Oracle Financial Services Lending and Leasing
Metro II Data Preparation & Reporting
Version 2.1
Release 14.12.0.0.0
Part Number F53373-01
May 2023

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FINANCIAL SERVICES

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1. Metro II Data Preparation & Reporting

Oracle Financial Services lending and Leasing (OFSLL) supports the generation of Metro II electronic file to report the lender's loan/line/lease account performance details to credit bureaus Experian, Equifax and TransUnion.

Please note that this document at present mainly addresses the Metro II reporting requirements from an automobile loans/ease or non-auto lease perspective only. Even though OFSLL supports the Metro II reporting for other products like Mortgage loans, Lease and line, CDIA 2022 upgrade (if any) for those products will be addressed in the subsequent release of this documentation. Also 2020 CARES act amendments that is published during pandemic has been addressed.

Following are the steps involved in generating the Metro II reporting file.

#	Metro II Processing Stage	Process Details
1	Setup configurations	At this stage user needs to configure the following Metro II reporting specific Lookups – • CBU_DATA_SET_SIZE_CD • CBU_FILE_FORMAT_CD
2	Data preparation for reporting	During the daily execution of the batch 'CBUUTL_BJ_100_02 (SET-ODD2)', system populates the OFSLL database table 'METRO_II_DATA' with the information required on accounts for reporting.
3	Generation of actual reporting file	OFSLL generates the actual Metro II reporting file once the batch 'CBUUTL_BJ_100_03 (SET-ODD2)' is executed. System only refers above mentioned setup configurations and latest record available in METRO_II_DATA table for an account to create the data elements in Metro II reporting file.

1.1 Setup Configurations

#	Parameter Name & Description	Parameter Purpose
Company parameters		
1	CBU_DATA_SET_SIZE **Lookup code:** CBU_DATA_SET_SIZE_CD	This parameter set the frequency of Metro II reporting file generation – • MONTHLY • DAILY • WEEKLY • SEMIMONTHLY **Note**: For the weekly file generation frequency, system will generate two separate files when whole week spread across the two months. I.e., 1st file will have the account till month-end date, & 2nd file will have 1st to remining days.

#	Parameter Name & Description	Parameter Purpose
2	CBU_FILE_FORMAT This parameter set the format of the Metro II reporting file required **Lookup code:** CBU_FILE_FORMAT_CD Values: • 426 • 626 • 826 • 1026 • 1226 • 480 • 680 • 880 • 1080 • 1280 • 710 • 910 • 1110 • 1310 • 810 • 1010 • 1410 • 1710 • 844 • 1144 • 1444 • 1744	System will report with combination of "Base 426 segment, multiple J2 and L1 sub-segments" if - • 426 – system will report only the Base segment • 626 - one BASE segment + one J2 sub-segment • 826 - one BASE + two J2 sub-segments • 1026 – one BASE + three J2 sub-segments • 1226 – one BASE + four J2 sub-segments • 480 – one BASE + one L1 sub-segment • 680 – one BASE + one J2 + one L1 sub-segments • 880 – one BASE + two J2 + one L1 sub-segments • 1080 - one BASE + three J2 + one L1 sub-segments1280 – one BASE + four J2 + one L1 sub-segments • 710 – one BASE + one J2 + one K4 + one L1 sub-segments • 910 – one BASE + two J2 + one K4 + one L1 sub-segments • 1110 - one BASE + three J2 + one K4 + one L1 sub-segments • 1310 – one BASE + four J2 + one K4 + one L1 sub-segments • 810 – one BASE + one J1+ one J2 + one K4 + one L1 sub-segments • 1010– one BASE + **one** J1 + two J2 + one K4 + one L1 sub-segments [Note: two J1 are not supported] • 1410- one BASE + three J1+ three J2 + one K4 + one L1 sub-segments • 1710 – one BASE + four J1 + four J2 + one K4 + one L1 sub-segments • 844 - one BASE + one J1+ one J2 + one K2 + one K4 + one L1 sub-segments • 1144 - one BASE + two J1+ two J2 + one K2 + one K4 + one L1 sub-segments • 1444 - one BASE + three J1+ three J2 + one K2 + one K4 + one L1 sub-segments • 1744 - one BASE + four J1+ four J2 + one K2 + one K4 + one L1 sub-segments
3	CBU_MONTHS_CLOSED_LIMIT	This parameter dictates the system that, how many times, that the system should report if the account is paid off / closed.

#	Parameter Name & Description	Parameter Purpose
4	CBU_FILE_FREQUENCY	This parameter is used to set the Metro II File Frequency and determine whether output file is to be generated daily or monthly. If this is monthly, then output file is written with daily data but generated monthly
System Parameters		
5	METROII_RETRY_SKIP_ACC_IND	If an account is skipped on the day of Bill Generation or on the Due Day (during the month), and if this parameter is set it as 'Y', then system will try again on the month end. In general, while processing the account, if it has STOPCB condition, system skip the account.
6	METROII_BASE_DT_CLOSE_IND	This parameter controls the behavior of reporting 'Close Date' If the account status is reported as 13 / 61 / 62 / 63 / 64 / 65 then how system should report the Closed Date If Y and Enabled, Paid Off Date; If N or Disabled, Last Payment Date which is last payment made on the account
7	METROII_FIRST_DELQ_DT_ADD_DAYS	When system reports 'FCRA Compliance/ Date of First Delinquency', it considers the value in this delesystem parameter and added to the oldest due date on the account and report it
8	MET_SCH_PMT_METHOD	System reports 'Scheduled Monthly Payment Amount' based on this parameter value If CURRENT_DUE_AMT = amount equal to the actual bill generated If STANDARD_PAYMENT_AMT = amount equal to the contract payment amount
9	CBU_APND_COMPANY_TO _FILENAME	To control the display of PTC Companies in the file name. - If parameter is set to Y, then PTC company names are appended to the file name. - If parameter is set to N, then PTC company names are not appended to the file name

1.2 <u>**Data Preparation for Reporting**</u>

As part of daily execution of the batch 'CBUUTL_BJ_100_02 (SET-ODD2)', system populates the database table 'METRO_II_DATA' with the account details required for reporting.

Due to some reason if this batch is not executed for few days in a month, while running it during the month end date, system automatically includes the accounts which are missing due to the non-execution of batch.

Below table explains the data population logic for each of the METRO_II_DATA table columns.

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
Header Segment			
0	Block Descriptor Word (BDW)	NA	This field is not required when reporting fixed length, fixed block records.
1	Record Descriptor Word (RDW)	NA	This field contains a value equal to the length of the physical record
2	Record Identifier	NA	Constant value 'HEADER'
3	Cycle Identifier	NA	Calendar day of the month taken from the system parameter 'CMN_GL_POST_DT' E.g. If GL post date is 13/06/2016 (mm/dd/yyyy) then Cycle identifier field value is 13
4	Innovis Program Identifier	NA	This field is currently not supported. Filled with 10 blank spaces
5	Equifax Program Identifier	NA	Taken from Setup→ Credit Bureau→Reporting →Program Identifier configuration for the credit bureau code 'EFX'
6	Experian Program Identifier	NA	Taken from Setup→ Credit Bureau→Reporting →Program Identifier configuration for the credit bureau code 'EXP'
7	TransUnion Program Identifier	NA	Taken from Setup→ Credit Bureau→Reporting →Program Identifier configuration for the credit bureau code 'TUC'
8	Activity Date	NA	This field is populated with latest MET_PROCESSED_DATE of an account with MET_RECORD_STATUS_CODE having the value 'R', which is the date on which the account was picked up and processed for the current reporting period i.e. populated into METRO_II_DATA table
9	Date Created	NA	Date taken from the system parameter 'CMN_GL_POST_DT'
10	Program Date	NA	Metro II Functionality release date in MMDDYYYY format

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
11	Program Revision Date	NA	Metro II Functionality revision release date in MMDDYYYY format
12	Reporter Name	NA	Taken from Setup→ Companies→Company Definition →Company
13	Reporter Address	NA	Taken from Setup→ Companies→Company Definition →Company Address, City, State and Zip code
14	Reporter Telephone Number	NA	Taken from Setup→ Companies→Company Definition → Remittance Address→ Phone 1
15	Software Vendor Name	NA	Constant 'ORACLE FINANCIAL SERVICES SOFTWARE'
16	Software Version Number	NA	Current value is '1.0'
17	MicroBilt/PRBC Program Identifier	NA	This is not supported at present
18	Reserved	NA	Blank spaces
Base Segment			
0	Block Descriptor Word (BDW)	NA	
1	Record Descriptor Word (RDW)	NA	Taken from Setup→ Administration→ System→ Lookups→ CBU_FILE_FORMAT_CD
2	Processing Indicator	MET_BASE_PROCESS_IND	Constant '1'
3	Time Stamp	MET_BASE_TIMESTAMP	SYSDATE(The time when the batch job cbuutl_bj_100_03 was executed) If account is voided, it will stamp the system date.
4	Correction Indicator	MET_BASE_CORRECTION_IND	Constant '0' (zero)

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
5	Identification Number	MET_BASE_IDENT_NBR	This field contains the concatenated value of company and branch codes (columns ACC_PTC_COMPANY and ACC_PCB_BRANCH) from the ACCOUNTS table
6	Cycle Identifier	MET_BASE_CYCLE_IDENT	Calendar day of the month taken from the system parameter 'CMN_GL_POST_DT' E.g. If GL post date is 13/06/2016 (mm/dd/yyyy) then Cycle identifier field value is 13
7	Consumer Account Number	MET_BASE_CONSUMER_ACC_NBR	Account number. i.e. ACCOUNTS.ACC_NBR
8	Portfolio Type	MET_BASE_PORTFOLIO_TYPE	Credit bureau portfolio type code of the 'Product' selected for the account. Linkage between product portfolio type code and 'Portfolio Type' code in Metro Ii file is maintained as part of the lookup code CRB_PORTFOLIO_TYPE_CD E.g. In case of instalment loans this value will be reported as 'I'
9	Account Type	MET_BASE_ACCOUNT_TYPE	Credit bureau account type code of the 'Product' selected for the account. Metro II specific account type codes are maintained under the lookup code 'CRB_ACC_TYPE_CD'
10	Date Opened	MET_BASE_DT_OPENED	Effective date of the account in MMDDYYYY format. Taken from ACCOUNTS.ACC_EFFECTIVE_DT
11	Credit Limit	MET_BASE_CREDIT_LIMIT	Original loan/lease amount in whole dollars. Taken from ACCOUNTS.ACC_CR_LMT_CUR

