# of Cards	# Transactions	Spend
Balance Inquiry	15,211	51,756	\$0.00
Bank Notification	100,565	217,052	\$0.00
Cash Deposit	19,001	42,754	\$12,560,081.00
Check Deposit	3,809	5,379	\$3,981,747.00
Deposit	529	1,109	\$293,350.00
Funds Inquiry	1	2	\$0.00
Pay To 3rd Party	2	2	\$1,025.00
PIN Change Request	43	47	\$0.00
Transfer	597	1,419	\$709,618.00
Withdrawal	94,042	323,531	\$46,629,173.00
Total		643,051	\$64,174,995.00

# of Cards Conducting ATM Trans	165,273
Total ATM Transactions per Card	4
% of Total Active Cards	74.80%
# of Cards Conducting Only ATM Trans	26,631

Surcharge Analysis	# of Cards	# Transactions	Spend	Surcharge \$
On Us	158,188	558,481	\$53,633,707.00	\$0.00
Surcharge	33,046	84,913	\$10,766,700.00	\$261,430.00
Total	191,234	643,394	\$64,400,407.00	\$261,430.00





## Average Monthly Performance Summary - Consumer

April 2025

	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24
Total Cards	1,104,385	1,118,859	1,132,993	1,146,843	1,158,411	1,172,123	1,184,657	1,199,062	1,212,607	1,223,323	1,235,840	1,248,243
Active Cards	212,147	212,836	214,021	216,451	214,174	214,839	214,807	217,974	213,832	212,866	216,150	216,521
Signature Transactions	5,410,025	5,241,616	5,506,853	5,464,532	5,214,855	5,423,700	5,255,118	5,621,478	4,945,279	5,039,373	5,719,531	5,487,924
PIN Transactions	1,093,449	1,057,380	1,095,433	1,081,772	1,040,395	1,051,996	1,036,390	1,139,760	914,574	936,002	1,045,079	954,451
Bill Pay Transactions	558,421	587,775	553,654	552,131	554,442	571,788	574,050	601,895	586,991	579,562	621,662	599,207
Signature Transactions (\$)	\$213,238,973	\$206,781,106	\$214,339,953	\$213,646,564	\$204,377,261	\$209,569,864	\$209,144,161	\$229,172,334	\$194,913,577	\$204,261,388	\$235,079,413	\$219,148,565
PIN Transactions (\$)	\$48,922,841	\$47,760,512	\$48,545,354	\$47,616,165	\$46,668,860	\$46,608,040	\$48,264,684	\$56,250,684	\$41,863,366	\$44,738,576	\$51,454,327	\$45,377,873
Bill Pay Transactions (\$)	\$45,459,726	\$45,453,223	\$44,961,128	\$46,423,878	\$47,040,301	\$47,985,558	\$48,026,397	\$50,645,898	\$49,222,263	\$51,268,585	\$54,702,152	\$51,300,672
Signature Interchange Revenue (\$)	\$2,767,619	\$2,670,401	\$2,782,364	\$2,780,116	\$2,649,455	\$2,742,969	\$2,748,118	\$2,985,778	\$2,556,606	\$2,641,506	\$3,034,510	\$2,844,723
Signature Interchange Revenue (\$)	\$271,601	\$262,484	\$270,842	\$270,928	\$259,182	\$258,533	\$261,819	\$290,267	\$226,399	\$234,947	\$264,201	\$235,583
Signature Interchange Revenue (\$)	\$370,609	\$371,505	\$360,761	\$378,581	\$389,509	\$412,448	\$416,543	\$438,142	\$430,714	\$435,691	\$474,140	\$440,205



## Average Monthly Performance Summary - Consumer

April 2025

	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25
Total Cards	1,260,452	1,272,371	1,289,623	1,301,271	1,314,135	1,330,063	1,339,844	1,369,271	1,391,953	1,401,579	964,102	983,739
Active Cards	217,992	217,989	220,500	220,330	218,381	220,357	219,309	224,817	220,592	216,653	219,798	221,093
Signature Transactions	5,760,063	5,689,617	5,686,676	5,745,976	5,460,538	5,670,400	5,567,163	5,845,663	5,217,239	4,979,814	5,912,659	5,698,640
PIN Transactions	1,028,846	1,023,631	1,031,576	1,076,633	1,021,517	1,060,552	1,080,886	1,136,082	938,386	907,659	1,051,650	1,027,493
Bill Pay Transactions	619,857	601,947	611,382	619,729	604,526	633,422	627,625	648,198	639,067	602,562	658,957	638,777
Signature Transactions (\$)	\$229,884,219	\$223,827,746	\$222,866,306	\$228,477,347	\$212,986,476	\$221,824,202	\$225,989,121	\$245,144,841	\$212,150,273	\$210,156,686	\$248,996,728	\$235,903,952
PIN Transactions (\$)	\$49,032,614	\$48,012,275	\$46,276,358	\$48,747,046	\$45,245,134	\$46,555,631	\$50,318,017	\$55,894,912	\$42,836,133	\$42,329,049	\$49,739,686	\$46,876,375
Bill Pay Transactions (\$)	\$52,891,060	\$50,802,333	\$52,842,840	\$54,312,457	\$52,411,941	\$56,024,336	\$54,559,429	\$56,207,741	\$56,451,475	\$55,448,088	\$61,113,765	\$56,767,081
Signature Interchange Revenue (\$)	\$2,971,060	\$2,773,902	\$2,501,402	\$2,536,705	\$2,379,989	\$2,488,160	\$2,496,083	\$2,665,243	\$2,325,421	\$2,275,690	\$2,714,493	\$2,583,523
Signature Interchange Revenue (\$)	\$254,663	\$253,885	\$257,874	\$269,384	\$253,171	\$261,220	\$271,468	\$272,541	\$232,112	\$225,555	\$264,804	\$256,118
Signature Interchange Revenue (\$)	\$446,347	\$372,675	\$257,014	\$263,736	\$247,941	\$256,618	\$247,948	\$247,200	\$262,661	\$253,433	\$280,873	\$270,735



