

The PayTic logo is positioned in the top right corner of the slide. It features the word "PayTic" in a white, sans-serif font, with the letter "i" in "Tic" being orange. The background of the slide is a dark green gradient with abstract white and light green geometric shapes on the left side. A semi-transparent image of a person's hands using a laptop is overlaid on the right side, with various data visualization elements like bar charts, line graphs, and a world map with percentage callouts (35%, 8%, 24%, 19%) scattered across the scene.










**PayTic**

# **PayTic Automated Scheme Regulatory Reports**

# The Challenge: Regulatory Reporting is a Quarterly Crisis Draining Resources and Risking Compliance

## Current Industry Reality

Financial institutions face these critical challenges with regulatory reporting:


<p><b>Slow, manual process across multiple files</b></p> <p>Teams struggle with cumbersome compilation across various files and formats</p> 	<p><b>Extensive data manipulation</b></p> <p>Quarters of data must be manually consolidated and formatted</p> 	<p><b>Error-prone methodology</b></p> <p>Spreadsheet-based processes introduce high risk of mistakes</p> 
<p><b>Deadline challenges</b></p> <p>Spreadsheet-based processes introduce high risk of mistakes</p> 	<p><b>Last-minute issue discovery</b></p> <p>Problems and data gaps identified only at quarter-end when it's too late</p> 	<p><b>No real-time visibility</b></p> <p>Report generation happens as a single end-of-quarter event without progressive building</p> 
<p><b>Financial penalties</b></p> <p>Institutions regularly pay fines for errors and late submissions</p> 	<p><b>Shared spreadsheet dependencies</b></p> <p>Critical regulatory compliance reliant on error-prone shared files</p> 	<p><b>Lack of early warning system</b></p> <p>No automated alerts to address issues before deadlines</p> 


“ Financial institutions waste weeks of effort quarterly on regulatory reports, often paying substantial fines for errors and late submissions that could be entirely prevented ”


# The PayTic Solution : Automated, Real-Time Regulatory Reporting that Eliminates the Quarterly Crunch


## Continuous Report Building: Eliminate the Quarter-End Crisis


PayTic transforms regulatory reporting from a quarterly emergency to a controlled, continuous process:

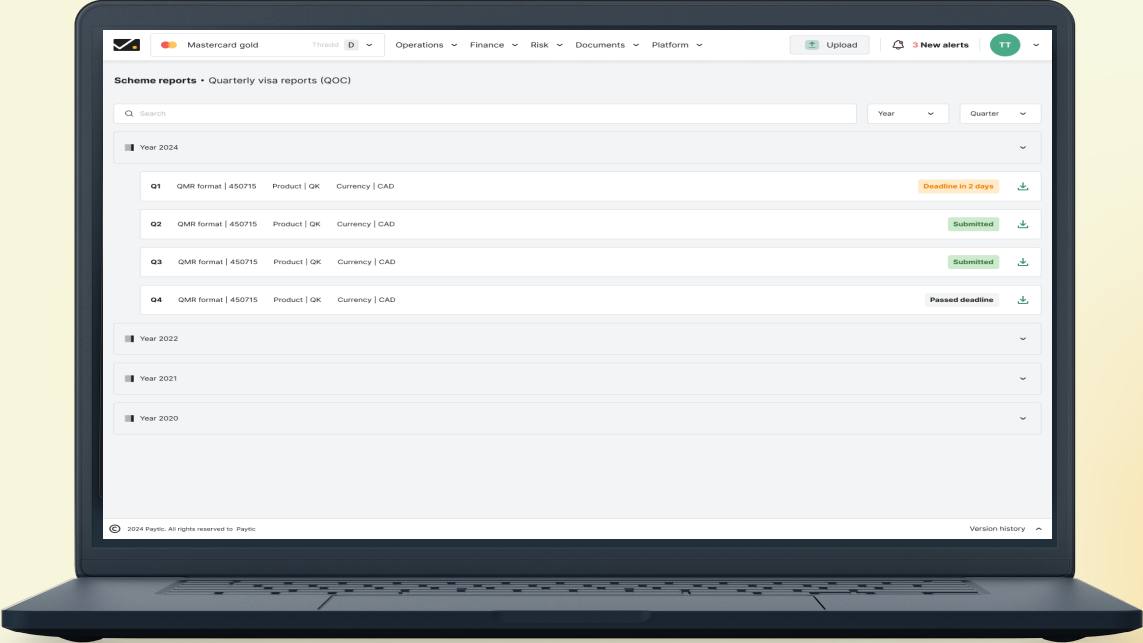
**Progressive report building** throughout the quarter as data arrives 