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
12	Highest Credit or Original Loan Amount	MET_BASE_HIGHEST_CREDIT_LIMIT	Highest credit limit or Original Loan/lease amount. Taken from ACCOUNTS.ACC_CRB_HIGHEST_BAL_AMT In case of lease: If the account Calculation Method is 'Rent Factor' – then reports with 'Depreciation Value' If the account Calculation Method is 'Interest Rate' and If Lease Type is 'Operating' – reports with 'Depreciation Value' If Lease Type is 'Direct Finance' – reports with 'Adjusted Capitalized Cost'. Post termination with buyout indicator 'Y', reports it with current 'Adjusted Capitalized Cost'
13	Terms Duration	MET_BASE_TERMS_DURATION	If Portfolio type = - C, then reports 'LOC' - O, then reports 'O' - R, then reports 'REV' Other than C/O/R, then system derive total Term of the account is sum of ACCOUNTS.ACC_TERM_CUR + ACC_EXTN_TERM_LIFE. If the cycle is - 'Weekly' - value is Total Term *4.33 - 'Bi Weekly' - value is Total Term *2.16 - 'Semi Monthly' - value is Total Term *2 - 'Bi Monthly' - Value is Total Term /2 - 'Quarterly' - Value is Total Term /3 - 'Tri Annually' - Value is Total Term /4 - 'Semi Annually' - Value is Total Term /6 - 'Annually' - Value is Total Term /12 - 'Monthly' - value is Total Term -

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
14	Terms Frequency	MET_BASE_TERMS _FREQUENCY	Account billing frequency as per the below mentioned CDIA codes. Taken form ACCOUNTS. ACC_BILL_CYCLE_CD. P = Single Payment Loan W = Weekly B = Biweekly E = Semi-monthly M = Monthly L = Bimonthly Q = Quarterly T = Tri-annually S = Semi-annually Y = Annually Note: Code 'D' (Deferred) is not supported.

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
15	Scheduled Monthly Payment Amount	MET_BASE_SCHEDULED_PMT_AMT	Whole dollar amount of the scheduled last monthly payment due for this reporting period, whether principal, interest only or a combination of the two. System applies the following logic while deriving the monthly payment value. If Billing Cycle is: 'Single Payment' - value is '0' 'Weekly' - value is current payment amount *4.33 'Bi Weekly' - value is current payment amount*2.16 'Semi Monthly' - value is current payment amount*2 'Bi Monthly' - Value is current payment amount/2 'Quarterly' - Value is current payment amount/3 'Tri Annually' - Value is current payment amount/4 'Semi Annually' - Value is current payment amount/6 'Annually' - Value is current payment amount/12 'Monthly' - value is current payment amount if result of this coming less than ZERO, then this value will be '0' also, reports zero (0) for account status 13/61/62/63/64/65/97
16	Actual Payment Amount	MET_BASE_ACT_PMT_AMT	Total payments received on the account till account was picked up for reporting (meaning moved to METRO_II_DATA table) System considers PAYMENT_NON_CASH & Payment good transactions
17A	Account Status	MET_BASE_ACCOUNT_STATUS	Please refer Appendix A: HANDLING METRO II ACCOUNT STATUSES for details.

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
17B	Payment Rating	MET_BASE_PMT_RATING	Please refer Appendix F: Payment Rating Code Derivation for details. Cumulative payment rating code is stored in ACCOUNTS. ACC_CRB_PMT_RATING_CD
18	Payment History Profile	MET_BASE_PMT_HISTORY_PROFILE	System reports the 24 months payment history profile based on the account status and payment rating. Taken from ACCOUNTS. ACC_CRB_FULL_PMT_HISTORY If the Account Status (Field 17A) has been reported with status 89, this field is also reported with complete 24 months payment history for the first time. In subsequent months (2nd time, if system reports with status 89), the entire Payment History Profile is reported blank. E – if portfolio types 'C' ,'O' and 'R' Please refer the following sections for more details- Appendix A: Handling Metro II Account Statuses Appendix F: Payment Rating Code Derivation
19	Special Comment	MET_BASE_SPECIAL_COMMENT	Please refer Appendix D: Handling Metro II Special Comment Codes for details.
20	Compliance Condition Code	MET_BASE_COMPLIANCE_COND_CODE	Please refer Appendix E: Handling Metro II Compliance Condition Code for details.

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
21	Current Balance	MET_BASE_CUR_BALANCE	If the account status is 'Charged-Off' then system reports the deficiency amount-ACCOUNTS.ACC_DEFICIENCY_AMT
			If account accrual calculation method is 'Sum of Digits/Actuarial - Monthly' then system reports the difference of 'Payoff Amount - Current Balance'. Here Current balance = Opening + Posted - Paid - Waived - Charged Off + Adj Plus Bal - Adj Minus Bal (all balances are including 'Fee and Expenses')
			In case of all other Accrual Methods, system will report the reports the total outstanding amount i.e. ACCOUNTS.ACC_OUTSTANDING_TOTAL_AMT – Insurance Premium Rebate where auto rebate is 'Y'
			If the account has DIL condition and Account Status is reported with 89, then system reports with Account Outstanding Total Amount.
			System reports zero (0) if - the amount is less than zero - the account is in '**Not Liable for Payment'** condition - If account has DIL and does not have CNL, - If account is changed off and paid - If account status reported as 13, 61, 62, 63, 64, and 65 - If the account has CNL condition and Account Status is reported with 89

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
22	Amount Past Due	MET_BASE_AMT_PAST_DUE	System reports the total delinquent amount of the account. Taken from ACCOUNTS. ACC_DUE_DLQ_AMT . Here, system considers the delinquency grace days and deducts the due amount from overall delinquency amount (also, not consider the future dues). If account is in '**Not Liable for Payment**' condition, system reports '0'. If account has CNL condition and Account Status has reported as 89, this field continues to report Account Outstanding Total Amount. If account has DIL and If account does not have CNL, then system reports this field as Zero (0). If account is changed off and paid, then system report zero (0).
23	Original Charge-off Amount	MET_BASE_ORIGINAL_CHGOFF_AMT	System reports the total charged off balance of the account. Taken from ACCOUNTS.ACC_CHGOFF_AMT
24	Date of Account Information	MET_BASE_BILLING_DT	System reports the effective date of last billing date. Taken from ACCOUNTS. ACC_DDT_RUN_DT_LAST If account is changed off and paid, then system reports Last Payment Date If account is voided, system reports void date

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
25	FCRA Compliance/ Date of First Delinquency	MET_BASE_FRCA_ COMPLIANCE_DT	System reports the date on which the account went delinquent for the first time. Taken from ACCOUNTS.ACC_CRB_FIRST_DLQ_DT. System also does the following validations based on the account status. - 11 - system reports the Bankruptcy condition start date, if it is active - if account status is13 and 'Payment Rating' is '0' system reports 'Null' - if account status is reported as 96/61, system reports REPO condition start date

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
26	Date Closed	MET_BASE_DT_CLOSED	System reports the date on which account was closed. Taken from ACCOUNTS. ACC_CLOSE_DT.
			If the account is closed with manual or system controlled 'Account Close' transaction, system updates the ACCOUNTS. ACC_OPEN_IND with 'N' and updates the ACC_CLOSE_DT. If the 'Account Open Indicator' is
			-'Y' then 'Date Closed' will be reported as 'NULL'
			-'N' then 'Date Closed' will be reported as 'ACC_CLOSE_DT'
			If account has active Voluntary Repossession then, system reports 'Repo' condition start date.
			If account has DIL condition:
			- If Account Outstanding Total Amount is greater than zero or account has active CNL condition, then system reports this field with DIL condition's start date.
			- If Account Outstanding Total Amount is less than or equal to zero, then system reports this field with Account Paid off Date.
			If account is changed off and paid, then system report
			- For Instalment and Mortgage accounts (Portfolio type codes I & M), zero fill.
			- For Revolving, Open and Line of Credit accounts (Portfolio type code R, O and C), if the account is closed, report the date the account was closed to further purchases.
			- Otherwise, zero fill.
27	Date of Last Payment	MET_BASE_LAST_PMT_DT	System reports the date on which last payment was received. Taken from ACCOUNTS.ACC_PMT_DT_LAST

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
28	Interest Type Indicator	MET_BASE_INT_IND	Taken from METRO_II_DATA.MET_BASE_INT_IND FIELD As part of Metro II data population batch run, system will populate this field either with 'F' or 'V' based on: • If the account's ACC_INDEX_TYPE_CD value is 'FL', interest type indicator value will be 'F' (Fixed) • If the account's ACC_INDEX_TYPE_CD value is 'PR', interest type indicator value will be 'V' (Variable)
28A	Reserved	MET_BASE_RESERVED	Blank space fill
29	Consumer Transaction Type	MET_BASE_CONSUMER_TXN_TYPE	*Deprecated hence* Blank space fill
30	Surname	MET_BASE_SURNAME	System reports the last name of the 'PRIMARY' customer of the account. Taken from CUSTOMERS.CUS_LAST_NAME
31	First Name	MET_BASE_FIRST_NAME	System reports the first name of the 'PRIMARY' customer of the account. Taken from CUSTOMERS. CUS_FIRST_NAME
32	Middle Name	MET_BASE_MIDDLE_NAME	System reports the middle name of the 'PRIMARY' customer of the account. Taken from CUSTOMERS. CUS_MIDDLE_NAME
33	Generation Code	MET_BASE_GENERATION_CODE	System reports the generation code of the 'PRIMARY' customer of the account. Taken from CUSTOMERS. CUS_GENERATION_CD
34	Social Security Number	MET_BASE_SSN	System reports primary customer SSN. Taken from CUSTOMERS.CUS_SSN

