

Experian Credit Bureau Interface

Version-11.1

9NT1438-ORACLE FCUBS V.UM 11.1.US.1.0.0.0

[March] [2011]

Oracle Part Number E51715-01

**ORACLE**  
FINANCIAL SERVICES

**ORACLE**

---

## Document Control

|                                |  |  |
|--------------------------------|--|--|
| Author: Documentation Team     | Group: UBPG                            |  |
| Created on: September 19, 2010 | Revision No: Final                     |  |
| Updated by: Documentation Team | Reviewed by: Development/Testing teams | Approved by: Software Quality Assurance Team |
| Updated on: March 18, 2011     | Reviewed on: March 18, 2011            | Approved on: March 18, 2011                  |

---

## Table of Contents

|   |            |
|---|------------|
| <b>1. ABOUT THIS MANUAL .....</b>                     | <b>1-1</b> |
| 1.1 INTRODUCTION.....                                 | 1-1        |
| 1.1.1 Audience.....                                   | 1-1        |
| 1.1.2 Abbreviations.....                              | 1-1        |
| <b>2. EXPERIAN CREDIT BUREAU INTERFACE.....</b>       | <b>2-1</b> |
| 2.1 INTRODUCTION.....                                 | 2-1        |
| 2.2 INTERFACE ATTRIBUTES .....                        | 2-1        |
| 2.3 MAINTENANCE FOR INTERFACE DETAILS.....            | 2-2        |
| 2.4 EXPERIAN CREDIT BUREAU INTERFACE PROCESSING ..... | 2-2        |
| 2.4.1 EOD Configuration .....                         | 2-14       |
| 2.4.2 Month End Job.....                              | 2-15       |

---

# 1. About this Manual

## 1.1 Introduction

Oracle FLEXCUBE interfaces with the external system Experian Credit Bureau in order to generate the outgoing metro2-format file to report the business and individual borrowing information to Experian credit bureau.

### 1.1.1 Audience

This manual is intended for the following User/User Roles:

| Role                                  | Function                                      |
|---------------------------------------|---|
| End of day operators                  | Processing during end of day/beginning of day |
| Financial Controller/Product Managers | Generation of reports                         |

### 1.1.2 Abbreviations

The following abbreviations have been used in this manual.

| Abbreviation | Expanded Form     |
|--------------|-------------------|
| EOD          | End Of Day        |
| GI           | Generic Interface |
| BOD          | Beginning of Day  |

---

## 2. Experian Credit Bureau Interface

### 2.1 Introduction

Oracle FLEXCUBE enables you to generate the outgoing metro2-format file to report the business and individual borrowing information to Experian credit bureau.

Experian credit bureau is mainly used for reporting the individual borrowing information. File will be written to a pre-defined directory on the server in METRO-2 fixed character format.

The Experian credit bureau interface is generated on end of monthly business day. It is auto triggered, yet the system will have an option to re-submit the job in ad-hoc manner.

### 2.2 Interface Attributes

The file written to a pre-defined directory on the server in METRO-2 fixed character format consists of Header, Consumer data and Trailer records. The consumer data record consists of the base segment and additional segments that may be appended, as appropriate. The file consists of the following:

#### Mandatory components

The mandatory components in the file are:

- Header Record – one per file
- Base Segment – one per file
- Trailer Record – one per file

#### Optional components

The optional components in the file are:

- J1 Segment - one or many per consumer record
- J2 Segment - one or many per consumer record
- K1 Segment - one or many per consumer record
- K2 Segment - one or many per consumer record
- K3 Segment - one or many per consumer record
- K4 Segment - one or many per consumer record
- L1 Segment - one per file
- N1 Segment - one or many per consumer record

#### Record Layout

The layout of the record will be 426 Base Segment followed by appendages in alphabetic sequence.

