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Responsibilities and Roles

RESPONSIBILITIES

Credit reporting information is sensitive data. The issues of accuracy and completeness of information and fairness to consumers are not just a concern of the consumer reporting agencies; credit grantor participation is also required. Federal and state laws already regulate certain aspects of credit reporting. In order to protect your ability to conduct business without the further intervention of external forces, you must participate in the accuracy process.

Both credit grantors and consumers depend on consumer reporting agencies to acquire and maintain accurate credit histories. This can only be accomplished if the provider of consumer data understands the tools that are available and adheres to the standards for credit reporting.

The purpose of this guide is to document this very important process and includes:

- Industry Standards
- Metro 2 Format
- Metro 2 Implementation Checklist
- Automated Universal Data Process
- Automated Consumer Dispute Verification

The Metro Format Task Force strongly encourages you to make the fullest use of the tools and procedures outlined in this guide, and to contact the consumer reporting agencies at any time for whatever assistance you may need.

Responsibilities and Roles

ROLES

Associated Credit Bureaus, Inc. (ACB)

An international trade association representing the consumer credit, mortgage reporting, employment and tenant screening and collection service industries. Headquartered in Washington, DC, ACB provides legislative assistance and a lobbying function to its members, and works with the consumer reporting agencies to establish standards for the consumer reporting industry.

For more information about ACB, visit their website at www.acb-credit.com.

Consumer Reporting Agencies

Individual companies that collect, store, maintain and distribute information on consumer credit history.

For more information about the agencies, visit their websites at:

www.equifax.com
www.experian.com
www.innovis-cbc.com
www.transunion.com

Metro Format Task Force

Despite the competitive and organizational barriers within the credit industry, the consumer reporting agencies continue to work together to develop, maintain and enhance an industry-standard reporting format. The task force's mission is to provide a standardized method for the reporting of accurate, complete and timely data.

The Metro Format Task Force is comprised of representatives from Equifax, Experian, Innovis and Trans Union and is supported by the ACB.

For information specific to data reporting, click on the Data Providers option at www.acb-credit.com.

ACDV Task Force

This group maintains an industry-wide automated consumer dispute resolution system, which is required by the Fair Credit Reporting Act (FCRA) section 611 (a) (5) (D). This task force also meets through the auspices of ACB and includes representatives from Equifax, Experian, Innovis and Trans Union.

Responsibilities and Roles

Data Furnisher

Company who provides consumer credit accounts receivables to one or more consumer reporting agency.

Duties of furnishers are described in FCRA (section 623). See <http://www.ftc.gov/os/statutes/fcra.pdf> for additional information.

Federal Trade Commission (FTC)

Under the FCRA (section 621), the FTC is charged with enforcing and interpreting the Fair Credit Reporting Act. As such, they issue staff opinion letters, press releases and consumer educational materials. More information can be found on the Internet at <http://www.ftc.gov/os/statutes/fcrajump.htm>.

Automated Data Reporting

ADVANTAGES OF THE METRO 2 FORMAT

- Accepted by all consumer reporting agencies, the Metro 2 Format enables the reporting of accurate, complete and timely credit information.
- Meets all requirements of the Fair Credit Billing Act (FCBA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA) and all applicable state laws.
- When all data fields are used accurately and reported each month, compliance with legislation is ensured.
- Allows credit information to be added and mapped to the consumer's file with greater consistency.
- Allows complete identification information to be reported for each consumer (including co-debtor, co-signer, etc.) each month which improves the ability of the consumer reporting systems to match to the correct consumer.
- Accommodates cycle reporting of data, which allows more timely updating of the credit file.
- Accommodates additional information not provided in other formats used for reporting credit information:
 - Full four digit year
 - New data elements
 - Consumer-specific ties
 - Expanded functionality
- The Payment History Profile (up to 24 months) makes it possible for the credit grantor to supply automated updates/corrections for the file rather than costly manual updates/corrections, and reduces consumer disputes.
- Flexibility of the format provides for future enhancements.

Reporting in the Metro 2 Format greatly benefits the credit grantor, the consumer reporting agencies and your customer, the consumer.

Automated Data Reporting

INDUSTRY REPORTING STANDARDS

An industry standard for reporting consumer accounts will ensure the integrity and consistency of the credit information being reported.

- All accounts must be reported on a monthly basis.
- A final Account Status Code must be reported when the accounts are ultimately paid or closed.
- If reporting by cycles, all accounts must be reported at the close of each cycle.
- When reporting delinquent accounts, the “Industry Standard for Reporting Account Delinquency” must be followed.

INDUSTRY STANDARD FOR REPORTING ACCOUNT DELINQUENCY

The “clock” for a 30-day delinquency starts 30 days after the **due date**, as opposed to the billing date.

The following example tracks an account history for four months, specifying the Metro 2 Account Status Code that should be reported.

Billing Dates	Jan. 1	Feb. 1	Mar. 1	Apr. 1
Bills Received	1	2	3	4
Payments Past Due	0	1	2	3
Age from Due Date	0	1	31	61
Age from Billing Date	0	30	60	90
Metro 2 Status Code	11	11	71	78

Definitions:

Metro 2 Status Code 11	0 – 29 days past due date
Metro 2 Status Code 71	30 – 59 days past due date
Metro 2 Status Code 78	60 – 89 days past due date

MAINTAINING INTEGRITY AND CONSISTENCY OF CREDIT INFORMATION

Once information is reported accurately, it is important that data furnishers not ask for a subsequent change in the history payment record unless the payment history is inaccurate.

- Consumer credit history information will be reported in a factual, precise and objective manner.
- Only inaccurately reported accounts should be deleted. Paid derogatory accounts, such as collections or charge offs, should be reported as paid; they should not be deleted.

Automated Data Reporting

- Requests by consumers for reverification of challenged information must be processed promptly.
- Unless an error is discovered, the consumer will be advised that the factual credit history will continue to be reported.

Asking for exceptions to the standards jeopardizes the integrity of the data.

Correction Process

THE CORRECTION PROCESS

From time to time, you will find it necessary to correct erroneous information you have reported to the consumer reporting agencies. The discovery of errors may come about as a result of consumer contact or through internal processes.

Communication of the corrections to the consumer reporting agencies can be accomplished in one of the following ways:

- Automated File Maintenance is the recommended method because the reporting mechanism is already in place, it's cost-efficient, consistent and timely.
- The Automated Universal Data Process or Universal Data Form should be used to make corrections that are not supported by your internal automated reporting system.

Reporting errors must be corrected promptly in order to comply with the Fair Credit Reporting Act [section 623 (a) (2) (b)].

Correction Process

AUTOMATED FILE MAINTENANCE

Payment History Profile

Up to 24 months of payment history can be corrected by reporting the Payment History Profile.

Refer to Field Definitions - Base Segment field #18 and to Exhibit 5 in the Metro 2 Format section for complete reporting rules and examples.

Correction Indicator

Set this indicator to '1' to replace the most recently reported update for the same reporting time period.

Refer to Field Definitions - Base Segment field #4 in the Metro 2 Format section for complete reporting rules and an example.

AUTOMATED UNIVERSAL DATA PROCESS

The Automated Universal Data (AUD) process on the GE Information Services Credit Community Network Service (CCNS) works as follows:

- Each consumer reporting agency and data furnisher has its own electronic mailbox on the network.
- Each consumer reporting agency and data furnisher has its own personal computer that utilizes AUD software, which follows the AUD Standard Format.
- When a consumer contacts a data furnisher and requests a change of information that has been previously reported, the data furnisher researches the account. If the data furnisher verifies that the information in question needs to be changed, the company will use the AUD software to document the proper identifying information and the update to be made to the consumer's credit file.
- The data furnisher dials into CCNS, using local telephone numbers previously supplied, and transmits the updated information to the consumer reporting agencies' electronic mailboxes.
- Based on the repositories (Equifax, Experian, Innovis, Trans Union) to which the data furnisher reports, the software will interact with the network to forward the AUD only to the appropriate electronic mailboxes.

Correction Process

- The AUD transaction charge covers the transmission of one (1) transaction to all preselected repositories. The data furnisher will be billed by GEIS for each AUD transaction.
- The consumer reporting agencies retrieve the AUD from their mailboxes and update the consumers' files accordingly.
- **To complete the process, when a change has been made, data furnishers must also update their internal records to avoid re-reporting incorrect information.**

BENEFITS OF AUD OVER MANUAL UNIVERSAL DATA FORMS

Several benefits of using AUD instead of manual Universal Data Forms are:

- **3 for 1 Feature** – If you change a tradeline because your customer calls you directly, AUD process will automatically send copies of your update (AUD) to all the consumer reporting agencies to which you originally reported the data. This notification is required by the Fair Credit Reporting Act. [See section 623 (a) (2) (B)] Your operators won't have to worry about making compliance decisions.
- **Cost** – Each AUD costs less than a first class postage stamp to send. And, the Post Office won't make 3 other copies for you!
- **No Illogical Conditions** – Information within an update must be complete and logical. A paper UDF has no control over the quality or completeness of the information that is entered into individual fields, but an AUD does.

Consumer Dispute Process

CONSUMER DISPUTE PROCESS

The Fair Credit Reporting Act guarantees consumers the right to dispute information that has been previously reported to consumer reporting agencies. (See sections 611 and 623).

The consumer may initiate his or her dispute at a consumer reporting agency (Equifax, Experian, Innovis or Trans Union), one of the affiliates of that repository, or a reseller of consumer reports.

Regardless of the source at which the dispute originates, the data furnisher must respond. (See Federal Trade Commission interpretation letter of July 1999 <http://www.ftc.gov/os/1999/9908/faresletterfinal.htm>).

The law also describes these duties of data furnishers specific to the consumer dispute process:

- Conduct an investigation with respect to the disputed information.
- Review all relevant information provided by the consumer reporting agency.
- Report the results of the investigation to the consumer reporting agency.
- If the investigation finds that the information is incomplete or inaccurate, report those results to all other consumer reporting agencies to which the data provider furnished the information.

The law also mandates a deadline for the completion of the investigation, review, and reporting of the investigation results. This process shall be completed within a 30-calendar day period that begins when the consumer contacts the consumer reporting agency. (See sections 623 (b) (2) and 611 (a) (1).)

AUTOMATED CONSUMER DISPUTE VERIFICATION (ACDV)

In compliance with FCRA section 611 (a) (5) (D), the consumer credit reporting industry maintains an automated dispute resolution system. This system, called ACDV, is available for use by all data furnishers.

The industry began a reengineering process in 1997, and expects to announce ACDV Phase 3 before July 2001.

Consumer Dispute Process

ACDV WORKFLOW

The ACDV process on GE Information Service's Credit Community Network Service (CCNS) works as follows:

- Each consumer reporting agency and data furnisher has an electronic mailbox.
- When a consumer contacts a consumer reporting agency with a dispute, the agency transmits the disputed information to the data furnisher's mailbox.
- The data furnisher accesses the network and retrieves the disputed data using PC application software.
- The data furnisher researches the disputed account, and transmits a response back to the consumer reporting agency's mailbox. If the information is verified as correctly reported, the response goes only to the consumer reporting agency that initiated the dispute. If the information is changed or updated, the ACDV process automatically sends copies of the changes to the other consumer reporting agencies to which the furnisher had previously provided the information.
- The consumer reporting agencies retrieve responses from their mailboxes, update the credit files accordingly and respond back to the consumers.
- **To complete the process, when a change has been made, data furnishers must also update their internal records to avoid re-reporting incorrect information.**

BENEFITS OF ACDV OVER MANUAL CONSUMER DISPUTE VERIFICATION FORMS

- **Automated Carbon Copies** – If you change a tradeline in response to a consumer reporting agency-generated consumer dispute, the ACDV process will send copies of the dispute and response to each of the consumer reporting agencies to which you originally reported the data. This notification is required by the Fair Credit Reporting Act, and the software does it automatically. (See section 623 (b) (1) (D).) Also, by sending the information to all consumer reporting agencies which have it, you pre-empt future disputes, thus reducing your costs. Finally, credit data is more accurate at all the agencies to which you report, saving frustration for your customer.

Consumer Dispute Process

- **Cost** — Each ACDV transaction costs less than a first class postage stamp.
- **No Illogical Conditions** — When a consumer reporting agency sends out an “It’s not my account” dispute, they need reverification about the consumer’s identifying information. The software edits require that the dispute be answered accurately. In other words, if you get an “It’s Not Mine” you cannot answer with “Update Balance.”
- **Fast Response Time** — For the calendar year 1999, nearly 75% of all automated consumer disputes were answered in 10 days or less.

CONSUMER DISPUTE VERIFICATION FORMS

Directions for use of the manual Consumer Dispute Verification forms are provided for customers that have chosen not to automate their CDV processing through the ACDV system.

- The consumer reporting agency requesting reverification is identified on the upper left hand corner of the dispute.
- The consumer’s account number is displayed below the consumer reporting agency’s address.
- The FCRA mandates a deadline for CDV responses. The due date is listed on the form.
- Consumer identifying information is provided.
- The reason(s) the consumer gave for disputing this account is detailed on the form. **If this reason(s) is not specifically answered, the account may be deleted by the consumer reporting agency.**
- Space is provided for the data furnisher to reverify each piece of the consumer’s identifying information. **If the consumer is disputing ownership of the account (“It’s not mine”) sufficient identifying information must be provided for the consumer reporting agency to continue to report the account.**
- The form allows for a comparison of the information that was previously reported to the consumer reporting agency and what is now showing on the data furnisher’s accounts receivable system.

Consumer Dispute Process

- **The reinvestigation must be completed within the time period allotted by law, therefore ACB recommends that all disputes be responded to within 7 days of receipt.**
- After the investigation is completed, the data furnisher must complete the CDV form with an authorized signature and telephone number and return it to the consumer reporting agency that sent it.
- If information is changed or corrected on the CDV form, the data furnisher must provide copies of the form to all consumer reporting agencies to which it regularly reports information. Failure to do so violates FCRA section 623 (b) (1) (D).
- **The data furnisher must also update its internal accounts receivable system, to avoid re-reporting erroneous information.**

Child Support Reporting

GENERAL REPORTING GUIDELINES

The Child Support Enforcement Program was established in 1975 under Title IV-D of the Social Security Act, to help state and local agencies locate absent parents and to collect child support from parents legally obligated to pay.

Child support obligations are renewable from month to month. Although each monthly payment satisfies that month's obligation, the next month immediately begins a new obligation, to be satisfied by the next payment. The entire support obligation is not considered satisfied until the child reaches the age of majority or emancipation, or the statute of limitations for that state has been reached.

- Report data in the standard Metro 2 Format, including the Header Record.
- Report full file on a monthly basis.
- Report the complete name, social security number, and address of the obligor.
- Report the phone number and birth date, when available.
- An acceptable reason for deleting accounts is when Child Support cases are withdrawn by the courts.
- In the Identification Number field, report the internal code that identifies the child support agency where the information is verified.
- All parties reporting credit information must comply with the Fair Credit Reporting Act and any applicable state laws.
- All parties reporting credit information must respond to consumer inquiries.

Note: The guidelines contained in this document are specific to your industry and should be used in conjunction with the specifications in the Metro 2 Format. Refer to the Metro 2 Format for detailed information on segments and field information.

CHILD SUPPORT REPORTING GUIDELINES

1. State agencies **that are able to age the accounts** should report the following Account Status Codes (Base Segment, Field 17A) :

Status 11

Reported for all open, current accounts, and for cases that have been brought current. Use this status when the child, or youngest child (in the case of multiple children), has **not** yet reached the age of majority or emancipation, or the statute of limitations for judgments in that state has not been reached.

Status 13*

Reported when the Office of Child Support Enforcement rates this case "satisfied." Use this status when the child, or youngest child (in the case of multiple children), **has** reached the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

Status 62

Reported when the Office of Child Support Enforcement rates this case as "satisfied" and the account was previously a collection. Use this status when the child, or youngest child (in the case of multiple children), **has** reached the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

Statuses 71, 78, 80, 82–84

Reported to reflect the appropriate stage of delinquency (30 days to 180 or more days past the due date).

Status 93

Reported when the Office of Child Support Enforcement rates this case as in collections. If a Status 93 is reported, the account should be reported with a Special Comment "CS" each month in order to overlay the purge date. Special Comment "CS" is reported only until the child or youngest child reaches the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

Status DA

Reported when a Child Support case is withdrawn by the courts. The action taken by the consumer reporting agencies is to delete the account from their files.

Status 05*

Reported when the child support case is transferred to another state because of the relocation of the obligor. This usually occurs with a URESA (Uniform Reciprocal Enforcement Support Act) account. The state agency is responsible for notifying another agency when the account is being transferred to their jurisdiction.

**When the Account Status is 05 or 13, the Payment Rating must also be reported.*

Report the Payment History Profile, which provides up to 24 months of payment history, in order for the agency to control and maintain the payment history.

CHILD SUPPORT REPORTING GUIDELINES

State agencies **that are unable to age the accounts** should report the following Account Status Codes (Base Segment, Field 17A) :

Status 11

Reported for all open, current accounts, and for cases that have been brought current. Use this status when the child, or youngest child (in the case of multiple children), has **not** yet reached the age of majority or emancipation, or the statute of limitations for judgments in that state has not been reached.

Status 13*

Reported when the Office of Child Support Enforcement rates this case "satisfied" and the account was previously reported as current. Use this status when the child, or youngest child (in the case of multiple children), **has** reached the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

Status 62

Reported when the Office of Child Support Enforcement rates this case "satisfied" and the account was previously a collection. Use this status when the child, or youngest child (in the case of multiple children), **has** reached the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

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Reported when the Office of Child Support Enforcement rates this case as in collections. If a Status 93 is reported, the account should be reported with a Special Comment "CS" each month in order to overlay the purge date. Special Comment "CS" is reported only until the child or youngest child reaches the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

Status DA

Reported when a Child Support case is withdrawn by the courts. The action taken by the consumer reporting agencies is to delete the account from their files.

Status 05*

Reported when the child support case is transferred to another state because of the relocation of the obligor. This usually occurs with a URESA (Uniform Reciprocal Enforcement Support Act) account. The state agency is responsible for notifying another agency when the account is being transferred to their jurisdiction.

** When the Account Status is 05 or 13, the Payment Rating must also be reported.*

CHILD SUPPORT REPORTING GUIDELINES

2. Portfolio Type (Base Segment, Field 8) — O (Open)
3. Account Type Codes (Base Segment, Field 9)
 - 50 — Family Support
 - 93 — Child Support
4. Date Opened (Base Segment, Field 10) — the date the case was initiated with the state agency
5. Highest Credit or Original Loan Amount (Base Segment, Field 12) — zero
6. Terms Duration (Base Segment, Field 13) — 001
7. Scheduled Monthly Payment Amount (Base Segment, Field 15) — the monthly debt obligation of the obligor
8. Special Comment Codes (Base Segment, Field 19) — Any Special Comment Code can be reported on accounts that do not require Special Comment Code CS.

Refer to Exhibits 6 and 7 in the Metro 2 Format for descriptions of Special Comment Codes.

9. Compliance Condition Codes (Base Segment, Field 20) — Report Compliance Condition Codes in conjunction with Account Status Codes and Payment Ratings when comments are required for legal compliance.

Refer to the Metro 2 Format Field 20 Definition for descriptions of Compliance Condition Codes.

10. Current Balance (Base Segment, Field 21) — the total amount due from outstanding support payments. This amount must equal, at a minimum, one Scheduled Monthly Payment Amount.
11. Amount Past Due (Base Segment, Field 22) — the total amount in arrears
12. FCRA Compliance/Date of First Delinquency (Base Segment, Field 25) — the activity date

The FCRA Compliance/Date of First Delinquency must freeze when the child, or youngest child (in the case of multiple children), reaches the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

13. ECOA Code (Base Segment, Field 37) — 1 (individual) on all records
14. Consumer Information Indicator (Base Segment, Field 38) — Report code T (Credit Grantor Cannot Locate Consumer) and code U (Consumer Now Located) when appropriate.

Third Party Collection Agency/ Debt Purchaser/ Factoring Company Reporting

GENERAL REPORTING GUIDELINES

A Third Party Collection Agency is a company or individual who specializes in collecting outstanding debts for other businesses or individuals. A Debt Purchaser/Factoring Company is a company or individual who purchases accounts with the intent of collecting debts owed.

- Report data in the standard Metro 2 Format, including the Header Record.
- Report at least on a monthly basis.
- Report the complete name, address and social security number of the legally liable consumer(s), using J2 Segments for reporting secondary names.
- The first time you report to the consumer reporting agencies, report your entire file. On subsequent updates, report the entire file, or at a minimum, newly opened accounts, paid accounts, and accounts which have had changes since the previous reporting period.
- Report paid in full collection accounts before purging the accounts from your internal collection system.
- **Do not delete paid in full collection accounts.**
- Acceptable reasons for deleting accounts are:
 - Accounts which have been canceled and returned to creditor.
 - Accounts which have been forwarded or sold to another entity.
 - Accounts reported in error.
- All parties reporting credit information must comply with the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), any applicable state laws and regulatory authorities.
- The Date of First Delinquency is used to comply with FCRA sections 605 and 623 (obsolescence period). See page 10-4 of this document for detailed reporting requirements.
- In the Identification Number field, report the internal code that identifies the third party collection agency/debt purchaser/factoring company where information is verified.
- All parties reporting credit information must respond to consumer inquiries.

THIRD PARTY COLLECTION AGENCY/DEBT PURCHASER/FACTORING COMPANY REPORTING GUIDELINES

Note: The guidelines in this document are specific to your industry and should be used in conjunction with the specifications in the Metro 2 Format. Refer to the Metro 2 Format for detailed information on segments and field information.

THIRD PARTY COLLECTION AGENCY/DEBT PURCHASER/FACTORING COMPANY REPORTING GUIDELINES

1. Consumer Account Number (Base Segment, Field 7)
 - Report the individual's complete and unique account number as extracted from your file.
 - If the account number changes, report the L1 Segment. See field definitions in the Metro 2 Format.

Note: Notify your consumer reporting agencies the first time this situation occurs.
2. Portfolio Type (Base Segment, Field 8) — O (Open)
3. Account Type Codes (Base Segment, Field 9)
 - 48 — Collection Agency/Attorney
 - 77 — Returned Check
 - 0C — Factoring Company Account (includes Debt Purchasers)
4. Date Opened (Base Segment, Field 10) — the date the account was placed/assigned to the third party collection agency or purchased by the debt purchaser/factoring company. When reporting returned checks, provide the date the check was written.
5. Highest Credit or Original Loan Amount (Base Segment, Field 12) — original assigned amount as of the date placed, assigned or purchased. When reporting returned checks, report the original amount of the check, excluding fees and interest.
6. Terms Duration (Base Segment, Field 13) — 001
7. Account Status Codes (Base Segment, Field 17A) — report **only** the following:
 - 93 — Account assigned to internal or external collections.
 - 62 — Paid in full, was a collection account.
 - DA —Delete account.

Acceptable reasons for deleting accounts are:
 - Accounts which have been canceled and returned to creditor.
 - Accounts which have been forwarded or sold to another entity.
 - Accounts reported in error.