**Real-time compilation** without manual data manipulation 

**Automatic data validation** with each new data input 

**Pre-filled, validated forms** ready for review and submission 


**Complete elimination** of quarter-end data crunching 





# The PayTic Solution : Automated, Real-Time Regulatory Reporting that Eliminates the Quarterly Crunch


## Comprehensive Anomaly Detection: Prevent Errors Before Submission


Our system ensures you only pursue viable disputes:

**Automatic flagging** of data anomalies as they occur 

**Clear visual indicators** of transactions requiring review 

**Data integrity checks** against reporting requirements 

**Variance analysis** with previous reporting periods 

**Detailed explanations** of potential compliance issues 



# The PayTic Solution : Automated, Real-Time Regulatory Reporting that Eliminates the Quarterly Crunch

## Streamlined Submission Process: Never Miss a Deadline

PayTic ensures timely, accurate report submission:

**Clear deadline tracking** with visual countdown indicators



**Submission readiness** assessment with pre-flight checks



**Format verification** for network compliance



**One-click submission** directly to Mastercard (QMR) and Visa (QOC)



**Complete submission history** for audit purposes



# The PayTic Solution : Automated, Real-Time Regulatory Reporting that Eliminates the Quarterly Crunch

## Custom Reporting Templates: Meet Any Regulatory Requirement

Our platform adapts to your specific reporting needs:

**Pre-built templates** for standard QMR and QOC reports



**Customizable templates** for jurisdiction-specific requirements



**Flexible data mapping** to accommodate any reporting format



**Multi-BIN/multi-program support** for complex institutional structures



**Versioning control** to track reporting requirement changes



How much time  
can we save with  
PayTic's  
regulatory  
reporting?



How does  
PayTic ensure  
the accuracy of  
our regulatory  
reports?

## Common Questions About PayTic Scheme Regulatory Reports

Can PayTic help  
us comply with  
changing  
regulatory  
requirements?

How does PayTic  
prevent fines for  
late or inaccurate  
submissions?

# How much time can we save with PayTic's regulatory reporting?

PayTic dramatically reduces the resource burden of regulatory reporting:

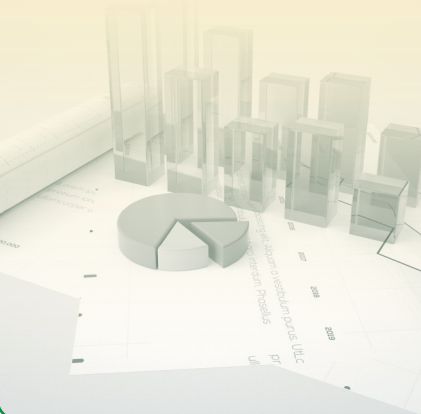
**Weeks of effort reduced to minutes**

of simple review and approval

An illustration featuring a large, metallic alarm clock on the left. To its right, several stylized human figures are shown in motion, some running and some walking, suggesting a sense of urgency and time pressure.

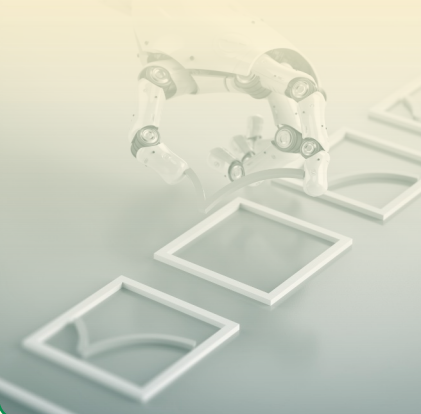
**Progressive report building**

eliminates quarter-end crunch

An illustration showing a 3D bar chart with several bars of varying heights. In the foreground, there are several documents or reports, some with pie charts and text, representing data analysis and reporting.