For example: Base + J1 + J2 + L1+N1

Record layout is fixed with each segment having fixed length. Interface will be developed to have following count of each segment:

- Base Segment - 1
- J1 Segment - 1
- J2 Segment - 4
- L1 Segment - 1 (Sent only once during migration of old account numbers to new account numbers reporting)
- N1 Segment - 1
- K1, K2, K3, K4 segment – 1 (Filled with fixed length blank values) segment

### **Reporting Standards**

Following are some of the reporting standards for this interface:

- Every alphanumeric field is left-justified and blank filled.
- Every alpha field should be upper case letters.
- Every numeric field is right-justified and zero filled.
- If a descriptive field is not available, it should be blank filled.
- If a numeric field is not available, it should be zero filled.
- If a monetary field is not applicable, it should be zero filled. Do not 9-fill these fields. A monetary field should be 9-filled when the amount is in excess of \$1 billion.
- If record does not require the information for the appendage segment, the Segment Identifier (e.g., J1) must be reported and the remainder of the segment must be blank filled.

## **2.3 Maintenance for Interface Details**

You need to define a separate interface definition for the outgoing file providing the format details, file path etc, using the Interface definition screen (GIDIFTDF).

The component definition will be hard coded as per the requirement, for generating the outgoing data file. It will not be taken from the interface definition.

Header part and Tailor will be generated as per the customer requirement; it will not be part of interface definition.

*For details on defining the format details and properties associated with outgoing interface file refer the chapter 'Generic Interface' in Generic Interface User Manual*

## **2.4 Experian Credit Bureau Interface Processing**

When you run the end of the day metro-2 job, it will pick up all accounts where schedule statement date is equal to the application date and populates the account details to CLTB\_METROII\_UPLOAD table.

End of the month job will read the data from CLTB\_METROII\_UPLOAD table and writes to file, in pre-defined directory.

Oracle FLEXCUBE will maintain the record of the file written and its status. If daily metro-II job fails and is not run for that business day, the data for that day will be skipped for reporting.

Once the monthly metro-II job writes to file successfully, record will be updated with status 'P'. To re-run the monthly job and to pick up all records for month, you have to change the record status to 'R' and re-run the batch job to write to file.



While defining the CL product it is mandatory to define credit bureau account type (LOV) and portfolio types (LOV) using the User Defined Fields screen. These two fields are defined as UDF.

User Defined status column (CLTBS\_ACCOUNT\_APPS\_MASTER) is used to derive the credit bureau account status. It is necessary to maintain proper status change maintenance rules for particular loan product

Batch job frequency is hard coded to run monthly as most of the banks prefer to report borrowing information monthly to credit bureau.

### 2.4.1 **CLTB METROII UPLOAD Table**

The system will use the CLTB\_METROII\_UPLOAD table to populate the Metro details during the EOD cycle. This table will also be used to generate the outgoing metro details file during the month-end EOD. The details of the CLTB\_METROII\_UPLOAD table are given below:

| Column                        | Data Type    | Nullable |
|-------------------------------|--------------|----------|
| met_id                        | NUMBER       | N        |
| met_base_rdw                  | VARCHAR2(30) | Y        |
| met_base_branch               | VARCHAR2(30) | Y        |
| met_base_process_ind          | VARCHAR(30); | Y        |
| met_base_timestamp            | VARCHAR(30); | Y        |
| met_base_correction_ind       | VARCHAR(30); | Y        |
| met_base_ident_nbr            | VARCHAR(30); | Y        |
| met_base_cycle_ident          | VARCHAR(30); | Y        |
| met_base_consumer_acc_nbr     | VARCHAR(30); | Y        |
| met_base_portfolio_type       | VARCHAR(30); | Y        |
| met_base_account_type         | VARCHAR(30); | Y        |
| met_base_dt_opened            | VARCHAR(30); | Y        |
| met_base_credit_limit         | VARCHAR(10); | Y        |
| met_base_highest_credit_limit | VARCHAR(10); | Y        |
| met_base_terms_duration       | VARCHAR(30); | Y        |

