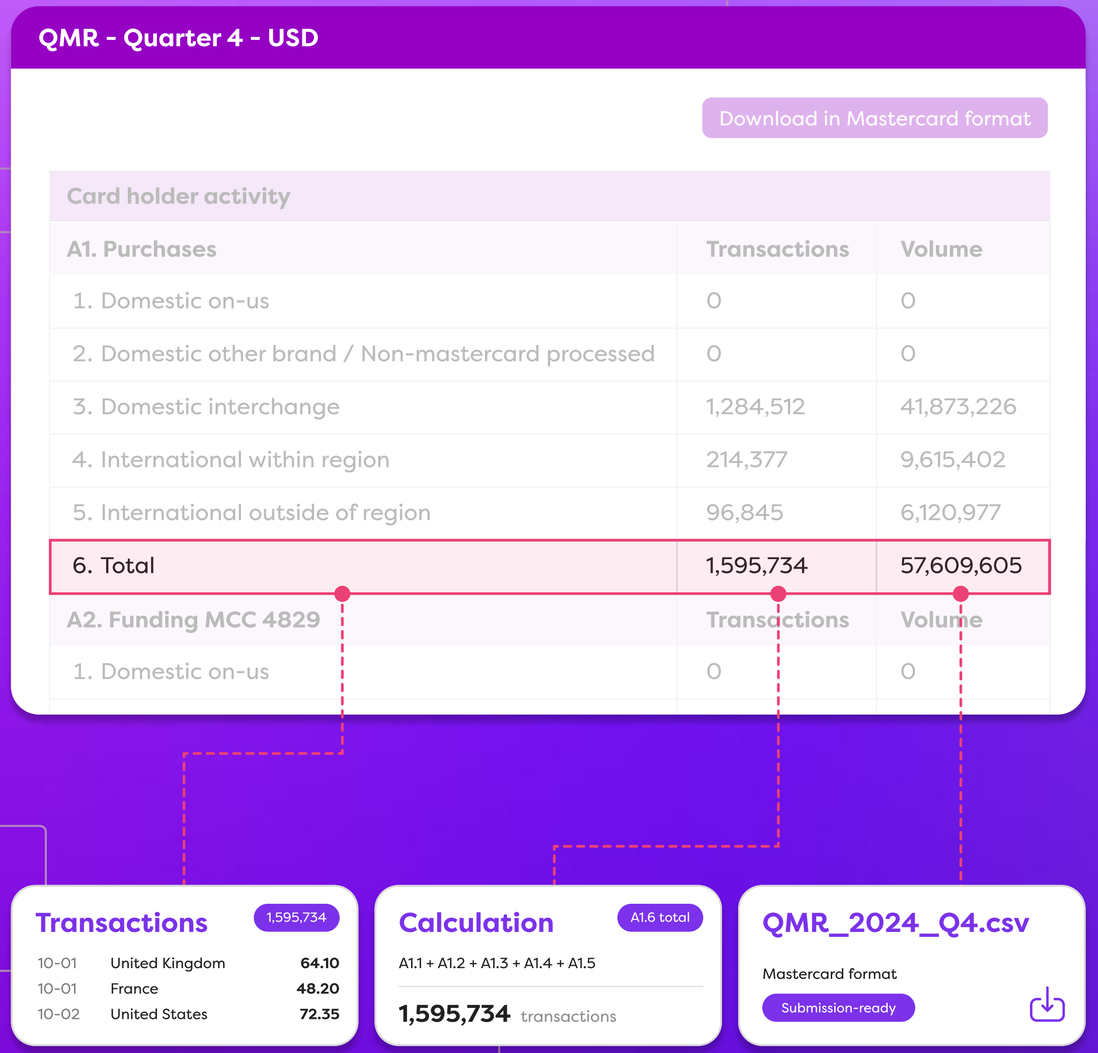
kani
Reconcile | Report | Comply

QMR and GOC with Kani

Quarterly Mastercard and Visa reports, built from your data and ready to submit.

For issuers and acquirers.



From your payments data to each scheme's format

Kani builds your Quarterly Mastercard Report (QMR) and Visa Global Operating Certificate (GOC) from the data you already hold.