**Automated data validation**

prevents time-consuming error correction

An illustration of a robotic arm with a gripper holding a document. The arm is positioned over a desk with several other documents, symbolizing automated data validation and error correction.


**Real-time readiness assessment**

eliminates last-minute surprises

An illustration of a hand interacting with a tablet computer. The tablet displays various charts and graphs, representing real-time data monitoring and readiness assessment.

**Complete resource reallocation**

from report preparation to higher-value activities


An illustration of a city skyline with several skyscrapers. Dollar signs are scattered around the buildings, symbolizing financial growth and resource allocation.

# How does PayTic ensure the accuracy of our regulatory reports?

Our platform incorporates multiple layers of validation:


**Continuous data integrity checking**

throughout the quarter




**Anomaly detection algorithms**

that identify potential issues in real-time




**Historical comparison analysis**

to flag unexpected variances




**Pre-submission validation**

against card network requirements



**Complete audit trail**

of all data inputs and changes




# Can PayTic help us comply with changing regulatory requirements?

► **Yes** ◀ PayTic is designed for regulatory adaptability:

**Regular updates**

to reflect changing reporting requirements



**Customizable templates**

to accommodate jurisdiction-specific needs




**Format versioning**

to track requirement changes over time




**Flexible data mapping**

to adjust to new data fields or formats



**Proactive notification**

of upcoming regulatory changes




# How does PayTic prevent fines for late or inaccurate submissions?

Our system provides comprehensive deadline and accuracy management:


**Clear deadline tracking**

with automated reminders

A hand is shown pointing at a calendar on a laptop screen. The calendar has several dates marked with checkmarks, indicating completed tasks or reminders.

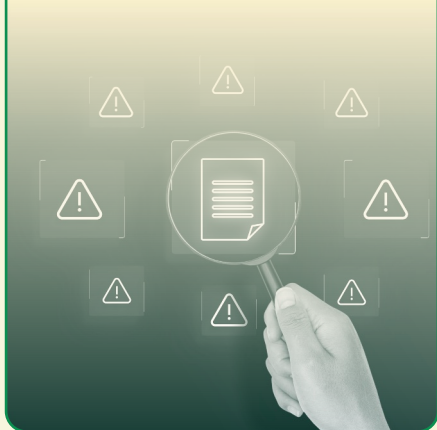
**Submission readiness indicators**

showing report completion status

A hand is pointing at a progress bar on a laptop screen, which shows the completion status of a report.


**Early warning system**

for data anomalies or inconsistencies

A hand is holding a magnifying glass over a document icon. Several warning symbols (triangles with exclamation marks) are scattered around, representing data anomalies or inconsistencies.


**Pre-submission validation**

against network requirements

A hand is typing on a laptop keyboard. A checklist overlay is visible, showing several items with checkmarks, representing validation against network requirements.

**One-click submission**






to eliminate last-minute technical issues

A hand is clicking a puzzle piece icon on a laptop keyboard. The puzzle piece is highlighted, and a cursor is visible, representing a one-click submission process.