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
35	Date of Birth	MET_BASE_BIRTH _DT	System reports primary customer date of birth. Taken from CUSTOMERS. CUS_BIRTH_DT
36	Telephone Number	MET_BASE_TELEP HONE_NUMBER	System reports primary customer telephone number. Taken from ADDRESS. ADR_PHONE
37	ECOA Code	MET_BASE_ECOA_ CODE	System reports the ECOA code of the primary customer. Taken from CUS_ACC_RELATIONS.CAR_CR B_ECOA_CD. ECOA codes can be created using the lookup 'CRB_ECOA_CD'. ECOA code of the applicant is passed to the account initially from the origination data. Following are the methods using which user can update the ECOA code of the primary account holder: Select the required 'CRB ECOA CODE' (ECOA Codes provided by CDIA) while posting the non-monetary transaction 'CUS_MAINT'. In case any of the account relation is deceased; same can be marked on the account by posting the non-monetary transaction 'CUS_DECEASE_MAINT'. This will update the ECOA code of the customer and same will be reported as 'X' in the Metro II file. While posting 'CUS_DECEASE_MAINT' non-monetary transaction for primary, user can select the existing relation on that account to make it as primary. If user selects it, then system will mark the selected customer relation to 'Primary' and ECOA code as '1'. If there is only two relations exists on the account (including primary), then While posting 'CUS_DECEASE_MAINT' non-monetary transaction for primary system will automatically makes the other relation as primary and updates the ECOA code to '1'.

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
38	Consumer Information Indicator	MET_BASE_CIIC	Please refer - Appendix B: Metro II Bankruptcy Status Posting for Primary Customer Appendix C: Metro II Bankruptcy Status Posting for Non-Primary Customer(s)
39	Country Code	MET_BASE_COUNTRY_CODE	System reports primary customer country code. Taken from ADDRESS. ADR_COUNTRY_CD
40	First Line of Address	MET_BASE_ADDRESS_LINE1	System reports primary customer address first line. Taken from ADDRESS. ADR_ADDRESS1
41	Second Line of Address	MET_BASE_ADDRESS_LINE2	System reports primary customer address second line. Taken from ADDRESS. ADR_ADDRESS2
42	City	MET_BASE_CITY	System reports primary customer address state code. Taken from ADDRESS. ADR_CITY
43	State	MET_BASE_STATE	System reports primary customer address state code. Taken from ADDRESS. ADR_STATE_CD
44	Postal/Zip Code	MET_BASE_POSTAL_CODE	System reports primary customer address zip code. Taken from ADDRESS. ADR_ZIP
45	Address Indicator	MET_BASE_ADDRESS_IND	System reports primary customer address confirmed indicator as 'Y' (Known to be address of primary consumer). Taken from ADDRESS. ADR_CONFIRMED_IND
46	Residence Code	MET_BASE_RESIDENCE_CODE	Filled with single space

Note: If length of the customer address (say, MET_BASE_ADDRESS_LINE1 holds more than 32 characters) is not fitting in address line 1, system will display remaining address in the address line 2

Say, MET_BASE_ADDRESS_LINE1 has 40 characters, then First Line of Address will reported with 32 characters and Second Line of Address will reported with remaining 8 characters

When accounts are voided, system will insert the data in Metro_II_data table instantly if at all the account is reported at least once in previous cycle.

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
J1 Segment (Associated Consumer — Same Address)			
OFSLL generates a maximum of four J1 segments (J1_1, J1_2, J1_3 and J1_4) for the account relation participants in the following order –			
Spouse			
Secondary			
Co-Signer			
Co-Signer Spouse			
Co-Signer 2			
Co-Signer2 Spouse			
This means even if more than four account relation details are modified at a time, system will report only the first four in the order mentioned above.			

▪ If the non-primary customer relations having same address as Primary [which is reported in Base], then while executing the SET-ODD2 > CBUUTL_BJ_100_02 batch job system has to create the above new fields data as per the stated guild lines in below tables
The check here is, if at all 'First Line of Address', 'Second Line of Address', City, State, and ZIP is exactly equal b/w non primary and primary, then only system should report it in J1 segment and stop populating data in J2 segment
Note:
  ▪ System will do convert into upper case and compare the address information
  ▪ Current address derivation from Accounts to Metro ii should remain same to compare
  ▪ Any special characters, spaces which leads to not equal, then it will treat it as 'different address' and report in J2.			

1	Segment Identifier	MET_J1_1_SEGMENT_ID	Constant 'J2'
2	Reserved	MET_J1_1_RESERVED1	Filled with single space
3	Surname	MET_J1_1_SURNAME	System reports the last name of the Non-Primary customer (as explained above) of the account. Taken from CUSTOMERS.CUS_LAST_NAME
4	First Name	MET_J1_1_FIRST_NAME	System reports the first name of the Non-Primary customer (as explained above) of the account. Taken from CUSTOMERS. CUS_FIRST_NAME
5	Middle Name	MET_J1_1_MIDDLE_NAME	System reports the middle name of the Non-Primary customer (as explained above) of account. Taken from CUSTOMERS. CUS_MIDDLE_NAME

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
6	Generation Code	MET_J1_1_GENER ATION_CODE	System reports the generation code of the Non-Primary customer (as explained above) of the account. Taken from CUSTOMERS. CUS_GENERATION_CD
7	Social Security Number	MET_J1_1_SSN	System reports Non-Primary customer (as explained above) SSN. Taken from CUSTOMERS.CUS_SSN
8	Date of Birth	MET_J1_1_BIRTH_ DT	System reports Non-primary customer (as explained above) date of birth. Taken from CUSTOMERS. CUS_BIRTH_DT
9	Telephone Number	MET_J1_1_TELEPH ONE_NUMBER	System reports Non-primary customer (as explained above) telephone number. Taken from ADDRESS. ADR_PHONE
10	ECOA Code	MET_J1_1_ECOA_ CODE	System reports the ECOA code of the Non-primary customer (as explained above). Taken from ACCOUNTS. ACC_JOINT_IND. ECOA codes can be created using the lookup 'CRB_ECOA_CD'.
11	Consumer Information Indicator	MET_J1_1_CIIC	Please refer - Appendix B: Metro II Bankruptcy Status Posting for Primary Customer Appendix C: Metro II Bankruptcy Status Posting for Non-Primary Customer(s)
12	Reserved	MET_J1_1_RESER VED2	Filled with single space

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
J2 SEGMENT (Associated Consumer — Different Address)			
OFSLL generates a maximum of four J2 segments (J2_1, J2_2, J2_3 and J2_4) for the account relation participants in the following order –			
Spouse			
Secondary			
Co-Signer			
Co-Signer Spouse			
Co-Signer 2			
Co-Signer2 Spouse			
This means even if more than four account relation details are modified at a time, system will report only the first four in the order mentioned above.			
1	Segment Identifier	MET_J2_1_SEGMENT_ID	Constant 'J2'
2	Consumer Transaction Type	MET_J2_1_CONSUMER_TXN_TYPE	*Deprecated hence* Blank space fill
3	Surname	MET_J2_1_SURNAME	System reports the last name of the Non-Primary customer (as explained above) of the account. Taken from CUSTOMERS.CUS_LAST_NAME
4	First Name	MET_J2_1_FIRST_NAME	System reports the first name of the Non-Primary customer (as explained above) of the account. Taken from CUSTOMERS. CUS_FIRST_NAME
5	Middle Name	MET_J2_1_MIDDLE_NAME	System reports the middle name of the Non-Primary customer (as explained above) of account. Taken from CUSTOMERS. CUS_MIDDLE_NAME
6	Generation Code	MET_J2_1_GENERATION_CODE	System reports the generation code of the Non-Primary customer (as explained above) of the account. Taken from CUSTOMERS. CUS_GENERATION_CD
7	Social Security Number	MET_J2_1_SSN	System reports Non-Primary customer (as explained above) SSN. Taken from CUSTOMERS.CUS_SSN

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
8	Date of Birth	MET_J2_1_BIRTH_DT	System reports Non-primary customer (as explained above) date of birth. Taken from CUSTOMERS. CUS_BIRTH_DT
9	Telephone Number	MET_J2_1_TELEPHONE_NUMBER	System reports Non-primary customer (as explained above) telephone number. Taken from ADDRESS. ADR_PHONE
10	ECOA Code	MET_J2_1_ECOA_CODE	System reports the ECOA code of the Non-primary customer (as explained above). Taken from ACCOUNTS. ACC_JOINT_IND. ECOA codes can be created using the lookup 'CRB_ECOA_CD'.
11	Consumer Information Indicator	MET_J2_1_CIIC	Please refer - Appendix B: Metro II Bankruptcy Status Posting for Primary Customer Appendix C: Metro II Bankruptcy Status Posting for Non-Primary Customer(s)
12	Country Code	MET_J2_1_COUNTRY_CODE	System reports Non-primary customer (as explained above) country code. Taken from ADDRESS. ADR_COUNTRY_CD
13	First Line of Address	MET_J2_1_ADDRESS_LINE1	System reports Non-primary (as explained above) customer address first line. Taken from ADDRESS. ADR_ADDRESS1
14	Second Line of Address	MET_J2_1_ADDRESS_LINE2	System reports Non-primary customer (as explained above) address second line. Taken from ADDRESS. ADR_ADDRESS2
15	City	MET_J2_1_CITY	System reports Non-primary customer (as explained above) address state code. Taken from ADDRESS. ADR_CITY
16	State	MET_J2_1_STATE	System reports Non-primary customer (as explained above) address state code. Taken from ADDRESS. ADR_STATE_CD

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Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
17	Postal/Zip Code	MET_J2_1_POSTAL_CODE	System reports Non-primary customer (as explained above) address zip code. Taken from ADDRESS. ADR_ZIP
18	Address Indicator	MET_J2_1_ADDRESS_IND	System reports Non-primary customer (as explained above) address confirmed indicator as 'Y' (Known to be address of primary consumer). Taken from ADDRESS. ADR_CONFIRMED_IND
19	Residence Code	MET_J2_1_RESIDENCE_CODE	Blank fill
20	Reserved	MET_J2_1_RESERVED	Filled with single space

Note: In base/J1/J2 segments, except for hyphens, system replaces all other special characters present in Surname/Middle Name/First Name fields with space.

