PREPARING FOR METRO II

The BANCADO programs for Credit Bureau Reporting using the new Metro II record format are ready. We are releasing the portion of the programming that allows users to begin creating Metro II records while testing continues. Note that the Metro II programs are new and do not replace the existing Credit Bureau Reporting programs so that users may continue to report using the old programs while they prepare to switch to the Metro II format.

The new programs have been written to take advantage of previously entered data that can be carried over to Metro II, but it recommended that all of the new records be reviewed for accuracy and completeness.

There are two methods that can be used to access the new records. A new function to edit credit bureau data has been added to the change screens for installment loans, commercial loans, and mortgage loans. In Commercial Loans, enter 95 at the Transaction Code prompt. In Installment Loans, enter change field number 95 from the change screen. In Mortgage Loans, enter change field number 150 from the change screen. The other method is to access the credit bureau maintenance screen directly from the new selection on the BANCADO main menu named Credit Bureau Reporting.

This document describes the new coding structure to be used in editing the credit bureau records created for Metro II reporting. Software installation instructions are included on page 12.

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* Only items marked with an asterisk are automatically updated by the update program. All other fields must be maintained manually.

Correction Indicator – Used to replace the most recently reported update for the same reporting time period. All records reported in the file must be coded the same. The billing date in each record must match the billing date in the previously reported file and a correction file must be received prior to the next reporting period. Values available:

       0 – Not a replacement update (normal update)
       1 – Replacement update (correction)

Cycle Identifier – This field is used only if processing by cycles

Portfolio Type – Contains a one-character abbreviation for the type of loan. Values available:

       C – Line of Credit
       I – Installment
       M – Mortgage
       O – Open Account
       R – Revolving

Account Type – Contains the account type code that identifies the account classification. Values available:

       7B – Agricultural
       00 – Auto
       3A – Auto Lease
       8A – Business Credit Card where individual has primary responsibility
       9B – Business Line Personally Guaranteed
       10 – Business Loan where Individual is personally liable
       6A – Commercial Installment Loan, individual is liable, company is guarantor
       7A – Commercial Line of Credit, individual is liable, company is guarantor
       6B – Commercial Mortgage Loan, individual is liable, company is guarantor
       0F – Construction Loan
       26 – Conventional Real Estate Mortgage
       18 – Credit Card
       47 – Credit Line Secured
       43 – Debit Card when card is backed by line of credit or OD protection
       8B – Deposit Related, Overdrawn Account
       2C – Farmers Home Administration Real Estate Mortgage Loan
       05 – FHA Home Improvement Loan
       19 – FHA Real Estate Mortgage Loan
       6D – Home Equity
       89 – Home Equity Line of Credit
       04 – Home Improvement
       1C – Household Goods
       13 – Lease, non-auto
       15 – Line of Credit, includes Check Credit
       17 – Manufactured Housing
       20 – Note Loan
       03 – Partially Secured
       5A – Real Estate, Junior Liens and Non-Purchase Money First

11 – Recreational Merchandise
29 – Rental Agreement
5B – Second Mortgage
02 – Secured
22 – Secured by Household Goods
23 – Secured by Household Goods and other Collateral
2A – Secured Credit Card, Deposited Funds Available
9A – Secured Home Improvement
0A – Time Share Loan, a purchased time share
01 – Unsecured
25 – VA Real Estate Mortgage Loan

Credit Limit – Report the following values:

Line of Credit – assigned credit limit
Installment – zero fill
Mortgage – zero fill
Open – zero fill
Revolving – assigned credit limit

Highest Credit or Original Loan Amount* – Report the following values in whole dollars:

Line of Credit – highest balance ever attained
Installment – original amount of the loan excluding interest payments
Mortgage – original amount of the loan excluding interest payments
Open – highest balance ever attained
Revolving – highest balance ever attained

Terms Duration – Contains the duration of credit extended. (Must contain 3 characters. Use leading zeroes if necessary.)