# Three Simple Steps to Transform Your Regulatory Reporting Process

## Step 1: Access Your Comprehensive Regulatory Reports Dashboard

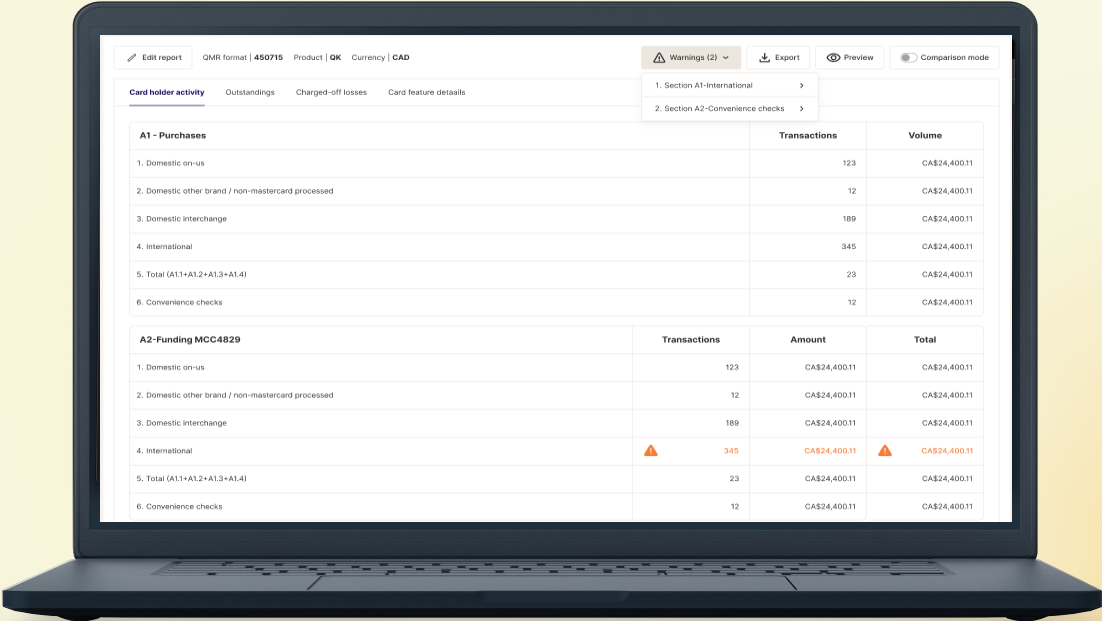
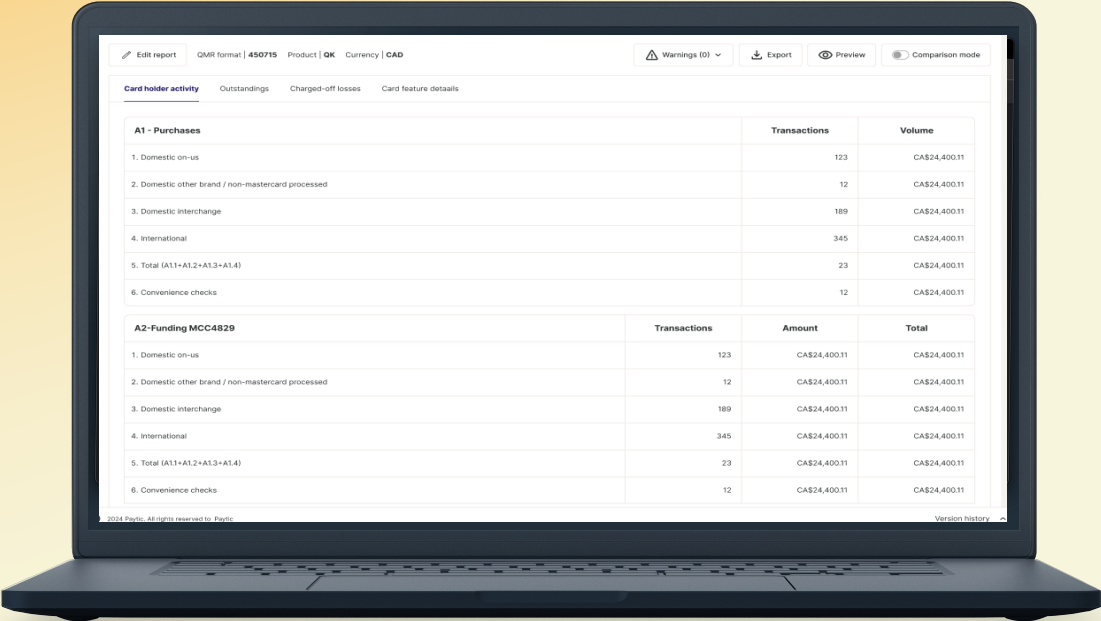
Take control of all your reporting obligations from a single interface:

- View all reporting requirements** by network, BIN, and deadline 
- Track real-time report completion status** throughout the quarter 
- Monitor upcoming deadlines** with clear visual indicators 
- Access submission history** for audit and compliance purposes 
- Generate on-demand reports** for internal reviews 