| <b>Column</b>                 | <b>DataType</b> | <b>Nullable</b> |
|-------------------------------|-----------------|-----------------|
| met_base_terms_frequency      | VARCHAR(30);    | Y               |
| met_base_scheduled_pmt_amt    | NUMBER          | Y               |
| met_base_act_pmt_amt          | VARCHAR(10);    | Y               |
| met_base_account_status       | VARCHAR(30);    | Y               |
| met_base_pmt_rating           | VARCHAR(30);    | Y               |
| met_base_pmt_history_profile  | VARCHAR(30);    | Y               |
| met_base_special_comment      | VARCHAR(30);    | Y               |
| met_base_compliance_cond_code | VARCHAR(30);    | Y               |
| met_base_cur_balance          | VARCHAR(10);    | Y               |
| met_base_amt_past_due         | VARCHAR(10);    | Y               |
| met_base_original_chgoff_amt  | VARCHAR(10);    | Y               |
| met_base_billing_dt           | VARCHAR(10);    | Y               |
| met_base_frca_compliance_dt   | VARCHAR(10);    | Y               |
| met_base_dt_closed            | VARCHAR(10);    | Y               |
| met_base_last_pmt_dt          | VARCHAR(10);    | Y               |
| met_base_reserved             | VARCHAR(80);    | Y               |
| met_base_consumer_txn_type    | VARCHAR(30);    | Y               |
| met_base_surname              | VARCHAR(30);    | Y               |
| met_base_first_name           | VARCHAR(30);    | Y               |
| met_base_middle_name          | VARCHAR(30);    | Y               |
| met_base_generation_code      | VARCHAR(30);    | Y               |
| met_base_ssn                  | VARCHAR(10);    | Y               |
| met_base_birth_dt             | VARCHAR(10);    | Y               |
| met_base_telephone_number     | VARCHAR(10);    | Y               |
| met_base_ecoa_code            | VARCHAR(30);    | Y               |



| <b>Column</b>              | <b>DataType</b> | <b>Nullable</b> |
|----------------------------|-----------------|-----------------|
| met_base_ciic              | VARCHAR(30);    | Y               |
| met_base_country_code      | VARCHAR(30);    | Y               |
| met_base_address_line1     | VARCHAR(80);    | Y               |
| met_base_address_line2     | VARCHAR(80);    | Y               |
| met_base_city              | VARCHAR(30);    | Y               |
| met_base_state             | VARCHAR(30);    | Y               |
| met_base_postal_code       | VARCHAR(30);    | Y               |
| met_base_address_ind       | VARCHAR(30);    | Y               |
| met_base_residence_code    | VARCHAR(30);    | Y               |
| met_j1_1_segment_id        | VARCHAR2(30)    | Y               |
| met_j1_1_consumer_txn_type | VARCHAR(30);    | Y               |
| met_j1_1_surname           | VARCHAR(30);    | Y               |
| met_j1_1_first_name        | VARCHAR(30);    | Y               |
| met_j1_1_middle_name       | VARCHAR(30);    | Y               |
| met_j1_1_generation_code   | VARCHAR(30);    | Y               |
| met_j1_1_ssn               | VARCHAR(10);    | Y               |
| met_j1_1_birth_dt          | VARCHAR(10);    | Y               |
| met_j1_1_telephone_number  | VARCHAR(10);    | Y               |
| met_j1_1_ecoa_code         | VARCHAR(30);    | Y               |
| met_j1_1_ciic              | VARCHAR(30);    | Y               |
| met_j1_1_reserved          | VARCHAR(30);    | Y               |
| met_j2_1_segment_id        | VARCHAR(30);    | Y               |
| met_j2_1_consumer_txn_type | VARCHAR(30);    | Y               |
| met_j2_1_surname           | VARCHAR(30);    | Y               |
| met_j2_1_first_name        | VARCHAR(30);    | Y               |