QMR - Quarter 4 - USD — MASTERCARD

D. Accounts / cards	Open	Temporarily blocked	Total
1. Accounts at beginning of quarter	1,402,118	21,406	1,423,524
2. New accounts obtained during quarter			96,310
3. Accounts terminated during quarter			41,877
4. Accounts at end of quarter	1,455,622	22,335	1,477,957
5. Accounts with at least one transaction during quarter			1,041,268

GOC - Quarter 4 - USD — VISA

IIN	Total cards (contactless)	Active cards (contactless)	Active accounts
444444	1,214,880	862,415	905,332
Total	**1,214,880**	**862,415**	**905,332**

The result

Submissions that go through first time.

Scheme logic built in

Kani sorts transactions into each scheme's sections, regions and currencies.

Every figure explained

Each figure opens to the calculation that produced it.

Clean data from the start

Your data is checked and its gaps closed before the first report runs.

Both sides of the card business

Report issuing and acquiring activity to Mastercard and Visa.

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How your scheme reports are built

SET UP ONCE, WITH KANI

EVERY QUARTER

1 Your data

- Card activity
- Account status and balances
- Chargebacks
- Programme and card details
- Fraud and losses

2 Data standards

Checked against Kani's data standards

Gaps closed with you

3 Select

- Quarter and year
- Reporting currency
- ICAs, BINs and product codes
- Optional validation

4 Run

- Scheme sections
- Split by region
- Scheme exchange rates

5 The reports

MASTERCARD QMR

- Cardholder activity
- Cards and accounts

VISA GOC

- Monthly and quarterly totals
- Country of issue

6 Review

Calculation behind each figure

Drill down to transactions

7 Download and submit

SUBMISSION-READY FILE

- Each scheme's format
- PDF copy
- Saved and scheduled

A pipeline for each source

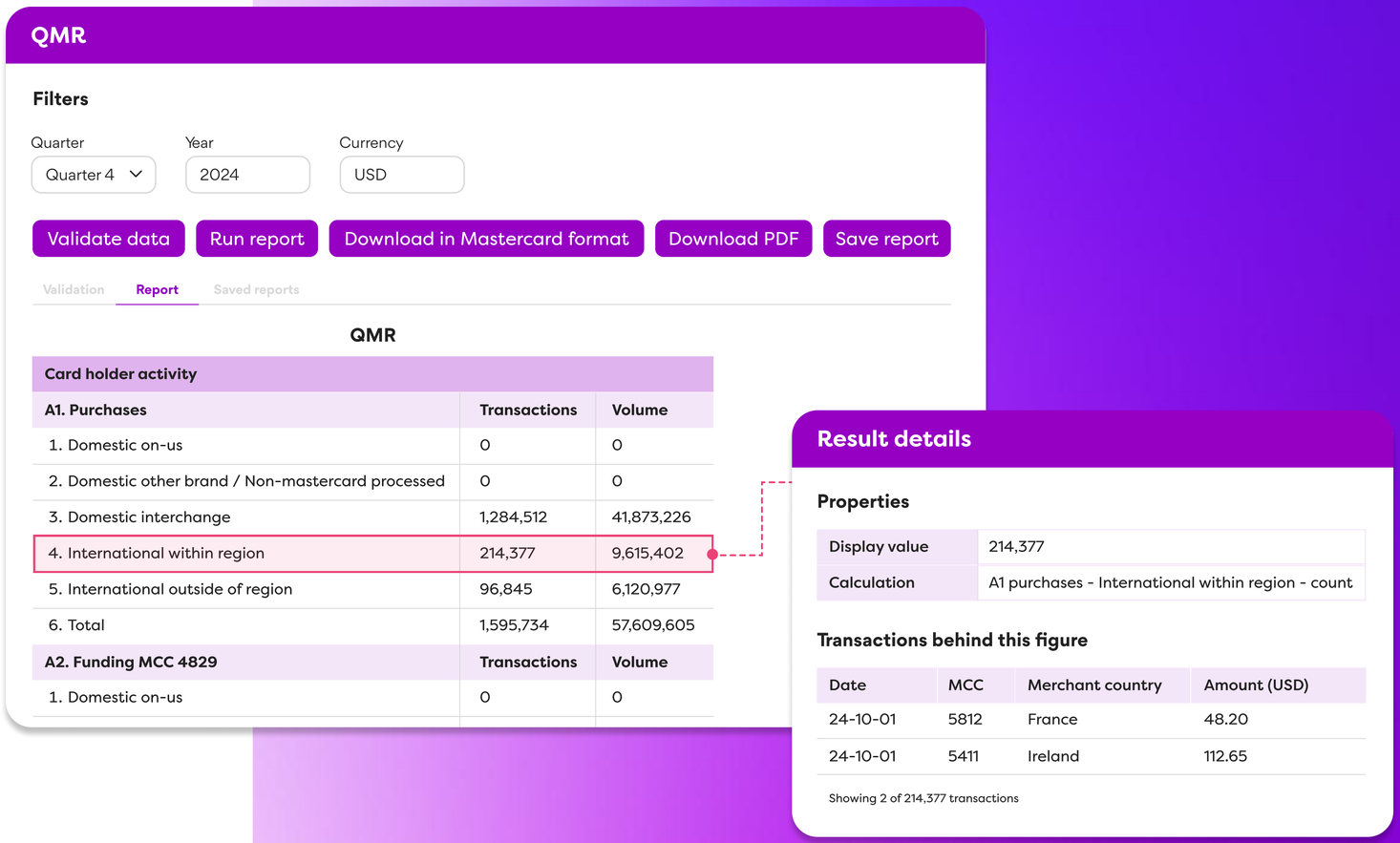
Kani builds each file in the scheme's format, and you submit it.

