# Oracle® Financial Services Lending and Leasing
## Metro II Data Preparation & Reporting

Release 14.12.0.0.0

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# Contents

# 1
# Revision Control

**Table 1-1    Change Record**

| 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 |

# 2
# 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.

**Table 2-1    Metro II Processing Stage and Process Details**

| S.No | Metro II Processing Stage | Process Details |
| --- | --- | --- |
| 1 | Setup configurations | At this stage user needs to configure the following Metro II reporting specific Lookups – <br>• CBU_DATA_SET_SIZE_CD <br>• 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. |

# 3
# Setup Configurations

Following is the table showing Parameter Name, Description and purpose for setting up the configurations involved in generating the Metro II reporting file.

**Table 3-1    Setup Configurations**

| S.No | Parameter Name & Description | Parameter Purpose |
|---|---|---|
| **Company parameters** | | |
| 1 | CBU_DATA_SET_SIZE<br>**Lookup code**:<br>CBU_DATA_SET_SIZE_CD | This parameter set the frequency of Metro II reporting file generation –<br>• MONTHLY<br>• DAILY<br>• WEEKLY<br>• SEMIMONTHLY<br><br>**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 remaining days. |

**Table 3-1    (Cont.) Setup Configurations**

| S.No | Parameter Name & Description | Parameter Purpose |
| --- | --- | --- |
| 2 | CBU_FILE_FORMAT<br>This parameter set the format of the Metro II reporting file required<br>**Lookup code**:<br>CBU_FILE_FORMAT_CD<br>Values:<br>• 426<br>• 626<br>• 826<br>• 1026<br>• 1226<br>• 480<br>• 680<br>• 880<br>• 1080<br>• 1280<br>• 710<br>• 910<br>• 1110<br>• 1310<br>• 810<br>• 1010<br>• 1410<br>• 1710<br>• 844<br>• 1144<br>• 1444<br>• 1744 | System will report with combination of "Base 426 segment, multiple J2 and L1 sub-segments" if -<br>• 426 – system will report only the Base segment<br>• 626 - one BASE segment + one J2 sub-segment<br>• 826 - one BASE + two J2 sub-segments<br>• 1026 – one BASE + three J2 sub-segments<br>• 1226 – one BASE + four J2 sub-segments<br>• 480 – one BASE + one L1 sub-segment<br>• 680 – one BASE + one J2 + one L1 sub-segments<br>• 880 – one BASE + two J2 + one L1 sub-segments<br>• 1080 - one BASE + three J2 + one L1 sub-segments1280 – one BASE + four J2 + one L1 sub-segments<br>• 710 – one BASE + one J2 + one K4 + one L1 sub-segments<br>• 910 – one BASE + two J2 + one K4 + one L1 sub-segments<br>• 1110 - one BASE + three J2 + one K4 + one L1 sub-segments<br>• 1310 – one BASE + four J2 + one K4 + one L1 sub-segments<br>• 810 – one BASE + one J1+ one J2 + one K4 + one L1 sub-segments<br>• 1010– one BASE + one J1 + two J2 + one K4 + one L1 sub-segments [Note: two J1 are not supported]<br>• 1410- one BASE + three J1+ three J2 + one K4 + one L1 sub-segments<br>• 1710 – one BASE + four J1 + four J2 + one K4 + one L1 sub-segments<br>• 844 - one BASE + one J1+ one J2 + one K2 + one K4 + one L1 sub-segments<br>• 1144 - one BASE + two J1+ two J2 + one K2 + one K4 + one L1 sub-segments<br>• 1444 - one BASE + three J1+ three J2 + one K2 + one K4 + one L1 sub-segments<br>• 1744 - one BASE + four J1+ four J2 + one K2 + one K4 + one L1 sub-segments |

**Table 3-1    (Cont.) Setup Configurations**

| S.No | Parameter Name & Description | Parameter Purpose |
|------|------------------------------|-------------------|
| 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. |
| 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. |

# 4

# Data Preparation for Reporting

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.