Do not delete paid in full collection accounts.
8. Billing Date (Base Segment, Field 24) — master file activity date

THIRD PARTY COLLECTION AGENCY/DEBT PURCHASER/FACTORING COMPANY REPORTING GUIDELINES

9. FCRA Compliance/Date of First Delinquency (Base Segment, Field 25) — the date of the first delinquency **with the original creditor** that led to the account being placed for collection or sold. If this date is not available, use the date the account was opened with the original credit grantor.

Example:

Credit Grantor Reports:

Status Code	Definition	Activity Date	Date of First Delinquency
11	Current	January	Zero-fill
71	30 days past the due date	February	02/28/1999
78	60 days past the due date	March	02/28/1999
80	90 days past the due date	April	02/28/1999
82	120 days past the due date	May	02/28/1999
83	150 days past the due date	June	02/28/1999

Account is assigned to collection agency or sold to debt purchaser/factoring company.

Collection Agency/Debt Purchaser/Factoring Company Reports:

Status Code	Definition	Activity Date	Date of First Delinquency
93	Collection	August	02/28/1999
93	Collection <i>Consumer agrees to a repayment plan. First payment is received by collection agency/debt purchaser/factoring company or credit grantor's internal collection department.</i>	September	02/28/1999
93	Collection <i>Consumer continues to make payments. Balance amount is reported as decreasing.</i>	October	02/28/1999
62	Paid collection account <i>Balance amount is reported as zero.</i>	November	02/28/1999

Notes: The FCRA Compliance/Date of First Delinquency does not change due to subsequent repayment agreements.

When reporting returned checks, report the date the check was returned for nonsufficient funds. If not available, report the date of the check.

THIRD PARTY COLLECTION AGENCY/DEBT PURCHASER/FACTORING COMPANY REPORTING GUIDELINES

10. Report Compliance Condition Codes (Base Segment, Field 20) and Special Comments (Base Segment, Field 19) in conjunction with Account Status Codes to further define the accounts.

Examples:

Compliance Condition Code XB (Account information disputed by consumer) could be reported with Account Status Code 93.

Special Comment AU (Account legally paid in full for less than the full balance) could be reported with Account Status Code 62.

11. Current Balance (Base Segment, Field 21) — balance amount, which may include fees and interest, depending on state and federal laws. If payments are made, the Balance amount should decrease accordingly.
12. ECOA Code (Base Segment, Field 37; J2 Segment, Field 10) — used to designate an account as joint, individual, etc. in compliance with the Equal Credit Opportunity Act (ECOA).

Note: Authorized users (ECOA Code 3) should not be reported because they are not contractually liable.

13. Consumer Information Indicator (Base Segment, Field 38 and J2 Segment, Field 11) — used to specify that a consumer has filed bankruptcy or a consumer cannot be located. Refer to Exhibit 9 in the Metro 2 Format for a list of available indicators.

If accounts have been discharged through Chapter 7, 11, or 12, the Current Balance and Amount Past Due must be reported as zero.

14. Report the K1 Segment, which contains the name of the original creditor and the creditor's classification. When reporting returned checks, report the name of the payee in the Original Creditor Name field.

Notes: Refer to the guidelines for the K1 Segment in the Metro 2 Format. ACB policy and some state laws stipulate that the original creditor must be identified. The purpose of reporting the original creditor name is to help consumers identify the source of accounts when they appear on credit reports. Without the original creditor names, consumers may not know what the accounts represent.

Federal law stipulates that the name of the payee must be identified when reporting returned checks.

15. The following Base Segment fields are not applicable and may be blank- or zero-filled:
 - Cycle Identifier (Field 6)
 - Credit Limit (Field 11)
 - Terms Frequency (Field 14)
 - Scheduled Monthly Payment Amount (Field 15)
 - Payment Rating (Field 17B)
 - Original Charge-off Amount (Field 23)

Student Loan Reporting

GENERAL REPORTING GUIDELINES

Reporters of student loan information include lenders, servicers, secondary markets, guaranty agencies, collection agencies and the U.S. Department of Education.

The following reporting guidelines refer to all reporters of student loan information:

- Report data in the standard Metro 2 Format, including the Header Record.
- Report on a monthly basis.
- Report all open accounts monthly.
- Report transferred, paid, and government claim accounts at the end of the month in which they occur.
- Report the complete name, address and social security number of the consumer.
- In the Identification Number field, report the internal code that identifies the lender, servicer, secondary market, or guarantor where information is verified.
- All parties reporting credit information must respond to consumer inquiries.

Note: The guidelines in this document are specific to your industry and should be used in conjunction with the specifications in the Metro 2 Format. Refer to the Metro 2 Format for detailed information on segments and field information.

LENDER/SERVICER/SECONDARY MARKET REPORTING GUIDELINES

1. Account Type Code (Base Segment, Field 9) — 12 (Education Loan) for all accounts
2. Terms Duration (Base Segment, Field 13) — report monthly terms while the loan is in repayment

Terms Duration for loans in “initial school period” and a “grace period” should be blank filled since there are currently no terms. For loans in “forbearance”, report the terms that have been set for interest payments only.

3. Account Status Codes (Base Segment, Field 17A)

- 11 — Open account in good standing

Note: Do not report loans until the monies are disbursed to the student.

- 11 with Terms Frequency D and Payment History Profile Character B — Open account/payments deferred/account was never in repayment
- 11 with Terms Frequency D and Payment History Profile Character D — Open account/payments deferred/account was previously in repayment

Notes: Terms Frequency Code D should be used with Account Status Code 11 to show that payments are not currently being made (e.g., deferment, grace period, forbearance), but there is a future payment obligation.

Do not include deferred student loans in calculation of delinquency logic. Report an Amount Past Due = 0.

- 71, 78, 80, 82–84 — the appropriate stage of delinquency (30 days to 180 or more days past the due date)
- 13 — Closed/paid/zero balance account

Notes: For paid accounts, report the Date Closed. Also, report both the Current Balance and the Amount Past Due as zero.

When reporting Account Status Code 13, the Payment Rating must also be reported.

- 88 — Claim filed with government for insured portion of balance on defaulted loan

Notes: If Status Code 88 is reported but reversed after government review, report the account as Status Code DA to delete the account. The following month, report the account with the original Date Opened, the original Consumer Account Number, and the actual status. If valid payment history is available, it can be reported in the Payment History Profile.

Status 88 should be reported for the situation called “non-matriculate,” in which the student never enrolled. The claim is filed immediately.

When reporting Account Status Code 88, the Payment Rating must also be reported.

- 05 with Special Comment Code AT — Account closed due to transfer. (Does not include transferred to a servicer, unless that servicer is the new holder of the note.)

LENDER/SERVICER/SECONDARY MARKET REPORTING GUIDELINES

Notes: The Current Balance and Amount Past Due should be reported as zero.

When reporting Account Status Code 05, the Payment Rating must also be reported.

4. Payment History Profile (Base Segment, Field 18) — Provides up to 24 months of payment history. For deferred loans, report the Grid Character B for loans that have never been in repayment, and report Grid Character D for loans that were previously in repayment.

Example of Payment History Profile for a loan reaching government claim status:

Account Status Code 88, Payment Rating = 6
Billing Date = 01/31/2000; Date of First Delinquency = 01/31/1999
Payment History Profile = 665432111111000000000000

In the above example, the Payment History Profile represents, from left to right, 12/31/1999 through 01/31/1998. The 0's indicate the account was current from 1/31/1998 through 12/31/1998. The account became 30 days delinquent in 01/31/1999 and progressed to 180 days delinquent through 12/31/1999. A government claim was filed in 01/31/2000, resulting in the Status Code 88.

Note: It is important that the Payment History Profile be reported in order for the lender to control and maintain the payment history.

5. Compliance Condition Codes (Base Segment, Field 20) and Special Comments (Base Segment, Field 19)

Report in conjunction with Account Status Codes to further define the accounts.

Examples:

- Special Comment AT (Account Closed due to Transfer) —with Account Status Code 05—when an account is sold to another lender.
 - Special Comment BT (Principle deferred/Interest payment only)—for loans in forbearance
 - Compliance Condition Code XB (Account information disputed by consumer) could be reported with Account Status Code 88.
6. FCRA Compliance/Date of First Delinquency (Base Segment, Field 25) — report the date as described in the Metro 2 Format.
 7. Consumer Information Indicators (Base Segment, Field 38; J1 Segment, Field 11; J2 Segment, Field 11) – used to specify that a consumer has filed bankruptcy or a consumer cannot be located. Refer to Exhibit 9 in the Metro 2 Format for a list of available indicators.

If accounts have been discharged through Chapter 7, 11 or 12, the Current Balance and Amount Past Due must be reported as zero.

8. Deferred Payment Start Date (K4 Segment, Field 3) — report for deferred loans.
9. L1 Segment — report one time when account numbers change due to an account acquisition or internal account number change.

For Multiple Disbursements of the Same Loan:

LENDER/SERVICER/SECONDARY MARKET REPORTING GUIDELINES

- Combine multiple disbursements into a single account.
- Retain the original Consumer Account Number.
- Retain the original Date Opened of the first disbursement.
- Increase the Original Loan Amount, Current Balance, and Scheduled Monthly Payment Amount (when in repayment) to include totals for all disbursements.

Example: If the loan is for \$10,000 and the first disbursement is for \$2,000, report the Original Loan Amount field as \$2,000. As additional disbursements are made, increase the Original Loan Amount field to include additional disbursements.

- Change Terms Duration if appropriate.

For Multiple Loans:

- Multiple loans must be reported as separate accounts.
- When multiple loans are consolidated, report the new loan as Account Status Code 11 and each multiple loan as Account Status 13, with the appropriate Payment Rating.

For Loans Transferred in from Another Lender:

- If the previous reporter's Consumer Account Number is available, report the L1 Segment to change the Consumer Account Number. The Base Segment should contain the previous reporter's Consumer Account Number, and the L1 Segment should contain the reporter's New Consumer Account Number. The L1 Segment should only be reported the first time the new account number is reported.
- Retain the previous lender's Date Opened.
- Report the K2 Segment (Portfolio Purchased From) at least one time, to show the name of that lender and avoid confusion for the consumer.

Example: If XYZ Bank buys accounts from ABC Bank, XYZ Bank or their servicer should report a K2 Segment containing ABC Bank.

Note: Notify your consumer reporting agencies the first time this situation occurs, for testing purposes.

LENDER/SERVICER/SECONDARY MARKET REPORTING GUIDELINES

For Loans Reported by a Servicer:

- The Identification Number should refer to the current holder of the note.

Note: Verification of accounts will be done with the servicer.

For Loans that are Forgiven when a School Closes:

- Report Account Status Code DA to delete the account.

For Loans that are Forgiven when a Student becomes Disabled:

- If the loan had been in repayment prior to the student becoming disabled, report Account Status Code 13, Payment Rating 0, Current Balance 0, and Amount Past Due 0 to indicate a paid/closed account, along with the appropriate Date Closed.
- If the loan had never been in repayment, report Account Status Code DA to delete the account.

For Loans that are Forgiven due to “Teacher Forgiveness”:

- If the loan had been in repayment prior to being forgiven, report Account Status Code 13, Payment Rating 0, Current Balance 0 and Amount Past Due 0 to indicate a paid/closed account, along with the appropriate Date Closed.
- If the loan had never been in repayment, report Account Status Code DA to delete the account.

For Loans that were Falsely Certified:

- Report Account Status Code DA to delete the account.

GUARANTY AGENCY/U.S. DEPARTMENT OF EDUCATION REPORTING GUIDELINES

- Do not report the account during the review period.
- Do not report the account if it is returned to the lender.
- Guaranty agencies should follow the reporting guidelines for Lender/Service/Secondary Market when reporting loans that are not guaranteed by the government.

GENERAL REPORTING GUIDELINES

1. Consumer Account Number (Base Segment, Field 7) —report the new number as assigned by the guaranty agency.
2. Date Opened (Base Segment, Field 10) — report the date the defaulted claim was paid to the lender.
3. FCRA Compliance/Date of First Delinquency (Base Segment, Field 25) — report the date as described in the Metro 2 Format.

Note: If multiple defaults are reported as one loan (compressed), the Date of First Delinquency must be the date of the first delinquency that led to the earliest default.

4. Consumer Information Indicator (Base Segment, Field 38; J1 Segment, Field 11, J2 Segment, Field 11) — used to specify that a consumer has filed bankruptcy or a consumer cannot be located. Refer to Exhibit 9 in the Metro 2 Format for a list of available indicators.
5. K1 Segment — report the complete name of the lender to whom the claim was paid in the Original Creditor Name field. Also, report Creditor Classification Code 07 to indicate Educational.

Note: The K1 Segment is required for all accounts reported, regardless of Account Status Code.

For Defaulted Loans:

Account Status Codes (Base Segment, Field 17A) — report *only* the following:

- 93 — Account assigned to internal or external collections. (Status 93 should be reported immediately after the review period if retained.)

Notes: If a consumer is making payments, continue to report the account as a Status Code 93, but report the declining balance.

If accounts are turned over to a Collection Agency and the Collection Agency reports the accounts to the credit bureaus, the guaranty agency should report the accounts as Status DA to delete them. These accounts cannot be reported by both agencies, causing duplication. The FCRA Compliance/Date of First Delinquency should contain the date of the first delinquency with the original lender that led to the default. The K1 Segment should contain the complete name of the original lender/servicer/secondary market to whom the claim was paid, as well as Creditor Classification Code 07.

- 62 — Account paid in full/was a collection account.

For Rehabilitated Loans:

Report Account Status Code DA to delete the account.

Note: The claim reported by the original lender will remain on the file until purged according to FCRA guidelines.

For Accounts Sent to DOE (Guaranty Agencies Only):

Report Account Status Code DA to delete the account.

For Accounts with a Balance under Total and Permanent Disability:

Report Account Status Code 62 to indicate the account is paid.

For Accounts with a Balance and Consumer is Deceased:

Report Account Status Code 62 and ECOA Code X.

For Guaranty Agencies Dissolving or Undergoing Bankruptcy:

Contact the Associated Credit Bureaus, Inc. (ACB) to determine the appropriate steps in the reporting process that would be unique to the agency's specific situation.

For Loans that are Forgiven when a School Closes:

Report Account Status Code DA to delete the account.

STUDENT LOAN GLOSSARY OF TERMS

False Certification

Relief for borrowers for whom the school falsified the borrower's name on either the loan application or disbursement authorization, unless the student received the proceeds of the loan.

Forbearance

An option offered to borrowers who are unable to make regular monthly payments. During the forbearance period, the borrower is responsible only for making interest payments on the loan, which in many cases is capitalized (added to the principal balance).

Forgiven Loans

Government-guaranteed education loans that do not have to be repaid if the school closes due to financial reasons or is shut down by regulators. Students qualify when the loan was disbursed on or after 1/1/1986, the school closed before the student received a degree or certificate, the student could not have completed the education program by transferring credits to another institution, the student was in attendance at the school when it closed or was on an approved leave of absence or had withdrawn from the program no more than 90 days before the school closed. In order for a student loan to be forgiven or discharged, the student must have approval from the U.S. Department of Education.

Grace Period

The period of time, generally six months, between the time the borrower is no longer attending school and the date repayment of the student loan is expected to begin.

Guaranty Agency

A state or private nonprofit organization that has an agreement with the Secretary of the U.S. Department of Education, under which the organization will administer a student loan guarantee program under the Higher Education Act of 1965, as amended. A guarantor pays a claim to the original lender when a student defaults on an educational loan.

Initial School Period

The period of time immediately following the loan disbursement when the borrower is attending school and repayment is not required.

Lender

A bank, credit union, savings and loan association, insurance company, or other lending institution, which is subject to examination and supervision by an agency of the United States.

Rehabilitated Loans

Educational loans that were previously in collections with a guarantor of the U.S. Department of Education. The rehabilitation process requires that a student must commit to, and make, 12 consecutive payments on the loan, in good standing. At that time, the loan can then be resold to a new lender or the original lender.

Secondary Market

An entity which purchases student loan obligations from participating lenders in a secondary market and pays lenders par, premium or discount on the original principal balance of the note. A secondary market may also service the loans that it purchases.

STUDENT LOAN GLOSSARY OF TERMS

Servicer

An organization that services (i.e., processes) a student loan debt following origination, to ensure due diligence of the debt with respect to enforcement of the terms of the promissory note as defined under Federal regulations.

Teacher Forgiveness

A portion of the Federal Family Education Loan (FFEL) program whereby the Secretary of the U.S. Department of Education repays portions of student loans. To qualify, the student must meet certain criteria, such as teaching, nursing, or volunteering through the Peace Corps.

Utility Company Reporting

GENERAL REPORTING GUIDELINES

Reporters of utility company data include Energy companies (e.g., coal and wood dealers, electric light and power, fuel oil distributors, gas companies — natural and bottled, etc.), Communications companies (e.g., telephone, cable, etc.) and Service companies (e.g., water, garbage, rubbish and other disposal companies, etc.).

The following reporting guidelines apply to all reporters of utility company data:

- Report data in the standard Metro 2 Format, including the Header Record.
- Report all current and delinquent open accounts on a monthly basis.
- Report closed accounts at the end of the month in which they occur.
- Report the complete name, address, and social security number of the legally liable consumer(s).
- Report the phone number and date of birth, when available.
- Report the ECOA Code to designate the account as joint, individual, etc. in compliance with the Equal Credit Opportunity Act (ECOA).
- Report the Payment History Profile, which provides up to 24 months of payment history, in order to control and maintain the payment history.
- In the Identification Number field, report the internal code that identifies the utility company where information is verified.
- All parties reporting credit information must respond to consumer inquiries.
- All parties reporting credit information must comply with the Fair Credit Reporting Act and any applicable state laws.

Note: The guidelines in this document are specific to your industry and should be used in conjunction with the specifications in the Metro 2 Format. Refer to the Metro 2 Format for detailed information on segments and field information.

UTILITY COMPANY REPORTING GUIDELINES

1. Consumer Account Number (Base Segment, Field 7)

- Report the individual's complete and unique account number as extracted from your file.
- If a consumer has multiple accounts, the account numbers must be unique. If necessary, append a unique identifier to the original account number for each account.
- If the account number changes, report the L1 Segment. See field definitions in the Metro 2 Format.

Note: Notify your local consumer reporting agencies the first time this situation occurs.

2. Portfolio Type (Base Segment, Field 8)

- O (Open) - for all utility services' payment plans
- I (Installment) - for merchandise (e.g., appliances, etc.)

3. Account Type Codes (Base Segment, Field 9)

- 92 (Utility Company) - for all utility services' payment plans
- 06 (Installment Sales Contract) - for merchandise (e.g., appliances, etc.)
- 4D (Telecommunications/Cellular) - for telecommunications companies, as appropriate

4. Highest Credit or Original Loan Amount (Base Segment, Field 12)

- For utility services' accounts, report the highest balance ever attained.
- For Installment accounts, report the amount of the contract.

5. Terms Duration (Base Segment, Field 13)

- For utility services' accounts, report Terms Duration as 001.
- For Installment accounts, report the number of months of the contract.

6. Terms Frequency (Base Segment, Field 14)

- For utility services' accounts, blank fill.
- For Installment accounts, report the frequency for payments due.

7. Scheduled Monthly Payment Amount (Base Segment, Field 15)

- For utility services' accounts, zero fill.

UTILITY COMPANY REPORTING GUIDELINES

- For Installment accounts, report the regularly scheduled monthly payment amount.
8. Account Status Codes (Base Segment, Field 17A) and Payment Ratings (Base Segment, Field 17B)
- Report full file information, including open/current accounts (Status Code 11), all stages of delinquency (Status Codes 71, 78, 80, 82–84), derogatory accounts (Status Codes 93–97) and closed or paid accounts (Status Codes 13, 61–64). When the Account Status Code is 13, 94 or 95, the Payment Rating must also be reported.
 - Refer to Exhibit 4 in the Metro 2 Format for specific definitions of Account Status Codes.
9. Special Comments (Base Segment, Field 19) and Compliance Condition Codes (Base Segment, Field 20)
- Report Special Comments and Compliance Condition Codes in conjunction with Account Status Codes to further define the accounts. Refer to Exhibits 6 and 7 in the Metro 2 Format for specific definitions of Special Comments, and the Field 20 Definition for specific definitions of Compliance Condition Codes.
- Example:** Compliance Condition Code XB (Account information disputed by consumer) could be reported with Account Status Code 93.
- When a utility service is terminated due to nonpayment, Special Comment M (Account Closed at Credit Grantor's Request) should be reported with the appropriate Status Code.
- If the account is subsequently reinstated, remove the Special Comment M.
10. Current Balance (Base Segment, Field 21)
- For all accounts, report the total current balance of the account.
11. Amount Past Due (Base Segment, Field 22)
- For delinquent or derogatory accounts, report the dollar amount past due.

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Business Requirements

The Metro 2 Format was developed as a standard for the credit reporting industry and accomplishes the following:

- Provides one standard computer layout to be used for reporting accurate, complete and timely consumer credit information.
- Meets all requirements of the Fair Credit Reporting Act (FCRA), the Fair Credit Billing Act (FCBA) and the Equal Credit Opportunity Act (ECOA).
- Allows for reporting information at both the account and consumer levels.
- Allows for reporting the full four-digit year.

The Metro 2 Format was designed to allow reporting of the most accurate and complete information on consumers' credit history. It is imperative that all accounts are reported on a monthly basis and that they are reported with a final Account Status Code when they are ultimately paid or closed.

For data furnishers or processors who report data by cycles, all accounts should be reported at the close of each cycle.

All fields are required in order to comply with the FCRA, which specifies the reporting of complete and accurate information.

The FCRA, which was amended in 1997, now places significant responsibility on **both** the data furnishers and Consumer Reporting Agencies. For more details, refer to the FCRA (section 623), which can be found at www.acb-credit.com.

Business Requirements

The FCRA specifically mandates certain information, which is reported in the Compliance Condition Code, Consumer Information Indicator and Date of First Delinquency fields. The Compliance Condition Code also helps to fulfill the requirements of the FCBA. The J1 and J2 Segments and the ECOA Code enable compliance with the ECOA. Work closely with your compliance officers and programmers to ensure these and all fields are reported accurately and are logical in relationship to each other.

RETURN ON INVESTMENT

The proper use of the Metro 2 Format helps to ensure:

- Better credit granting decisions
- Reduced manual corrections
- Compliance with legislative requirements
- Reduced need for new legislation
- Reduced legal expenses
- Reduced consumer inquiries
- Reduced consumer disputes

Programming Standards

PACKED VS. CHARACTER FORMAT

The Consumer Data Record consists of the Base Segment and additional segments that may be appended, as appropriate. The Header Record, Base Segment and Trailer Record are available in both packed and unpacked formats. All appendages are unpacked.

Each submission of data should contain only one occurrence of each account number.

