

Reporting Central User Guide

FR 2835a

Quarterly Report of Credit Card Plans

Federal Reserve System

Statistics Function
October 2025

Options for submitting

1. **Text File.** See the File Upload user guide, located within the **Reporting Central General User Guide**, for the steps on how to create a Text file.
2. **Data Entry**

Preparing the File Upload for the FR 2835a

The FR 2835a is comprised of both financial, non-financial and text fields.

Field Values

- Financial data fields can have either positive, zero, or null values. All dollar amounts are to be reported in thousands of dollars, exclusive of dollar signs and commas. This applies to Items 3-6.
- Numeric values (interest rates) are to be reported as a percentage to two decimal places. They can have either positive, zero, or null values. Zero should only be submitted for any items that have a value of zero value. Null values should be submitted for any item that does not apply to the institution. This will only apply to one item, Item 1 "Average nominal finance rate (%), all accounts" (QRCC7164).
- Non-financial data is not a dollar amount and therefore not reported in thousands. This will only apply to Item 2 "Total number of accounts" (QRCC8602) which should be reported as a whole number.

Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed see the table below. Reporting Central uses the MDRM to identify individual report items in the file upload.

Field Character Limits

Report Form Line Number	Item	8-character MDRM	Field Length
Financial Data Items			
1	Average nominal finance rate, all accounts	QRCC7164	12
2	Total number of accounts	QRCC8601	12
3	Total finance charges billed in period	QRCC8602	12
4	Total balances on which finance charges are computed (average daily balances) for accounts with finance charges	QRCC8603	12
5	Total ending balances (new balances) for all accounts	QRCC8604	12
6	Total ending balances (new balances) for accounts with finance charges	QRCC8658	12
Text Items			
Name and Address of Respondent			
Cover Page	Name	QRCC9017	72
Cover Page	Street Address	QRCC9028	72
Cover Page	City	QRCC9130	72
Cover Page	State	QRCC9200	30
Cover Page	Zip	QRCC9220	30
Person to be Contacted Concerning This Report			
Cover Page	Name	QRCC8901	72
Cover Page	Area/Phone Number/Extension	QRCC8902	30
Cover Page	Email Address	QRCC4086	72

Line Number	Item	8-character MDRM	Field Lengt	Field Type
Financial Data Items				
1	Average nominal finance rate, all accounts	QRCC7164	12	Numeric
2	Total number of accounts	QRCC8601	12	Non-Financial
3	Total finance charges billed in period	QRCC8602	12	Financial
4	Total balances on which finance charges are computed (average daily balances) for accounts with finance charges	QRCC8603	12	Financial
5	Total ending balances (new balances) for all accounts	QRCC8604	12	Financial
6	Total ending balances (new balances) for accounts with finance charges	QRCC8658	12	Financial
Text Items				
Name and Address of Respondent				
Cover Page	Name	QRCC9017	72	Text
Cover Page	Street Address	QRCC9028	72	Text
Cover Page	City	QRCC9130	72	Text
Cover Page	State	QRCC9220	30	Text
Person to be Contacted Concerning This Report				
Cover Page	Name	QRCC8901	72	Text
Cover Page	Area/Phone Number/Extension	QRCC8902	30	Text
Cover Page	Email Address	QRCC4086	72	Text