**Table 4-1    Data Preparation for Reporting**

| 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'<br><br>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' |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 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 |
| 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' |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 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) |
| 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 |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 11 | Credit Limit | MET_BASE_CREDIT_LIMIT | Original loan/lease amount in whole dollars. Taken from ACCOUNTS.ACC_CR_LMT_CUR |
| 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' |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 13 | Terms Duration | MET_BASE_TERMS_DURATION | If Portfolio type = <br>• C, then reports 'LOC'<br>• O, then reports 'O'<br>• R, then reports 'REV'<br><br>Other than C/O/R, then system derive total Term of the account is sum of ACCOUNTS.ACC_TERM_CUR + ACC_EXTN_TERM_LIFE.<br><br>If the cycle is<br>• 'Weekly' - value is Total Term *4.33<br>• 'Bi Weekly' - value is Total Term *2.16<br>• 'Semi Monthly' - value is Total Term *2<br>• 'Bi Monthly' - Value is Total Term /2<br>• 'Quarterly' - Value is Total Term /3<br>• 'Tri Annually' - Value is Total Term /4<br>• 'Semi Annually' - Value is Total Term /6<br>• 'Annually' - Value is Total Term /12<br>• 'Monthly' - value is Total Term |
| 14 | Terms Frequency | MET_BASE_TERMS_FREQUENCY | Account billing frequency as per the below mentioned CDIA codes. Taken form ACCOUNTS. ACC_BILL_CYCLE_CD.<br><br>P = Single Payment Loan<br>W = Weekly<br>B = Biweekly<br>E = Semi-monthly<br>M = Monthly<br>L = Bimonthly<br>Q = Quarterly<br>T = Tri-annually<br>S = Semi-annually<br>Y = Annually<br>**Note**: Code 'D' (Deferred) is not supported. |

**Table 4-1 (Cont.) Data Preparation for Reporting**

| 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 : Handling Metro II Account Statuses for details. |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| 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 : Payment Rating Code Derivation for details.<br><br>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_HIST ORY<br><br>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.<br><br>In subsequent months (2nd time, if system reports with status 89), the entire Payment History Profile is reported blank.<br><br>E – if portfolio types 'C' ,'O' and 'R'<br><br>Please refer the following sections for more details-<br><br>Appendix : Handling Metro II Account Statuses<br><br>Appendix : Payment Rating Code Derivation |
| 19 | Special Comment | MET_BASE_SPECIAL_COM MENT | Please refer Appendix : Handling Metro II Special Comment Codes for details. |
| 20 | Compliance Condition Code | MET_BASE_COMPLIANCE_ COND_CODE | Please refer Appendix : Handling Metro II Compliance Condition Code for details. |

**Table 4-1 (Cont.) Data Preparation for Reporting**

| 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<br>• the amount is less than zero<br>• the account is in '**Not Liable for Payment**' condition<br>• If account has DIL and does not have CNL,<br>• If account is changed off and paid<br>• If account status reported as 13, 61, 62, 63, 64, and 65<br>• If the account has CNL condition and Account Status is reported with 89 |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| 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 |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| 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.<br>• 11 - system reports the Bankruptcy condition start date, if it is active<br>• if account status is13 and 'Payment Rating' is '0' system reports 'Null'<br>• if account status is reported as 96/61, system reports REPO condition start date |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| 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<br>• 'Y' then 'Date Closed' will be reported as 'NULL'<br>• '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:<br>• 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.<br>• 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<br>• For Instalment and Mortgage accounts (Portfolio type codes I & M), zero fill.<br>• 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.<br>• Otherwise, zero fill. |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 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 |
| 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_T XN_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_N AME |
| 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 |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| 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_TELEPHONE_NUMBER | System reports primary customer telephone number. Taken from ADDRESS. ADR_PHONE |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 37 | ECOA Code | MET_BASE_ECOA_CODE | System reports the ECOA code of the primary customer. Taken from CUS_ACC_RELATIONS.CAR_CRB_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'. |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| 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 : Metro II Bankruptcy Status Posting for Primary Customer Appendix : 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 |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| **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. | | | |
| **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 |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| 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_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_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_TELEPHONE_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 : Metro II Bankruptcy Status Posting for Primary Customer Appendix : Metro II Bankruptcy Status Posting for Non-Primary Customer(s) |
| 12 | Reserved | MET_J1_1_RESERVED2 | Filled with single space |

**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' |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 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 |
| 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. <br><br> ECOA codes can be created using the lookup 'CRB_ECOA_CD'. |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 11 | Consumer Information Indicator | MET_J2_1_CIIC | Please refer - <br><br> Appendix : Metro II Bankruptcy Status Posting for Primary Customer <br><br> Appendix : 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_LINE 1 | 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_LINE 2 | 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 |
| 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)

**Table 4-1 (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| **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)** | | | |
| 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' |

**Table 4-1    (Cont.) Data Preparation for Reporting**

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields |
|---|---|---|---|
| 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 |

# 5
# Generating Metro II Reporting File

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

# A

# Appendix : Handling Metro II Account Statuses

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.