Packed 366 Format

Record Size	366 bytes, packed and unpacked	data
Format	Variable blocked	

Character Format

Record Size	426 alphanumeric characters (or bytes)
Format	Fixed or variable blocked

General

Block Size	Maximum of 32,760 bytes
Internal Labels	Standard (IBM) preferred
External Labels	Identifying label supplied by each consumer reporting agency
Record Layout	366 or 426 Base Segment followed by Appendages in proper sequence. For example: Base + J1 + J2 + L1

Programming Standards

Reporting Standards

- Every alphanumeric field is left-justified and blank filled.
- Every alpha field should be upper case letters.
- Every numeric field is right-justified and zero filled.
- If a descriptive field is not available, it should be blank filled.
- If a numeric field is not available, it should be zero filled.
- If fixed-length records are being reported and a record does not require the information for the appendage segment, the Segment Identifier (e.g., J1) must be reported and the remainder of the segment must be blank filled.

Any deviation from these standards jeopardizes the integrity of the data.

- acceptable media
- electronic transmission
- data encryption
- account number scrambling
- pre-production testing

Production Tips

The following tips will ensure accurate processing of your data with the consumer reporting agencies' systems:

- Use the assigned Program Identifiers in the Header Record to ensure your information is identified correctly by the consumer reporting agencies.
- Always retain a back-up copy of the data you provide. This copy could be used to replace media that was damaged or unreadable.
- Use address/zip code/social security number editing logic in your New Accounts and Customer Service systems to detect keying errors. The accuracy of consumer identification information is critical.
- Do not report derogatory accounts beyond the allowable retention periods specified by federal and state laws.
- Report data at the close of the cycles if you bill by cycles.
- Do not report business accounts.

Contact your consumer reporting agencies' representatives prior to:

- changing formats
- changing media
- implementing internal system changes that may affect the reporting of the data
- reporting account or portfolio acquisitions
- reporting account number changes
- changing data processing centers

Record Layouts

Header Record — Packed Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
0	Block Descriptor Word (BDW)	4	1-4	B	4-1
1	Record Descriptor Word (RDW)	4	1-4	B	4-1
2	Record Identifier	6	5-10	AN	4-1
3	Cycle Number	2	11-12	AN	4-2
4	Innovis Program Identifier	10	13-22	AN	4-2
5	Equifax Program Identifier	10	23-32	AN	4-2
6	Experian Program Identifier	5	33-37	AN	4-2
7	Trans Union Program Identifier	10	38-47	AN	4-2
8	Activity Date	8	48-55	N	4-2
9	Date Created	8	56-63	N	4-2
10	Program Date	8	64-71	N	4-2
11	Program Revision Date	8	72-79	N	4-3
12	Reporter Name	40	80-119	AN	4-3
13	Reporter Address	96	120-215	AN	4-3
14	Reporter Telephone Number	10	216-225	N	4-3
15	Software Vendor Name	40	226-265	AN	4-3
16	Software Version Number	5	266-270	AN	4-3
17	Reserved	96	271-366	AN	4-3

Total
366

*Recording Technique: AN = Alphanumeric; B = Binary; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

Header Record — Character Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Record Descriptor Word (RDW)	4	1-4	N	4-1
2	Record Identifier	6	5-10	AN	4-1
3	Cycle Number	2	11-12	AN	4-2
4	Innovis Program Identifier	10	13-22	AN	4-2
5	Equifax Program Identifier	10	23-32	AN	4-2
6	Experian Program Identifier	5	33-37	AN	4-2
7	Trans Union Program Identifier	10	38-47	AN	4-2
8	Activity Date	8	48-55	N	4-2
9	Date Created	8	56-63	N	4-2
10	Program Date	8	64-71	N	4-2
11	Program Revision Date	8	72-79	N	4-3
12	Reporter Name	40	80-119	AN	4-3
13	Reporter Address	96	120-215	AN	4-3
14	Reporter Telephone Number	10	216-225	N	4-3
15	Software Vendor Name	40	226-265	AN	4-3
16	Software Version Number	5	266-270	AN	4-3
17	Reserved	156	271-426	AN	4-3

Total
426

*Recording Technique: AN = Alphanumeric; N = Numeric
 **Refer to definitions for field descriptions.

Record Layouts

366 Base Segment — Packed Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
0	Block Descriptor Word (BDW)	4	1-4	B	4-4
1	Record Descriptor Word (RDW)	4	1-4	B	4-4
2	Processing Indicator	1	5	N	4-4
3	Time Stamp	8	6-13	P	4-5
4	Correction Indicator	1	14	N	4-6
5	Identification Number	20	15-34	AN	4-7
6	Cycle Identifier	2	35-36	AN	4-7
7	Consumer Account Number	30	37-66	AN	4-7
8	Portfolio Type	1	67	AN	4-7
9	Account Type	2	68-69	AN	4-8
10	Date Opened	5	70-74	P	4-8
11	Credit Limit	5	75-79	P	4-8
12	Highest Credit or Original Loan Amount	5	80-84	P	4-9
13	Terms Duration	3	85-87	AN	4-9
14	Terms Frequency	1	88	AN	4-10
15	Scheduled Monthly Payment Amount	5	89-93	P	4-10
16	Actual Payment Amount	5	94-98	P	4-11
17A	Account Status	2	99-100	AN	4-11
17B	Payment Rating	1	101	AN	4-11
18	Payment History Profile	24	102-125	AN	4-12
19	Special Comment	2	126-127	AN	4-13
20	Compliance Condition Code	2	128-129	AN	4-14
21	Current Balance	5	130-134	P	4-15
22	Amount Past Due	5	135-139	P	4-15
23	Original Charge-off Amount	5	140-144	P	4-15
24	Billing Date	5	145-149	P	4-16
25	FCRA Compliance/Date of First Delinquency	5	150-154	P	4-17
26	Date Closed	5	155-159	P	4-18
27	Date of Last Payment	5	160-164	P	4-18

*Recording Technique: AN = Alphanumeric; B = Binary; N = Numeric; P = Packed

**Refer to definitions for field descriptions.

Record Layouts

366 Base Segment — Packed Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
28	Reserved	17	165-181	AN	4-18
29	Consumer Transaction Type	1	182	AN	4-18
30	Surname	25	183-207	AN	4-19
31	First Name	20	208-227	AN	4-19
32	Middle Name	20	228-247	AN	4-19
33	Generation Code	1	248	AN	4-19
34	Social Security Number	5	249-253	P	4-19
35	Date of Birth	5	254-258	P	4-20
36	Telephone Number	6	259-264	P	4-20
37	ECOA Code	1	265	AN	4-21
38	Consumer Information Indicator	2	266-267	AN	4-22
39	Country Code	2	268-269	AN	4-22
40	First Line of Address	32	270-301	AN	4-23
41	Second Line of Address	32	302-333	AN	4-23
42	City	20	334-353	AN	4-23
43	State	2	354-355	AN	4-23
44	Postal/Zip Code	9	356-364	AN	4-24
45	Address Indicator	1	365	AN	4-24
46	Residence Code	1	366	AN	4-24

Total
366

*Recording Technique: AN = Alphanumeric; P = Packed

**Refer to definitions for field descriptions.

Record Layouts

426 Base Segment — Character Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
	Block Descriptor Word -- Not required when reporting fixed (character) length, fixed block records.				
1	Record Descriptor Word (RDW)	4	1-4	N	4-4
2	Processing Indicator	1	5	N	4-4
3	Time Stamp	14	6-19	N	4-5
4	Correction Indicator	1	20	N	4-6
5	Identification Number	20	21-40	AN	4-7
6	Cycle Identifier	2	41-42	AN	4-7
7	Consumer Account Number	30	43-72	AN	4-7
8	Portfolio Type	1	73	AN	4-8
9	Account Type	2	74-75	AN	4-8
10	Date Opened	8	76-83	N	4-8
11	Credit Limit	9	84-92	N	4-9
12	Highest Credit or Original Loan Amount	9	93-101	N	4-9
13	Terms Duration	3	102-104	AN	4-9
14	Terms Frequency	1	105	AN	4-10
15	Scheduled Monthly Payment Amount	9	106-114	N	4-10
16	Actual Payment Amount	9	115-123	N	4-11
17A	Account Status	2	124-125	AN	4-11
17B	Payment Rating	1	126	AN	4-11
18	Payment History Profile	24	127-150	AN	4-12
19	Special Comment	2	151-152	AN	4-13
20	Compliance Condition Code	2	153-154	AN	4-14
21	Current Balance	9	155-163	N	4-15
22	Amount Past Due	9	164-172	N	4-15
23	Original Charge-off Amount	9	173-181	N	4-15
24	Billing Date	8	182-189	N	4-16
25	FCRA Compliance/Date of First Delinquency	8	190-197	N	4-17
26	Date Closed	8	198-205	N	4-18

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

426 Base Segment — Character Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
27	Date of Last Payment	8	206-213	N	4-18
28	Reserved	17	214-230	AN	4-18
29	Consumer Transaction Type	1	231	AN	4-18
30	Surname	25	232-256	AN	4-19
31	First Name	20	257-276	AN	4-19
32	Middle Name	20	277-296	AN	4-19
33	Generation Code	1	297	AN	4-19
34	Social Security Number	9	298-306	N	4-19
35	Date of Birth	8	307-314	N	4-20
36	Telephone Number	10	315-324	N	4-20
37	ECOA Code	1	325	AN	4-21
38	Consumer Information Indicator	2	326-327	AN	4-22
39	Country Code	2	328-329	AN	4-22
40	First Line of Address	32	330-361	AN	4-23
41	Second Line of Address	32	362-393	AN	4-23
42	City	20	394-413	AN	4-23
43	State	2	414-415	AN	4-23
44	Postal/Zip Code	9	416-424	AN	4-24
45	Address Indicator	1	425	AN	4-24
46	Residence Code	1	426	AN	4-24

Total
426

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

J1 Segment Associated Consumer — Same Address

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Segment Identifier	2	1-2	AN	4-25
2	Consumer Transaction Type	1	3	AN	4-25
3	Surname	25	4-28	AN	4-25
4	First Name	20	29-48	AN	4-26
5	Middle Name	20	49-68	AN	4-26
6	Generation Code	1	69	AN	4-26
7	Social Security Number	9	70-78	N	4-26
8	Date of Birth	8	79-86	N	4-26
9	Telephone Number	10	87-96	N	4-26
10	ECOA Code	1	97	AN	4-27
11	Consumer Information Indicator	2	98-99	AN	4-28
12	Reserved	1	100	AN	4-28

Total
100

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

J2 Segment Associated Consumer — Different Address

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Segment Identifier	2	1-2	AN	4-29
2	Consumer Transaction Type	1	3	AN	4-29
3	Surname	25	4-28	AN	4-29
4	First Name	20	29-48	AN	4-30
5	Middle Name	20	49-68	AN	4-30
6	Generation Code	1	69	AN	4-30
7	Social Security Number	9	70-78	N	4-30
8	Date of Birth	8	79-86	N	4-30
9	Telephone Number	10	87-96	N	4-30
10	ECOA Code	1	97	AN	4-31
11	Consumer Information Indicator	2	98-99	AN	4-32
12	Country Code	2	100-101	AN	4-32
13	First Line of Address	32	102-133	AN	4-32
14	Second Line of Address	32	134-165	AN	4-33
15	City	20	166-185	AN	4-33
16	State	2	186-187	AN	4-33
17	Postal/Zip Code	9	188-196	AN	4-33
18	Address Indicator	1	197	AN	4-33
19	Residence Code	1	198	AN	4-34
20	Reserved	2	199-200	AN	4-34

Total
200

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

K1 Segment Original Creditor Name

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Segment Identifier	2	1-2	AN	4-35
2	Original Creditor Name	30	3-32	AN	4-35
3	Creditor Classification	2	33-34	N	4-36

Total 34

K2 Segment Purchased Portfolio/Sold To

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Segment Identifier	2	1-2	AN	4-37
2	Portfolio Indicator	1	3	N	4-37
3	Purchased Portfolio or Sold To Name	30	4-33	AN	4-37
4	Reserved	1	34	AN	4-37

Total 34

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

K3 Segment Mortgage Information

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Segment Identifier	2	1-2	AN	4-38
2	Agency Identifier	2	3-4	N	4-38
3	Account Number	18	5-22	AN	4-38
4	Mortgage Identification Number	18	23-40	AN	4-38

Total 40

K4 Segment Specialized Payment Information

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Segment Identifier	2	1-2	AN	4-39
2	Specialized Payment Indicator	2	3-4	N	4-39
3	Deferred Payment Start Date	8	5-12	N	4-39
4	Payment Due Date	8	13-20	N	4-39
5	Payment Amount	9	21-29	N	4-39
6	Reserved	1	30	AN	4-39

Total 30

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

L1 Segment

Account Number/Identification Number Change

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Segment Identifier	2	1-2	AN	4-40
2	Change Indicator	1	3	N	4-40
3	New Consumer Account Number	30	4-33	AN	4-40
4	New Identification Number	20	34-53	AN	4-41
5	Reserved	1	54	AN	4-41

Total 54

N1 Segment

Employment

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Segment Identifier	2	1-2	AN	4-42
2	Employer Name	30	3-32	AN	4-42
3	First Line of Employer Address	32	33-64	AN	4-42
4	Second Line of Employer Address	32	65-96	AN	4-42
5	Employer City	20	97-116	AN	4-42
6	Employer State	2	117-118	AN	4-42
7	Employer Postal/Zip Code	9	119-127	AN	4-42
8	Occupation	18	128-145	AN	4-42
9	Reserved	1	146	AN	4-43

Total
146

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

Trailer Record — Packed Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Record Descriptor Word (RDW)	4	1-4	B	4-44
2	Record Identifier	7	5-11	AN	4-44
3	Total Base Records	5	12-16	P	4-44
4	Reserved	5	17-21	AN	4-44
5	Reserved	5	22-26	AN	4-44
6	Total Associated Consumer Segments (J1)	5	27-31	P	4-44
7	Total Associated Consumer Segments (J2)	5	32-36	P	4-44
8	Block Count	5	37-41	P	4-44
9	Total of Status Code DA	5	42-46	P	4-44
10	Total of Status Code 05	5	47-51	P	4-45
11	Total of Status Code 11	5	52-56	P	4-45
12	Total of Status Code 13	5	57-61	P	4-45
13	Total of Status Code 61	5	62-66	P	4-45
14	Total of Status Code 62	5	67-71	P	4-45
15	Total of Status Code 63	5	72-76	P	4-45
16	Total of Status Code 64	5	77-81	P	4-45
17	Total of Status Code 65	5	82-86	P	4-45
18	Total of Status Code 71	5	87-91	P	4-45
19	Total of Status Code 78	5	92-96	P	4-45
20	Total of Status Code 80	5	97-101	P	4-45
21	Total of Status Code 82	5	102-106	P	4-46
22	Total of Status Code 83	5	107-111	P	4-46
23	Total of Status Code 84	5	112-116	P	4-46
24	Total of Status Code 88	5	117-121	P	4-46
25	Total of Status Code 89	5	122-126	P	4-46
26	Total of Status Code 93	5	127-131	P	4-46
27	Total of Status Code 94	5	132-136	P	4-46
28	Total of Status Code 95	5	137-141	P	4-46

*Recording Technique: AN = Alphanumeric; B = Binary; P = Packed

**Refer to definitions for field descriptions.

Record Layouts

Trailer Record — Packed Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
29	Total of Status Code 96	5	142-146	P	4-46
30	Total of Status Code 97	5	147-151	P	4-46
31	Total of ECOA Code Z (All Segments)	5	152-156	P	4-47
32	Total Employment Segments	5	157-161	P	4-47
33	Total Original Creditor Segments	5	162-166	P	4-47
34	Total Purchased Portfolio/Sold To Segments	5	167-171	P	4-47
35	Total Mortgage Information Segments	5	172-176	P	4-47
36	Total Specialized Payment Information Segments	5	177-181	P	4-47
37	Total Change Segments	5	182-186	P	4-47
38	Total Social Security Numbers (All Segments)	5	187-191	P	4-48
39	Total Social Security Numbers (Base Segments)	5	192-196	P	4-48
40	Total Social Security Numbers (J1 Segments)	5	197-201	P	4-48
41	Total Social Security Numbers (J2 Segments)	5	202-206	P	4-48
42	Total Dates of Birth (All Segments)	5	207-211	P	4-48
43	Total Dates of Birth (Base Segments)	5	212-216	P	4-48
44	Total Dates of Birth (J1 Segments)	5	217-221	P	4-49
45	Total Dates of Birth (J2 Segments)	5	222-226	P	4-49
46	Total Telephone Numbers (All Segments)	5	227-231	P	4-49
47	Reserved	135	232-366	AN	4-49

Total
366

*Recording Technique: AN = Alphanumeric; P = Packed

**Refer to definitions for field descriptions.

Record Layouts

Trailer Record — Character Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
1	Record Descriptor Word (RDW)	4	1-4	N	4-44
2	Record Identifier	7	5-11	AN	4-44
3	Total Base Records	9	12-20	N	4-44
4	Reserved	9	21-29	AN	4-44
5	Reserved	9	30-38	AN	4-44
6	Total Associated Consumer Segments (J1)	9	39-47	N	4-44
7	Total Associated Consumer Segments (J2)	9	48-56	N	4-44
8	Block Count	9	57-65	N	4-44
9	Total of Status Code DA	9	66-74	N	4-44
10	Total of Status Code 05	9	75-83	N	4-45
11	Total of Status Code 11	9	84-92	N	4-45
12	Total of Status Code 13	9	93-101	N	4-45
13	Total of Status Code 61	9	102-110	N	4-45
14	Total of Status Code 62	9	111-119	N	4-45
15	Total of Status Code 63	9	120-128	N	4-45
16	Total of Status Code 64	9	129-137	N	4-45
17	Total of Status Code 65	9	138-146	N	4-45
18	Total of Status Code 71	9	147-155	N	4-45
19	Total of Status Code 78	9	156-164	N	4-45
20	Total of Status Code 80	9	165-173	N	4-45
21	Total of Status Code 82	9	174-182	N	4-46
22	Total of Status Code 83	9	183-191	N	4-46
23	Total of Status Code 84	9	192-200	N	4-46
24	Total of Status Code 88	9	201-209	N	4-46
25	Total of Status Code 89	9	210-218	N	4-46
26	Total of Status Code 93	9	219-227	N	4-46
27	Total of Status Code 94	9	228-236	N	4-46
28	Total of Status Code 95	9	237-245	N	4-46
29	Total of Status Code 96	9	246-254	N	4-46
30	Total of Status Code 97	9	255-263	N	4-46

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Record Layouts

Trailer Record — Character Format

FIELD	FIELD NAME	LENGTH	POSITION	RECORDING TECHNIQUE*	DESCRIPTION PAGE NUMBER**
31	Total of ECOA Code Z (All Segments)	9	264-272	N	4-47
32	Total Employment Segments	9	273-281	N	4-47
33	Total Original Creditor Segments	9	282-290	N	4-47
34	Total Purchased Portfolio/Sold To Segments	9	291-299	N	4-47
35	Total Mortgage Information Segments	9	300-308	N	4-47
36	Total Specialized Payment Information Segments	9	309-317	N	4-47
37	Total Change Segments	9	318-326	N	4-47
38	Total Social Security Numbers (All Segments)	9	327-335	N	4-48
39	Total Social Security Numbers (Base Segments)	9	336-344	N	4-48
40	Total Social Security Numbers (J1 Segments)	9	345-353	N	4-48
41	Total Social Security Numbers (J2 Segments)	9	354-362	N	4-48
42	Total Dates of Birth (All Segments)	9	363-371	N	4-48
43	Total Dates of Birth (Base Segments)	9	372-380	N	4-48
44	Total Dates of Birth (J1 Segments)	9	381-389	N	4-49
45	Total Dates of Birth (J2 Segments)	9	390-398	N	4-49
46	Total Telephone Numbers (All Segments)	9	399-407	N	4-49
47	Reserved	19	408-426	AN	4-49

Total
426

*Recording Technique: AN = Alphanumeric; N = Numeric

**Refer to definitions for field descriptions.

Field Definitions

Header Record

The Header Record must be the first record provided and includes information necessary to identify the reporter.

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
0	<p>Block Descriptor Word (BDW)</p> <p>Contains a value equal to the length of the block of data and must be reported in the first four bytes of each block of data when using the packed format. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions.</p> <p>This field is not required when reporting fixed length, fixed block records.</p>	4	1-4 of each block of data	B		Not required	
1	<p>Record Descriptor Word (RDW)</p> <p>Contains a value equal to the length of the logical record. This value includes the four bytes reserved for this field.</p> <p>The recording technique is Binary for the 366 format and Numeric for the 426 format.</p> <p>Binary: The hexadecimal value should be in the first two bytes of the field and the last two bytes should contain binary zeros. Example: 016E0000.</p> <p>Numeric: The entire four bytes are used. Example: F0F4F2F6</p>	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	<p>Record Identifier</p> <p>Contains a constant of HEADER which is used to identify this record.</p>	6	5-10	AN	6	5-10	AN
3	<p>Cycle Number</p> <p>Contains the cycle number for the information being reported, if reporting by cycles. If data contains more than one cycle, report the first cycle number found on the data.</p>	2	11-12	AN	2	11-12	AN

Field Definitions

Header Record

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
4	Innovis Program Identifier Contains a unique identification number assigned by this consumer reporting agency.	10	13-22	AN	10	13-22	AN
5	Equifax Program Identifier Contains a unique identification number assigned by this consumer reporting agency.	10	23-32	AN	10	23-32	AN
6	Experian Program Identifier Contains a unique identification number assigned by this consumer reporting agency.	5	33-37	AN	5	33-37	AN
7	Trans Union Program Identifier Contains a unique identification number assigned by this consumer reporting agency.	10	38-47	AN	10	38-47	AN
8	Activity Date Signifies date of most recent update to balances on accounts. If accounts are updated on different dates, use most recent. Format is MMDDYYYY.	8	48-55	N	8	48-55	N
9	Date Created Contains the date the media was generated. Format is MMDDYYYY.	8	56-63	N	8	56-63	N
10	Program Date Contains the date your reporting format was developed. Format is MMDDYYYY. If the day is not available, use 01.	8	64-71	N	8	64-71	N
11	Program Revision Date Contains the last date your reporting format was revised. Format is MMDDYYYY. If the day is not available, use 01.	8	72-79	N	8	72-79	N
12	Reporter Name Contains the name of the processing company sending the data; i.e., data furnisher or processor. If multiple Header Records are provided, the Reporter Name on the second and subsequent Headers may be repeated or blank filled.	40	80-119	AN	40	80-119	AN

Field Definitions

Header Record

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
13	Reporter Address Contains the complete mailing address of the processing company; i.e., street address, city, state and zip code.	96	120-215	AN	96	120-215	AN
14	Reporter Telephone Number Contains the telephone number (Area Code + number) of the company sending the data; i.e., data furnisher or processor.	10	216-225	N	10	216-225	N
15	Software Vendor Name Contains the name of the software vendor that provided the Metro 2 Format software.	40	226-265	AN	40	226-265	AN
16	Software Version Number Contains the version number of the Metro 2 Format software.	5	266-270	AN	5	266-270	AN
17	Reserved Blank fill.	96	271-366	AN	156	271-426	AN

Field Definitions

Base Segment

Two Base Segment formats are available: the variable length (packed) format and the fixed length (character) format. The only differences between these two formats are some of the field positions, caused by differences in recording techniques.

This section describes each data element in the Base Segment, which is used to report the primary consumer's identification information and the account transactional information.