Say, customer name = JOAN! DEO, then report JOAN DEO (i.e., reports with two spaces)

K2 Segment Purchased From/Sold To			
1	Segment Identifier	MET_K2_SEGMENT_ID	constant value K2
2	Purchased From/Sold To Indicator	MET_K2_PURCHASED_FROM_IND	**1** = If an account has 'Purchase From' data **2** = If an account is marked as SOLD (i.e., ACC_POOL_ACC_STATUS_CD=S) **9** = If the system reported either 1 or 2 in the previous reporting and current reporting if ACC_POOL_ACC_STATUS_CD != S, or Purchase from data is removed
3	Purchased From or Sold To Name	MET_K2_PURCHASED_FROM	If field 2 = 9, this field will be **blank-filled.** If field 2 = 1, then this field will be filled with '**Purchase From'** data If field 2 = 2, then this field will be filled with '**Owner'** data from Servicing > Securitization > Pool Inquiry > Pools > View > Owner
4	Reserved	MET_K2_RESERVED	Blank fill with one space
K4 Segment (Specialized Payment Information)			

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
1	Segment Identifier	MET_K4_SEGMENT_ID	constant value K4
2	Specialized Payment Indicator	MET_K4_SPL_PMT_IND	System reports 02, if account has special condition like 'Deferred Payment' or 'Forbearance' Reports 01, if account has balloon amount
3	Deferred Payment Start Date	MET_K4_DEFERRED_PMT_START_DT	System reports the applicable condition start date on that account.
4	Balloon Payment Due Date	MET_K4_BALLOON_PAY_DUE_DT	If account has a Balloon Amount, Reports account maturity date
5	Balloon Payment Amount	MET_K4_BALLOON_PAY_AMT	If Balloon Amount is greater than 0 it reports it. ACC_BALLOON_AMT
6	Reserved	NA	Blank fill with one space

Note: Both deferred payment & Balloon amounts will not report together.

L1 SEGMENT (Account Number/Identification Number Change)			
1	Segment Identifier	MET_L1_SEGMENT_ID	Constant 'L1'
2	Change Indicator	MET_L1_CHANGE_IND	Constant '3'
3	New Consumer Account Number	MET_L1_NEW_CONSUMER_ACC_NBR	This field is applicable only in case of a converted account. System reports the old account number (assigned by the previous system). Taken from ACCOUNTS. ACC_ORIG_SYS_XREF
4	New Identification Number	MET_L1_NEW_IDENT_NBR	This field contains the concatenated value of company and branch codes (columns ACC_PTC_COMPANY and ACC_PCB_BRANCH) from the ACCOUNTS table
5	Reserved	MET_L1_RESERVED	Blank fill with single space

1.3 <u>Generating Metro II Reporting File</u>

System generates the final Metro II reporting file in ASCII format once system runs the batch
CBUUTL_BJ_100_03 (SET-ODD2)

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1.4 <u>Appendix A: Handling Metro II Account Statuses</u>

Following are the steps involved in updating the Metro II specific account status for an account and reporting the same in Metro II reporting file.

Step-1: Once system runs the daily batch TXNDDT_BJ_100_01 (SET-TPE) BILLING / DUE DATES PROCESSING, it updates the Metro II account status in ACCOUNTS table i.e. ACCOUNTS. ACC_CRB_ACC_STATUS_CD. Metro II specific account status update details are explained in the below table.

Step-2: When system executes the batch job CBUUTL_BJ_100_02 (SET-ODD2) to populate the METRO_II_DATA table for an account, column MET_BASE_ACCOUNT_STATUS will be updated with the current Metro II account status available in the ACCOUNTS table explained above.

Step-3: Once Metro II reporting file generation batch CBUUTL_BJ_100_03 (SET-ODD2), system creates the reporting file and account status will be populated as part of the base segment field '17A – Account Status'.

Following table explains the Metro II account status update process during the billing / due date batch processing.

#	Metro II Account Status Code(s)	Update Processing in OFSLL
1	11, 71, 78, 80, 82, 83 and 84	In case of accounts with 'ACTIVE' status and difference between account active date and oldest due date is – • Less than 30 - Status is 11 • Less than 60 - Status is 71 • Less than 90 - Status is 78 • Less than 120 - Status is 80 • Less than 150 - Status is 82 • Less than 180 - Status is 83 • Greater than 180 - Status is 84
2	13: Paid or closed account/zero balance	• Account balance is zero • Account status is either 'PAID OFF' or 'CLOSED:PAID OFF'

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#	Metro II Account Status Code(s)	Update Processing in OFSLL

3	95: Voluntary surrender; there may be a balance due	• Account status is 'ACTIVE'
		• Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan/lease product selected for the account.
		• Post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'VOLUNTARY REPOSSESSION', then system will automatically post the following call activity. If user post the above transaction then user need not to post this call activity again for 'Voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero
		
		Action: VRP
		
		Result: Any of the values displayed
		
		Reason: Any of the values displayed
		
		Condition: REPOSSESSION
		
		• Mark account collateral repossession status is 'VOLUNTARY'
		• In case, if consumer is not responsible for the remaining balance on the account after the sale of the merchandise or there is no deficiency balance
		   o System will refer a new condition 'Not Liable for Payment' which should open through manually or using ACCOUNT EVENT NOTIFICATION non-monetary transaction with new event type as 'Customer Not Liable for Payment'.
		   o System will post the following call activity
		      ▪ Action: VRP
		      ▪ Result: Customer Not Liable for Payment
		      ▪ Condition: REPOSSESSION
		
		Note(s)
		
		• In case customer is not using OFSLL Collections module, system updates the collateral repossession status to 'VOLUNTARY / INVOLUNTARY' while posting the Call Activity transaction subject to the system parameter 'METRO_WITHOUT_COLL_IND' is enabled and value is set as 'Y'.
		• In case customer is using OFSLL Collections module, marking of the account collateral repossession status to 'VOLUNTARY / INVOLUNTARY' can be done using the OFSLL Collection Module functionality 'Repossession'. In this case it is recommended that system parameter 'METRO_WITHOUT_COLL_IND' need not be enabled.

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#	Metro II Account Status Code(s)	Update Processing in OFSLL
4	96: Merchandise was repossessed; there may be a balance due	• Account status is 'ACTIVE' • Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan/lease product selected for the account. • Post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'IN-VOLUNTARY REPOSSESSION', then system will automatically post the following call activity. • If user post the above transaction then user need not to post this call activity again for 'In-voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero. Following is the call activity posting details – Action: IVR Result: Any of the values displayed Reason: Any of the values displayed Condition: REPOSSESSION • Mark account collateral repossession status is 'IN-VOLUNTARY' **Note(s)** • In case customer is not using OFSLL Collections module, system updates the collateral repossession status to 'VOLUNTARY / INVOLUNTARY' while posting the Call Activity transaction subject to the system parameter 'METRO_WITHOUT_COLL_IND' is enabled and value is set as 'Y'. • In case customer is using OFSLL Collections module, marking of the account collateral repossession status to 'VOLUNTARY / INVOLUNTARY' can be done using the OFSLL Collection Module functionality 'Repossession'. In this case it is recommended that system parameter 'METRO_WITHOUT_COLL_IND' need not be enabled.

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#	Metro II Account Status Code(s)	Update Processing in OFSLL
5	61: Account paid in full, was a voluntary surrender	• Account status is 'CLOSED:PAID OFF' • Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan/lease product selected for the account. • User needs to post a call activity for 'Voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero. Following is the call activity posting details – Action: VRP Result: Any of the values displayed Reason: Any of the values displayed Condition: REPOSSESSION Collateral status is 'VOLUNTARY' • Mark account collateral repossession status is 'IN-VOLUNTARY' **Note(s)** • In case customer is not using OFSLL Collections module, system updates the collateral repossession status to 'VOLUNTARY / INVOLUNTARY' while posting the Call Activity transaction subject to the system parameter 'METRO_WITHOUT_COLL_IND' is enabled and value is set as 'Y'. • In case customer is using OFSLL Collections module, marking of the account collateral repossession status to 'VOLUNTARY / INVOLUNTARY' can be done using the OFSLL Collection Module functionality 'Repossession'. In this case it is recommended that system parameter 'METRO_WITHOUT_COLL_IND' need not be enabled.
6	63: Account paid in full, was a repossession	• Account status is 'CLOSED:PAID OFF' • Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan/lease product selected for the account. • User needs to post a call activity for 'In-voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero. Following is the call activity posting details – Action: IVR Result: Any of the values displayed Reason: Any of the values displayed Condition: REPOSSESSION • Collateral status is NOT 'VOLUNTARY'

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#	Metro II Account Status Code(s)	Update Processing in OFSLL
7	64: Account paid in full, was a charge-off	• Account status is 'CHGOFF' • Account deficiency balance is less than or equal to zero
8	97: Unpaid balance reported as a loss (charge-off)	• Account status is 'CHGOFF' • Account deficiency balance is NOT zero
9	93: Account assigned to internal or external collections	• User has to post the account event notification non-monetary transaction (ACC_EVENT_NOTIFY) with event type as 'AAC' and it will post an account condition 'ACCOUNT ASSIGNED TO INTERNAL OR EXTERNAL COLLECTIONS'. • If the above mentioned non-monetary transaction is posted on the account, system will not report the account status codes based on the number of days outstanding / delinquency days and will report the status code as '93'. • To close the above mentioned account condition user can post the account event notification with event type as 'COLL_CANCEL'.
10	62: Account paid in full, was a collection account	• While posting the 'PAID OFF' monetary transaction on an account, system will check whether an active 'ACCOUNT ASSIGNED TO INTERNAL OR EXTERNAL COLLECTIONS' exits and if so will report the status code as '62'.
11	DA: Delete entire account (for reasons other than fraud)	• User has to manually 'VOID' the account first. • Post voiding the account, user has to post the account event notification non-monetary transaction (ACC_EVENT_NOTIFY) with event type as 'DELETE_ACCOUNT' and it will post an account condition 'DELETE ACCOUNT-NON FRAUD'. • If the above mentioned non-monetary transaction is posted on the account, system will not report the account status codes based on the number of days outstanding / delinquency days and will report the status code as 'DA'.
12	DF: Delete entire account due to confirmed fraud (fraud investigation completed)	• User has to manually 'VOID' the account first. • Post voiding the account, user has to post the account event notification non-monetary transaction (ACC_EVENT_NOTIFY) with event type as 'DELETE_ACCOUNT_FRAUD and it will post an account condition 'DELETE ACCOUNT-FRAUD'. • If the above mentioned non-monetary transaction is posted on the account, system will not report the account status codes based on the number of days outstanding / delinquency days and will report the status code as 'DF'.