MPR Metric	MPR Definition
Total Cards	The total number of cards on file including status cards (i.e., closed, lost/stolen, etc.). In March 2025, data source used to identify the cards is Ethos. Previously, we pulled the cards from Debit Insights tool.
Total Open Cards	The total number of cards that are currently active and available for use.
New Cards	Cards that were opened during the reporting period.
Active Cards	Cards that have performed a POS Signature, PIN, or Bill Payment transaction within the reporting period.
Inactive Cards	Cards that have not performed a POS Signature, PIN, or Bill Payment transaction within the reporting period.
Approved POS Authorizations	Transactions at Point of Sale that were successfully authorized.
Denied POS Authorizations	Transactions at Point of Sale that were declined.
Settled Signature Txns	Transactions settled being processed using the signature networks (rails).
Settled PIN Txns	Transactions settled being processed using the PIN networks.
Settled Bill Payment Txns	Bill Payment/P2P (CashApp, PayPal, Venmo, etc.) type settled transactions.
Settled Returned Txns	Transactions that were returned.
ATM Withdrawals	Cash withdrawals made at ATMs.
ATM Deposits	Cash deposits made at ATMs.
ATM Other	Other types of transactions conducted at ATMs, such as balance inquiries, transfers, PIN changes, etc.
% Cards Active	Cards making a settled POS or Bill Payment transaction as percentage of the total open cards.
Txns/Active Card/Mo	Number of settled POS or Bill Payment transactions per active cards.
Spend/Txn	The average amount spent per total settled transactions.
% Signature Txns	The percentage of signature transaction as % of total settled transactions.
% PIN Txns	The percentage of PIN transaction as % of total settled transactions.
% Bill Payment Txns	The percentage of Bill Payment transaction as % of total settled transactions.
% Return Txns	The percentage of Returned transaction as % of total settled transactions.
Sig Interchange/Txn*	The average interchange fee earned per signature transaction.
PIN Interchange/Txn*	The average interchange fee earned per PIN transaction.
Bill Payment Interchange/Txn*	The average interchange fee earned per payment transaction.
Positive Trend	A growth rate of 2 percent or more in a positive direction.
Negative Trend	A decline rate of 2 percent or more in a negative direction.
Static Trend	A growth or decline rate between 0 and 2 percent, indicating minimal change.
Total POS & Payment Transactions	The total number of Point of Sale and Bill Payment transactions conducted.
Total POS & Payment Spend	The total amount spent on Point of Sale and Bill Payment transactions.





MPR Metric	MPR Definition
Avg Monthly Signature Txns/Active Card	The average number of signature transactions per active card per month.
Avg Monthly PIN Txns/Active Card	The average number of PIN transactions per active card per month.
Avg Monthly Bill Payment Txns/Active Card	The average number of bill payment transactions per active card per month.
Avg Monthly Return Txns/Active Card	The average number of return transactions per active card per month.
Avg Monthly POS & Pay Txns/Active Card	The average number of Point of Sale and payment transactions per active card per month with returns netted out.
Avg Monthly Signature Spend/Active Card	The average amount spent on signature transactions per active card per month.
Avg Monthly PIN Spend/Active Card	The average amount spent on PIN transactions per active card per month.
Avg Monthly Payment Spend/Active Card	The average amount spent on payment transactions per active card per month.
Avg Monthly Return Spend/Active Card	The average amount spent on return transactions per active card per month.
Avg Monthly POS & Pay Spend/Active Card	The average amount spent on Point of Sale and Bill Payment transactions per active card per month with returns netted out.
Avg Ticket for Signature	The average amount spent per signature transaction.
Avg Ticket for PIN	The average amount spent per PIN transaction.
Avg Ticket for Payment	The average amount spent per Bill Payment transaction.
Avg Ticket for Returns	The average amount spent per return transaction.
Interchange Rate as % Spend*	I/C revenue as a percentage of the total spend, average I/C effective rate.
Interchange/Transaction*	The average interchange revenue earned per transaction.
Annual Interchange/Active Card*	The total interchange revenue earned per active card annually.
Peer Group Average	The average value per performance metric of other financial institutions of similar size that are in the same peer group.
Best In Class	The value that marks where the top 25% of other financial institutions of similar size are performing in the same peer group.
Authorizations as % of Net Settled Transactions	The percentage of total authorizations compared to the net settled transactions.
Closed Cards	Cards that have been deactivated and are no longer in use.
Blocked Cards	Cards that have been temporarily or permanently blocked from use.
Warm Cards	Cards that are flagged and are typically allowed for deposits but not withdrawals.
Activated	Cards that have been activated and are ready for use.
Non-Activated	Cards that have been issued but not yet activated.
Avg Days to Activate	The average number of days it takes for a newly issued debit card to activate
Total ATM Transactions per Card	The average number of ATM transactions conducted per card.
# Of Cards Conducting ATM Txns	The number of cards that have conducted ATM transactions.