All fields are required.

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
0	<p>Block Descriptor Word (BDW) Contains a value equal to the length of the block of data and must be reported in the first four bytes of each block of data when using the packed format. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions.</p> <p>This field is not required when reporting fixed length, fixed block records.</p>	4	1-4 of each block of data	B		Not required	
1	<p>Record Descriptor Word (RDW) Contains a value equal to the length of the logical record. This value includes the four bytes reserved for this field. The length of each segment should be included in the RDW.</p> <p>For example: Base Segment = 426 J2 Segment = 200 K1 Segment = <u>34</u> RDW = 0660</p> <p>For fixed block, the RDW will remain the same for each record.</p> <p>For variable block, the RDW will change depending on the size of each record.</p>	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	<p>Processing Indicator Report a constant of 1.</p>	1	5	N	1	5	N
3	<p>Time Stamp Contains date and time of actual account information update.</p> <p>Format for packed date is 0MMDDYYYYHHMMSSs — where s is the sign. Format is MMDDYYYYHHMMSS for character date.</p>	8	6-13	P	14	6-19	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
4	<p>Correction Indicator Used to replace the most recently reported update for the same reporting time period. Values available:</p> <p>0 = Not a replacement update (normal update) 1 = Replacement update (correction)</p> <ul style="list-style-type: none"> Only the records to be corrected should be reported on the media with this indicator set to 1. Do not mix normal updates (value 0) with replacement updates (value 1) on the same media. Must receive corrected media prior to the next reporting period. The Billing Date must be equal to the previously-reported Billing Date for matching purposes. If being reported for the first time, contact the Consumer Reporting Agencies. <p>Example: If data is generated on 09/01/1999 for Billing Date 08/30/1999, and a record is later found to contain incorrect Special Comments, a correction update can be included the next time data is reported. If the data is then generated on 09/10/1999, the corrected record must be reported using the original Billing Date of 08/30/1999 and the corrected Special Comment. The Correction Indicator would be set to 1.</p>	1	14	N	1	20	N
5	<p>Identification Number Used to uniquely identify a data furnisher. Report your internal code to identify each branch, office, and/or credit central where information is verified. This number must be unique and at least 5 digits long. Entire field should <i>never</i> be zero, blank or 9 filled.</p> <p>This field must be consistent on a month-to-month basis to avoid duplication of information. Notify consumer reporting agencies before adding, deleting, or changing the identifiers in this field.</p>	20	15-34	AN	20	21-40	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
6	Cycle Identifier Report the internal cycle code for this account. Field is required if reporting by cycles; otherwise blank fill.	2	35-36	AN	2	41-42	AN
7	Consumer Account Number Report the individual's complete and unique account number as extracted from your file. Do not include embedded blanks or special characters. Account number scrambling and encryption methods for security purposes are permitted. Contact your local consumer reporting agency for information regarding the Metro 2 scrambling techniques.	30	37-66	AN	30	43-72	AN
8	Portfolio Type Contains the one-character abbreviation for type of portfolio. Values available: C = Line of credit I = Installment M = Mortgage O = Open account R = Revolving Refer to the Glossary of Terms for definitions of each Portfolio Type.	1	67	AN	1	73	AN
9	Account Type Contains the account type code that identifies the account classification. Exhibit 1 provides a listing of type codes that specify industry usage, and Exhibit 2 provides a description of the type codes in numeric sequence.	2	68-69	AN	2	74-75	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
10	<p>Date Opened Report the date the account was originally opened. Retain the original Date Opened regardless of future activity, such as transfer, refinance, lost or stolen card, etc.</p> <p>For companies who report returned checks, such as collection agencies, report the date of the check.</p> <p>Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If the day is not available, use 01.</p>	5	70-74	P	8	76-83	N
11	<p>Credit Limit Report the following values:</p> <p>Line of Credit = assigned credit limit Installment = zero fill Mortgage = zero fill Open = zero fill Revolving = assigned credit limit</p> <p>Report whole dollars only.</p>	5	75-79	P	9	84-92	N
12	<p>Highest Credit or Original Loan Amount Report the following values:</p> <p>Line of Credit = highest balance ever attained Installment = original amount of the loan Mortgage = original amount of the loan excluding interest payments Open = highest balance ever attained Revolving = highest balance ever attained</p> <p>For companies who report returned checks, such as collection agencies, report the original amount of the check, excluding fees and interest.</p> <p>Report whole dollars only.</p>	5	80-84	P	9	93-101	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
13	<p>Terms Duration Contains the duration of credit extended.</p> <p>Line of Credit = Constant of LOC Installment = Number of months Mortgage = Number of years Open = Constant of 001 (One payment as scheduled) Revolving = Constant of REV</p> <p>Exhibit 3 provides the calculations necessary to convert Terms Duration to monthly.</p>	3	85-87	AN	3	102-104	AN
14	<p>Terms Frequency Report the frequency for payments due. Values available:</p> <p>D = Deferred (Refer to Note) P = Single Payment Loan W = Weekly B = Biweekly E = Semimonthly M = Monthly L = Bimonthly Q = Quarterly T = Triannually S = Semiannually Y = Annually</p> <p>Exhibit 3 provides definitions of the Terms Frequency Codes.</p> <p>Note: When reporting Deferred loans, report the Deferred Payment Start Date in the K4 Segment.</p>	1	88	AN	1	105	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
15	<p>Scheduled Monthly Payment Amount Report the dollar amount of the scheduled monthly payment in whole dollars only.</p> <p>Line of Credit = minimum amount due based on balance, not including any amounts past due</p> <p>Installment = regular monthly payment</p> <p>Mortgage = regular monthly payment, including the principal, interest, and escrow</p> <p>Open = zero fill</p> <p>Revolving = minimum amount due based on balance, not including any amounts past due</p> <p>Exhibit 3 provides the calculations necessary to convert payment amounts to monthly.</p>	5	89-93	P	9	106-114	N
16	<p>Actual Payment Amount Report the dollar amount of the monthly payment actually received for this reporting period in whole dollars only.</p> <p>If multiple payments are made during the reporting period, the total amount should be reported.</p>	5	94-98	P	9	115-123	N
17A	<p>Account Status Contains the status code that properly identifies the current condition of the account as of the Billing Date (Field 24).</p> <p>Exhibit 4 provides a description of these codes.</p> <p>The Payment Rating (Field 17B) must also be reported when the Account Status Code is 05, 13, 65, 88, 89, 94, or 95.</p> <p>Special Comments (Field 19) may be used in conjunction with the Account Status to further define the account.</p>	2	99-100	AN	2	124-125	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
17B	<p>Payment Rating</p> <p>When the Account Status (Field 17A) contains 05, 13, 65, 88, 89, 94 or 95, this field must also be reported.</p> <p>The Payment Rating contains a code that properly identifies whether the account is current or past due within the activity period being reported. Values available:</p> <p>0 = Current account 1 = 30 - 59 days past due date 2 = 60 - 89 days past due date 3 = 90 - 119 days past due date 4 = 120 - 149 days past due date 5 = 150 - 179 days past due date 6 = 180 or more days past due date</p> <p>For example, if the account was paid in July 1999, but the consumer was 30 days past the due date in July prior to paying the account, report Account Status Code = 13 and Payment Rating = 1.</p>	1	101	AN	1	126	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
18	<p>Payment History Profile</p> <p>Contains up to 24 months of consecutive payment activity for the previous 24 calendar months prior to the activity date being reported. Report one month's payment record in each byte from the left to right in most recent to least recent order. The first byte should represent the previous month's status. Values available:</p> <p>0 = 0 payments past due (current account) 1 = 30 - 59 days past due date 2 = 60 - 89 days past due date 3 = 90 - 119 days past due date 4 = 120 - 149 days past due date 5 = 150 - 179 days past due date 6 = 180 or more days past due date B = No payment history available prior to this time. A "B" may not be embedded within other values. D = No payment history available this month. A "D" may be embedded in the payment pattern. E = Zero balance and current account G = Collection H = Foreclosure J = Voluntary Surrender K = Repossession L = Charge-off</p> <p>No other values are acceptable in this field.</p> <p>If a full 24 months of history are not available for reporting, the ending positions of this field should be filled with Bs.</p> <p>The Payment History Profile is intended to be used to report monthly history, regardless of the Terms Frequency.</p> <p>Reporting of the Payment History Profile provides a method for automated correction of erroneously reported history.</p> <p>Exhibit 5 provides examples of reporting payment history.</p> <p>Note: First-time reporters should refer to Frequently Asked Question #36 for important information.</p>	24	102-125	AN	24	127-150	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
19	<p>Special Comment Used in conjunction with Account Status (Field 17A) and Payment Rating (Field 17B) to further define the account (e.g., closed accounts or adjustments pending). The Special Comment Code must be reported as long as the condition applies.</p> <p>Exhibit 6 provides a list of available comments by category within portfolio type, and Exhibit 7 provides a description of the comments available.</p>	2	126-127	AN	2	151-152	AN
20	<p>Compliance Condition Code Allows the reporting of a condition that is required for legal compliance; e.g., according to the Fair Credit Reporting Act (FCRA) or Fair Credit Billing Act (FCBA). Values available:</p> <p>XA = Account closed at consumer's request. XB = Account information disputed by consumer. (Meets requirements of the Fair Credit Reporting Act) XC = Completed investigation of FCRA dispute — consumer disagrees. XD = Account closed at consumer's request and in dispute under FCRA. XE = Account closed at consumer's request and dispute investigation completed, consumer disagrees. (To be used for FCRA or FCBA disputes.) XF = Account in dispute under Fair Credit Billing Act. XG = FCBA Dispute resolved — consumer disagrees. XH = Account previously in dispute — now resolved, reported by data furnisher. XJ = Account closed at consumer's request and in dispute under FCBA XR = Removes the most recently reported Compliance Condition Code. Note: Do not use XR as a default value.</p> <p>The code should be reported one time and will be deleted only when another code or the XR (Remove value) is reported.</p> <p>For example, if an account is reported with Compliance Condition Code XB in July 1998, and is then reported with Compliance Condition Code XC in November 1998, the XB is replaced with the XC. If the account is then reported in January 1999 with code XR, the XC value is removed.</p>	2	128-129	AN	2	153-154	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
21	<p>Current Balance Report the total current balance of the account in whole dollars only. Report credit balances (negative balances) as zero.</p> <p>For mortgage portfolio types, report the principal balance plus the interest currently due; i.e., payoff amount.</p>	5	130-134	P	9	155-163	N
22	<p>Amount Past Due Report the amount past due in whole dollars only. This field can include late charges and fees. Do not include current amount due in this field.</p> <p>Note: If the Account Status is current (Status Code 11), this field should be zero.</p>	5	135-139	P	9	164-172	N
23	<p>Original Charge-off Amount For Status Codes 64 and 97 (all portfolio types), report the original amount charged to loss, regardless of the declining balance. Report whole dollars only.</p>	5	140-144	P	9	173-181	N
24	<p>Billing Date Cycle Reporters: For all status codes, report the current month's billing date (i.e., statement date) for the cycle being reported. Non-cycle Reporters: For all status codes, report the current month's billing date (i.e., statement date) for the account.</p> <p>For accounts where the Billing Date is not available, such as Coupon Booklets or Payroll Deduction, report the master file activity date in this field.</p> <p>Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date.</p> <p>Note: A date greater than the Activity Date (Field 8, Header Record) is not acceptable. Example: If the Activity Date is 01/24/2000, the Billing Date should be 01/24/2000 or earlier.</p>	5	145-149	P	8	182-189	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
25	<p>FCRA Compliance/Date of First Delinquency</p> <p>For Account Status Codes 61-65, 71, 78, 80, 82-84, 88-89 and 93-97, report the date of the first delinquency that led to the status being reported. If a delinquent account becomes current, the Date of First Delinquency should be zero filled. Then if the account goes delinquent again, the Date of First Delinquency starts over with the new first delinquency date.</p> <p>For Account Status Codes 05, 13, 65, 88, 89, 94 or 95, if the Payment Rating is 1, 2, 3, 4, 5 or 6, report the date of the first delinquency that led to the Payment Rating being reported.</p> <p>For Consumer Information Indicators E-H (Discharged Bankruptcies) and V-Y (Reaffirmation of Debt Rescinded with Bankruptcy Chapters), if the account is current (Status Code 11), report the date of the bankruptcy notification.</p> <p>Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date.</p> <p>This date is used to ensure compliance with the Fair Credit Reporting Act.</p> <p>Refer to Exhibit 8 for detailed reporting instructions, examples and an excerpt from the law (FCRA).</p>	5	150-154	P	8	190-197	N
26	<p>Date Closed</p> <p>For all portfolio types, contains the date the account was closed or paid. For Line of Credit, Open or Revolving accounts, there may be a balance due.</p> <p>Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If not applicable, zero fill.</p>	5	155-159	P	8	198-205	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
27	<p>Date of Last Payment Report the date of the most recent consumer payment.</p> <p>Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If the day is not available, use 01.</p>	5	160-164	P	8	206-213	N
28	<p>Reserved Blank fill.</p>	17	165-181	AN	17	214-230	AN
29	<p>Consumer Transaction Type Used to indicate a new record, a new borrower or a change in consumer identification. Values available:</p> <p>1 = Newly opened account, or new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change</p> <p>If account or borrower is not new, or if no change in consumer information, blank fill.</p>	1	182	AN	1	231	AN
30	<p>Surname Report the last name of the primary consumer. Titles and prefixes should not be reported.</p> <p>If reporting multiple last names, hyphenate the two surnames.</p> <p>If reporting Hispanic names, use the following format: Paternal Name, Dash, Maternal Name.</p> <p>The Generation Code should be reported in Field 33.</p>	25	183-207	AN	25	232-256	AN
31	<p>First Name Report the first name of the primary consumer.</p> <p>If reporting multiple first names, hyphenate the two first names.</p>	20	208-227	AN	20	257-276	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
32	<p>Middle Name Report the middle name or middle initial of the primary consumer, if available.</p> <p>If reporting multiple middle names, hyphenate the two middle names.</p>	20	228-247	AN	20	277-296	AN
33	<p>Generation Code Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available:</p> <p>J = Junior 5 = V S = Senior 6 = VI 2 = II 7 = VII 3 = III 8 = VIII 4 = IV 9 = IX</p>	1	248	AN	1	297	AN
34	<p>Social Security Number Report the Social Security Number of the primary consumer. Report only valid SSNs. If not available, zero- or 9-fill all positions.</p>	5	249-253	P	9	298-306	N
35	<p>Date of Birth Contains the date of birth of the primary consumer.</p> <p>Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date.</p> <p>If the month and day are not available, use 0101. The four-digit year is required.</p>	5	254-258	P	8	307-314	N
36	<p>Telephone Number Contains the telephone number of the primary consumer (Area Code + 7 digits).</p>	6	259-264	P	10	315-324	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
37	<p>ECOA Code Defines the relationship of the primary consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:</p> <p>0 = Undesignated (Do not use on accounts opened after 06/1977.) 1 = Individual (This individual has contractual responsibility for this account and is primarily responsible for its payment.) 2 = Joint Contractual Liability (Account for which both customer and joint borrower are contractually liable.) 4 = Joint (Shared account which cannot be more narrowly defined by code 2.) 6 = On-Behalf-Of (Used to secure credit for another individual, other than spouse.) 7 = Maker (Account for which subject is liable but a co-maker is liable if maker defaults.) T = Association with account terminated W = Business/Commercial (Used to identify that the company reported in the name fields is contractually liable for the account.) X = Consumer Deceased Z = Delete Borrower</p> <p>Note: Only inaccurately reported consumers should be deleted.</p>	1	265	AN	1	325	AN
38	<p>Consumer Information Indicator Contains a value that indicates a special condition of the account that applies to the primary consumer.</p> <p>This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.</p> <p>The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.</p> <p>Exhibit 9 provides a list of Consumer Information Indicators.</p>	2	266-267	AN	2	326-327	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
39	<p>Country Code Contains the standard two-character country abbreviation.</p> <p>Exhibit 10 provides a list of the Country Codes.</p>	2	268-269	AN	2	328-329	AN
40	<p>First Line of Address Contains mailing address for the primary consumer and usually includes street number, direction, street name, and type of thoroughfare.</p> <p>If the mailing address is a PO Box or Rural Route, include Box or Route followed by the number (e.g., PO Box 100). Do not report both a street address and a PO Box.</p> <p>Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.</p> <p>Exhibit 11 provides general rules for address reporting. Do not enter data furnisher's address in this field.</p>	32	270-301	AN	32	330-361	AN
41	<p>Second Line of Address Contains second line of address, if needed, such as apartment or unit number.</p> <p>Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.</p>	32	302-333	AN	32	362-393	AN
42	<p>City Contains city name for address of primary consumer. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.</p>	20	334-353	AN	20	394-413	AN
43	<p>State Contains the standard U.S. Postal Service state abbreviation for the address of the primary consumer.</p> <p>Exhibit 12 provides a list of State Codes.</p>	2	354-355	AN	2	414-415	AN
44	<p>Postal/Zip Code Report the Zip Code of the primary consumer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.</p>	9	356-364	AN	9	416-424	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
45	<p>Address Indicator Contains one of the following values for the address reported in fields 40-44:</p> <p>Y = Known to be address of primary consumer N = Not confirmed address B = Business address — not consumer's residence U = Non-deliverable address/Returned mail D = Data reporter's default address M = Military address</p> <p>If indicator not available or unknown, blank fill.</p>	1	365	AN	1	425	AN
46	<p>Residence Code Contains the one-character residence code of the address reported in fields 40-44. Values available:</p> <p>O = Owns R = Rents</p> <p>If not available or unknown, blank fill.</p>	1	366	AN	1	426	AN

Field Definitions

J1 Segment Associated Consumer—Same Address

The J1 Segment is designed to accommodate the requirements of ECOA and applies when the associated consumer resides at the same address as the individual reported in the Base Segment. This segment must be present each time the account is reported.

All fields are required if this segment is used.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of J1 .	2	1-2	AN
2	Consumer Transaction Type Used to indicate a new record, a new borrower or a change in consumer identification. Values available: 1 = Newly opened account, or new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change If account or borrower is not new, or if no change in consumer information, blank fill.	1	3	AN
3	Surname Report the last name of the associated consumer. Titles and prefixes should not be reported. If reporting multiple last names, hyphenate the two surnames. If reporting Hispanic names, use the following format: Paternal Name, Dash, Maternal Name. The Generation Code should be reported in Field 6.	25	4-28	AN
4	First Name Report the first name of the associated consumer. If reporting multiple first names, hyphenate the two first names.	20	29-48	AN

Field Definitions

J1 Segment Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
5	<p>Middle Name Report the middle name or middle initial of the associated consumer, if available.</p> <p>If reporting multiple middle names, hyphenate the two middle names.</p>	20	49-68	AN
6	<p>Generation Code Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available:</p> <p>J = Junior 5 = V S = Senior 6 = VI 2 = II 7 = VII 3 = III 8 = VIII 4 = IV 9 = IX</p>	1	69	AN
7	<p>Social Security Number Report the Social Security Number of the associated consumer. Report only valid SSNs. If not available, zero- or 9-fill all positions.</p>	9	70-78	N
8	<p>Date of Birth Contains the date of birth of the associated consumer.</p> <p>Format is MMDDYYYY.</p> <p>If the month and day are not available, use 0101. The four-digit year is required.</p>	8	79-86	N
9	<p>Telephone Number Contains the telephone number of the associated consumer (Area Code + 7 digits).</p>	10	87-96	N

Field Definitions

J1 Segment Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
10	<p>ECOA Code Defines the relationship of the associated consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:</p> <p>0 = Undesignated (Do not use on accounts opened after 06/1977.)</p> <p>2 = Joint Contractual Liability (Account for which both customer and joint borrower are contractually liable.)</p> <p>3 = Authorized User (This individual is an authorized user of this account; another individual has contractual responsibility.)</p> <p>4 = Joint (Shared account which cannot be more narrowly defined by code 2.)</p> <p>5 = Co-Maker (Account for which the subject is the co-maker and becomes liable if the maker defaults; no spousal relationship.)</p> <p>6 = On-Behalf-Of (Used to secure credit for another individual, other than spouse.)</p> <p>T = Association with account terminated</p> <p>W = Business/Commercial Used to identify that the company reported in the name fields is contractually liable for the account.)</p> <p>X = Consumer Deceased</p> <p>Z = Delete Borrower</p> <p>Note: Only inaccurately reported consumers should be deleted.</p>	1	97	AN
11	<p>Consumer Information Indicator Contains a value that indicates a special condition of the account that applies to the associated consumer.</p> <p>This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.</p> <p>The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.</p> <p>Exhibit 9 provides a list of Consumer Information Indicators.</p>	2	98-99	AN
12	<p>Reserved Blank fill.</p>	1	100	AN

Field Definitions

J2 Segment Associated Consumer—Different Address

The J2 Segment is designed to accommodate the requirements of ECOA and applies when the associated consumer resides at a different address than the individual reported in the Base Segment. This segment must be present each time the account is reported.