| <b>Column</b>              | <b>DataType</b> | <b>Nullable</b> |
|----------------------------|-----------------|-----------------|
| met_j2_1_middle_name       | VARCHAR(30);    | Y               |
| met_j2_1_generation_code   | VARCHAR(30);    | Y               |
| met_j2_1_ssn               | VARCHAR(10);    | Y               |
| met_j2_1_birth_dt          | VARCHAR(10);    | Y               |
| met_j2_1_telephone_number  | VARCHAR(10);    | Y               |
| met_j2_1_ecoa_code         | VARCHAR(30);    | Y               |
| met_j2_1_ciic              | VARCHAR(30);    | Y               |
| met_j2_1_country_code      | VARCHAR(30);    | Y               |
| met_j2_1_address_line1     | VARCHAR(80);    | Y               |
| met_j2_1_address_line2     | VARCHAR(80);    | Y               |
| met_j2_1_city              | VARCHAR(30);    | Y               |
| met_j2_1_state             | VARCHAR(30);    | Y               |
| met_j2_1_postal_code       | VARCHAR(30);    | Y               |
| met_j2_1_address_ind       | VARCHAR(30);    | Y               |
| met_j2_1_residence_code    | VARCHAR(30);    | Y               |
| met_j2_1_reserved          | VARCHAR(30);    | Y               |
| met_j2_2_segment_id        | VARCHAR(30);    | Y               |
| met_j2_2_consumer_txn_type | VARCHAR(30);    | Y               |
| met_j2_2_surname           | VARCHAR(30);    | Y               |
| met_j2_2_first_name        | VARCHAR(30);    | Y               |
| met_j2_2_middle_name       | VARCHAR(30);    | Y               |
| met_j2_2_generation_code   | VARCHAR(30);    | Y               |
| met_j2_2_ssn               | VARCHAR(10);    | Y               |
| met_j2_2_birth_dt          | VARCHAR(10);    | Y               |
| met_j2_2_telephone_number  | VARCHAR(10);    | Y               |

| <b>Column</b>              | <b>DataType</b> | <b>Nullable</b> |
|----------------------------|-----------------|-----------------|
| met_j2_2_ecoa_code         | VARCHAR(30);    | Y               |
| met_j2_2_ciic              | VARCHAR(30);    | Y               |
| met_j2_2_country_code      | VARCHAR(30);    | Y               |
| met_j2_2_address_line1     | VARCHAR(80);    | Y               |
| met_j2_2_address_line2     | VARCHAR(80);    | Y               |
| met_j2_2_city              | VARCHAR(30);    | Y               |
| met_j2_2_state             | VARCHAR(30);    | Y               |
| met_j2_2_postal_code       | VARCHAR(30);    | Y               |
| met_j2_2_address_ind       | VARCHAR(30);    | Y               |
| met_j2_2_residence_code    | VARCHAR(30);    | Y               |
| met_j2_2_reserved          | VARCHAR(30);    | Y               |
| met_j2_3_segment_id        | VARCHAR(30);    | Y               |
| met_j2_3_consumer_txn_type | VARCHAR(30);    | Y               |
| met_j2_3_surname           | VARCHAR(30);    | Y               |
| met_j2_3_first_name        | VARCHAR(30);    | Y               |
| met_j2_3_middle_name       | VARCHAR(30);    | Y               |
| met_j2_3_generation_code   | VARCHAR(30);    | Y               |
| met_j2_3_ssn               | VARCHAR(10);    | Y               |
| met_j2_3_birth_dt          | VARCHAR(10);    | Y               |
| met_j2_3_telephone_number  | VARCHAR(10);    | Y               |
| met_j2_3_ecoa_code         | VARCHAR(30);    | Y               |
| met_j2_3_ciic              | VARCHAR(30);    | Y               |
| met_j2_3_country_code      | VARCHAR(30);    | Y               |
| met_j2_3_address_line1     | VARCHAR(80);    | Y               |
| met_j2_3_address_line2     | VARCHAR(80);    | Y               |