#	Metro II Account Status Code(s)	Update Processing in OFSLL
13	89: Deed received in lieu of foreclosure on a defaulted mortgage; there may be a balance due.	• User has to post the account event notification non-monetary transaction (ACC_EVENT_NOTIFY) with event type as 'DIL_COMPLETED' and it will post an account condition 'DEED IN LIEU COMPLETED'. System allows only If the Portfolio Type is `I' & Account Type should be 6D or 0A. • If the above mentioned non-monetary transaction is posted on the account, system does not report the account status code as 89. • For this, account status should be 'Active'.

1.5 Appendix B: Metro II Bankruptcy Status Posting for Primary Customer

Following are the steps involved in recording bankruptcy processing status for the primary customer of an account and reporting the same in Metro II reporting file.

Step-1: Post the Non-Monetary transaction 'CUS_BANKRUPTCY_INFO' on the account to mark the Bankruptcy reporting indicator for the account relation type. Using this transaction user can mark whether bankruptcy is in force or not for an account participant.

Step-2: Create the Metro II specific 'Consumer Information Indicators - CII' mentioned in the CDIA documentation using the Lookup code Type 'CAC_REASON_CD' and Lookup Sub code 'CIIC'. Lookup code has to be created as CIIC_<code mentioned in the CDIA resource guide>. E.g. To create the reason 'A = Petition for Chapter 7 bankruptcy which is having the code 'A', we need to create the Lookup Code as 'CIIC_A'. Full list of CIIC codes are available under CDIA resource guide-2015 Exhibit 11.

Provided 'Disposition', 'Type' parameters, and 'Effective Date' to existing non-monetary transaction 'CUS_BANKRUPTCY_INFO'. If user selects Disposition and Type while posting this transaction user need not to follow step 2 and Step 3.

System will automatically arrive the reason code and post the bellow call activity with derived reason code.

Click here to see the mapping table

Step-3: Post bankruptcy related Consumer Information Indicator (CII) which is a special condition applies to the customer for whom bankruptcy processing is going on. User can post this ACCOUNT CONDITION through the following CALL ACTIVITY:

Action: QR QUEUE/CONDITION REQUEST

Result: OCIIC OPEN OCIIC

Reason: Any of the reason codes provided by CDIA

Condition: None

Once call activity is posted successfully, it will be available in ACCOUNT_CONDITIONS. ACO_ACC_CONDITION_REASON_CD and Metro II table population batch reads it from here.

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Step-4: When system executes the batch job CBUUTL_BJ_100_02 (SET-ODD2) to populate the METRO_II_DATA table for an account, column MET_BASE_CIIC will be updated with the latest CIIC code posted.

Step-5: Once Metro II reporting file generation batch CBUUTL_BJ_100_03 (SET-ODD2) runs, system creates the reporting file and CIIC code is populated on the base segment field '38 – Consumer Information Indicator'.

Please refer the below screen shot of posting a bankruptcy specific call activity on an account. In the 'Reason' drop down, we can see that all the Consumer Information Indicator Codes (CIIC) created using the above mentioned Lookup code Type 'CAC_REASON_CD' and Lookup Sub code 'CIIC' are available for user selection.

If there is no new CIIC code selected for an account during the current reporting period, system posts a blank fill which indicates no change from the last reported information.

Please note that system will not do any internal processing based on the CIIC code posted on the account and it is only for the Metro II reporting purpose.

Screen: Customer Service → Call Activities (Consumer Information Indicator Posting)

1.6 Appendix C: Metro II Bankruptcy Status Posting for Non-Primary Customer(s)

Following are the steps involved in recording bankruptcy processing status for a non-primary customer of an account and reporting the same in Metro II reporting file.

Step-1: Post the Non-Monetary transaction 'CUS_BANKRUPTCY_INFO' on the account to mark the Bankruptcy reporting indicator for the account relation type. Using this transaction user can mark whether bankruptcy is in force or not for an account participant.

Provided new parameters 'Disposition', 'Type', and 'Effective Date' to existing non-monetary transaction 'CUS_BANKRUPTCY_INFO'. If user selects Disposition and Type while posting this transaction user need not to follow step 2 and Step 3.

System will automatically arrive the CII code using the following table mapping in step 4

#	Disposition	Type	CIIC Code Derived
1	Petition	Chapter 7	CIIC_A
2	Discharged	Chapter 7	CIIC_E
3	Dismissed	Chapter 7	CIIC_I
4	Withdrawn	Chapter 7	CIIC_M
5	Petition	Chapter 11	CIIC_B
6	Discharged	Chapter 11	CIIC_F
7	Dismissed	Chapter 11	CIIC_J
8	Withdrawn	Chapter 11	CIIC_N
9	Petition	Chapter 12	CIIC_C
10	Dismissed	Chapter 12	CIIC_K
11	Withdrawn	Chapter 12	CIIC_O
12	Discharged	Chapter 12	CIIC_G
13	Petition	Chapter 13	CIIC_D
14	Discharged	Chapter 13	CIIC_H
15	Dismissed	Chapter 13	CIIC_L
16	Withdrawn	Chapter 13	CIIC_P
17	Reaffirmed	Reaffirmation of Debt	CIIC_R
18	Reaff Rescinded	Chapter 7 Reaffirmation of Debt Rescinded	CIIC_V
19	Removes Prev Reptd Bkrptcy-A-P, Z and 1A [Removes previously reported Bankruptcy Indicator (A through P and Z) or Personal Receivership Indicator (1A).]	No value	CIIC_Q
20	Removes Prev Reptd Reaffn of Debt/Debt Resscnd and Lease aasumpn indctrs R, V, 2A and Obslt valus W, X, Y	No value	CIIC_S

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#	Disposition	Type	CIIC Code Derived
	[Removes previously reported Reaffirmation of Debt, Reaffirmation of Debt Rescinded and Lease Assumption Indicators (R, V, 2A, and Obsolete values W, X, Y)]		
21	Bankruptcy	No value	CIIC_Z

Step-2: Create the Metro II specific 'Consumer Information Indicators - CII' mentioned in the CDIA documentation using the Lookup code Type 'CTA_CIIC_CD' and Lookup Sub code '' (blank).

Lookup code has to be created with the same code mentioned in the CDIA resource guide. E.g. To create the reason 'A = Petition for Chapter 7 bankruptcy 'which is having the code 'A', we need to create the Lookup Code as 'A'. Full list of CIIC codes are available under CDIA resource guide-2015 Exhibit 11.

Step-3: Post bankruptcy related Consumer Information Indicator (CII) which is a special condition applies to the non-primary customer for whom bankruptcy processing is going on. User can record this information using Customer Service → Customer Details → Customer →Tracking Attributes screen.

Step-4: When system executes the batch job CBUUTL_BJ_100_02 (SET-ODD2) to populate the METRO_II_DATA table for an account, column MET_BASE_CIIC will be updated with the latest CIIC code posted.

Step-5: Once Metro II reporting file generation batch CBUUTL_BJ_100_03 (SET-ODD2), system creates the reporting file and CIIC code is populated on the base segment field '38 – Consumer Information Indicator'.

If there is no new CIIC code selected for an account during the current reporting period, system posts a blank fill which indicates no change from the last reported information.

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Please note that system will not do any internal processing based on the CIIC code posted on the account and it is only for the Metro II reporting purpose.

1.7 <u>Appendix D: Handling Metro II Special Comment Codes</u>

Following are the steps involved in recording special comment codes on an account and reporting the same in Metro II reporting file.

Step-1: Create the Metro II specific special comment codes mentioned in the CDIA documentation using Lookup Type 'CAC_REASON_CD' and Lookup Sub code 'SPCC'. Lookup code has to be created as SPCC_<code mentioned in the CDIA resource guide>.E.g. To create the reason ' Affected by Natural or Declared Disaster ' which is having the code 'AW' for installment loans, we need to create the Lookup Code as 'SPCC_AW'.

- To deport 'DE' special comment code, user can post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event 'Debt Extinguished', then system will automatically post the following call activities

Action	QR QUEUE/CONDITION REQUEST	QR QUEUE/CONDITION REQUEST
Result	OSPCC	Open Debt Extinguished
Reason	DE [Debt Extinguished]	-
Condition	**None** – if no Active SPCC Condition on account **SPCC** – if active SPECIAL COMMENT CODE (METRO 2) condition exist on the account	SPECIAL COMMENT CODE (METRO 2)

- o System will allow to post if the Account status is 'Active' else, shows an error message → "Debt Extinguished is allowed to post only on Active Account"
- o After reporting Special Comment Code DE, system will discontinue reporting the account in the next metro ii run cycle
- o If user closes / updates the SPCC Reason Code 'DE', then system will continue report as existing based on the current status of the account and reporting will affect from next reporting cycle.
- o System reports the following key fields as follows
  - Scheduled monthly payment amount = 0
  - Current Balance = 0
  - Amount Past Due = 0
  - SPCC Code = DE
- To report 'BA' special comment code, user can also post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'VEHICLE SOLD', then system will automatically post the call activity with reason code as 'BA'.