All fields are required if this segment is used.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of J2 .	2	1-2	AN
2	Consumer Transaction Type Used to indicate a new record, a new borrower or a change in consumer identification. Values available: 1 = Newly opened account, or a new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change If account or borrower is not new, or if no change in consumer information, blank fill.	1	3	AN
3	Surname Report the last name of the associated consumer. Titles and prefixes should not be reported. If reporting multiple last names, hyphenate the two surnames. If reporting Hispanic names, use the following format: Paternal Name, Dash, Maternal Name. The Generation Code should be reported in Field 6.	25	4-28	AN
4	First Name Report the first name of the associated consumer. If reporting multiple first names, hyphenate the two first names.	20	29-48	AN

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
5	<p>Middle Name Report the middle name or middle initial of the associated consumer, if available.</p> <p>If reporting multiple middle names, hyphenate the two middle names.</p>	20	49-68	AN
6	<p>Generation Code Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available:</p> <p>J = Junior 5 = V S = Senior 6 = VI 2 = II 7 = VII 3 = III 8 = VIII 4 = IV 9 = IX</p>	1	69	AN
7	<p>Social Security Number Report the Social Security Number of the associated consumer. Report only valid SSNs. If not available, zero- or 9-fill all positions.</p>	9	70-78	N
8	<p>Date of Birth Contains the date of birth of the associated consumer.</p> <p>Format is MMDDYYYY.</p> <p>If the month and day are not available, use 0101. The four-digit year is required.</p>	8	79-86	N
9	<p>Telephone Number Contains the telephone number of the associated consumer (Area Code + 7 digits).</p>	10	87-96	N

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
10	<p>ECOA Code Defines the relationship of the associated consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:</p> <p>0 = Undesignated (Do not use on accounts opened after 06/1977.)</p> <p>2 = Joint Contractual Liability (Account for which both customer and joint borrower are contractually liable.)</p> <p>3 = Authorized User (This individual is an authorized user of this account; another individual has contractual responsibility.)</p> <p>4 = Joint (Shared account which cannot be more narrowly defined by code 2.)</p> <p>5 = Co-Maker (Account for which the subject is the co-maker and becomes liable if the maker defaults; no spousal relationship.)</p> <p>6 = On-Behalf-Of (Used to secure credit for another individual, other than spouse.)</p> <p>T = Association with account terminated</p> <p>W = Business/Commercial (Used to identify that the company reported in the name fields is contractually liable for the account.)</p> <p>X = Consumer Deceased</p> <p>Z = Delete Borrower</p> <p>Note: Only inaccurately reported consumers should be deleted.</p>	1	97	AN
11	<p>Consumer Information Indicator Contains a value that indicates a special condition of the account that applies to the associated consumer.</p> <p>This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.</p> <p>The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.</p> <p>Exhibit 9 provides a list of Consumer Information Indicators.</p>	2	98-99	AN
12	<p>Country Code Contains the standard two-character country abbreviation.</p> <p>Exhibit 10 provides a list of the Country Codes.</p>	2	100-101	AN

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
13	<p>First Line of Address Contains mailing address for associated consumer and usually includes street number, direction, street name, and type of thoroughfare.</p> <p>If the mailing address is a PO Box or Rural Route, include Box or Route followed by the number (e.g., PO Box 100). Do not report both a street address and a PO Box.</p> <p>Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.</p> <p>Exhibit 11 provides general rules for address reporting.</p> <p>Do not enter data furnisher's address in this field.</p>	32	102-133	AN
14	<p>Second Line of Address Contains second line of address, if needed, such as apartment or unit number.</p> <p>Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.</p>	32	134-165	AN
15	<p>City Contains city name for address of associated consumer. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.</p>	20	166-185	AN
16	<p>State Contains the standard U.S. Postal Service state abbreviation for the address of the associated consumer.</p> <p>Exhibit 12 provides a list of State Codes.</p>	2	186-187	AN
17	<p>Postal/Zip Code Report the Zip Code of the associated consumer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.</p>	9	188-196	AN

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
18	<p>Address Indicator Contains one of the following values for the address reported in fields 13-17:</p> <p>Y = Known to be address of associated consumer N = Not confirmed address B = Business address — not consumer's residence U = Non-deliverable address/Returned mail D = Data reporter's default address M = Military address</p> <p>If indicator not available or unknown, blank fill.</p>	1	197	AN
19	<p>Residence Code Contains the one-character residence code of the address reported in fields 13-17. Values available:</p> <p>O = Owns R = Rents</p> <p>If not available or unknown, blank fill.</p>	1	198	AN
20	<p>Reserved Blank fill.</p>	2	199-200	AN

Field Definitions

K1 Segment Original Creditor Name

The K1 Segment must be present each time the account is reported by collection agencies, debt collectors, factoring companies, student loan guaranty agencies, and the U.S. Department of Education. The purpose of reporting the original creditor name is to help consumers identify the source of accounts when they appear on credit reports. Without the original creditor names, consumers may not know what the accounts represent.

Some state laws and ACB policy stipulate that the original client/creditor must be identified.

Federal law stipulates that the name of the payee must be identified when reporting returned checks.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	<p>Segment Identifier Contains a constant of K1.</p>	2	1-2	AN
2	<p>Original Creditor Name The original creditor name is the name of the company or agent who originally opened the account for the consumer.</p> <p>This free-form description of the original creditor name is used by collection agencies, debt collectors, factoring companies, student loan guaranty agencies, and the U.S. Department of Education.</p> <p>For companies who report returned checks, such as collection agencies, report the name of the payee.</p> <p>One of the following three options should be used when reporting a creditor's name that would reveal sensitive information about the consumer.</p> <ol style="list-style-type: none"> 1. Report the name of the institution, but do not include reference to the type of service. For example, use the hospital name without identifying that it was the psychiatric unit that provided care. If a hospital's name reveals sensitive information, abbreviate the name. 2. Use the corporate name if it is different from the commercial name of a mental institution or drug rehabilitation center. 3. Do not report the account if either of the above two options would not sufficiently protect the consumer's privacy. <p>Note: Encoded information is not acceptable in this field.</p>	30	3-32	AN

Field Definitions

K1 Segment Original Creditor Name

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
3	<p>Creditor Classification Contains a code indicating a general type of business for the Original Creditor Name. Values available:</p> <ul style="list-style-type: none"> 01 Retail 02 Medical/Health Care 03 Oil Company 04 Government 05 Personal Services 06 Insurance 07 Educational 08 Banking 09 Rental/Leasing 10 Utilities 11 Cable/Cellular 12 Financial 13 Credit Union 14 Automotive 15 Check Guarantee 	2	33-34	N

Field Definitions

K2 Segment Purchased Portfolio/Sold To

The K2 Segment may be used to report the name of the company from which the portfolio or partial portfolio was purchased or the name of the company to which the portfolio or partial portfolio was sold. The K2 Segment should be reported only one time per record to affect the change.

If not applicable, do not report the K2 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of K2 .	2	1-2	AN
2	Portfolio Indicator Contains a code representing the type of information being reported. Values available: 1 = Portfolio Purchased From Name 2 = Sold To Name 9 = Remove Previously Reported K2 Segment Information	1	3	N
3	Purchased Portfolio or Sold To Name Contains a free-form description of the name of the company from which the portfolio or partial portfolio was purchased or to which the account was sold. If field 2 = 9, this field should be blank filled.	30	4-33	AN
4	Reserved Blank fill.	1	34	AN

Field Definitions

K3 Segment Mortgage Information

The K3 Segment is used for two purposes:

1. To indicate a secondary marketing agency's interest in a loan by providing the applicable account number as assigned by the secondary marketing agency.
2. To report the Mortgage Identification Number (MIN), when available.

This segment must be present each time the account is reported.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of K3 .	2	1-2	AN
2	Agency Identifier Contains a code indicating which secondary marketing agency has interest in this loan. Values available: 00 = Agency Identifier not applicable (Used when reporting MIN only) 01 = Fannie Mae 02 = Freddie Mac	2	3-4	N
3	Account Number Contains the account number as assigned by the secondary marketing agency. Do not include embedded blanks or special characters. If field 2 = 00, this field should be blank filled.	18	5-22	AN
4	Mortgage Identification Number (MIN) Contains the Mortgage Identification Number assigned to a mortgage loan. Do not include embedded blanks or special characters. The MIN indicates that the loan is registered with the Mortgage Electronic Registration Systems, Inc. (MERS), the electronic registry for tracking the ownership of mortgage rights. For more information, see http://www.mersinc.org .	18	23-40	AN

Field Definitions

K4 Segment Specialized Payment Information

The K4 Segment can be used to report information on specialized payment schedules for either deferred payments or balloon payments. If not applicable, do not report the K4 Segment.

This segment must be present each time the account is reported.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of K4 .	2	1-2	AN
2	Specialized Payment Indicator Contains a code describing the specialized payment arrangements. Values available: 01 = Balloon Payment 02 = Deferred Payment	2	3-4	N
3	Deferred Payment Start Date Report the date the first payment is due for deferred loans. Format is MMDDYYYY. If the day is not available, use 01. This date should be reported when the Terms Frequency (Base Segment, Field 14) indicates Deferred.	8	5-12	N
4	Payment Due Date Report the date the balloon payment is due, if applicable. Format is MMDDYYYY. If the day is not available, use 01.	8	13-20	N
5	Payment Amount Report the amount of the balloon payment in whole dollars only.	9	21-29	N
6	Reserved Blank fill.	1	30	AN

Note: All other account information should be reported in the Base Segment.

Field Definitions

L1 Segment

Account Number/Identification Number Change

The L1 Segment provides an automated method for changing the Consumer Account Number and/or Identification Number and should be reported only one time per record to affect the change.

The L1 Segment contains the new Consumer Account Number and/or the new Identification Number and the Base Segment contains the old Consumer Account Number (Field 7) and/or old Identification Number (field 5) exactly as reported previously. In any subsequent reporting period, the Base Segment should contain the new Consumer Account Number and/or new Identification Number, and the L1 Segment should not be reported.

If the L1 Segment is being reported for the first time, or if L1 Segments are to be used for portfolio acquisition or a mass Consumer Account Number and/or Identification Number change, contact your consumer reporting agencies.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of L1 .	2	1-2	AN
2	Change Indicator Contains a code representing the change being reported. Values available: 1 = Consumer Account Number Change ONLY 2 = Identification Number Change ONLY 3 = Consumer Account Number AND Identification Number Change	1	3	N
3	New Consumer Account Number Contains the new Account Number assigned to this account. Do not include embedded blanks or special characters. If field 2 = 2, this field should be blank filled.	30	4-33	AN
4	New Identification Number Contains the new Identification Number assigned to this account. If field 2 = 1, this field should be blank filled.	20	34-53	AN
5	Reserved Blank fill.	1	54	AN

Note: If fixed-length records are being reported and a record does not require a Consumer Account Number or Identification Number change, the Segment Identifier of L1 must be reported and the remainder of the segment must be blank filled.

Field Definitions

N1 Segment Employment

The N1 Segment may be used to report employment information for the consumer reported in the Base Segment. If employment is not available, do not report the N1 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of N1 .	2	1-2	AN
2	Employer Name Report the name of the employer for the consumer reported in the Base Segment.	30	3-32	AN
3	First Line of Employer Address Contains the mailing address for the employer in Field 2 and usually includes street number, direction, street name and type of thoroughfare.	32	33-64	AN
4	Second Line of Employer Address Contains second line of employer's address, if needed.	32	65-96	AN
5	Employer City Contains city name for employer's address. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.	20	97-116	AN
6	Employer State Contains the standard U.S. Postal Service state abbreviation for the address of the employer. Exhibit 12 provides a list of State Codes.	2	117-118	AN
7	Employer Postal/Zip Code Report the zip code of the employer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.	9	119-127	AN
8	Occupation Report title or position for consumer reported in the Base Segment (the employee).	18	128-145	AN
9	Reserved Blank fill.	1	146	AN

Field Definitions

Trailer Record

The Trailer Record must be the last record provided on the file. It includes cumulative totals that are used to verify that all records received have been processed.

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
1	Record Descriptor Word (RDW) Contains a value equal to the length of the logical record. This value includes the four bytes reserved for this field.	4	1-4	B	4	1-4	N
2	Record Identifier Contains a constant of TRAILER which is used to identify this record.	7	5-11	AN	7	5-11	AN
3	Total Base Records Contains the total number of Base Segments being reported.	5	12-16	P	9	12-20	N
4	Reserved Blank fill.	5	17-21	AN	9	21-29	AN
5	Reserved Blank fill.	5	22-26	AN	9	30-38	AN
6	Total Associated Consumer Segments (J1) Contains the total number of J1 Segments being reported. Do not count blank- or 9-filled segments.	5	27-31	P	9	39-47	N
7	Total Associated Consumer Segments (J2) Contains the total number of J2 Segments being reported. Do not count blank- or 9-filled segments.	5	32-36	P	9	48-56	N
8	Block Count Contains the number of blocks on the file, if applicable.	5	37-41	P	9	57-65	N
9	Total of Status Code DA Contains the total number of Base Segments with Status Code DA in Field 17A.	5	42-46	P	9	66-74	N
10	Total of Status Code 05 Contains the total number of Base Segments with Status Code 05 in Field 17A.	5	47-51	P	9	75-83	N
11	Total of Status Code 11 Contains the total number of Base Segments with Status Code 11 in Field 17A.	5	52-56	P	9	84-92	N

Field Definitions

Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
12	Total of Status Code 13 Contains the total number of Base Segments with Status Code 13 in Field 17A.	5	57-61	P	9	93-101	N
13	Total of Status Code 61 Contains the total number of Base Segments with Status Code 61 in Field 17A.	5	62-66	P	9	102-110	N
14	Total of Status Code 62 Contains the total number of Base Segments with Status Code 62 in Field 17A.	5	67-71	P	9	111-119	N
15	Total of Status Code 63 Contains the total number of Base Segments with Status Code 63 in Field 17A.	5	72-76	P	9	120-128	N
16	Total of Status Code 64 Contains the total number of Base Segments with Status Code 64 in Field 17A.	5	77-81	P	9	129-137	N
17	Total of Status Code 65 Contains the total number of Base Segments with Status Code 65 in Field 17A.	5	82-86	P	9	138-146	N
18	Total of Status Code 71 Contains the total number of Base Segments with Status Code 71 in Field 17A.	5	87-91	P	9	147-155	N
19	Total of Status Code 78 Contains the total number of Base Segments with Status Code 78 in Field 17A.	5	92-96	P	9	156-164	N
20	Total of Status Code 80 Contains the total number of Base Segments with Status Code 80 in Field 17A.	5	97-101	P	9	165-173	N
21	Total of Status Code 82 Contains the total number of Base Segments with Status Code 82 in Field 17A.	5	102-106	P	9	174-182	N
22	Total of Status Code 83 Contains the total number of Base Segments with Status Code 83 in Field 17A.	5	107-111	P	9	183-191	N
23	Total of Status Code 84 Contains the total number of Base Segments with Status Code 84 in Field 17A.	5	112-116	P	9	192-200	N

Field Definitions

Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
24	Total of Status Code 88 Contains the total number of Base Segments with Status Code 88 in Field 17A.	5	117-121	P	9	201-209	N
25	Total of Status Code 89 Contains the total number of Base Segments with Status Code 89 in Field 17A.	5	122-126	P	9	210-218	N
26	Total of Status Code 93 Contains the total number of Base Segments with Status Code 93 in Field 17A.	5	127-131	P	9	219-227	N
27	Total of Status Code 94 Contains the total number of Base Segments with Status Code 94 in Field 17A.	5	132-136	P	9	228-236	N
28	Total of Status Code 95 Contains the total number of Base Segments with Status Code 95 in Field 17A.	5	137-141	P	9	237-245	N
29	Total of Status Code 96 Contains the total number of Base Segments with Status Code 96 in Field 17A.	5	142-146	P	9	246-254	N
30	Total of Status Code 97 Contains the total number of Base Segments with Status Code 97 in Field 17A.	5	147-151	P	9	255-263	N
31	Total of ECOA Code Z (All Segments) Contains the total number of records with ECOA Code Z being reported in the Base Segment (Field 37), in the J1 Segment (Field 10) and in the J2 Segment (Field 10).	5	152-156	P	9	264-272	N
32	Total Employment Segments Contains the total number of records with employment being reported in the N1 Segment.	5	157-161	P	9	273-281	N
33	Total Original Creditor Segments Contains the total number of records with Original Creditors being reported in the K1 Segment.	5	162-166	P	9	282-290	N
34	Total Purchased Portfolio/Sold To Segments Contains the total number of records with Purchased Portfolio/Sold To being reported in the K2 Segment.	5	167-171	P	9	291-299	N

Field Definitions

Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
35	Total Mortgage Information Segments Contains the total number of records with Mortgage Information being reported in the K3 Segment.	5	172-176	P	9	300-308	N
36	Total Specialized Payment Information Segments Contains the total number of records with Specialized Payment Information being reported in the K4 Segment.	5	177-181	P	9	309-317	N
37	Total Change Segments Contains the total number of Consumer Account Number and/or Identification Number changes being reported in the L1 Segment.	5	182-186	P	9	318-326	N
38	Total Social Security Numbers (All Segments) Contains the total number of valid Social Security Numbers reported in the Base Segment (Field 34), in the J1 Segment (Field 7) and in the J2 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	187-191	P	9	327-335	N
39	Total Social Security Numbers (Base Segments) Contains the total number of valid Social Security Numbers reported in the Base Segment (Field 34). Do not count zero- or 9-filled SSNs.	5	192-196	P	9	336-344	N
40	Total Social Security Numbers (J1 Segments) Contains the total number of valid Social Security Numbers reported in the J1 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	197-201	P	9	345-353	N
41	Total Social Security Numbers (J2 Segments) Contains the total number of valid Social Security Numbers reported in the J2 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	202-206	P	9	354-362	N
42	Total Dates of Birth (All Segments) Contains the total number of valid Dates of Birth reported in the Base Segment (Field 35), in the J1 Segment (Field 8) and in the J2 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	207-211	P	9	363-371	N

Field Definitions

Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
43	Total Dates of Birth (Base Segments) Contains the total number of valid Dates of Birth reported in the Base Segment (Field 35). Do not count zero-filled Dates of Birth.	5	212-216	P	9	372-380	N
44	Total Dates of Birth (J1 Segments) Contains the total number of valid Dates of Birth reported in the J1 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	217-221	P	9	381-389	N
45	Total Dates of Birth (J2 Segments) Contains the total number of valid Dates of Birth reported in the J2 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	222-226	P	9	390-398	N
46	Total Telephone Numbers (All Segments) Contains the total number of valid Telephone Numbers reported in the Base Segment (Field 36), in the J1 Segment (Field 9) and in the J2 Segment (Field 9). Do not count zero-filled Telephone Numbers.	5	227-231	P	9	399-407	N
47	Reserved Blank fill.	135	232-366	AN	19	408-426	AN

Exhibit 1

Account Type Codes by Industry

The following table describes the account type codes that are reported in Field 9.

Code	Description	Check Credit	Coll. Agcy	Credit Card	Credit Union	Debt Counsl	Educa-tional	Family Sup.	Govt. Agcy	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Sav. & Loan	Svc.& Prof.
00	Auto				X					X	X			X	X	
01	Unsecured				X					X	X			X	X	X
02	Secured				X					X	X			X	X	X
03	Partially Secured				X					X	X				X	X
04	Home Improvement				X					X	X				X	
05	FHA Home Improvement									X					X	
06	Installment Sales Contract												X			
07	Charge Account												X			
10	Business Loan				X					X	X			X	X	
11	Recreational Merchandise				X					X	X			X	X	
12	Education Loan				X		X		X	X	X				X	
13	Lease				X					X	X			X	X	
15	Check Credit/Line of Credit	X			X										X	
17	Manufactured Housing				X					X	X	X		X	X	

Exhibit 1

Account Type Codes by Industry

Code	Description	Check Credit	Coll. Agcy	Credit Card	Credit Union	Debt Counsl	Educa-tional	Family Sup.	Govt. Agcy	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Sav. & Loan	Svc.& Prof.
18	Credit Card			X	X										X	
19	FHA Real Estate Mortgage (Terms Duration in years)				X							X			X	
20	Note Loan				X					X	X					
22	Secured by Household Goods									X	X					
23	Secured by Household Goods & Other Collateral									X	X					
25	VA Real Estate Mortgage (Terms Duration in years)				X							X			X	
26	Conventional Real Estate Mortgage — including Purchase Money First (Terms Duration in years)				X							X			X	
29	Rental Agreement															X
34	Debt Counseling Service					X										
37	Combined Credit Plan	X		X	X										X	
43	Debit Card	X			X										X	
47	Credit Line Secured	X			X										X	
48	Collection Agency/Attorney		X													X

Exhibit 1

Account Type Codes by Industry

Code	Description	Check Credit	Coll. Agcy	Credit Card	Credit Union	Debt Counsl	Educa-tional	Family Sup.	Govt. Agcy	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Sav. & Loan	Svc.& Prof.
50	Family Support							X								
65	Government Unsecured Guaranteed Loan								X							
66	Government Secured Guaranteed Loan								X							
67	Government Unsecured Direct Loan								X							
68	Government Secured Direct Loan								X							
69	Government Grant								X							
70	Government Overpayment								X							
71	Government Fine								X							
72	Government Fee for Services								X							
73	Government Employee Advance								X							
74	Government Misc. Debt								X							
75	Government Benefit								X							
77	Returned Check		X													X
89	Home Equity Line of Credit				X							X			X	

Exhibit 1

Account Type Codes by Industry

Code	Description	Check Credit	Coll. Agcy	Credit Card	Credit Union	Debt Counsl	Educa-tional	Family Sup.	Govt. Agcy	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Sav. & Loan	Svc.& Prof.
90	Medical Debt				X					X	X					X
91	Debt Consolidation				X					X	X					
92	Utility Company															X
93	Child Support							X								
95	Attorney Fees							X								X
0A	Time Share Loan				X					X	X					
2A	Secured Credit Card			X	X										X	
3A	Auto Lease				X					X	X			X	X	
5A	Real Estate — Junior Liens and Non-Purchase Money First (Terms Duration in years)				X							X			X	
6A	Commercial Installment Loan				X					X	X					
7A	Commercial Line of Credit	X			X											
8A	Business Credit Card			X											X	
9A	Secured Home Improvement				X					X	X				X	
5B	Second Mortgage (Terms Duration in years)				X							X			X	

Exhibit 1

Account Type Codes by Industry

Code	Description	Check Credit	Coll. Agcy	Credit Card	Credit Union	Debt Counsl	Educa-tional	Family Sup.	Govt. Agcy	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Sav. & Loan	Svc.& Prof.
6B	Commercial Mortgage Loan (Terms Duration in years)				X							X			X	
7B	Agricultural				X				X	X	X			X	X	
8B	Deposit Related	X			X										X	
9B	Business Line Personally Guaranteed	X			X											
0C	Factoring Company Account															X
1C	Household Goods									X	X					
2C	Farmers Home Administration (FmHA) Real Estate Mortgage Loan (Terms Duration in years)				X							X			X	
4D	Telecommunications/Cellular															X
6D	Home Equity				X							X			X	

Exhibit 2

Account Type Codes

The following table contains an alphabetic listing of the account type codes which are reported in Field 9.

<u>Code</u>	<u>Description</u>
7B	Agricultural
95	Attorney Fees
00	Auto
3A	Auto Lease
8A	Business Credit Card <i>Individual has primary responsibility.</i>
9B	Business Line Personally Guaranteed
10	Business Loan <i>Individual is personally liable.</i>
07	Charge Account <i>Used by the Retail Industry</i>
93	Child Support
48	Collection Agency/Attorney
37	Combined Credit Plan <i>Represents two credit plans being reported as one account. Example: Visa and Mastercard on one bill.</i>
6A	Commercial Installment Loan <i>Individual is personally liable; company is guarantor.</i>
7A	Commercial Line of Credit <i>Individual is personally liable; company is guarantor.</i>
6B	Commercial Mortgage Loan <i>Terms Duration in years. Individual is personally liable; company is guarantor.</i>
26	Conventional Real Estate Mortgage - including Purchase Money First <i>Terms Duration in years. Purchase Money First means that the proceeds of the loan are used to buy the property. This is a mortgage account type.</i>
18	Credit Card
47	Credit Line Secured
43	Debit Card <i>To be used when debit card is backed by a line of credit or overdraft protection</i>
91	Debt Consolidation <i>Represents multiple loans which have been consolidated into one loan</i>
34	Debt Counseling Service
<u>Code</u>	<u>Description</u>
8B	Deposit Related <i>Overdrawn account</i>
12	Education Loan

Exhibit 2

Account Type Codes

0C	Factoring Company Account (a/k/a Debt Purchaser)
50	Family Support
2C	Farmers Home Administration (FmHA) Real Estate Mortgage Loan <i>Terms Duration in years</i>
05	Federal Housing Administration (FHA) Home Improvement Loan
19	Federal Housing Administration (FHA) Real Estate Mortgage Loan <i>Terms Duration in years</i>
75	Government Benefit
73	Government Employee Advance
72	Government Fee for Services
71	Government Fine
69	Government Grant
74	Government Miscellaneous Debt
70	Government Overpayment
68	Government Secured Direct Loan
66	Government Secured Guaranteed Loan
67	Government Unsecured Direct Loan
65	Government Unsecured Guaranteed Loan
6D	Home Equity
89	Home Equity Line of Credit
04	Home Improvement
1C	Household Goods
06	Installment Sales Contract <i>Used by the Retail Industry</i>
13	Lease <i>Non-auto</i>
15	Line of Credit <i>Includes Check Credit</i>
17	Manufactured Housing
90	Medical Debt
20	Note Loan
03	Partially Secured
<u>Code</u>	<u>Description</u>
5A	Real Estate - Junior Liens and Non-Purchase Money First <i>Terms Duration in years. Junior Liens means that a person has a mortgage on property already and needs more money without paying off existing loan; a refinanced loan with a change in terms — second mortgage, third or more. Non-Purchase Money First means that the proceeds of the loan are not used directly for the property. This is a real estate account type.</i>
11	Recreational Merchandise

Exhibit 2

Account Type Codes

29	Rental Agreement
77	Returned Check <i>Reported by Collection Agencies, Debt Purchasers and Check Guarantee companies when a check was returned to the payee for non-payment usually due to insufficient funds. Refer to Question 26 in the Frequently Asked Questions and Answers section for reporting requirements.</i>
5B	Second Mortgage <i>Terms Duration in years</i>
02	Secured <i>Used for Installment Contracts</i>
22	Secured by Household Goods
23	Secured by Household Goods and Other Collateral
2A	Secured Credit Card
9A	Secured Home Improvement
4D	Telecommunications/Cellular
0A	Time Share Loan <i>A purchased time share</i>
01	Unsecured
92	Utility Company
25	Veteran's Administration (VA) Real Estate Mortgage Loan <i>Terms Duration in years</i>

Exhibit 3

Terms/Payment Amount Conversion to Monthly

The following table contains the calculations to be used to convert the Terms Duration (number of payment intervals) and Scheduled Monthly Payment Amount to monthly values for Installment Accounts.