Line of Credit – Constant of LOC
Installment – Number of months
Mortgage – Number of Years
Open – Constant of 001
Revolving – Constant of REV

Terms Frequency – Report the frequency for payments due. Values available:

P – Single Payment Loan
W – Weekly
B – Biweekly
E – Semimonthly
M – Monthly
L – Bimonthly
Q – Quarterly
T – Triannually
S – Semiannually
Y – Annually

Scheduled Monthly Payment Amount – Report the dollar amount of the scheduled monthly payment in whole dollars only. Convert non-monthly payments to monthly.

> Line of Credit – minimum amount due not including amounts past due
> Installment – regular monthly payment
> Mortgage – regular monthly payment including interest and escrow
> Open – zero fill
> Revolving – minimum amount due not including amounts past due

Actual Payment Amount* – Report the dollar amount of the monthly payment actually received for this reporting period in whole dollars only. If multiple payments are made during the reporting period, the total amount should be reported.

Account Status* – Contains the status code that properly identifies the current condition of the account as of the billing date. Available values:

> 05 – Account transferred to another office *
> 11 – Current account
> 13 – Paid or closed account / zero balance *
> 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 *
> 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

> * The Payment Rating field is also required when reporting these Account Status Codes.

> The Special Comments field may be used in conjunction with the Account Status to further define the account.

Payment Rating* – When the Account Status field contains 05, 13, 65, 88, 89, 94, or 95, this field must also be reported. Available values:

> 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
G – Collection
L – Charge-off

Payment History Profile* – 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:

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
D – No payment history available this month
E – Zero balance and current account
G – Collection
H – Foreclosure
J – Voluntary Surrender
K – Repossession
L – Charge-off

Special Comment – Used in conjunction with Account Status and Payment Rating to further define the account. The Special Comment Code must be reported as long as the condition applies. Available values:

Blank – Removes any previously reported Special Comment Code
B – Account Payments managed by financial counseling program
C – Paid by Co-maker
H – Loan assumed by another party, requires ECOA Code T
I – Election of Remedy
M – Account closed at credit grantor's request
O – Account transferred to another lender
S – Special handling
V – Adjustment pending
AB – Debt being paid through insurance
AC – Paying under a partial payment agreement
AG – Simple interest loan
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/NCUA
AO – Voluntarily surrendered, then redeemed
AP – Credit Line suspended
AS – Account closed due to refinance
AT – Account closed due to transfer
AU – Account paid in full for less than the full balance
AV – First payment never received, may indicate fraud
AW – Affected by natural or declared disaster
AZ – Redeemed repossession
BA – Transferred to recovery, requires Account Status Code 71-97
BB – Full termination, status pending (Lease only)
BC – Full termination, obligation satisfied (Lease only)
BD – Full termination, balance owing (Lease only)
BE – Early termination, status pending (Lease only)
BF – Early termination, obligation satisfied (Lease only)
BG – Early termination, balance owing (Lease only)
BH – Early termination, insurance loss (Lease only)
BI – Involuntary repossession (Lease only)
BJ – Involuntary repossession, obligation satisfied (Lease only)
BK – Involuntary repossession, balance owing (Lease only)
BL – Credit card lost or stolen
BN – Paid by company which originally sold the merchandise
BO – Foreclosure proceedings started
BP – Paid through insurance
BS – Prepaid lease
BT – Principal deferred, interest payment only
CH – Guaranteed/Insured

Compliance Condition Code – Allows the reporting of a condition that is required for legal compliance as for the FCRA or FCBA. Values available:

XA – Account closed at consumer's request
XB – Account information disputed by consumer (meets requirements of the FCRA)
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 (used for FCRA and FCBA disputes)
XF – Account in dispute under FCBA
XG – FCBA dispute resolved – consumer disagrees
XH – Account previously in dispute, now resolved
XJ – Account closed at consumer's request and in dispute under FCBA
XR – Removes the most recently reported Compliance Condition Code (DO NOT use as default)

The code should be reported one time and will be deleted only when another code or XR is reported.

Amount Past Due* – Report the amount past due in whole dollars only. May include late charges and fees, but must not include the current amount due. If the Account Status field is 11, this field should be zero.

Original Charge-off Amount* – For Status Codes 64 and 97, report the original amount charged to loss, regardless of the declining balance. Report whole dollars only. If payments are received from the consumer, report the outstanding balance in the Current Balance and Amount Past Due fields.