**Table A-1    Metro II account status update process**

| S.No | 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 – <br>• Less than 30 - Status is 11 <br>• Less than 60 - Status is 71 <br>• Less than 90 - Status is 78 <br>• Less than 120 - Status is 80 <br>• Less than 150 - Status is 82 <br>• Less than 180 - Status is 83 <br>• Greater than 180 - Status is 84 |
| 2 | 13: Paid or closed account/zero balance | • Account balance is zero <br>• Account status is either 'PAID OFF' or 'CLOSED:PAID OFF' |

**Table A-1   (Cont.) Metro II account status update process**

| S.No | Metro II Account Status Code(s) | Update Processing in OFSLL |
|------|--------------------------------|----------------------------|
| 3 | 95: Voluntary surrender; there may be a balance due | • Account status is 'ACTIVE'<br>• 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.<br>• 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<br>Action: VRP<br>Result: Any of the values displayed<br>Reason: Any of the values displayed<br>Condition: REPOSSESSION<br>• Mark account collateral repossession status is 'VOLUNTARY'<br>• 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<br>  – 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'.<br>  – System will post the following call activity<br>    * Action: VRP<br>    * Result: Customer Not Liable for Payment<br>    * Condition: REPOSSESSION<br>**Note(s)**:<br>• 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'.<br>• In case customer is using OFSLL Collections module, marking of the account collateral repossession status to 'VOLUNTARY / INVOLUNTARY' can be |

**Table A-1    (Cont.) Metro II account status update process**

| S.No | Metro II Account Status Code(s) | Update Processing in OFSLL |
|------|----------------------------------|-----------------------------|
|  |  | 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. |
| 4 | 96: Merchandise was repossessed; there may be a balance due | • Account status is 'ACTIVE'<br>• 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.<br>• Post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'IN-VOLUNTARY REPOSSESSION', then system will automatically post the following call activity.<br>• 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 –<br>Action: IVR<br>Result: Any of the values displayed<br>Reason: Any of the values displayed<br>Condition: REPOSSESSION<br>• Mark account collateral repossession status is 'IN-VOLUNTARY'<br>**Note(s)**:<br>• 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'.<br>• 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. |

**Table A-1    (Cont.) Metro II account status update process**

| S.No | 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'<br>• 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.<br>• 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 –<br>Action: VRP<br><br>Result: Any of the values displayed<br><br>Reason: Any of the values displayed<br><br>Condition: REPOSSESSION<br><br>Collateral status is 'VOLUNTARY'<br>• Mark account collateral repossession status is 'IN-VOLUNTARY'<br>**Note(s)**:<br>• 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'.<br>• 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. |

**Table A-1    (Cont.) Metro II account status update process**

| S.No | Metro II Account Status Code(s) | Update Processing in OFSLL |
|------|--------------------------------|----------------------------|
| 6 | 63: Account paid in full, was a repossession | • Account status is 'CLOSED:PAID OFF'<br>• 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.<br>• User needs to post a call activity for 'Involuntary 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 –<br>Action: IVR<br>Result: Any of the values displayed<br>Reason: Any of the values displayed<br>Condition: REPOSSESSION<br>• Collateral status is NOT 'VOLUNTARY' |
| 7 | 64: Account paid in full, was a charge-off | • Account status is 'CHGOFF'<br>• Account deficiency balance is less than or equal to zero |
| 8 | 97: Unpaid balance reported as a loss (charge-off) | • Account status is 'CHGOFF'<br>• 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'.<br>• 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'.<br>• 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'. |

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**Table A-1    (Cont.) Metro II account status update process**

| S.No | Metro II Account Status Code(s) | Update Processing in OFSLL |
|---|---|---|
| 11 | DA: Delete entire account (for reasons other than fraud) | • User has to manually 'VOID' the account first.<br>• 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'.<br>• 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.<br>• 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'.<br>• 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'. |
| 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.<br>• If the above mentioned non-monetary transaction is posted on the account, system does not report the account status code as 89.<br>• For this, account status should be 'Active'. |

# B

# Appendix : 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.

To view the mapping table, refer to CIIC Code Derivation in Appendix : Metro II Bankruptcy Status Posting for Non-Primary Customer(s)