Terms Frequency Field 14	Terms Duration Field 13	Scheduled Monthly Payment Amount Field 15
D = Deferred	Blank fill	Zero fill
P = Single Payment Loan	Blank fill	Zero fill
W = Weekly (Due every week)	Divide by 4.33	Multiply by 4.33
B = Biweekly (Due every 2 weeks)	Divide by 2.16	Multiply by 2.16
E = Semimonthly (Due twice a month)	Divide by 2	Multiply by 2
M = Monthly (Due every month)	As given	As given
L = Bimonthly (Due every 2 months)	Multiply by 2	Divide by 2
Q = Quarterly (Due every 3 months)	Multiply by 3	Divide by 3
T = Triannually (Due every 4 months)	Multiply by 4	Divide by 4
S = Semiannually (Due twice a year)	Multiply by 6	Divide by 6
Y = Annually (Due every year)	Multiply by 12	Divide by 12

Note: Report whole dollars only in the Scheduled Monthly Payment Amount field.

Exhibit 4

Account Status Codes

Enter the Account Status Code (Field 17A) which best describes whether the account is current or past due as of the Billing Date (Field 24). If you have a status that is not described here, please contact your consumer reporting agencies.

<u>Code</u>	<u>Description</u>
05*	Account transferred to another office.
11	Current account. For Installment and Mortgage loans, the account should be current and have a non-zero Balance Amount. For Credit Line, Open, and Revolving portfolio types, the account should be current and available for use. If the account is closed, but there is a balance due, Special Comment Code M or Compliance Condition Code XA should also be reported to indicate the account is no longer available for use.
13*	Paid or closed account/zero balance. For Installment and Mortgage loans, the account should be paid with a zero Balance Amount. For Credit Line, Open, and Revolving portfolio types, the account should no longer be available for use, and the Balance Amount should be zero. A Special Comment Code M or Compliance Condition Code XA should also be reported to indicate the account is closed.
61	Account paid in full, was a voluntary surrender.
62	Account paid in full, was a collection account.
63	Account paid in full, was a repossession.
64	Account paid in full, was a charge-off.
65*	Account paid in full. A foreclosure was started.
71	Account 30 days past the due date.
78	Account 60 days past the due date.
80	Account 90 days past the due date.
82	Account 120 days past the due date.
83	Account 150 days past the due date.
84	Account 180 days or more past the due date.
88*	Claim filed with government for insured portion of balance on a defaulted loan.
89*	Deed received in lieu of foreclosure on a defaulted mortgage.
93	Account assigned to internal or external collections.
94*	Foreclosure/credit grantor sold collateral to settle defaulted mortgage.
95*	Voluntary surrender.
96	Merchandise was repossessed by credit grantor; there may be a balance due.
97	Unpaid balance reported as a loss by credit grantor (charge-off).
DA	Deletes entire account.

Note: In order to maintain the integrity of credit information, it is important that data furnishers not ask for a subsequent deletion of account history unless an actual error was reported. Paid derogatory accounts, such as collections, should be reported as paid; they should not be deleted.

* Field 17B (Payment Rating) is also required when reporting these Account Status Codes.

Exhibit 5

Examples of Reporting Payment History Profile (Field 18)

The Account Status, which is reported in field 17A of the Base Segment, contains the status of the account as of the current month being reported. Field 18 contains up to 24 months of consecutive history prior to the current month.

Examples of Account Status and Payment History Profile:

- A. Account Status Code = 11; Billing Date = 01/31/2000
Field 18 = 000011000000EEEE0000BBBB

In the above example, field 18 data represents, from left to right, 12/31/1999 through 01/31/1998. The E's indicate that the account was current with a zero balance in 12/1998, 11/1998, 10/1998 and 09/1998. The B's indicate that no payment history was available prior to 05/1998, which was most likely the date the account was opened.

- B. Account Status Code = 80; Billing Date = 01/31/2000; Date of First Delinquency = 08/31/1999
Field 18 = 2211100000DD000101000000

In the above example, field 18 data represents, from left to right, 12/31/1999 through 01/31/1998. The D's indicate that no payment history was available for 02/1999 or 01/1999.

- C. Account Status Code = 11; Billing Date = 01/31/2000
Field 18 = EEEEEEEEE000EEEE0000EE00

In the above example, field 18 data represents, from left to right, 12/31/1999 through 01/31/1998. The E's indicate that the account was current with a zero balance from 12/1999 through 04/1999, from 12/1998 through 09/1998, and from 04/1998 to 03/1998. The account was current (and active) during the other months.

- D. Account Status Code = 97; Billing Date = 01/31/2000; Date of First Delinquency = 06/30/1998
Field 18 = LLGGGGGGGG66654332100010

In the above example, field 18 data represents, from left to right, 12/31/1999 through 01/31/1998. The L's indicate that the account was a charge-off from 12/1999 through 11/1999, and the G's indicate that the account was a collection from 10/1999 through 03/1999.

Note: The Date of First Delinquency (06/30/1998) represents the date of the 30-day delinquency that led to the status being reported.

Exhibit 6

Special Comment Codes By Category Within Portfolio

Category	Description	Credit Line	Installment	Mortgage	Open	Revolving
Closed (Permanently or Temporarily)	Election of Remedy	I	I	-	-	I
	Account Closed at Credit Grantor's Request	M	-	-	M	M
	Credit Line Suspended	AP	-	-	AP	AP
	Account Closed Due to Refinance	AS	AS	AS	AS	AS
	Account Closed Due to Transfer	AT	AT	AT	AT	AT
	Credit Card Lost or Stolen	-	-	-	BL	BL
Leasing	Full Termination/Status Pending (Requires Account Type 3A or 13)	-	BB	-	-	-
	Full Termination/Obligation Satisfied (Requires Account Type 3A or 13)	-	BC	-	-	-
	Full Termination/Balance Owing (Requires Account Type 3A or 13)	-	BD	-	-	-
	Early Termination/Status Pending (Requires Account Type 3A or 13)	-	BE	-	-	-
	Early Termination/Obligation Satisfied (Requires Account Type 3A or 13)	-	BF	-	-	-
Leasing, continued	Early Termination/Balance Owing (Requires Account Type 3A or 13)	-	BG	-	-	-

Exhibit 6

Special Comment Codes By Category Within Portfolio

Category	Description	Credit Line	Installment	Mortgage	Open	Revolving
	Early Termination/Insurance Loss (Requires Account Type 3A or 13)	-	BH	-	-	-
	Involuntary Repossession (Requires Account Type 3A or 13)	-	BI	-	-	-
	Involuntary Repossession/Obligation Satisfied (Requires Account Type 3A or 13)	-	BJ	-	-	-
	Involuntary Repossession/Balance Owing (Requires Account Type 3A or 13)	-	BK	-	-	-
	Prepaid Lease	-	BS	-	-	-
Legal Action	Account Payments Assured by Wage Garnishment	AM	AM	AM	AM	AM
Other	Special Handling - Contact Credit Grantor for Additional Information	S	S	S	S	S
	Adjustment Pending	V	V	V	V	V
	First Payment Never Received (May indicate fraudulent activity)	AV	AV	AV	AV	AV
	Affected by Natural Disaster	AW	AW	AW	AW	AW
Other, continued	Redeemed Repossession	-	AZ	-	-	AZ
	Foreclosure Proceedings Started	-	-	BO	-	-
	Used by Child Support Agencies only when reporting collection accounts (No actual comment displays)	-	-	-	CS	-

Exhibit 6

Special Comment Codes By Category Within Portfolio

Category	Description	Credit Line	Installment	Mortgage	Open	Revolving
Refinanced	Account Closed Due to Refinance	AS	AS	AS	AS	AS
Removal of Comment	Removes Any Previously Reported Special Comment Code	BLANK	BLANK	BLANK	BLANK	BLANK
Special Payment Arrangements	Account Payments Managed by Credit Counseling Service	B	B	B	B	B
	Paid by Co-Maker	C	C	C	C	C
	Election of Remedy	I	I	-	-	I
	Debt Being Paid Through Insurance	AB	AB	AB	AB	AB
	Paying Under a Partial Payment Agreement	AC	AC	AC	AC	AC
	Simple Interest Loan	-	AG	-	-	-
	Recalled to Active Military Duty	AI	AI	AI	AI	AI
	Payroll Deduction	AJ	AJ	AJ	AJ	AJ
	Voluntarily Surrendered, then Redeemed	-	AO	-	-	AO
Special Payment Arrangements, continued	Account Paid in Full for Less than the Full Balance	AU	AU	AU	AU	AU
	Account Paid from Collateral	AX	AX	-	-	AX
	Paid by Company which Originally Sold the Merchandise	-	BN	-	-	-
	Paid through Insurance (Requires Account Status Code 13 or 61-65 and Current Balance = 0)	BP	BP	BP	BP	BP

Exhibit 6

Special Comment Codes By Category Within Portfolio

Category	Description	Credit Line	Installment	Mortgage	Open	Revolving
	Principal Deferred/Interest Payment Only	-	BT	-	-	-
Transferred	Account Closed Due to Transfer	AT	AT	AT	AT	AT
	Loan Assumed by Another Party (Requires ECOA Code T — Terminated)	-	H	H	-	-
	Account Transferred to Another Lender	O	O	O	O	O
	Purchased by Another Lender	AH	AH	AH	AH	AH
	Student Loan — Permanently Assigned to Government	-	AL	-	-	-
	Account Acquired by RTC/FDIC	AN	AN	AN	AN	AN
	Transferred to Recovery (Requires Account Status Code 71-97)	BA	BA	BA	BA	BA

Exhibit 7

Special Comment Codes

The Special Comment Code (Field 19) should be reported as long as the condition applies.

<u>Code</u>	<u>Description</u>
Blank	Removes any previously reported Special Comment Code.
B	Account payments managed by Credit Counseling Service.
C	Paid by Co-maker.
H	Loan assumed by another party. <i>Requires ECOA Code T (Terminated).</i>
I	Election of remedy. <i>Definition: A car or other item is repossessed, but the value is less than the balance due. The credit grantor must consider the account paid and cannot collect the difference in the amounts.</i>
M	Account closed at credit grantor's request.
O	Account transferred to another lender.
S	Special handling. Contact credit grantor for additional information.
V	Adjustment pending. <i>Definition: Account adjustment, such as returned merchandise and refund due.</i>
AB	Debt being paid through insurance.
AC	Paying under a partial payment agreement.
AG	Simple interest loan. <i>Definition: Any loan where interest is compounded daily.</i>
AH	Purchased by another lender.
AI	Recalled to active military duty.
AJ	Payroll deduction.
AL	Student loan permanently assigned to government.
AM	Account payments assured by wage garnishment.
AN	Account acquired by RTC/FDIC.
AO	Voluntarily surrendered - then redeemed.
AP	Credit Line suspended. <i>Definition: The credit line is temporarily unavailable for use.</i>
AS	Account closed due to refinance.
AT	Account closed due to transfer. <i>Note: Used for internal transfers.</i>
AU	Account paid in full for less than the full balance.
AV	First payment never received. <i>Comment: May indicate fraudulent activity.</i>
AW	Affected by natural disaster.
AX	Account paid from collateral.
AZ	Redeemed repossession.

<u>Code</u>	<u>Description</u>
BA	Transferred to Recovery. <i>Requires Account Status Code 71 - 97.</i>
BB	Full termination/status pending. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BC	Full termination/obligation satisfied.

Exhibit 7

Special Comment Codes

BD	<i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> Full termination/balance owing.
BE	<i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> Early termination/status pending.
BF	<i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> Early termination/obligation satisfied.
BG	<i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> Early termination/balance owing.
BH	<i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> Early termination/insurance loss.
BI	Involuntary repossession.
BJ	<i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> Involuntary repossession/obligation satisfied.
BK	<i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> Involuntary repossession/balance owing.
BL	<i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> Credit card lost or stolen.
BN	Paid by company which originally sold the merchandise.
BO	Foreclosure proceedings started.
BP	Paid through insurance.
BS	<i>Requires Account Status Code 13 or 61-65 and Current Balance = 0.</i> Prepaid lease.
BT	<i>Definition: Consumer paid lease in advance. No monthly payments are due.</i> Principal deferred/Interest payment only.
CS	Used by Child Support Agencies only when reporting collection accounts. (No actual comment displays.)

Note: For comments specific to disputes and accounts closed at consumer's request, refer to the Compliance Condition Code (Field 20).

Exhibit 8

Explanation and Examples of FCRA Compliance/Date of First Delinquency (Field 25)

PURPOSE: This date will be used by the consumer reporting agencies to determine when delinquent data is to be deleted, pursuant to the Fair Credit Reporting Act (FCRA).

HOW TO REPORT: For Account Status Codes 61-65, 71, 78, 80, 82-84, 88-89 and 93-97, report the date of the first delinquency that led to the status being reported. If a delinquent account becomes current, the Date of First Delinquency should be zero filled. Then if the account goes delinquent again, the Date of First Delinquency starts over with the new first delinquency date.

For Account Status Codes 05, 13, 65, 88, 89, 94 or 95, if the Payment Rating is 1, 2, 3, 4, 5 or 6, report the date of the first delinquency that led to the Payment Rating being reported.

For Consumer Information Indicators E-H (Discharged Bankruptcies) and V-Y (Reaffirmation of Debt Rescinded with Bankruptcy Chapters), if the account is current (Account Status Code 11), report the date of the bankruptcy notification.

The following are two step-by-step examples on how to report FCRA Compliance/Date of First Delinquency.

Example 1: Displays an account that goes delinquent to current and then goes delinquent again.

	Billing Date	Account Status	Definition	Date of First Delinquency
Month 1	02/28/1999	11	Current	Zero fill
Month 2	03/30/1999	11	Current	Zero fill
Month 3	04/30/1999	71	Delinq 30	04/30/1999 (First Delinquency)
Month 4	05/30/1999	78	Delinq 60	04/30/1999
Month 5	06/30/1999	11	Current	Zero fill
Month 6	07/30/1999	71	Delinq 30	07/30/1999 (First Delinquency)
Month 7	08/30/1999	78	Delinq 60	07/30/1999
Month 8	09/30/1999	80	Delinq 90	07/30/1999
Month 9	10/30/1999	97	Charge-off	07/30/1999

Exhibit 8

Explanation and Examples of FCRA Compliance/Date of First Delinquency (Field 25)

Example 2: Displays an account that goes delinquent and never returns to a current status.

	Billing Date	Account Status	Definition	Date of First Delinquency
Month 1	02/28/1999	11	Current	Zero fill
Month 2	03/30/1999	11	Current	Zero fill
Month 3	04/30/1999	71	Delinq 30	04/30/1999 (First Delinquency)
Month 4	05/30/1999	71	Delinq 30	04/30/1999
Month 5	06/30/1999	71	Delinq 30	04/30/1999
Month 6	07/30/1999	78	Delinq 60	04/30/1999
Month 7	08/30/1999	80	Delinq 90	04/30/1999
Month 8	09/30/1999	97	Charge-off	04/30/1999
Month 9	10/31/1999	64	Paid Charge-off	04/30/1999

Example 3: Displays an account that has rolling delinquencies.

	Billing Date	Account Status	Definition	Date of First Delinquency
Month 1	02/28/1999	11	Current	Zero fill
Month 2	03/30/1999	71	Delinq 30	03/30/1999 (First Delinquency)
Month 3	04/30/1999	71	Delinq 30	03/30/1999
Month 4	05/30/1999	78	Delinq 60	03/30/1999
Month 5	06/30/1999	80	Delinq 90	03/30/1999
Month 6	07/30/1999	71	Delinq 30	03/30/1999
Month 7	08/30/1999	71	Delinq 30	03/30/1999
Month 8	09/30/1999	78	Delinq 60	03/30/1999

Fair Credit Reporting Act Excerpts

Section 605(c) Running of Reporting Period:

Exhibit 8

Explanation and Examples of FCRA Compliance/Date of First Delinquency (Field 25)

(1) In general: The 7-year period referred to in paragraphs (4) and (6) of subsection (a) shall begin, with respect to any delinquent account that is placed for collection (internally or by referral to a third party, whichever is earlier), charged to profit and loss, or subjected to any similar action, upon the expiration of the 180-day period beginning on the date of the commencement of the delinquency which immediately preceded the collection activity, charge to profit and loss, or similar action.

Section 605(a) Information Excluded From Consumer Reports:

(4) Accounts placed for collection or charged to profit and loss which antedate the report by more than seven years.

(6) Any other adverse item of information which antedates the report by more than seven years.

Section 623 Responsibilities of Furnishers of Information to Consumer Reporting Agencies:

(5) Duty to provide notice of delinquency of accounts: A person who furnishes information to a consumer reporting agency regarding a delinquent account being placed for collection, charged to profit or loss, or subjected to any similar action, shall, not later than 90 days after furnishing the information, notify the agency of the month and year of the commencement of the delinquency that immediately preceded the action.

Exhibit 9

Consumer Information Indicators

The Consumer Information Indicator, which is reported in Field 38 of the Base Segment, Field 11 of the J1 Segment, and Field 11 of the J2 Segment, contains a value that indicates a special condition that applies to the specific consumer.

Report the following values:

<u>Code</u>	<u>Description</u>
A	Petition for Chapter 7 Bankruptcy
B	Petition for Chapter 11 Bankruptcy
C	Petition for Chapter 12 Bankruptcy
D	Petition for Chapter 13 Bankruptcy
E	Discharged through Bankruptcy Chapter 7
F	Discharged through Bankruptcy Chapter 11
G	Discharged through Bankruptcy Chapter 12
H	Completed through Bankruptcy Chapter 13
I	Chapter 7 Bankruptcy Dismissed
J	Chapter 11 Bankruptcy Dismissed
K	Chapter 12 Bankruptcy Dismissed
L	Chapter 13 Bankruptcy Dismissed
M	Chapter 7 Bankruptcy Withdrawn
N	Chapter 11 Bankruptcy Withdrawn
O	Chapter 12 Bankruptcy Withdrawn
P	Chapter 13 Bankruptcy Withdrawn
Q	Removes Bankruptcy Indicator previously reported (A through P) Note: Do not report Q as a default value.
R	Reaffirmation of Debt
V	Chapter 7 Reaffirmation of Debt Rescinded
W	Chapter 11 Reaffirmation of Debt Rescinded
X	Chapter 12 Reaffirmation of Debt Rescinded
Y	Chapter 13 Reaffirmation of Debt Rescinded
S	Removes Reaffirmation of Debt and Reaffirmation of Debt Rescinded Indicators (R, V, W, X, Y) previously reported Note: Do not report S as a default value.
T	Credit Grantor Cannot Locate Consumer
U	Consumer Now Located (Removes previously reported T Indicator) Note: Do not report U as a default value.

Note: The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.