Billing Date* – Cycle reporters report the current month's billing date for the cycle being reported. Non-cycle reports report the current month's billing date. 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.

Date of First Delinquency* – 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, 6, G, or L, report the date of the first delinquency that led to the Payment Rating being reported.

For Consumer Information Indicators E-H (Discharged Bankruptcies), 1A (Personal Receivership) and V-Y (Reaffirmation of Debt Rescinded with Bankruptcy Chapters), if the account is current (Status Code 11), report the date of the bankruptcy/personal receivership notification.

Date Closed* – Contains the account was closed or paid. For Line of Credit, Open, or Revolving accounts, there may be a balance due.

Date of Last Payment* – Report the date of the most recent consumer payment, whether full or partial payment is made.

Consumer Transaction Type – Used to indicate a new record, a new borrower, or a change in consumer identification. Values available:

> Blank – Not new and no change
> 1 – Newly opened account or new borrower associated with existing account
> 2 – Name change
> 3 – Address change
> 5 – Social Security Number change
> 6 – Name and address change
> 8 – Name and Social Security Number change
> 9 – Address and Social Security Number change
> A – Name, Address, and/or Social Security Number change

Surname – Report the last name of the consumer. Titles and prefixes should not be reported. The software extracts the first word from the customer sort key for this field.

First Name – Report the first name of the consumer. If reporting multiple first names, hyphenate the two first names. The software extracts the second word from the customer sort key for this field.

Middle Name – Report the middle name or middle initial of the consumer, if available. If reporting multiple middle names, hyphenate the two middle names. The software does not attempt to complete this field automatically.

Generation Code – Used to distinguish Junior, Senior, etc. If not applicable, leave blank. Values available:

> J – Junior
> S – Senior
> 2 – II
> 3 – III
> 4 – IV
> 5 – V
> 6 – VI
> 7 – VII
> 8 – VIII
> 9 – IX

Social Security Number – Report the Social Security Number of the consumer. Report only valid SSN's. If not available, zero or 9 fill all positions. DO NOT report EIN's in this field.

Date of Birth – Contains the date of birth of the consumer. The reporting of this information is highly recommended as it greatly enhances accuracy in matching to the correct consumer. If the month and day are not available, use 01/01. The four-digit year is required. DO NOT report accounts of consumers who are too young to enter into a binding contract.

Telephone Number – Contains the telephone number of the consumer, including area code.

ECOA Code – Defines the relationship of the consumer to the account and designates the account as joint, individual, etc. in compliance with the Equal Credit Opportunity Act. Values available:

> 1 – Individual (primary consumer only, not valid for co-maker)
> 2 – Joint Contractual Liability
> 3 – Authorized User (co-maker only, not valid for primary consumer)
> 5 – Co-maker (co-maker only, not valid for primary consumer)
> 7 – Maker (co-maker is liable if maker defaults, primary consumer only)
> T – Association with account terminated
> W – Business/Commercial
> X – Consumer Deceased
> Z – Delete Borrower (Only inaccurately reported consumers should be deleted)

> Note: Codes 0, 4, and 6 are obsolete and may not be used.

Consumer Information Indicator – Contains a value that indicates a special condition of the account that applies to the consumer. The indicator should be reported one time and will be deleted only when the appropriate removal code is reported. Values available:

       Blank – Default, no action taken
       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 – Discharged 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
       1A – Personal Receivership
       Z – Bankruptcy, undesignated chapter
       Q – Removes previously reported Bankruptcy Indicator A through P, Z, or 1A
       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 previously reported indicators R, V, W, X, and Y.
       T – Credit Grantor cannot locate consumer
       U – Consumer now located (removes previously reported indicator T)

Country Code – Contains the standard two-character country abbreviation. The code for the United States is US. See your Metro II manual for other countries.

First Line of Address – Contains mailing address for the consumer and usually includes street number, direction, street name and type of thoroughfare. If the mailing address is a PO Box or Rural Route, include Box or Route followed by the number. Do not report both a street address and a PO Box.

Second Line of Address – Contains second line of address if needed, such as apartment or unit number.