**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.

**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)

**Figure B-1    Consumer Information Indicator Posting**
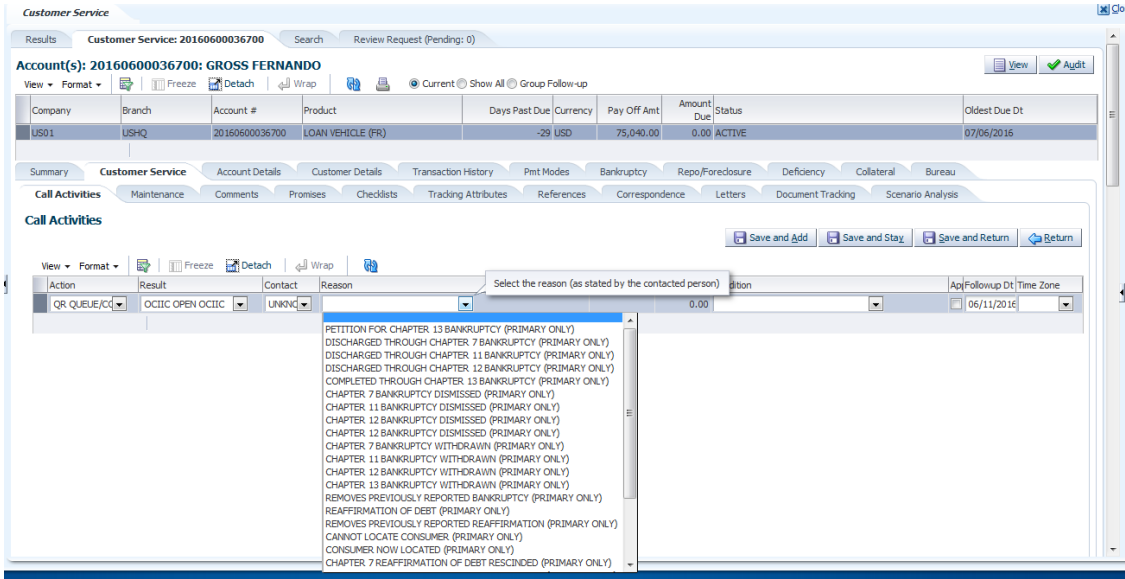
# C

# Appendix : 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

**Table C-1    CIIC code Derivation**

| S.No | 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 |

**Table C-1    (Cont.) CIIC code Derivation**

| S.No | Disposition | Type | CIIC Code Derived |
|---|---|---|---|
| 20 | Removes Prev Reptd Reaffn of Debt/Debt Resscnd and Lease aasumpn indctrs R, V, 2A and Obslt valus W, X, Y<br><br>[Removes previously reported Reaffirmation of Debt, Reaffirmation of Debt Rescinded and Lease Assumption Indicators (R, V, 2A, and Obsolete values W, X, Y)] | No value | CIIC_S |
| 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.

**Figure C-1    Customer service - 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.

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.

# D

# Appendix : Handling Metro II Special Comment Codes

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<br><br>**SPCC** – if active SPECIAL COMMENT CODE (METRO 2) condition exist on the account | SPECIAL COMMENT CODE (METRO 2) |

- 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".

- After reporting Special Comment Code DE, system will discontinue reporting the account in the next metro ii run cycle.

- 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.

- 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 '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 - 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

    – '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

    – '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 '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:

**Table D-1    Termination Call Activity**

| Dt / Follow up Date | Termination Txn Date |
|---|---|
| Action: | QR |
| Result: | OSPCC |
| Contact: | Null |
| Reason: | As per the Event Type |
| Condition: | None / OSPCC |

**Table D-2    Lease Event type V/s Reason Code**

| S.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. |

**Table D-2    (Cont.) Lease Event type V/s Reason Code**

| S.No | If Event Type | Reason Code |
|------|---------------|-------------|
| 2 | Full Termination/Balance Owing | SPPC_BD<br><br>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<br><br>No Validation |
| 4 | Full Termination/Obligation Satisfied | SPPC_BC<br><br>Validation: if Current Balance = 0 (user expected to post Paid off after this) |
| 5 | Early Termination / Status Pending | SPPC_BE<br><br>No Validation |
| 6 | Early Termination / Obligation Satisfied | SPPC_BF<br><br>Validation: if Current Balance = 0 (user expected to post Paid off after this) |
| 7 | Early Termination / Balance Owing | SPPC_BG<br><br>No Validation |
| 8 | Early Termination/Insurance Loss | SPPC_BH<br><br>No Validation |
| 9 | Involuntary Repossession | SPPC_BI<br><br>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**<br><br>Validation: If the collateral repo type (ASE_REPO_FORC_TYPE_CD) other than **VOL** and active REPO condition exist. |
| 11 | Involuntary Repossession / Balance Owing | **SPPC_BK**<br><br>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)