- To report 'AU' special comment code, system will verify the account if the account is paid off during the reporting period for an amount less than the actual balance and if Account Settlement condition exists for an account then system posts the bellow call activity with 'AU' reason code while running the termination process batch job - TXNTIP_BJ_100_01 (SET-TPE) to change the account status to 'PAID OFF' or while posting 'Paid Off' monetary transaction.

- To report 'AX' special comment code, system will verify the account if the account is paid off during the reporting period for FULL BALANCE and if VRP or IVR repossession exists for an account then system will post the bellow call activity with 'AX' reason code while running the termination process batch job -

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TXNTIP_BJ_100_01 (SET-TPE) to change the account status to 'PAID OFF' or while posting 'Paid Off' monetary transaction.

- To report 'AZ' special comment code, user can post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as

    o 'RE-INSTATION' - then system will verify the account that If there is no PAST DUE amount on the account and If the REPO marked on the account is 'IVR' then system will automatically post the below call activity with reason code as 'AZ'. If there is PAST DUE, then reason code should be null

    o 'REDEMPTION' – then if account status is 'Paid Off' (manual or through batch job TXNTIP_BJ_100_01 (SET-TPE)) and If the REPO marked on the account is 'IVR' then system will automatically post the below call activity with reason code as 'AZ'

- To report 'AO' special comment code, user can post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as

    o 'RE-INSTATION' - then system will verify the account that If there is no PAST DUE amount on the account and If the REPO marked on the account is 'VRP' then system will automatically post the below call activity with reason code as 'AO'. If there is PAST DUE, then reason code should be null.

    o 'REDEMPTION' – then if account status is 'Paid Off' (manual or through batch job TXNTIP_BJ_100_01 (SET-TPE)) and If the REPO marked on the account is 'VRP then system will automatically post the below call activity with reason code as 'AO'

- To report 'AV' special comment code, user can post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'FIRST PAYMENT NEVER RECEIVED', then system will automatically post the following call activity with 'AV' reason code

- To report 'AW' special comment code, user can post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'NATURAL DISASTER', then system will automatically post the following call activity with 'AW' reason code.

- To repot 'AU' special comment code, when user posts "Account Settlement" monetary transaction on Loan account then, when the batch job under SET-TPE 'Account Settlement Processing 'executes, it will check whether the agreed settlement amount is fully paid. If it is paid, system will internally post the 'Condition Request' call activity for OSPCC posting with special comment code 'AU'

- If user post the above transaction then user need not to post this call activity again for above special comment codes.

- To report following Special Comments for the account type 3A (Auto Lease) or 13 (Lease Non-Auto), instead of posting the call activity manually, provided a new 'Event Type' LOV parameter to 'Termination' transaction based on the selection following call activity will be posted on to the account with validations:

Dt / Follow up Date:	Termination Txn Date
Action:	QR
Result:	OSPCC
Contact:	Null

Dt / Follow up Date:	Termination Txn Date
Reason:	*As per the Event Type*
Condition:	None / OSPCC

Sl. No	If Event Type	Reason Code
1	Prepaid Lease	SPPC_BS Validation: Transaction date should be less than the maturity date (either buyout indicator Y/N) and No payments are due.
2	Full Termination/Balance Owing	SPPC_BD Validation: Transaction on or after the maturity date (either buyout indicator Y/N) and if the current balance is greater than zero
3	Full Termination/Status Pending	SPPC_BB No Validation
4	Full Termination/Obligation Satisfied	SPPC_BC Validation: if Current Balance = 0 (user expected to post Paid off after this)
5	Early Termination / Status Pending	SPPC_BE No Validation
6	Early Termination / Obligation Satisfied	SPPC_BF Validation: if Current Balance = 0 (user expected to post Paid off after this)
7	Early Termination / Balance Owing	SPPC_BG No Validation
8	Early Termination/Insurance Loss	SPPC_BH No Validation
9	Involuntary Repossession	SPPC_BI Validation: If the collateral repo type (ASE_REPO_FORC_TYPE_CD) other than VOL and active REPO condition exist.
10	Involuntary Repossession / Obligation Satisfied	**SPPC_BJ** Validation: If the collateral repo type (ASE_REPO_FORC_TYPE_CD) other than **VOL** and active REPO condition exist.

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Sl. No	If Event Type	Reason Code
11	Involuntary Repossession / Balance Owing	**SPPC_BK** Validation: If the collateral repo type (ASE_REPO_FORC_TYPE_CD) other than **VOL** and active REPO condition exist.

Step-2: Post special comment ACCOUNT CONDITION through the following CALL ACTIVITY:

Action: QR QUEUE/CONDITION REQUEST

Result: OSPCC OPEN OSPCC

Reason: Any of the reason codes provided by CDIA

Condition: SPECIAL COMMENT CODE (METRO 2)

Step-3: When system executes the batch job CBUUTL_BJ_100_02 (SET-ODD2) to populate the METRO_II_DATA table for an account, column MET_BASE_SPECIAL_COMMENT will be updated with the latest special comment code posted. This will be taken from ACCOUNT_CONDITION.ACO_ACC_CONDITION_REASON_CD.

Step-4: Once Metro II reporting file generation batch CBUUTL_BJ_100_03 (SET-ODD2), system creates the reporting file and CIIC code is populated on the base segment field '19 – Special Comment'.

Please refer the below screen shot of posting a special comment code specific call activity on an account. In the 'Reason' drop down, we can see that all the Consumer Information Indicator Codes (SPCC) created using the above mentioned Lookup code Type 'CAC_REASON_CD' and Lookup Sub Code 'OSPCC' are available for user selection.

If there is no new OSPCC code selected for an account during the current reporting period, system posts a blank fill which indicates removing any previously reported Special Comment Code, or no Special Comment applies for this activity period

Please note that system will not do any internal processing based on the special comment code posted on the account and it is only for the Metro II reporting purpose.

Screen: Customer Service → Call Activities (Special Comment Code Posting)

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1.8 Appendix E: Handling Metro II Compliance Condition Code

Following are the steps involved in recording compliance condition codes on an account and reporting the same in Metro II reporting file.

Step-1: Create the Metro II specific special comment codes mentioned in the CDIA documentation using Lookup Type 'CAC_REASON_CD' and Lookup Sub code 'CCCD'. Lookup code has to be created as CCCD_<code mentioned in the CDIA resource guide>.E.g. To create the reason ' Account Closed at consumer request ' which is having the code 'XA' for installment loans, we need to create the Lookup Code as 'CCCD_XA'.

Step-2: Post special comment ACCOUNT CONDITION through the following CALL ACTIVITY:

Action: QR QUEUE/CONDITION REQUEST

Result: OCCCD OPEN CCCD

Reason: Any of the compliance condition codes provided by CDIA

Condition: COMPLIANCE CONDITION CODE (METRO 2)

Step-3: When system executes the batch job CBUUTL_BJ_100_02 (SET-ODD2) to populate the METRO_II_DATA table for an account, column MET_BASE_COMPLIANCE_COND_CODE will be updated with the latest compliance condition code posted. This will be taken from ACCOUNT_CONDITION.ACO_ACC_CONDITION_REASON_CD.

Step-4: Once Metro II reporting file generation batch CBUUTL_BJ_100_03 (SET-ODD2) runs, system creates the reporting file and compliance condition code is populated in the base segment field '20 – Compliance Condition Code'.

Please refer the below screen shot of posting a compliance condition code specific call activity on an account. In the 'Reason' drop down, we can see that all the Compliance Condition Codes (CCCD) created using the above mentioned Lookup code Type 'CAC_REASON_CD' and Lookup Sub Code 'CCCD' are available for user selection.

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If there is no new CCCD code selected for an account during the current reporting period, system posts a blank fill which indicates no change from the last reported information.

Please note that system will not do any internal processing based on the compliance condition code posted on the account and it is only for the Metro II reporting purpose.

Screen: Customer Service → Call Activities (Compliance Condition Code Posting)

1.9   <u>Appendix F: Payment Rating Code Derivation</u>

Following are the steps involved in deriving the payment rating code for an account and reporting the same in Metro II reporting file.

Step-1: Create the Metro II specific 'Payment Rating Codes' mentioned in the CDIA documentation using Lookup Type 'CRB_PMT_RATING_CD'.

Step-2: During the billing batch job (TXNDDT_BJ_100_01-SET-TPE) run system checks whether the Metro II account status of the account falls into 05, 13, 65, 88, 89, 94 or 95. Then system calculates the days past due for the account by calculating the difference between current GL post date and effective date of last billing date and derives the payment rating code from the above mentioned lookup as per the below mentioned rules -

- 0 = Current account (0–29 days past the due date)
- 1 = 30-59 days past the due date
- 2 = 60-89 days past the due date
- 3 = 90-119 days past the due date
- 4 = 120-149 days past the due date
- 5 = 150-179 days past the due date
- 6 = 180 or more days past the due date
- G = Collection [account should have Collections condition]
- L = Charge-off [account status – Charged Off and having deficiency balance greater than zero]

Above mentioned derived payment rating code is stored in ACCOUNTS. ACC_CRB_PMT_RATING_CD

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Step-2: When system executes the batch job CBUUTL_BJ_100_02 (SET-ODD2) to populate the METRO_II_DATA table for an account, column MET_BASE_PMT_RATING will be updated with the payment rating code derived.

Step-4: Once Metro II reporting file generation batch CBUUTL_BJ_100_03 (SET-ODD2), system creates the reporting file and payment rating code is populated on the base segment field '17B – Payment Rating'.