# Three Simple Steps to Transform Your Regulatory Reporting Process

## Step 1: Access Your Comprehensive Regulatory Reports Dashboard






Take control of all your reporting obligations from a single interface:



# Three Simple Steps to Transform Your Reconciliation Process

## Step 2: Review and Address Data Anomalies Continuously

Identify and resolve potential issues long before submission deadlines:

- Receive automatic notifications** when data anomalies are detected 
- Investigate flagged transactions** with detailed contextual information 
- Resolve data discrepancies** before they impact regulatory compliance 
- Document explanations or adjustments** for audit purposes 
- Verify resolution** with automatic re-validation 

# Three Simple Steps to Transform Your Reconciliation Process

## Step 3: Review and Submit Finalized Reports with Confidence

Complete the submission process with minimal effort and maximum accuracy:

**Review pre-filled, validated reports** with clear completion status



**Conduct final approval** with comprehensive summary data



**Submit directly to networks** without format conversions or system switches



**Receive instant confirmation** of successful submission



**Maintain complete records** of all submissions for regulatory compliance



# Client Success Story: From Quarterly Panic to Confident Compliance

## Challenge:

A regional bank with multiple card programs was struggling with their quarterly regulatory reporting process. Their team spent 2-3 weeks per quarter compiling data from various sources into spreadsheets for QMR and QOC submissions. Reports were frequently submitted late, and the bank had paid over \$150,000 in fines in the previous year for reporting errors and missed deadlines. The process was entirely reactive, with data issues only discovered during the frantic quarter-end compilation.



## PayTic Solution:

Implemented the Scheme Regulatory Reports Module with continuous report building, anomaly detection, and streamlined submission process.

# Client Success Story: From Spreadsheet Chaos to Automated Precision

Results:

<p>Reporting time reduced from <b>2-3</b> weeks to less than <b>1</b> day per quarter</p>	<p><b>100%</b> on-time submission record since implementation</p>	<p>Zero fines for reporting errors or late submissions</p>	<p>Early identification and resolution of data anomalies throughout the quarter</p>	<p>Complete reallocation of staff from report preparation to value-adding activities</p>
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PayTic's Regulatory Reports module transformed what was our most dreaded quarterly exercise into a simple review and approval process. The continuous report building throughout the quarter eliminated the last-minute panic, and the automatic anomaly detection has prevented numerous potential errors. Since implementing PayTic, we've maintained perfect compliance with zero fines, while freeing up our team to focus on strategic initiatives rather than data manipulation

Compliance Director, Regional Bank




# The PayTic Scheme Regulatory Reports Advantage: Why It's Different


## Real-Time Progressive Report Building


Unlike traditional quarterly reporting processes, PayTic provides:

**Continuous compilation** throughout the reporting period 

**Real-time completion status** of all required reports 

**Immediate visibility** into potential issues or anomalies 

**Elimination of quarter-end data crunching** and associated stress 

**Proactive rather than reactive** compliance management 

# The PayTic Scheme Regulatory Reports Advantage: Why It's Different

## Comprehensive Data Validation

Move beyond spreadsheet-based error checking to automated validation:

**Automatic anomaly detection** as data enters the system



**Multi-dimensional validation** against reporting requirements



**Historical pattern analysis** to identify unusual variances



**Clear explanation** of potential compliance issues



**Complete audit trail** of all validations and corrections




# The PayTic Scheme Regulatory Reports Advantage: Why It's Different


## Streamlined Multi-Program Management


Simplify complex regulatory reporting across multiple programs:

**Centralized management** of all reporting obligations 

**Multi-BIN support** for complex institutional structures 

**Program-specific templates** to meet varying requirements 

**Consolidated submission calendar** for all deadlines 

**Unified audit trail** across all programs and submissions 

**Ready to  
Transform  
Your  
Regulatory  
Reporting  
Process?**

▶ **What's Next:**

Schedule a personalized  
demo to see PayTic  
Chargebacks in action  
with your data

**Contact us today at**  
[contact@payticconnect.com](mailto:contact@payticconnect.com)  
or visit [www.payticconnect.com](http://www.payticconnect.com)