| <b>Column</b>              | <b>DataType</b> | <b>Nullable</b> |
|----------------------------|-----------------|-----------------|
| met_j2_3_city              | VARCHAR(30);    | Y               |
| met_j2_3_state             | VARCHAR(30);    | Y               |
| met_j2_3_postal_code       | VARCHAR(30);    | Y               |
| met_j2_3_address_ind       | VARCHAR(30);    | Y               |
| met_j2_3_residence_code    | VARCHAR(30);    | Y               |
| met_j2_3_reserved          | VARCHAR(30);    | Y               |
| met_j2_4_segment_id        | VARCHAR(30);    | Y               |
| met_j2_4_consumer_txn_type | VARCHAR(30);    | Y               |
| met_j2_4_surname           | VARCHAR(30);    | Y               |
| met_j2_4_first_name        | VARCHAR(30);    | Y               |
| met_j2_4_middle_name       | VARCHAR(30);    | Y               |
| met_j2_4_generation_code   | VARCHAR(30);    | Y               |
| met_j2_4_ssn               | VARCHAR(10);    | Y               |
| met_j2_4_birth_dt          | VARCHAR(10);    | Y               |
| met_j2_4_telephone_number  | VARCHAR(10);    | Y               |
| met_j2_4_ecoa_code         | VARCHAR(30);    | Y               |
| met_j2_4_ciic              | VARCHAR(30);    | Y               |
| met_j2_4_country_code      | VARCHAR(30);    | Y               |
| met_j2_4_address_line1     | VARCHAR(80);    | Y               |
| met_j2_4_address_line2     | VARCHAR(80);    | Y               |
| met_j2_4_city              | VARCHAR(30);    | Y               |
| met_j2_4_state             | VARCHAR(30);    | Y               |
| met_j2_4_postal_code       | VARCHAR(30);    | Y               |
| met_j2_4_address_ind       | VARCHAR(30);    | Y               |
| met_j2_4_residence_code    | VARCHAR(30);    | Y               |

| <b>Column</b>               | <b>DataType</b> | <b>Nullable</b> |
|-----------------------------|-----------------|-----------------|
| met_j2_4_reserved           | VARCHAR(30);    | Y               |
| met_l1_segment_id           | VARCHAR(30);    | Y               |
| met_l1_change_ind           | VARCHAR(30);    | Y               |
| met_l1_new_consumer_acc_nbr | VARCHAR(30);    | Y               |
| met_l1_new_ident_nbr        | VARCHAR(30);    | Y               |
| met_l1_reserved             | VARCHAR(30);    | Y               |
| met_n1_segment_id           | VARCHAR2(30)    | Y               |
| met_n1_emp_name             | VARCHAR2(30)    | Y               |
| met_n1_address_line1        | VARCHAR2(80)    | Y               |
| met_n1_address_line2        | VARCHAR2(80)    | Y               |
| met_n1_city                 | VARCHAR2(30)    | Y               |
| met_n1_state                | VARCHAR2(30)    | Y               |
| met_n1_postal_code          | VARCHAR2(30)    | Y               |
| met_n1_occupation           | VARCHAR2(30)    | Y               |
| met_n1_reserved             | VARCHAR2(30)    | Y               |
| met_record_status_code      | VARCHAR(30);    | Y               |
| met_processed_date          | VARCHAR(10);    | Y               |
| auth_stat                   | VARCHAR2(1)     | Y               |
| once_auth                   | VARCHAR2(1)     | Y               |
| mod_no                      | NUMBER(4)       | Y               |
| maker_id                    | VARCHAR2(35)    | Y               |
| make_dt_stamp               | DATE            | Y               |
| checker_id                  | VARCHAR2(35)    | Y               |
| checker_dt_stamp            | DATE            | Y               |



Note the following:

- If daily metro-II job fails and is not run for that business day, the data for that day will be skipped for reporting.
- Once the monthly metro-II job writes to file successfully, the record will be updated with status 'P'. To re-run the monthly job and to pick up all records for month, bank personal has to change the record status to 'R' and re-run the batch job to write to file.