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Mastercard QMR

Every section of the QMR, populated and split by region.

Choose the quarter, year and reporting currency, and narrow the report by ICA, BIN or product code where you need to. Kani covers cardholder activity, accounts and cards, charged-off losses and card features, laid out as Mastercard requires.



Down to the transaction

Drill from any line of the report to the transactions it counts.

Ready to upload

Download the file in Mastercard's format with nothing to change, or as a PDF.

Saved and scheduled

Keep named runs with the date and who ran them, and schedule the export.

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Visa GOC

Visa's quarterly certificate, with the monthly detail behind it.

The report covers every part of the GOC, including card and account information and declined transactions. Kani prepares the file in the format Visa requires.

Visa global operating certificate (GOC) report

Monthly and quarterly roll-ups of card activity for Visa

Section 1 - Count and volume

National

Month in quarter	Payments count	Payments volume	Original credits count	ATM cash advances count
1	812,406	26,914,307.55	9,812	41,306
2	768,233	25,409118.02	9,104	39,877
Total	**1,580,639**	**52,323,425.57**	**18,916**	**81,183**

International (Intra-regional)

Month in quarter	Payments count	Payments volume	Original credits count
1	64,215	3,211,904.18	512
2	59,876	2,987,410.66	488
Total	**124,091**	**6,199,314.84**	**1,000**

Section 2 - Breakout by country of issue

National - payments

Country of issue	Payments count	Payments volume
United Kingdom	2,104,388	70,215,442.61
Ireland	248,617	7,904,118.92
Total	**2,353,005**	**78,119,561.53**

Every regional split

Counts and volumes run from on-us and national through to inter-regional.

By country of issue

Activity breaks out by the country each card was issued in.

Field references

Every figure carries the number of the GOC field it fills.

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Payments-native by design

Kani's knowledge of payments data is built into the platform, so each quarter's report doesn't depend on one person's expertise.

Data standards

Every source is checked against the Kani Data Scorecard as we connect it. The checks cover file structure, record identifiers, data security and the scheme fields each report depends on. Where a field is missing or a date is ambiguous, our team works it through with you during setup.

Scheme changes

When Mastercard or Visa change their requirements, Kani updates the report logic.

Processors

Kani is pre-integrated with 30+ payment processors.

Data scorecard

	Standard	Result	Impact (if not passed)
1	Filename allows unique files to be distinguished from one another	Pass	Data import
2	A documented specification exists and the data conforms to it	Pass	Data import, data modelling
3	Records are uniquely identified	Pass	Data import, data modelling, reconciliations and reports
4	Distinct products can be uniquely identified within the dataset	Pass	Data modelling, reconciliations and reporting
5	Date fields are defined and used consistently	Minor	Which transactions fall in a period
6	Transaction classification is provided	Critical	QMR funding, government and gambling sections

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Walk through a scheme report, from source to submission

Book a demo · **Talk to our team**

The reconciliation, reporting and compliance platform for payments data.

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