1.10 <u>Appendix G: Automatic Update of CIIC</u>

OFSLL supports automatic processing of CIIC (Consumer Information Indicator Code) with bankruptcy tracking details and posting on to the respective account relation(s) without manual intervention. This also ensures that there is no dependency on end user's knowledge on what needs to be reported in Metro II report.

Note: This feature is applicable only if OFSLL 'Collections' module is used. If in case you use only OFSLL 'Servicing' module, the CIIC reporting is handled as per the methods explained in following sections of this document:

- Appendix B: Metro II Bankruptcy Status Posting for Primary Customer
- Appendix C: Metro II Bankruptcy Status Posting for Non-Primary Customer(s)

Following are the steps involved in automatic processing of CIIC in Metro II reporting file.

1. User has to manually create a Bankruptcy record from 'Collections > Bankruptcy > Customer Service > Bankruptcy' or using 'CUSTOMER BANKRUPTCY REPORTING INDICATOR- CUS_BANKRUPTCY_INFO' non-monetary transaction. On doing so, system will internally mark the 'Customer Bankruptcy Indicator' to 'Y' for the corresponding account relation and creates a 'Bankruptcy' condition on that account.

2. Whenever the system runs the batch job to generate metro 2 data (CBUUTL_BJ_100_02) system will look for the account relations with 'Bankruptcy Indicator' as 'Y'.

3. If Bankruptcy records are found, system identifies the appropriate account relations by verifying details in the following columns of METRO_II_DATA table:

- 'MET_BASE_CIIC' for Primary account relation
- 'MET_J2_1_CIIC/MET_J2_2_CIIC/MET_J2_3_CIIC/MET_J2_4_CIIC' columns for non-primary account relation (in a sequence of SPOUSE, 2NDRY, COS, COS_SPOUSE, COS2, COS2_SPOUSE)

4. The CIIC is reported based on the following conditions:

- To populate the matching columns of 'MET_BASE_CIIC/ MET_J2_1_CIIC/ MET_J2_2_CIIC/ MET_J2_3_CIIC/ MET_J2_4_CIIC' in metro II, system will look into the set of a particular account relation bankruptcy records with Current indicator 'Y'.

- Based on the 'Disposition' and 'Type' selected, the corresponding CIIC (as mentioned in the below table) will be posted.

#	Disposition	Type	CIIC Code Derived
1	Petition	Chapter 7	A
2	Discharged	Chapter 7	E
3	Dismissed	Chapter 7	I
4	Withdrawn	Chapter 7	M

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#	Disposition	Type	CIIC Code Derived
5	Petition	Chapter 11	B
6	Discharged	Chapter 11	F
7	Dismissed	Chapter 11	J
8	Withdrawn	Chapter 11	N
9	Petition	Chapter 12	C
10	Dismissed	Chapter 12	K
11	Withdrawn	Chapter 12	O
12	Discharged	Chapter 12	G
13	Petition	Chapter 13	D
14	Discharged	Chapter 13	H
15	Dismissed	Chapter 13	L
16	Withdrawn	Chapter 13	P
17	Reaffirmed	Reaffirmation of Debt	R
18	Reaff Rescinded	Chapter 7 Reaffirmation of Debt Rescinded	V

Note: If system does not find an appropriate combination of 'Disposition' and 'Type' to derive the corresponding CIIC in metro II, the CIIC will be reported as BLANK (' ').

Subsequently in the next reporting period, if there are no bankruptcy updates in the account, system reports this segment in METRO_II_DATA file as BLANK (' ').

Once customer is out of Bankruptcy protection and status is no more 'Active Bankruptcy', user needs to manually post the non-monetary transaction 'CUS_BANKRUPTCY_INFO' to mark the bankruptcy status of the customer as 'No'.

Further, user need not post the QR-QUEUE/CONDITION REQUEST Call Activity to open the CIIC condition to report the same in Metro II. This also means system will not display the text 'CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)' under the account conditions table of Customer Service Summary page.

5. **All associated borrowers filed Bankruptcy Chapter 7 or 11 (FAQ 27 C)**

Case # & CRRG Ver 2020 FAQ REF #	If CII Code is	Reporting Behavior

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Case # & CRRG Ver 2020 FAQ REF #	If CII Code is	Reporting Behavior
i. Month BK Filed ii. "Months Between Petition Filed & BK Resolutions: (Reaffirmation of Debt, Discharged, Dismissed, Withdrawn) Resolution: iii. Reaffirmation of Debt iv. BK Discharged v. Reaffirmation of Debt Rescinded"	i. **A** or **B** (Petition for Chapter 7 or 11 Bankruptcy) ii. **E** or **F** (Discharged through BK Chapter 7 or 11) iii. **V** (Chapter 7 Reaffirmation of Debt Rescinded)	Report as of the Date of Account Information
Resolution: vi. BK Dismissed vii. BK Withdrawn	**Q** (Removal value)	Report the CIIC code 'Q' instead of I / J or M / N Report as of the Date of Account Information
Resolution: Reaffirmation of Debt	**R** (Reaffirmation of Debt)	All other Metro 2® account level field information should be reported as of the Date of Account Information

6. When one borrower filed Bankruptcy Chapter 7 or 11 and the other borrower did not (FAQ 27 D)

Case # & CRRG Ver 2020 FAQ REF #	If CII Code is	Reporting Behavior
Resolution: i. BK Dismissed ii. BK Withdrawn	**Q** (Removal value)	Report the CIIC code 'Q' instead of I / J or M / N Report as of the Date of Account Information
iii. Month BK Filed iv. "Months Between Petition Filed & BK Resolutions: (Reaffirmation of Debt, Discharged, Dismissed, Withdrawn) **Resolution**: v. Reaffirmation of Debt vi. BK Discharged vii. Reaffirmation of Debt Rescinded viii.　Reaffirmation of Debt	i. **A** or **B** (Petition for Chapter 7 or 11 Bankruptcy) ii. **E** or **F** (Discharged through BK Chapter 7 or 11) iii. **V** (Chapter 7 Reaffirmation of Debt Rescinded) iv. **R** (Reaffirmation of Debt)	All other Metro 2® account level field information should be reported as of the Date of Account Information

7. All associated borrowers filed Bankruptcy Chapter 12 or 13 (FAQ 28 C)

Case # & CRRG Ver 2020 FAQ REF #	If CII Code is	Reporting Behavior
iv.　Month BK Filed	i. **C** or **D** (Petition for Chapter 12 or 13	Report as of the Date of Account Information for

	Bankruptcy)	the following fields
v. "Months Between Petition Filed & BK Resolutions: (Confirmed Plan, Dismissed, Withdrawn)" **Resolution**: vi. Plan Confirmed		o Account Status o Current Balance o Scheduled Monthly Payment Amount o Amount Past Due o Payment History: will continue report by increment first position with value 'D' (plus history reported prior to BK filing)
Resolution: vii. "Plan Completed – All payments made according to plan – no further obligation""	ii. G or H (Discharged/completed through BK Chapter 12 or 13)	'Account Status' as of the Date of Account Information o 'Payment History': should continue report as is o 'Current Balance = 0 o Schedule Monthly Payment Amount = 0 o Amount Past = 0
Resolution: viii. BK Dismissed ix. BK Withdrawn	Q (Removal value)	Report the CIIC code 'Q' instead of K / L or O / P other fields: Report as of the Date of Account Information
Resolution:: Plan Completed – All payments made according to plan – consumer continues to make payments on Secured Debt (example: mortgage)	Q (Removal value)	CIIC = Q (Removal value) All other Metro 2® account level field information should be reported as of the Date of Account Information Payment Rating should continue report first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status

8. When one borrower filed Bankruptcy Chapter 12 or 13 and the other borrower did not (FAQ 28 D)

Case # & CRRG Ver 2020 FAQ REF #	If CII Code is	Reporting Behavior

ix. Month BK Filed x. "Months Between Petition Filed & BK Resolutions: (Reaffirmation of Debt, Discharged, Dismissed, Withdrawn) **Resolution:** xi. Plan Confirmed	**C** or **D** (Petition for Chapter 12 or 13 BK)	Report as of the Date of Account Information i.e., account information at the time of petition for the following fields o Account Status o Current Balance o Scheduled Monthly Payment Amount o Amount Past Due o Payment History: should continue report by increment first position with value 'D' (plus history reported prior to BK filing)
Resolution: xii. "Plan Completed – All payments made according to plan – no further obligation""	iii. G or H (Discharged/completed through BK Chapter 12 or 13)	'Account Status' as of the Date of Account Information i.e., account information at the time of petition for the following fields o Account Status o Payment History: should continue report by increment first position with value 'D' (plus history reported prior to BK filing) o 'Current Balance = 0 o Schedule Monthly Payment Amount = 0 o Amount Past = 0
Resolution: x. BK Dismissed xi. BK Withdrawn	**Q** (Removal value)	Report the CIIC code 'Q' instead of K / L or O / P Report as of the Date of Account Information
Resolution: Plan Completed – All payments made according to plan – consumer continues to make payments on Secured Debt (example: mortgage)	**Q** (Removal value)	CIIC **= Q** (Removal value) All other Metro 2® account level field information should be reported as of the Date of Account Information Payment Rating should continue report first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status

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Notes:

- If user is changing the resolution code, say, in cycle 1, user reported 'Reaffirmation of Debt' but later, in cycle 2, user reported 'BK Discharged', then system will follow the reporting guidelines provided as part of 'BK Discharged'.

  Any corrections to the cycle 1 to be manually handled outside the system.
- If user posted bankruptcy by mistake system would report C / D, then user need to report 'Q' in the next cycle and then only user need to close bankruptcy on the account. i.e., system will not report 'Q' automatically.
- Exiting other manual steps to be continued like, posting 'Customer Bankruptcy Reporting' transaction with 'Disposition Code' and 'Chapter' when it applicable.