City – Contains city name. Truncate rightmost positions if more than 20 characters or use the standard 13-character U.S. Postal Service city abbreviations.

State – Contains the standard U.S. Postal Service state abbreviation for the address of the consumer.

Postal / Zip Code – Report the Zip Code of the consumer's address. May be either 5 or 9 digits.

Address Indicator – Contains one of the following values for the address reported:

> Blank – Unknown
> Y – Known to be the address of the consumer
> N – Not a confirmed address
> B – Business address, not consumer's residence
> U – Non-deliverable address / returned mail
> D – Data reporter's default address
> M – Military address
> S – Secondary address
> P – Bill Payer Service – not consumer's residence

Residence Code – Contains the one-character residence code of the address reported. Values available:

> Blank – Unknown
> O – Owns
> R – Rents

Co-maker Address Different – Indicates if the cosigner or co-maker's residence is the same as that of the primary consumer. (This field is not a part of the Metro II record, but is used to determine the format of the co-maker record.)

Co-maker Customer Number – Contains your customer number for the co-maker. (This field is not a part of the Metro II record, but is used to extract co-maker name and address data from the Customer Information File.)

* Only items marked with an asterisk are automatically updated by the update program. All other fields must be maintained manually.

METRO II SOFTWARE INSTALLATION

1. Download the libraries %userlib.lib, il.lib, cb.lib, cl.lib, ml.lib, and util.lib to a floppy diskette from the BANCADO FTP site at http://www.bancado.com/ftp/bancado.
2. Log on to your BANCADO server normally.
3. Save your existing libraries. From the main menu, type /VECOPY.
4. Select By Element Type and Replace. For the Source Volume and Device, enter /SYSVOL and 0. Element name is skipped. For the Element Type, enter 4. For the Destination Volume and device, enter OLDOBJ and 0.
5. Clear the INTERNET volume. From the System Utilities Menu, select number 1, Disk Management Utilities. Then enter 3 for Label Volume. Enter INTERNET as the volume name and 0 as the Device. Reply N to the Delete prompt and Y to the Initialize prompt.
6. Log off.
7. Log on to your BANCADO server at the system console as root.
8. Change to the INTERNET directory by typing cd /versyss/data/0.device/internet.
9. Insert the floppy diskette into the floppy drive.
10. Copy the libraries one at a time from the diskette by typing:
    a. doscp a:\%userlib.lib ./   NOTE: After each library name, type space period slash.
    b. doscp a:\il.lib ./
    c. doscp a:\cb.lib ./
    d. doscp a:\cl.lib ./
    e. doscp a:\ml.lib ./
    f. doscp a:\util.lib ./
11. Set the proper permissions for the newly uploaded libraries by typing cadolpath –f
12. Log off by typing exit and then log on normally.
13. Copy the new libraries to the system volume. From the main menu, type /VECOPY.
14. Select By Element Type and Replace. For the Source Volume, enter INTERNET and for the Device, enter 0. Enter 4 for the Element Type. For the Destination Volume, enter /SYSVOL and for the Device, enter 0.
15. Two new programs record are required. From the main menu, enter /EDITPR. For Volume, enter /SYSVOL and for Device, enter 0. The first program ID is B/METRO. Press <Enter> at the Language Code prompt. Leave all fields blank except for the following:
    a. CMD Accessible: Y
    b. Description: Edit Credit Bureau Record
    c. Program Volume: /SYSVOL
    d. Device: 0
    e. Library Name: CB
    f. Target Program: 204
    g. Parameter: 99

    The second program ID is B/CB. Press <Enter> at the Language Code prompt. Leave all fields blank except for the following:
    h. CMD Accessible: Y
    i. Description: Credit Bureau Reporting
    j. Program Volume: /SYSVOL
    k. Device: 0
    l. Library Name: CB
    m. Target Program: 0

16. The new Metro II file must be created. From the System Utilities menu, select 4 for Data File Utilities. Then select item 1 to create the file. Reply N to the Directory File prompt. The file name is METROII. The volume name is /BANCADO. And the device number is 0. Enter a record length of 256 and an access key length of 10. At the Sequential prompt, enter N. Accept the remainder of the default values by pressing <Enter> at each one.

End of installation