## 2.4.2 Metro2 Field Mappings

The following table illustrates the mapping of the Flexcube Table & column with the interface Fields:

| S.No | Metro-2 Field Name                     | FCUBS Table Name          | FCUBS Column Name  |
|------|--|---------------------------|--------------------|
| 1    | Record Descriptor Word                 | N/A                       |                    |
| 2    | Processing Indicator                   | N/A                       |                    |
| 3    | Time Stamp                             | STTM_DATES                | TODAY              |
| 4    | Identification Number                  | CLTBS_ACCOUNT_APPS_MASTER | USER_REF_NO        |
| 5    | Consumer Account Number                | CLTBS_ACCOUNT_APPS_MASTER | ACCOUNT_NUMBER     |
| 6    | Portfolio Type                         | CLTM_PRODUCT_UDF          | UDE                |
| 7    | Account Type                           | CLTM_PRODUCT_UDF          | UDE                |
| 8    | Date Opened                            | CLTBS_ACCOUNT_APPS_MASTER | BOOK_DATE          |
| 9    | Credit Limit                           | CLTBS_ACCOUNT_APPS_MASTER | AMOUNT_FINANCED    |
| 10   | Highest Credit or Original Loan Amount | CLTB_ACCOUNT_DSDR_DETAIL  | SETTLED_AMOUNT     |
| 11   | Terms Duration                         | CLTBS_ACCOUNT_APPS_MASTER | NO_OF_INSTALLMENTS |
| 12   | Terms Frequency                        | CLTBS_ACCOUNT_APPS_MASTER | FREQUENCY          |
| 13   | Scheduled Monthly Payment Amount       | CLTB_ACCOUNT_SCHEДУLES    | AMOUNT_DUE         |
| 14   | Actual Payment                         | CLTB_ACCOUNT_SCHE         | AMOUNT_SETTLED     |

| S.No | Metro-2 Field Name                        | FCUBS Table Name           | FCUBS Column Name   |
|------|---|----------------------------|---------------------|
|      | Amount                                    | DULES                      |                     |
| 15   | Account Status                            | CLTBS_ACCOUNT_APPS_MASTER  | USER_DEFINED_STATUS |
| 16   | Payment Rating                            | CLTB_AMOUNT_PAID           | PAID_DATE           |
| 17   | Payment History Profile                   | CLTBS_ACCOUNT_APPS_MASTER  | FIELD_CHAR1         |
| 18   | Current Balance                           | CLTB_ACCOUNT_COMP_BALANCES | BALANCE             |
| 19   | Amount Past Due                           | CLTB_ACCOUNT_COMP_BALANCES | BALANCE             |
| 20   | Original Charge-off Amount                | CLTB_ACCOUNT_CHOF          | CHARGE_OFF_AMOUNT   |
| 21   | Date of Account Information               | CLTB_ACCOUNT_SCHE DULES    | SCHEDULE_ST_DATE    |
| 22   | FCRA Compliance/Date of First delinquency | CLTB_ACCOUNT_SCHE DULES    | SCHEDULE_DUE_DATE   |
| 23   | Date Closed                               | CLTB_ACCOUNT_EVENTS_DIARY  | EXECUTION_DATE      |
| 24   | Date of Last Payment                      | CLTB_AMOUNT_PAID           | PAID_DATE           |
| 25   | Interest Type Indicator                   | CLTB_ACCOUNT_UDE_VALUES    | RATE_CODE           |
| 26   | Consumer Transaction Type                 | N/A                        | N/A                 |
| 27   | Surname                                   | STTM_CUST_PERSONAL         | LAST_NAME           |
| 28   | First Name                                | STTM_CUST_PERSONAL         | FIRST_NAME          |
| 29   | Middle Name                               | STTM_CUST_PERSONAL         | MIDDLE_NAME         |
| 30   | Generation Code                           | STTM_CUST_PERSONAL         | CUSTOMER_PREFIX     |
| 31   | Social Security Number                    | STTM_CUSTOMER              | SSN                 |