9. **Multiple bankruptcies (i.e., the same or different chapters) be reported for the different associated borrowers on an account (FAQ 30)**

FAQ 27 (C & D) and 28 (C & D)	Chapter 7/11		Any Chapter	Chapter 12/13	
Reporting Case #	1	2	5	3	4
Applicable CIIC	A/B/R/V	E/F	I/J/K/L/ M/N/O/P **Now its 'Q'**	C/D/Q	G/H
Other Fields [other then PHP]	Date of Account Information				0
Payment History Profile [PHP]	Date of Account Information			Increment with 'D' from Next Cycle	
Discontinue Customer / Account ?	No	Yes	No	No	**Yes**

FAQ 30

Prim (B1) Other Relation (B2)	C/D/	Q	G/H	A/B/R/V	E/F	I/J/K/L/M/N/O/P - **Now its 'Q'**
C/D	3	3	4	3	3	3
Q	3	3	4	2	3	3
G/H	4	4	4	4	4	4
A/B/R/V	3	3	4	1	2	1
E/F	3	3	4	2	2	2
I/J/K/L/M/N/O/P Now its 'Q'	3	3	4	1	2	5
Non-Filers	3	3	4	1	2	5

Note:

- Not mentioning about ECOA means, it will report the same ECOA maintained at customer

- In previous cycle if Borrowers' ECOA is 'T', if the same borrower files bkrp - reset the ECOA = 1 or 2 (not T) based on the original ECOA code

on posting Swap transaction, if Primary relation's ECOA code is 'T' (ASSOCIATION WITH ACCOUNT TERMINATED), then Metro II relation code is updated in CUS_ACC_RELATIONS. CAR_METRO_II_REL_TYPE_CD table

Note:

- If system is trying to re-report the borrower due to filing petition, then system should report as per the original relation

Example:

Reporting period	Action	Metro II reporting	Comments
Cycle1	Co-signer filed Ch 13	System Reports as per FAQ 28 D i.e., ECOA of Primary = T	No comments
Cycle 2	No resolution for Co-signer No Petition for Primary	System Reports as per FAQ 28 D i.e., Co-signer moved to **Base** segment Discontinued reporting for Primary	No comments
Cycle 3	No resolution for Co-signer Primary filed Ch 13	System should report as per FAQ 28 C	Here, does system should report Primary should be in Base and Co-signer in J2 segment

Termination (ECOA Code: 'T') or Deletion (ECOA Code: 'Z') of a non-primary account relation as part of bankruptcy processing has been handled as follows:

- To report a non-primary account relation ECOA code change to 'T' or 'Z', user need to post the non-monetary transaction 'CUSTOMER MAINTENNACE' FIRST. Select the new ECOA code from the drop-down of parameter 'CRB ECOA CODE' and once transaction has been posted, system updates the ECOA code of the account relation selected and same will be reported in the ECOA Code field (#10) of J2 segment of the next Metro II report to be generated
- To re-report an account relation again, user need to update the ECOA code accordingly by posting the CUSTOMER MAINTENANCE' non-monetary transaction so that system will pick that account relation again in the immediate reporting

1.11 **Appendix H: Specialized Payment Information Reporting**

CARES Act requires the facility to report the account under FAQ 44 (Deferred payment) or FAQ 45 (Forbearance) or FAQ 58 (Natural Disaster), as per the guidance from CDIA.

Act also, guides to report K4 segment in the metro II file (when account is deferment)

- If Portfolio Type = 'I' and 'C' – it is allowed
- Specialized Payment Indicator = 02
- Deferred Payment Start Date = Date, the first payment is due for deferred loans

To report the K4 segment, user has to configure and system reports based on specific event as follows:

Post call activities with the following parameters

- Post the following call activities based on the Account Event Notification
- For **Forbearance**

Action	QR QUEUE/CONDITION REQUEST	QR
Result	OSPCC [OPEN OSPCC]	**Forbearance**
Condition	NONE – if account doesn't have an active SPCC condition SPCC – If account has active SPCC condition	NONE
Reason	CP	Null

- For **Natural Disaster**

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Action	QR QUEUE/CONDITION REQUEST
Result	OSPCC [OPEN OSPCC]
Condition	NONE – if account doesn't have an active SPCC condition
	SPCC – If account has active SPCC condition
Reason	AW

- For **Deferred Payment**

Action	QR QUEUE/CONDITION REQUEST	QR
Result	DP	**Deferred Payment**
Condition	NONE	NONE
Reason	<Null>	Null

Affected by natural or declared disaster [FAQ 58]

Reports account with Special Comment Code "AW" (Affected by natural or declared disaster).

If the Account has **Natural Disaster** & **Differed Payment** condition and SPCC code is reporting as 'AW'

Metro II Fields	Metro ii File Data
Terms Duration	blank
Terms Frequency	D
Scheduled Monthly Payment Amount	Zero
Account Status Code	11
Amount Past Due	Zero
Special Comment Code	AW
Payment History Profile	Use Character D for the months where payments are deferred.
K4 segment	Introduce and report following
	Specialized Payment Indicator = 02
	Deferred Payment Start Date = Special Category Start date in MMDDYYYY
	Balloon Payment Due Date = Null
	Balloon Payment Amount = 0

Note: if account is having only Natural Disaster / AW, then it reports as existing.

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Account in forbearance [FAQ 45]

If the account has CP Special comment code and marked as 'Account in Special Category' then, Reports account with Special Comment Code "CP" (Account in forbearance).

If the Account has SPCC condition and SPCC code is reporting as 'CP'

Terms Duration	Blank→ if 'Scheduled Monthly Pmt is zero' else actual account term
Terms Frequency	D →if 'Scheduled Monthly Pmt is zero' else actual account term
Payment History Profile	Increment the Payment History Profile with value D if 'Scheduled Monthly Pmt is zero'
Special Comment Code	CP
K4 segment	Introduced and reports as follows: Specialized Payment Indicator = 02 Deferred Payment Start Date = Forbearance condition Start date in MMDDYYYY Balloon Payment Due Date = Null Balloon Payment Amount = 0

Account in Deferral Payment [FAQ 44]

If the account marked as 'Account in Special Category' and having 'Deferred Payment' condition, Reports the following fields as:

Terms Duration	Blank
Terms Frequency	D
Scheduled Monthly Payment Amount	0
Account Status	11
Payment History Profile	Increment the Payment History Profile with value D
Amount Past Due	Zero
K4 segment	Introduced to report following K4 segment Specialized Payment Indicator = 02 Deferred Payment Start Date = Deferred Payment condition Start date in MMDDYYYY Balloon Payment Due Date = Null

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	Balloon Payment Amount = 0

Reporting Guide Lines

Account Condition	SPCC Code	Guidelines
Natural Disaster	AW	No change
Natural Disaster + Deferral Payment	AW	FAQ 58
Forbearance	CP	FAQ 45
Forbearance + Deferral Payment		
Deferral Payment	NA	FAQ 44

1.12 Appendix H: Purchase From or Sold to information Derivation

K2 Segment is designed to accommodate the requirement, which contains the name of the company from which an account was purchased or the name of the company to which an account was sold. It should be reported only one time per record.

Only one occurrence of the K2 Segment can be appended to the Base Segment. If not applicable, do not report the K2 Segment.

Note the following while configuring K2 segment

- This process has to be used by banks; if the company that purchased the accounts will not report the prior history, the seller must report the accounts as sold to reflect the final status.
- If the company that purchased the accounts is converting the account history to their system, the seller should not report the accounts as sold.
- If the lender who sold the accounts reported them as "purchased by another company" or the history cannot be verified for the account prior to purchasing, report the following Base and K2 Segment fields as specified
- **Reporting Base segment**
  - **SOLD Case:** If the account's Pool status is Sold, i.e., **ACC_POOL_ACC_STATUS_CD = S**, the system will start reporting the K2 Segment.

Field	BASE Segment Reporting Values If ACC_POOL_ACC_STATUS_CD = S
Scheduled monthly payment amount	Zero
Metro II Account status code	Reports current Account Status and **freezes it** i.e., continue to report the same status in the subsequent cycles until pool status is in 'Sold.'
Payment rating	If applicable to the account status code being reported and **freezes it** i.e., continue to report the same payment rating in the subsequent cycles until pool status is in 'Sold.'
Special comment	AH (purchased by another company)
Current balance	Zero

Amount past due	Zero
Date of account information	Date the account was sold, i.e., ACC_POOL_SALE_DT
FCRA Compliance/Date of First Delinquency	<existing process> i.e., If the account is delinquent = report the date of the first 30-day delinquency that led to the status being reported. If the account being sold is current and included in bankruptcy = report the date of the bankruptcy petition or notification.
Date Closed	Least date of ACC_POOL_SALE_DT and ACC_CLOSE_DT
Payment History Profile	**Freezes it** i.e., continue to report the same status in the subsequent cycles until pool status is in 'Sold.'

- **Purchase Case:**
  - If the account has **Purchased Date / Name != Null**, then the system will start reporting the K2 Segment along with the following base fields

Field	BASE segment Reporting Values	
	If ACC_ORIG_SYS_XREF != ACC_APP_NBR	If ACC_ORIG_SYS_XREF = ACC_APP_NBR
Date Opened	Least value of '**Purchase Date**' and '**Effective Date'**	<existing process>
Date of account information	<existing process> **Note**: bank should make sure it was reported as sold by the seller	<existing process>
Payment History Profile	report character B for previous months	<existing process>

Note: Freeze information is applicable only for SOLD. If both pieces of information are present, then the system reports as per the SOLD.

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1.13 <u>Change Record</u>

Date	Name	Version	Change Reference
December 2018	OFSLL Team	1.0	Initial release of the full document
December 2019	OFSLL Team	1.1	Revised as per changes to Account Status 89 [Deed in Lieu] reporting under Metro-2 Base Segment Field 17-A, on applicable accounts.
December 2020	OFSLL Team	1.2	Revised as per the CARES act amendment – specialized payment information reporting.
March 2022	OFSLL Team	2.0	Revised as per 2021 Bankruptcy FAQ and start supporting J1 segment
October 2022	OFSLL Team	2.1	Revised as per 2022 guide and start supporting K2 segment

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Metro II Credit Bureau Reporting in OFSLL
May 2023
Version 2.1

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