**Figure D-1    Special Comment Code Posting**

# E

## Appendix : 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.

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)

**Figure E-1    Compliance Condition Code Posting**

# F

# Appendix : Payment Rating Code Derivation

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

**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_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'.

# G

# Appendix : Automatic Update of CIIC

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 : Metro II Bankruptcy Status Posting for Primary Customer
>
> • Appendix : 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.

   **Table G-1    CIIC Code Derivation**

   | S.No | Disposition | Type | CIIC Code Derived |
   | --- | --- | --- | --- |
   | 1 | Petition | Chapter 7 | A |
   | 2 | Discharged | Chapter 7 | E |

**Table G-1    (Cont.) CIIC Code Derivation**

| S.No | Disposition | Type | CIIC Code Derived |
|------|-------------|------|-------------------|
| 3 | Dismissed | Chapter 7 | I |
| 4 | Withdrawn | Chapter 7 | M |
| 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)**

**Table G-2    Below is the Behavior**

| Case # & CRRG Ver 2020 FAQ REF # | If CII Code is | Reporting Behavior |
|---|---|---|
| Month BK Filed<br><br>"Months Between Petition Filed & BK Resolutions: (Reaffirmation of Debt, Discharged, Dismissed, Withdrawn)<br><br>**Resolution:**<br><br>Reaffirmation of Debt<br><br>BK Discharged<br><br>Reaffirmation of Debt Rescinded | 1. **A** or **B** (Petition for Chapter 7 or 11 Bankruptcy)<br><br>2. **E** or **F** (Discharged through BK Chapter 7 or 11)<br><br>3. **V** (Chapter 7 Reaffirmation of Debt Rescinded) | Report as of the Date of Account Information |
| **Resolution:**<br>BK Dismissed<br><br>BK Withdrawn | **Q** (Removal value) | Report the CIIC code 'Q' instead of I / J or M / N<br><br>Report as of the Date of Account Information |
| **Resolution:**<br>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)**

**Table G-3    Below is the Behavior**

| Case # & CRRG Ver 2020 FAQ REF # | If CII Code is | Reporting Behavior |
|---|---|---|
| **Resolution:**<br>BK Dismissed<br><br>BK Withdrawn | **Q** (Removal value) | Report the CIIC code 'Q' instead of I / J or M / N<br><br>Report as of the Date of Account Information |
| Month BK Filed<br><br>"Months Between Petition Filed & BK Resolutions: (Reaffirmation of Debt, Discharged, Dismissed, Withdrawn)<br><br>**Resolution:**<br><br>Reaffirmation of Debt<br><br>BK Discharged<br><br>Reaffirmation of Debt Rescinded<br><br>Reaffirmation of Debt | 1. **A** or **B** (Petition for Chapter 7 or 11 Bankruptcy)<br><br>2. **E** or **F** (Discharged through BK Chapter 7 or 11)<br><br>3. **V** (Chapter 7 Reaffirmation of Debt Rescinded)<br><br>4. **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)**

**Table G-4    Below is the behavior**

| Case # & CRRG Ver 2020 FAQ REF # | If CII Code is | Reporting Behavior |
|---|---|---|
| Month BK Filed<br><br>"Months Between Petition Filed & BK Resolutions: (Confirmed Plan, Dismissed, Withdrawn)"<br><br>**Resolution:**<br>Plan Confirmed | **C** or **D** (Petition for Chapter 12 or 13 Bankruptcy) | Report as of the Date of Account Information for the following fields<br>• Account Status<br>• Current Balance<br>• Scheduled Monthly Payment Amount<br>• Amount Past Due<br>• Payment History: will continue report by increment first position with value 'D' (plus history reported prior to BK filing) |
| **Resolution:**<br>"Plan Completed – All payments made according to plan – no further obligation" | **G** or **H** (Discharged/completed through BK Chapter 12 or 13) | 'Account Status' as of the Date of Account Information<br>• 'Payment History': should continue report as is<br>• 'Current Balance = 0<br>• Schedule Monthly Payment Amount = 0<br>• Amount Past = 0 |
| **Resolution:**<br>BK Dismissed<br>BK Withdrawn | **Q** (Removal value) | Report the CIIC code 'Q' instead of K / L or O / P<br><br>Other fields: Report as of the Date of Account Information |
| **Resolution:**<br>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)<br><br>All other Metro 2® account level field information should be reported as of the Date of Account Information<br><br>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)**