Exhibit 10

Country Codes

<u>COUNTRY</u>	<u>CODE</u>	<u>COUNTRY</u>	<u>CODE</u>	<u>COUNTRY</u>	<u>CODE</u>
Afghanistan	AF	Chile	CL	Iceland	IS
Albania	AN	China (Peking)	CP	India	IB
Algeria	DZ	Colombia	CB	Indonesia	IF
American Samoa	AM	Comoros	CJ	Iran	IR
Andorra	AD	Congo	CG	Iraq	IQ
Angola	AO	Corsica	CC	Ireland	IE
Anguilla	AI	Costa Rica	CR	Israel	IG
Antigua & Barbuda	AG	Croatia	HX	Italy	IT
Argentina	AT	Cuba	HR	Ivory Coast	IC
Armenia	RM	Cyprus	CY	Jamaica	JM
Aruba	AW	Czech Republic	CZ	Japan	JP
Ascension	AS	Denmark	DK	Jordan	JO
Australia	AU	Djibouti	DJ	Kazakhstan	KZ
Austria	DF	Dominica	DM	Kenya	KE
Azerbaijan	AJ	Dominican Republic	DO	Kiribati	KI
Azores	AX	East Timor	EM	Korea (North)	KX
Bahamas	BS	Ecuador	EC	Korea (South)	KR
Bahrain	BH	Egypt	EG	Kuwait	KW
Bangladesh	BD	El Salvador	SV	Kyrgyzstan	KG
Barbados	BB	Equatorial Guinea	GQ	Laos	LO
Belarus	BL	Estonia	SU	Latvia	LX
Belgium	BE	Ethiopia	ET	Lebanon	LB
Belize	BZ	Falkland Islands	FA	Leeward Islands	LE
Benin	BJ	Faroe Islands	FE	Lesotho	LS
Bermuda	BU	Fiji	FJ	Liberia	LR
Bhutan	BM	Finland	FI	Libya	LV
Bolivia	BO	France	FR	Liechtenstein	CH
Bosnia & Herzegovina	BX	French Guiana	GF	Lithuania	LT
Botswana	BW	French Polynesia	FP	Luxembourg	LU
Brazil	BR	Gabon	GB	Macao	MJ
British Virgin Islands	VG	Gambia	GM	Macedonia	MH
Brunei	BN	Germany	DW		
Bulgaria	BG	Ghana	GH		
Burkina Faso	BF	Gibraltar	GI		
Burundi	BI	Granada	GD		
Cambodia	KA	Greece	GR		
Cameroon	CM	Greenland	GE		
Canada	CN	Guadeloupe	GP		
Cape Verde	CV	Guatemala	GT		
Carriacou	CU	Guinea	GN		
Cayman Islands	CI	Guinea-Bissau	GW		
Central African Republic	CF	Guyana	GY		
Chad	CD	Haiti	HA		
		Honduras	HN		
		Hungary	HU		

Exhibit 10

Country Codes

<u>COUNTRY</u>	<u>CODE</u>	<u>COUNTRY</u>	<u>CODE</u>	<u>COUNTRY</u>	<u>CODE</u>
Madagascar	MG	Russia	RU	Uganda	UG
Madeira	MB	Rwanda	RW	Ukraine	UA
Malawi	MW	Saint Helena	SH	Union of Myanmar	
Malaysia	MY	Saint Kitts & Nevis	KN	(Burma)	BK
Maldives	MV	Saint Lucia	LC	United Arab	
Mali	ML	Saint Pierre &		Emirates	UM
Malta	MF	Miquelon	SP	United Kingdom	UK
Martinique	MQ	Saint Vincent & the		United States	US
Mauritania	MR	Grenadines	SF	Uruguay	UY
Mauritius	MU	San Marino	SM	Uzbekistan	UZ
Mexico	MX	Santa Cruz Islands	ST	Vanuatu	VU
Moldova	LD	Sao Tome &		Vatican City State	VC
Monaco	AC	Principe	MP	Venezuela	VE
Mongolia	MC	Saudi Arabia	SA	Vietnam	VN
Montenegro	MM	Senegal	SN	Wallis/Futuna	
Montserrat	MK	Serbia	SX	Island	WT
Morocco	RC	Seychelles	YC	Western Samoa	WS
Mozambique	MZ	Sierra Leone	SL	Yemen	YE
Namibia	NB	Singapore	SG	Yugoslavia	YU
Nauru	NA	Slovakia	VK	Zaire	ZR
Nepal	NP	Slovenia	XN	Zambia	ZM
Netherlands		Solomon Islands	SI	Zimbabwe	ZW
Antilles	NN	Somalia	SO		
Netherlands	NL	South Africa	ZA		
New Caledonia	NW	Spain	ES		
New Zealand	NZ	Sri Lanka	LK		
Nicaragua	NI	Sudan	SB		
Niger	NR	Suriname	SR		
Nigeria	NG	Swaziland	SZ		
Norway	NO	Sweden	SE		
Oman	OM	Switzerland	SW		
Pakistan	PK	Syria	SY		
Panama	PM	Tadzhikistan	TK		
Papua New		Taiwan	TW		
Guinea	PG	Tanzania	TZ		
Paraguay	PY	Thailand	TH		
Peru	PU	Togo	TG		
Philippines	PH	Tonga	TA		
Pitcairn Islands	PS	Trinidad & Tobago	TT		
Poland	PL	Tristan da Cunha	TD		
Portugal	PT	Tunisia	TU		
Qatar	QA	Turkey	TR		
Republic of		Turkmenistan	TM		
Georgia	GX	Turks & Caicos			
Reunion Island	RE	Islands	TC		
Romania	RO	Tuvalu	TV		

Exhibit 11

General Rules for Addresses

Most addresses consist of a street address, containing a street number, street name, street type, city name (spelled out), state code and postal/zip code. Include the complete address on all records; the absence of an address may cause a record to be bypassed.

Do not report non-address information in the Address fields.

Examples: Do not report a spouse name in the Address field.
Do not report account description terminology, such as Fraud, Bankrupt, Charge-off, etc. in the Address field.

For accurate reporting of addresses, refer to the U.S. Postal Service handbook, *Postal Addressing Standards*.

Use the standard postal abbreviations for state names, such as MS for Mississippi. Refer to Exhibit 12 for a complete list of State Codes.

Thoroughfare Type Codes

AL	Alley	HT	Heights	RD	Road
AV	Avenue	HY	Highway	RN	Run
BV	Boulevard	KN	Knoll	RO	Row
CI	Circle	LN	Lane	RT	Route
CN	Center	LP	Loop	SQ	Square
CR	Crescent	MA	Mall	ST	Street
CT	Court	OV	Oval	TE	Terrace
DA	Dale	PA	Path	TP	Turnpike
DR	Drive	PI	Pike	TR	Trail
EX	Expressway	PK	Park	TY	Thruway
FY	Freeway	PL	Place	VI	Viaduct
GA	Garden	PT	Point	WK	Walk
GR	Grove	PY	Parkway	WY	Way
HL	Hill	PZ	Plaza		

Thoroughfare Direction Codes

N	North/North-Military	NS	North-South/North-South-Military
S	South/South-Military		
E	East/East-Military	SE	Southeast/Southeast-Military
EW	East-West/East-West Military	NW	Northwest/Northwest-Military
W	West/West-Military	SW	Southwest/Southwest-Military
NE	Northeast/Northeast-Military	NM	Nonmailable address

Note: The Address Indicator (Field 45 in the Base Segment and Field 18 in the J2 Segment) should be used to designate what address is being reported.

Exhibit 12

State Codes

<u>STATE</u>	<u>CODE</u>	<u>STATE</u>	<u>CODE</u>
Alabama	AL	Tennessee	TN
Alaska	AK	Texas	TX
Arizona	AZ	Utah	UT
Arkansas	AR	Virginia	VA
California	CA	Vermont	VT
Colorado	CO	Virgin Islands	VI
Connecticut	CT	Washington	WA
Delaware	DE	West Virginia	WV
District of Columbia	DC	Wisconsin	WI
Florida	FL	Wyoming	WY
Georgia	GA		
Guam	GU	Military in the Americas other than Canada	AA
Hawaii	HI		
Idaho	ID		
Illinois	IL		
Indiana	IN	Military in Europe, Middle East, Africa, Canada	AE
Iowa	IA		
Kansas	KS		
Kentucky	KY		
Louisiana	LA	Military in the Pacific Theater	AP
Maine	ME		
Maryland	MD		
Massachusetts	MA		
Michigan	MI		
Minnesota	MN		
Mississippi	MS		
Missouri	MO		
Montana	MT		
Nebraska	NE		
Nevada	NV		
New Hampshire	NH		
New Jersey	NJ		
New Mexico	NM		
New York	NY		
North Carolina	NC		
North Dakota	ND		
Ohio	OH		
Oklahoma	OK		
Oregon	OR		
Pennsylvania	PA		
Puerto Rico	PR		
Rhode Island	RI		
South Carolina	SC		
South Dakota	SD		

426 FORMAT - DATA RECORD (FIXED LENGTH) CONTINUED

```
CHAR   ID NUMBER      N1EMPLOYER NAME      1ST LINE OF EMPLOYER ADDRESS      2ND LINE OF EMPLOY
ZONE   4CC4DEDCCD4444444DFCDDDECD4DCDC444444444444444444444444FEE4DCDC4DC4CDDDDDEC4CCCDCEE44444FDC4DCDC4DC4CDDDE
NUMR   09405442590000000051547368590514500000000000000000012303955066054736859014495220000254039550660547368
      1201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95...
CHAR   ER ADDRESS      EMPLOYER CITY      ST123451234OCCUPATION
ZONE   CD4CCCDCEE44444CDDDECD4CCEE44444444EEFFFFFFFFFDCCEDECDD444444444
NUMR   590144952200005473685903938000000023123451234633471396500000000
      1301...5...10...15...20...25...30...35...40...45...50...55...60...6
```

See Attachment for Segment Definitions

ATTACHMENT - SEGMENT DEFINITIONS

J1 Segment

Pos. 1- 2 = Segment Identifier
Pos. 3 = Consumer Transaction Type
Pos. 4- 28 = Surname
Pos. 29- 48 = First Name
Pos. 49- 68 = Middle Name
Pos. 69 = Generation Code
Pos. 70- 78 = Social Security Number
Pos. 79- 86 = Date Of Birth
Pos. 87- 96 = Telephone Number
Pos. 97 = ECOA Code
Pos. 98- 99 = Consumer Information Indicator
Pos. 100 = Reserved

J2 Segment

Pos. 1- 2 = Segment Identifier
Pos. 3 = Consumer Transaction Type
Pos. 4- 28 = Surname
Pos. 29- 48 = First Name
Pos. 49- 68 = Middle Name
Pos. 69 = Generation Code
Pos. 70- 78 = Social Security Number
Pos. 79- 86 = Date Of Birth
Pos. 87- 96 = Telephone Number
Pos. 97 = ECOA Code
Pos. 98- 99 = Consumer Information Indicator
Pos. 100-101 = Country Code
Pos. 102-133 = First Line of Address
Pos. 134-165 = Second Line of Address
Pos. 166-185 = City
Pos. 186-187 = State
Pos. 188-196 = Postal/Zip Code
Pos. 197 = Address Indicator
Pos. 198 = Residence Code
Pos. 199-200 = Reserved

K1 Segment

Pos. 1- 2 = Segment Identifier
Pos. 3-32 = Original Creditor Name
Pos. 33-34 = Creditor Classification

K2 Segment

Pos. 1- 2 = Segment Identifier
Pos. 3 = Portfolio Indicator
Pos. 4-33 = Purchased Portfolio or Sold To Name
Pos. 34 = Reserved

K3 Segment

Pos. 1- 2 = Segment Identifier
Pos. 3- 4 = Agency Identifier
Pos. 5-22 = Account Number
Pos. 23-40 = Mortgage Identification Number

K4 Segment

Pos. 1- 2 = Segment Identifier
Pos. 3- 4 = Specialized Payment Indicator
Pos. 5-12 = Deferred Payment Start Date
Pos. 13-20 = Payment Due Date
Pos. 21-29 = Payment Amount
Pos. 30 = Reserved

L1 Segment

Pos. 1- 2 = Segment Identifier
Pos. 3 = Change Indicator
Pos. 4-33 = New Account Number
Pos. 34-53 = New Identification Number
Pos. 54 = Reserved

N1 Segment

Pos. 1- 2 = Segment Identifier
Pos. 3- 32 = Employer Name
Pos. 33- 64 = First Line of Employer Address
Pos. 65- 96 = Second Line of Employer Address
Pos. 97-116 = Employer City
Pos. 117-118 = Employer State
Pos. 119-127 = Employer Postal/Zip Code
Pos. 128-145 = Occupation
Pos. 146 = Reserved

Frequently Asked Questions and Answers

SEGMENTS AND APPENDAGES

1. Question: How do you use the Base Segment?

Answer: The Base Segment of the Metro 2 Format is used to report the identification information for the primary borrower, as well as all of the pertinent account information, such as Date Opened, High Credit, Balance and Account Status.

2. Question: What if we don't currently capture data for a specific field in our system?

Answer: If you have a question about a specific field that is not on your system, contact all of the consumer reporting agencies to determine if that field is required. Some fields must be reported to comply with legislative requirements, while others are used to make the reported data complete and accurate.

3. Question: How do you use the J1 and J2 Segments?

Answer: In general, appendages in the Metro 2 Format are designed to allow the data furnisher to report additional information about the account by adding the appropriate appendages to the end of the Base Segment. Two segments: J1 and J2 are used in reporting the names and addresses (if different from the primary borrower) of individuals who are associated with the account.

- The J1 Segment is used to report a consumer who is associated with the account who lives at the same address as the individual reported in the Base Segment.
- The J2 Segment is used to report a consumer who is associated with the account and who lives either at the same or different address from the individual reported in the Base Segment.

4. Question: When reporting fixed-length records, can the J2 Segment be reported for all consumers, whether they live at the same or different address as the primary borrower? If the address is the same, can the address fields be blank?

Answer: If you are reporting fixed-length records, you may choose to report only J2 Segments for all associated consumers. In that case, the J2 Segments must always contain addresses, even if the addresses are the same as those reported in the Base Segments.

Frequently Asked Questions and Answers

5. Question: How do you use the L1 Segment?

Answer: The L1 Segment is used to report a new Account Number or a new Identification Number in situations when one or both of these numbers has changed since the last reporting period. The Change Indicator field in the L1 Segment specifies whether the change is to the Account Number, the Identification Number or both.

The old Account Number is reported in the Consumer Account Number field of the Base Segment and the new Account Number is reported in the New Consumer Account Number field of the L1 Segment. The old Identification Number is reported in the Identification Number field of the Base Segment and the new Identification Number is reported in the New Identification Number field of the L1 Segment.

The L1 Segment should be reported at the time of the Account Number/Identification Number change and should be reported only once. The following month, the new numbers should appear in the Base Segment.

6. Question: How do you report fixed-length records if no appendage (e.g., J1, J2) information is available?

Answer: If no information is available for the appendages, provide the Segment Identifier (e.g., J1, J2) and blank fill the remainder of the segment.

7. Question: How do you report variable-length records if no appendage (e.g., J1, J2) information is available?

Answer: Do not report the appendage.

BDW/RDW

8. Question: What is the BDW and how is it used?

Answer: For variable-length blocks, the Block Descriptor Word (BDW) is typically systems-generated and contains a value equal to the length of each block of data. It is not required when reporting fixed-length blocks. The BDW is used internally by each consumer reporting agency's system to determine the number of bytes in each block.

9. Question: What is the RDW and how is it used?

Answer: The Record Descriptor Word (RDW) contains a value equal to the number of bytes in each record. A data record includes the Base Segment and any appendages (e.g., J1, K1, N1).

The RDW is a required field and may be systems-generated by the data furnisher's system. If not, it must be hard-coded in the program.

Frequently Asked Questions and Answers

The RDW is used internally by each consumer reporting agency's system to determine the number of bytes in each data record.

DELINQUENCY REPORTING

10. Question: How are delinquencies calculated?

Answer: Delinquencies should be calculated from the due date. For consumer reporting purposes, an account is not deemed to be delinquent until it is at least 30 days (Account Status Code 71) past the due date.

CYCLE REPORTING

11. Question: When is cycle reporting appropriate, versus month-end reporting?

Answer: Cycle reporting is generally appropriate when a large volume of revolving accounts is being reported and the data furnisher has multiple billing cycles. Reporting would take place at the end of each billing cycle, resulting in more accurate and current reporting of account statuses.

12. Question: How are delinquencies reported when a cycle reporter submits data at the end of the month?

Answer: A cycle reporter who submits data at the end of the month should report the account status as of the end of the billing cycle for the account being reported, and not the status of the account on the date the media is created. All account fields, such as Current Balance, Amount Past Due and Date of Last Payment should be reflected as of the end of the billing cycle.

Example: The consumer who is 30 days delinquent at the end of the billing cycle should be reported as an Account Status Code 71, even though a payment is received between the end of the billing cycle and the date the media is created.

ACCOUNT STATUS, PAYMENT RATING, SPECIAL COMMENT

13. Question: How do Account Statuses, Payment Ratings and Special Comments interact?

Answer: The Account Status (Field 17A) is used to report the current condition of the accounts, such as current or 30 days past the due date. The Payment Rating (Field 17B), which is required for certain Account Statuses, is used to report whether the account is current or past due within the activity period being reported. The Special Comment (Field 19) is used to provide additional information about the account. These codes are used together to provide a complete picture of the account.

Frequently Asked Questions and Answers

Examples:

- An account is reported with Account Status Code 80 (90 days past the due date) and Special Comment Code M (Account closed at credit grantor's request). Since both codes are reported, credit grantors know the current condition of the account, and that the account is closed to further charges, at the credit grantor's request.
- An account is reported with Account Status Code 13 (Paid), Payment Rating 3 (90 days past the due date) and Special Comment Code AU (Account paid in full for less than the full balance). This combination of codes provides complete information for credit grantors: the account is paid, the consumer was 90 days past the due date during the final month and the account was settled for less than the full balance.

REPORTING SCENARIOS

14. Question: Is there a preferred method of reporting when accounts are completely or partially reaffirmed in bankruptcy?

Answer: For accounts that are completely reaffirmed in bankruptcy, report the appropriate Account Status (Field 17A) and the Consumer Information Indicator R, which states "Reaffirmation of Debt." The Consumer Information Indicator (Field 38 of the Base Segment and Field 11 of the J1 and J2 Segments) should be reported for each consumer who was involved in the bankruptcy.

For accounts that are partially reaffirmed in bankruptcy, report a separate tradeline with a new Account Number for the portion of the account that is in repayment. For this new tradeline, report the Consumer Information Indicator R for each affected consumer, which states "Reaffirmation of Debt," plus the appropriate Account Status (Field 17A). For that portion of the original tradeline which is still included in bankruptcy, report the appropriate Account Status (Field 17A), the appropriate Consumer Information Indicator (Base, J1 and J2 Segment), and adjust the Current Balance (Field 21) accordingly.

15. Question: What Account Status Code should be reported with the Bankruptcy Consumer Information Indicators?

Answer: For accounts where all associated borrowers are reported with a Bankruptcy Consumer Information Indicator, report the Account Status Code that represents the status of the account just prior to notification of the bankruptcy.

For joint accounts where only one borrower files bankruptcy, report one Base Segment for the account with the Consumer Information Indicator (CII) set to the appropriate bankruptcy code for the borrower who filed bankruptcy. The CII for the other consumer should be blank. The Account Status (field 17A) should reflect the status of the ongoing account for the consumer who did not file bankruptcy.

Frequently Asked Questions and Answers

Note: The critical piece of displayable information for the bankrupt borrower is the Consumer Information Indicator.

16. Question: How should Bankruptcies be reported when the consumer voluntarily surrenders the merchandise or redeems the merchandise?

Answer: When a Bankruptcy is filed, the consumer can voluntarily surrender the merchandise to the creditor. In this situation, report Account Status Code 95 (Voluntary surrender), and the appropriate Consumer Information Indicator.

The consumer also has the option to pay fair market value, thereby redeeming the merchandise. In this situation, report Account Status Code 13 (Paid/closed account); Special Comment Code AU (Account paid in full for less than the full balance); and the appropriate Consumer Information Indicator.

17. Question: Is there a preferred method of reporting when an account is partially charged off?

Answer: Report the original account with the appropriate Account Status for that month (e.g., Current, 30 days delinquent, 60 days delinquent) with a balance that does not include the amount charged to loss.

The charged off amount should be reported as a separate account with a new Account Number. Other pertinent fields should be reported as follows: Date Opened = original date opened; Original Charge-off Amount = amount charged to loss; Date of First Delinquency = date of the first delinquency in the series of delinquencies that led up to the Charge-off.

If the new account is subsequently charged off, both accounts would be reported as Account Status Code 97 (Charge-off) but would have different Original Charge-off Amounts.

Frequently Asked Questions and Answers

18. Question: How should settled accounts be reported?

Answer: Report the following Base Segment fields as specified:

- Account Status Code 13 or 61-65 (paid or closed account statuses)
- Appropriate Payment Rating (i.e., 0 through 6) when required
- Special Comment Code AU (Account paid in full for less than the full balance)
- Current Balance = zero

19. Question: How do you report lost or stolen credit cards?

Answer: There are two options for reporting:

- If the payment history is valid on the lost or stolen credit card, use the L1 Segment to change the Account Number. Use of the L1 Segment allows the consumer reporting agencies to retain all prior account history.
- If the payment history is invalid due to the credit card being lost or stolen, report Special Comment Code BL (to indicate "Credit card lost or stolen") and the appropriate Account Status Code. If opening another account, report the new credit card as a separate account with a new Account Number and the appropriate Account Status Code and Current Balance.

20. Question: How do you report deferred loans?

Answer: Report the following Base Segment fields as specified:

- Terms Frequency = D to indicate "Deferred"
- Account Status Code = 11 (Current account)
- Highest Credit or Original Loan Amount = the total amount borrowed
- Current Balance = the total amount borrowed minus any payments which have been made
- Scheduled Monthly Payment Amount = zero
- Amount Past Due = zero
- Payment History Profile = Use Character B to indicate accounts which have never been in repayment. Use Character D to indicate accounts that were previously in repayment but are now deferred.

In the K4 Segment, report the Specialized Payment Indicator as 02 for Deferred Payment. Also, report the Deferred Payment Start Date as the date the first payment will be due.

Frequently Asked Questions and Answers

21. Question: How do you report accounts that have been sold to another lender?

Answer: Report the following Base Segment fields as specified:

- Account Status Code = 05 (Transferred account)
- Payment Rating = the appropriate code that designates whether the account was current or past due within the activity period being reported
- Special Comment = AH (Purchased by another lender)
- Current Balance = zero
- Amount Past Due = zero
- FCRA Compliance/Date of First Delinquency = If the account is delinquent at the time of sale, report the date of the first delinquency.

Additionally, if the account is delinquent, it is imperative that you provide **to the debt purchaser** the date of the first delinquency that led to the account being sold.

22. Question: How are “payment reversal” transactions handled in regards to Date of Last Payment, Date of First Delinquency, Payment History Profile and Actual Payment Amount?

Answer: A “payment reversal” transaction usually occurs when a check is returned for non-payment to the credit grantor. If the change is made in the following month’s reporting cycle, the following adjustments should be made:

- The Date of Last Payment should be adjusted to indicate the last payment made that was not reversed.
- The Date of First Delinquency (DOFD) should reflect the first time the consumer was 30 days past the due date. The DOFD would change to the month of the returned check if that had been the first time the consumer was 30 days past the due date.
- The Payment History Profile should reflect the appropriate delinquency in the first position, which reflects the previous month’s payment activity (e.g., **1** if the returned check resulted in the account being 30-59 days past the due date that month.)
- The Actual Payment Amount reflects the payment received for this reporting period. If no payment was received for this reporting period, this amount should be zero.

23. Question: Consumer loans may have multiple payment schedules, which may each have different payment frequencies (e.g., principal amount due annually and interest amount due monthly.) How should these loans be reported?

Answer: Report only one tradeline.

- The Terms Frequency should reflect the most frequent payment schedule. For example, if the principal is due annually and the interest amount is due monthly, report Terms Frequency as **M** (monthly).

Frequently Asked Questions and Answers

- The Scheduled Monthly Payment Amount should reflect the minimum amount due each month and may change when the principal amount is also due.

In months where only the interest payment is due, report Special Comment Code **BT** (Principal deferred/interest payment only). In months where both principal and interest payments are due, the Special Comment Code **BT** should not be reported.

ECOA REQUIREMENTS

24. Question: How do I comply with ECOA?

Answer: While ECOA requires only the reporting of spouse information, industry practices encourage the reporting of all consumers associated with an account. The correct ECOA Code should be reported in the Base, J1 and J2 Segments.

25. Question: How is an ECOA change reported?

Answer: Change the ECOA Code to the new value in the segment that has changed. Refer to field descriptions for a list of ECOA Codes.

Frequently Asked Questions and Answers

FCRA REQUIREMENTS

26. Question: The Fair Credit Reporting Act requires certain information to be reported with regard to returned checks. What are those requirements?

Answer: For companies who report returned checks, such as collection agencies, factoring companies or check guarantee companies, there are four reporting guidelines:

- The Date Opened (Field 10 in the Base Segment) should contain the date of the check.
- The Highest Credit or Original Loan Amount (Field 12 in the Base Segment) should contain the original amount of the check, excluding fees and interest.
- The Original Creditor Name (Field 2 in the K1 Segment) should contain the name of the payee.
- The FCRA Compliance/Date of First Delinquency (Field 25 in the Base Segment) should contain the date the check was returned for nonsufficient funds. If not available, report the date of the check.

27. Question: How do I comply with the reporting requirements of the 1997 Fair Credit Reporting Act?

Answer:

Date of First Delinquency

When an account is delinquent, Field 25 —the FCRA Compliance/Date of First Delinquency should reflect the date of the first delinquency (in an unbroken chain) that led to the status being reported. Refer to Exhibit 8 for a detailed explanation and examples.

Closed Accounts

XA - This Compliance Condition Code should be reported to indicate that the account was closed at the consumer's request.

Disputed Accounts

XB - This Compliance Condition Code should be reported to indicate that the account information is disputed by the consumer.

XC - This Compliance Condition Code should be reported to indicate "Completed investigation of FCRA dispute - consumer disagrees".

(Continued)

Closed and Disputed Accounts

XD - This Compliance Condition Code should be reported to indicate that the account was closed at the consumer's request and account information is disputed by the consumer.

Frequently Asked Questions and Answers

XE - This Compliance Condition Code should be reported to indicate that the account was closed at the consumer's request and dispute investigation completed - consumer disagrees.

Note: Compliance Condition Codes are reported in Field 20.

DELETING ACCOUNTS/BORROWERS

28. Question: How can an account, or a specific borrower, be deleted from the consumer reporting agencies' files?

Answer: It is imperative that only inaccurate accounts be deleted from the consumer reporting agencies' files. In order to maintain the accuracy and integrity of consumer files, historical consumer credit information must be reported in a factual and objective manner. Paid derogatory accounts, such as collections, should be reported as paid; they should not be deleted.

To delete an entire account, report Account Status Code **DA** (Field 17A). All borrowers will be deleted along with the account history.

To delete a specific borrower, report **Z** in the ECOA Code field of the segment containing the consumer to be deleted.

CONSUMER INFORMATION

29. Question: How can a new borrower be added to an existing account?

Answer: Append a J1 or J2 Segment for the new borrower and report Consumer Transaction Type **1** in Field 2.

- A J1 Segment should be used to add a new borrower living at the same address as the individual reported in the Base Segment.
- A J2 Segment should be used to add a new borrower living at a different address from the individual reported in the Base Segment.

30. Question: How can an association with an existing account be terminated?

Answer: Report **T** in the ECOA Code field (Base Segment, Field 37, J1/J2 Segment, Field 10) in the segment containing the consumer for whom the association is to be terminated. All payment history for this account will be retained. Do not report this individual in subsequent reporting periods.

31. Question: How should deceased borrowers be reported?

Frequently Asked Questions and Answers

Answer: Deceased borrowers can be reported through use of the ECOA Code **X** in the appropriate Base Segment, Field 37 or J1/J2 Segment, Field 10.

32. Question: Can the same Consumer Information Indicator be reported each month even though the reporting guidelines specify the indicator only needs to be reported one time?

Answer: Yes, reporting the same Consumer Information Indicator each month is acceptable, except for removal values of **Q**, **S** and **U**. The removal values should only be reported one time.

DUPLICATE TRADELINES

33. Question: What causes duplicate tradelines?

Answer: Any change in Account Number, Identification Number, Portfolio Type, and/or Date Opened may cause duplication if the consumer reporting agencies are not notified prior to the change.

Frequently Asked Questions and Answers

MEDIA

34. Question: What types of media are acceptable?

Answer: Contact each of the consumer reporting agencies to determine what types of media are accepted.

35. Question: Does a carriage return on a diskette prevent processing?

Answer: A carriage return/line feed should be used between each record, and a carriage return should be used at the end of the last record. A carriage return should never be used within a record because it will prevent the consumer reporting agencies from processing the data.

Frequently Asked Questions and Answers

FIRST TIME REPORTERS

36. Question: Are there any special reporting requirements for a first time reporter when sending data to the consumer reporting agencies?

Answer: It is very important to ensure that the FCRA Compliance/ Date of First Delinquency is reported accurately.

When historical credit information is reported in the Payment History Profile (Field 18), the Date of First Delinquency must reflect the date of the first delinquency that led to the earliest delinquency reported in the Payment History Profile. ***In this situation, the Date of First Delinquency must be reported, regardless of the Account Status Code being reported.***

Examples:

Account Status = 93 (Collection)
Payment History Profile = GGGGGGGGGGGG666654321100
Billing Date = 10/31/1999
Date of First Delinquency = 12/31/1997

In the above example, 12/31/1997 represents the date of the earliest 30-day delinquency represented in the Payment History Profile that led to the Collection (Code G) being reported.

Account Status = 11 (Current Account)
Payment History Profile = 00000GGGGGGGGGGGGGGGGGGGG
Billing Date = 10/31/1999
Date of First Delinquency = 03/31/1996

In the above example, 03/31/1996 represents the date of the earliest 30-day delinquency that led to the Collection (Code G) reported in the Payment History Profile. In this scenario, the 30-day delinquency was outside the time period represented in the Payment History Profile.

Glossary of Terms

Account Number Scrambling	A security feature that allows a data furnisher to report a scrambled version of the account numbers. Three methods of scrambling are available based on ACB guidelines. The consumer reporting agencies will unscramble the account numbers for display purposes.
Alphanumeric	Describes a character set that includes both letters and numbers.
ASCII	An acronym for American Standard Code for Information Interchange. A code used by certain types of computers.
Associated Credit Bureaus, Inc. (ACB)	Associated Credit Bureaus, Inc. is an international trade association representing the consumer credit, mortgage reporting and collection service industries. Headquartered in Washington, DC, ACB provides legislative assistance and a lobbying function to its members, and establishes standards for the consumer credit reporting industry.
Authorized User	Person permitted by a credit card holder to charge goods and services on the cardholder's account. Authorized users are not legally responsible for payment of the charges incurred.
Bankruptcy Discharged	The judgment of the court that a person who has filed a Chapter 7, 11 or 12 petition be granted a bankruptcy.
Bankruptcy Dismissed	A Chapter 7, 11, 12 or 13 petition is denied by the U.S. Bankruptcy Court.
Bankruptcy Petition (Chapter 7)	An application made to the U.S. Bankruptcy Court requesting release from financial obligations due to a debtor's inability to pay his debts.
Bankruptcy Petition (Chapter 11)	An application made to the U.S. Bankruptcy Court requesting financial reorganization.
Bankruptcy Petition (Chapter 12)	An application made to the U.S. Bankruptcy Court requesting release from financial obligations due to the inability of a family farm to pay their debts.
Bankruptcy Petition	An application made to the U.S. Bankruptcy Court requesting

Glossary of Terms

(Chapter 13)	court assistance to pay one's debts.
Bankruptcy Withdrawn	The petitioner has decided not to file bankruptcy and has taken back the petition.
Blocking	Combining two or more records into a block to increase the efficiency of computer input and output operations.
Byte	One alphanumeric character.
Consumer	One who buys goods or services.
Cycle Reporting	A method by which large-volume data furnishers can divide their files for reporting purposes, usually in alphabetical order by surname or by billing date. Reporting takes place at the end of each billing cycle, resulting in more accurate and current reporting of account statuses.
Debt Purchaser	See Factoring Company.
EBCDIC	An acronym for Extended Binary Coded Decimal Interchange Code. A code used by certain types of computers.
ECOA (Equal Credit Opportunity Act)	A federal law that prohibits creditors from discriminating against applicants on the basis of sex or marital status in any aspect of a credit transaction.
ECOA Code	An alpha or numeric code used to describe a borrower's association with an account, according to the Equal Credit Opportunity Act (ECOA).
Factoring Company	A company or individual who purchases accounts with the intent of collecting debts owed.
FCBA (Fair Credit Billing Act)	A federal law stipulating procedures to help consumers resolve credit billing disputes with the credit grantor promptly and fairly. Disputes must be reported.
FCRA (Fair Credit Reporting Act)	The FCRA states that companies which furnish data to the consumer reporting agencies have a responsibility to provide accurate information, to update and correct information and to respond to notices of dispute. It also states that consumers have the right to know what is in

Glossary of Terms

	credit records; to challenge the accuracy of information; and to have it reverified, updated or removed. It also limits the time derogatory information can be retained on a credit record and assures that a consumer's privacy will be protected at all times.
FDCPA (Fair Debt Collection Practices Act)	The FDCPA regulates the activities of debt collectors concerning their communications with consumers, prohibiting harassment or abuse, false or misleading representations, and unfair practices.
Fixed Length Record	<p>A record that always contains the same number of characters.</p> <p>For example, you may report a 426-byte Base Segment, a 100-byte J1 Segment, and a 30-byte K4 Segment for every record. The fixed record length would be 556. If an Associated Consumer does not apply, report the Base Segment, report the J1 Segment Identifier, blank fill the remainder of the J1 Segment, and report the K4 Segment information.</p>
Installment (Portfolio Type)	A loan repayable in installments, usually in set monthly amounts.
Line of Credit (Portfolio Type)	An agreement between an institution and a consumer where the institution agrees to lend a consumer funds up to an agreed upon credit limit. The consumer may borrow as much of the line as needed and pays interest on the borrowed portion only. Monthly payment amounts are revolving, based on the outstanding balance amount.
Media	Computerized magnetic tape, cartridge, diskette, or electronic data transfer containing consumer credit information.
Mortgage (Portfolio Type)	An instrument of conveyance (usually of real estate) from the borrower to the lender. The property remains with the use and occupancy of the borrower as long as the conditions of the mortgage are met. The major conditions are the continual payment of interest and principal amounts.
Open (Portfolio Type)	Credit extended to a consumer based on an estimate of the general ability to pay. The entire balance is due upon

Glossary of Terms

	demand.
Reaffirmation of Debt	An agreement made prior to discharge in bankruptcy to pay certain debts that otherwise would be discharged through the bankruptcy proceedings. Debts can be partially or completely reaffirmed.
Reaffirmation of Debt Rescinded	The consumer may rescind a reaffirmation agreement prior to the bankruptcy discharge or within 60 days after the reaffirm agreement is filed with the court, whichever occurs later. A consumer files a rescind of debt (requires judge's signature) for one or more of the debts in the reaffirm. This means that the reaffirm is canceled (taken back) and the debts are again included in or discharged through bankruptcy.
Redemptions (due to Bankruptcy)	In a Bankruptcy filing, the consumer can choose to redeem merchandise from a creditor by paying fair market value. (Refer to Frequently Asked Question and Answer #16 for reporting guidelines.)
Revolving (Portfolio Type)	An agreement that establishes a maximum credit limit for a consumer. Monthly payment amounts are revolving, based on the outstanding balance amount.
Third Party Collection Agency	A company or individual who specializes in collecting outstanding debts for other businesses or individuals.
Variable Length Record	<p>Records which may be different lengths within predetermined minimums and maximums. Variable length records allow a data furnisher to report only the size of record required for a transaction, thus allowing more data to be placed on the media.</p> <p>For example, the J1 and J2 Segments would be reported only when additional borrowers are associated with an account. Some records may include these appendages, while others may not.</p>

Implementation Checklist

IMPLEMENTATION OF THE METRO 2 FORMAT

The Metro 2 Format Implementation Checklist will guide you step by step through the process of changing to the Metro 2 Format. Following these guidelines will ensure that the credit information you report is accurate, complete and timely.

Prior to reporting in Metro 2 for the first time, you must complete testing with each of the consumer reporting agencies to which you report.

Whether reporting through a purchased software package, a third-party data processor or an internally developed program, the data furnisher is ultimately responsible for compliance issues.

When reporting information through a third-party processor, there are certain steps that need to be taken to ensure that information is reported accurately. The steps are:

- Confirm that the processor is supplying all account information in the Metro 2 Format to all consumer reporting agencies.
- Use the Metro 2 Implementation Checklist to review in detail what the processor will be reporting to ensure that your portfolio information is reported accurately.

Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
1	Obtain a copy of the Metro 2 Format.			<i>Electronically:</i> http://www.acb-credit.com <i>Hard copy: Phone</i> <i>(202) 371-0910 x460.</i>
2	Obtain a Program Identifier (for the Header Record) from each Consumer Reporting Agency.			
3	Compare Metro 2 Field Definitions to available data on your system. The following data should be reported according to the specified definitions in order to process your credit information correctly:	<i>Credit Reporting Resource Guide: Metro 2 (dated 2000)</i>		
	<i>Header Record - Identification of Reporter:</i>			
	Block Descriptor Word (BDW)	Page 4-1		See Q&A 8 — Page 6-3.
	Record Descriptor Word (RDW)	Page 4-1		See Q&A 9 — Page 6-3.
	Record Identifier - Header	Page 4-1	Hard code	
	Cycle Number	Page 4-2		See Q&A 11 — Page 6-3.
	Innovis Program Identifier	Page 4-2	Hard code	
	Equifax Program Identifier	Page 4-2	Hard code	
	Experian Program Identifier	Page 4-2	Hard code	
	Trans Union Program Identifier	Page 4-2	Hard code	
	Activity Date	Page 4-2		
	Date Created	Page 4-2		
	Program Date	Page 4-2		
	Program Revision Date	Page 4-3		
	Reporter Name	Page 4-3		
	Reporter Address	Page 4-3		
	Reporter Telephone Number	Page 4-3		
	Software Vendor Name	Page 4-3	Hard coded by Vendor	
	Software Version Number	Page 4-3	Hard coded by Vendor	

Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	<i>Base Record - Processing Information:</i>			See Q&A 1 — Page 6-1.
	Block Descriptor Word (BDW)	Page 4-4		See Q&A 8 — Page 6-3.
	Record Descriptor Word (RDW)	Page 4-4		See Q&A 9 — Page 6-3.
	Processing Indicator	Page 4-4		
	Time Stamp	Page 4-5		
	Correction Indicator	Page 4-6		
	<i>Base Record - Account Information:</i>			
	Identification Number	Page 4-7		
	Cycle Identifier	Page 4-7		See Q&A 11 — Page 6-3.
	Consumer Account Number	Page 4-7		
	Portfolio Type	Page 4-7		
	Account Type	Page 4-8		
	Date Opened	Page 4-8		
	Credit Limit	Page 4-8		
	Highest Credit or Original Loan Amount	Page 4-9		
	Terms Duration	Page 4-9		
	Terms Frequency	Page 4-10		
	Scheduled Monthly Payment Amount	Page 4-10		
	Actual Payment Amount	Page 4-11		
	Account Status	Page 4-11		See Q&A 12, 13, 15 — Pages 6-4, 6-5.
	Payment Rating	Page 4-11		See Q&A 13 — Page 6-4.
	Payment History Profile (up to 24 months)	Page 4-12		See Exhibit 5 — Page 5-11.
	Special Comment	Page 4-13		See Q&A 13 — Page 6-4.
	Compliance Condition Code	Page 4-14		
	Current Balance	Page 4-15		
	Amount Past Due	Page 4-15		
	Original Charge-off Amount	Page 4-15		
	Billing Date	Page 4-16		
	FCRA Compliance/Date of First Delinquency	Page 4-17		

Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	Date Closed	Page 4-18		
	Date of Last Payment	Page 4-18		
	<i>Base Record - Primary Borrower Information:</i>			
	Consumer Transaction Type	Page 4-18		
	Surname	Page 4-19		
	First Name	Page 4-19		
	Middle Name	Page 4-19		
	Generation Code	Page 4-19		
	Social Security Number	Page 4-19		
	Date of Birth	Page 4-20		
	Telephone Number	Page 4-20		
	ECOA Code	Page 4-21		See Q&A 24, 25, 28, 30, 31 — Pages 6-9, 6-11, 6-12.
	Consumer Information Indicator	Page 4-22		See Q&A 14, 15, 16, 32 — Pages 6-5, 6-6, 6-12.
	Country Code	Page 4-22		
	First Line of Address	Page 4-23		
	Second Line of Address	Page 4-23		
	City	Page 4-23		
	State	Page 4-23		
	Postal/Zip Code	Page 4-24		
	Address Indicator	Page 4-24		
	Residence Code	Page 4-24		
4	Can you report all borrowers associated with the account?			
	For an associated borrower who lives at the same address as the primary borrower, report the J1 Segment. Fields available:			See Q&A 3, 6, 7 — Pages 6-1, 6-2.
	Segment Identifier - J1	Page 4-25	Hard code	
	Consumer Transaction Type	Page 4-25		
	Surname	Page 4-25		

Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	First Name	Page 4-26		
	Middle Name	Page 4-26		
	Generation Code	Page 4-26		
	Social Security Number	Page 4-26		
	Date of Birth	Page 4-26		
	Telephone Number	Page 4-26		
	ECOA Code	Page 4-27		See Q&A 24, 25, 28, 30, 31 — Pages 6-9, 6-11, 6-12.
	Consumer Information Indicator	Page 4-28		See Q&A 14, 15, 16, 32 — Pages 6-5, 6-6, 6-12.
	For an associated borrower who lives at a different address than the primary borrower, report the J2 Segment. Fields available:			See Q&A 3, 6, 7 — Pages 6-1, 6-2.
	Segment Identifier - J2	Page 4-29	Hard code	
	Consumer Transaction Type	Page 4-29		
	Surname	Page 4-29		
	First Name	Page 4-30		
	Middle Name	Page 4-30		
	Generation Code	Page 4-30		
	Social Security Number	Page 4-30		
	Date of Birth	Page 4-30		
	Telephone Number	Page 4-30		
	ECOA Code	Page 4-31		See Q&A 24, 25, 28, 30, 31 — Pages 6-9, 6-11, 6-12.
	Consumer Information Indicator	Page 4-32		See Q&A 14, 15, 16, 32 — Pages 6-5, 6-6, 6-12.
	Country Code	Page 4-32		
	First Line of Address	Page 4-32		
	Second Line of Address	Page 4-33		
	City	Page 4-33		
	State	Page 4-33		
	Postal/Zip Code	Page 4-33		
	Address Indicator	Page 4-33		

Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	Residence Code	Page 4-34		
5	For Collection Agencies, Debt Collectors, Factoring Companies, Student Loan Guaranty Agencies, and US Department of Education, a K1 Segment is needed. Fields available:			
	Segment Identifier - K1	Page 4-35	Hard code	
	Original Creditor Name	Page 4-35		
	Creditor Classification	Page 4-36		
6	If you've purchased or sold a portfolio, a K2 Segment can be reported. Fields available:			See Q&A 21 — Page 6-8.
	Segment Identifier - K2	Page 4-37	Hard code	
	Portfolio Indicator	Page 4-37		
	Purchased Portfolio or Sold To Name	Page 4-37		
7	If you provide mortgage information, a K3 Segment can be reported. Fields available:			
	Segment Identifier - K3	Page 4-38	Hard code	
	Agency Identifier	Page 4-38		
	Account Number (of secondary marketing agency)	Page 4-38		
	Mortgage Identification Number	Page 4-38		
8	Specialized payment information, for balloon or deferred payments, can be reported in the K4 Segment. Fields available:			
	Segment Identifier - K4	Page 4-39	Hard code	
	Specialized Payment Indicator	Page 4-39		
	Deferred Payment Start Date	Page 4-39		See Q&A 20 — Page 6-7.
	Payment Due Date (Balloon Payment)	Page 4-39		
	Payment Amount (Balloon Payment)	Page 4-39		
9	Account Number and/or Identification Number changes can be reported in the L1 Segment. Fields available:			See Q&A 5 — Page 6-2.
	Segment Identifier - L1	Page 4-40	Hard code	
	Change Indicator	Page 4-40		
	New Consumer Account Number	Page 4-40		

Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	New Identification Number	Page 4-41		
10	Can employment information for the primary borrower be provided in the N1 Segment? Fields available:			
	Segment Identifier - N1	Page 4-42	Hard code	
	Employer Name	Page 4-42		
	First Line of Employer Address	Page 4-42		
	Second Line of Employer Address	Page 4-42		
	Employer City	Page 4-42		
	Employer State	Page 4-42		
	Employer Postal/Zip Code	Page 4-42		
	Occupation	Page 4-42		
11	Can totals be provided in the Trailer Record? Fields available:			
	Record Descriptor Word (RDW)	Page 4-44		See Q&A 9 — Page 6-3.
	Record Identifier - Trailer	Page 4-44	Hard code	
	Total Base Records	Page 4-44		
	Total Associated Consumer Segments (J1)	Page 4-44		
	Total Associated Consumer Segments (J2)	Page 4-44		
	Block Count	Page 4-44		
	Total of Status Code DA (Deletes)	Page 4-44		
	Total of each Status Code individually	Pages 4-45 & 4-46		
	Total of ECOA Code Z (Deletes)	Page 4-47		
	Total Employment Segments	Page 4-47		
	Total Original Creditor Segments	Page 4-47		
	Total Purchased Portfolio/Sold To Segments	Page 4-47		
	Total Mortgage Information Segments	Page 4-47		
	Total Specialized Payment Information Segments	Page 4-47		
	Total Change Segments	Page 4-47		
	Total SSNs (All Segments)	Page 4-48		
	Total SSNs (Base Segments)	Page 4-48		
	Total SSNs (J1 Segments)	Page 4-48		

Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	Total SSNs (J2 Segments)	Page 4-48		
	Total Dates of Birth (All Segments)	Page 4-48		
	Total Dates of Birth (Base Segments)	Page 4-48		
	Total Dates of Birth (J1 Segments)	Page 4-49		
	Total Dates of Birth (J2 Segments)	Page 4-49		
	Total Telephone Numbers (All Segments)	Page 4-49		
	<i>Review the following reporting situations:</i>			
12	Have comments (e.g., Do Not Mail, Charge Off, Fraud, etc.) been removed from name and address fields?			
13	How do you report accounts that are completely or partially reaffirmed in bankruptcy?			See Q&A 14 — Page 6-5
14	What Account Status Code should be reported with bankruptcy Consumer Information Indicators?			See Q&A 15, 16 — Page 6-5, 6-6
15	How should a partially charged off account be reported?			See Q&A 17 — Page 6-6
16	How should settled accounts be reported?			See Q&A 18 — Page 6-7
17	How should lost or stolen credit cards be reported?			See Q&A 19 — Page 6-7
18	How do you report deferred loans?			See Q&A 20 — Page 6-7
19	How do you report accounts that have been sold to another lender?			See Q&A 21 — Page 6-8
20	How are "payment reversal" transactions handled?			See Q&A 22 — Page 6-8
21	How do you report loans with multiple payment schedules?			See Q&A 23 — Page 6-9
22	How should accounts be reported to comply with the Fair Credit Reporting Act?			See Q&A 26, 27 — Page 6-10, 6-11
23	How can an account, or specific borrower, be deleted from the file?			See Q&A 28 — Page 6-11

Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
24	What causes duplicate tradelines?			See Q&A 33 — Page 6-12
25	If you are a first time reporter of credit data, there are special reporting requirements.			See Q&A 36 — Page 6-14
	<i>Project Phases:</i>			
26	Review the Metro 2 Format and any conversion questions with your Consumer Reporting Agency representative.			
27	Develop internal software, and perform internal conversion tests.			
28	Advise all Consumer Reporting Agencies of the expected date they will receive the test media or transmission.			
29	Send properly labeled test media, record layout, and documentation to all Consumer Reporting Agencies.			
30	To set-up for electronic transmissions, contact all Consumer Reporting Agencies.			
31	Make any recommended corrections to the test media until the test is satisfactory to the Consumer Reporting Agencies and your company.			
32	Send properly labeled production media to all Consumer Reporting Agencies.			