**Table G-5    Below is the behavior**

| Case # & CRRG Ver 2020 FAQ REF # | If CII Code is | Reporting Behavior |
|---|---|---|
| Month BK Filed<br>"Months Between Petition Filed & BK Resolutions: (Reaffirmation of Debt, Discharged, Dismissed, Withdrawn)<br>**Resolution:**<br>Plan Confirmed | **C** or **D** (Petition for Chapter 12 or 13 BK) | Report as of the Date of Account Information for the following fields<br>• Account Status<br>• Current Balance<br>• Scheduled Monthly Payment Amount<br>• Amount Past Due<br>• Payment History: will continue report by increment first position with value 'D' (plus history reported prior to BK filing) |
| **Resolution:**<br>"Plan Completed – All payments made according to plan – no further obligation" | **G** or **H** (Discharged/completed through BK Chapter 12 or 13) | 'Account Status' as of the Date of Account Information<br>• 'Payment History': should continue report as is<br>• Current Balance = 0<br>• Schedule Monthly Payment Amount = 0<br>• Amount Past = 0 |
| **Resolution:**<br>BK Dismissed<br>BK Withdrawn | **Q** (Removal value) | Report the CIIC code 'Q' instead of K / L or O / P<br>Other fields: Report as of the Date of Account Information |
| **Resolution:**<br>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)<br>All other Metro 2® account level field information should be reported as of the Date of Account Information<br>Payment Rating should continue report first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status |

**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)**

**Figure G-1    Multiple bankruptcies**

| 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**

| Primary (B1) → Other Relation (B2) ↓ | C/D/ | Q | G/H | A/B/R/V | E/F | I/J/K/L/M/N/O/P - Now it is '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 the following:

- 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.

**Table G-6    Example:**

| Reporting period | Action | Metro II reporting | Comments |
|---|---|---|---|
| Cycle 1 | 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<br>No Petition for Primary | System Reports as per FAQ 28 D i.e., Co-signer moved to Base segment<br>Discontinued reporting for Primary | No comments |

**Table G-6    (Cont.) Example:**

| Reporting period | Action | Metro II reporting | 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.

# H

# Appendix : Specialized Payment Information Reporting

Following are the steps involved in specialized payment information reporting for an account and reporting the same in Metro II reporting file.

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**

**Table H-1    Post Call Activities - For Forbearance**

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

- For **Natural Disaster**

**Table H-2    Post Call Activities - For Natural Disaster**

| 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**

**Table H-3    Post Call Activities - 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'.

**Table H-4    Affected by natural or declared disaster [FAQ 58]**

| 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<br>Specialized Payment Indicator = 02<br>Deferred Payment Start Date = Special Category Start date in MMDDYYYY<br>Balloon Payment Due Date = Null<br>Balloon Payment Amount = 0 |

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

**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'**

**Table H-5    Account in forbearance [FAQ 45]**

| Metro II Fields | Metro II File Data |
|-----------------|--------------------|
| **Terms Duration** | Blank→ if 'Scheduled Monthly Pmt is zero'<br>else<br>actual account term |

**Table H-5    (Cont.) Account in forbearance [FAQ 45]**

| Metro II Fields | Metro II File Data |
|---|---|
| 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:

**Table H-6    Account in Deferral Payment [FAQ 44]**

| Metro II Fields | Metro II File Data |
|---|---|
| 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 |
| | Balloon Payment Amount = 0 |

**Table H-7    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 |

# Appendix : Purchase From or Sold to information Derivation

Following are the steps involved in purchasing from or sold to information derivation on an account and reporting the same in Metro II reporting file.

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.

        **Table I-1    Reporting Base segment - SOLD case**

| 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**. <br><br> 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 |

**Table I-1    (Cont.) Reporting Base segment - SOLD case**

| Field | BASE Segment Reporting Values If ACC_POOL_ACC_STATUS_CD = S |
|---|---|
| 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.

**Table I-2    Reporting Base segment - Purchase case**

| 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\> | \<existing process\> |
| | **Note**: bank should make sure it was reported as sold by the seller | |
| 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.