| S.No | Metro-2 Field Name        | FCUBS Table Name   | FCUBS Column Name |
|------|---------------------------|--------------------|-------------------|
| 32   | Date of Birth             | STTM_CUST_PERSONAL | DATE_OF_BIRTH     |
| 33   | Telephone Number          | STTM_CUST_PERSONAL | TELEPHONE         |
| 34   | ECOA Code                 | N/A                |                   |
| 35   | Country Code              | STTM_CUSTOMER      | COUNTRY           |
| 36   | First Line of Address     | STTM_CUSTOMER      | ADDRESS_LINE1     |
| 37   | Second Line of Address    | STTM_CUSTOMER      | ADDRESS_LINE2     |
| 38   | City                      | STTM_CUSTOMER      | CITY              |
| 39   | State                     | STTM_CUSTOMER      | STATE             |
| 40   | Postal/Zip Code           | STTM_CUSTOMER      | ZIP               |
| 41   | Segment Identifier        | N/A                | N/A               |
| 42   | Consumer Transaction Type | N/A                | N/A               |
| 43   | Surname                   | STTM_CUST_PERSONAL | LAST_NAME         |
| 44   | First Name                | STTM_CUST_PERSONAL | FIRST_NAME        |
| 45   | Middle Name               | STTM_CUST_PERSONAL | MIDDLE_NAME       |
| 46   | Generation Code           | STTM_CUST_PERSONAL | CUSTOMER_PREFIX   |
| 47   | Social Security Number    | STTM_CUST_PERSONAL | SSN               |
| 48   | Date of Birth             | STTM_CUST_PERSONAL | DATE_OF_BIRTH     |
| 49   | Telephone Number          | STTM_CUST_PERSONAL | TELEPHONE         |
| 50   | ECOA Code                 | N/A                |                   |



| S.No | Metro-2 Field Name             | FCUBS Table Name       | FCUBS Column Name |
|------|--------------------------------|------------------------|-------------------|
| 51   | Consumer Information Indicator | N/A                    |                   |
| 52   | Reserved                       | N/A                    |                   |
| 53   | Segment Identifier             | N/A                    |                   |
| 54   | Consumer Transaction Type      | N/A                    |                   |
| 55   | Surname                        | STTM_CUST_PERSONA<br>L | LAST_NAME         |
| 56   | First Name                     | STTM_CUST_PERSONA<br>L | FIRST_NAME        |
| 57   | Middle Name                    | STTM_CUST_PERSONA<br>L | MIDDLE_NAME       |
| 58   | Generation Code                | STTM_CUST_PERSONA<br>L | CUSTOMER_PREFIX   |
| 59   | Social Security Number         | STTM_CUST_PERSONA<br>L | SSN               |
| 60   | Date of Birth                  | STTM_CUST_PERSONA<br>L | DATE_OF_BIRTH     |
| 61   | Telephone Number               | STTM_CUST_PERSONA<br>L | TELEPHONE         |
| 62   | ECOA Code                      | N/A                    | N/A               |
| 63   | Consumer Information Indicator | N/A                    | N/A               |
| 64   | Country Code                   | STTM_CUST_PERSONA<br>L | P_COUNTRY         |
| 65   | First Line of Address          | STTM_CUST_PERSONA<br>L | P_ADDRESS1        |
| 66   | Second Line of Address         | STTM_CUST_PERSONA<br>L | P_ADDRESS2        |
| 67   | City                           | STTM_CUST_PERSONA<br>L | P_CITY            |
| 68   | State                          | STTM_CUST_PERSONA<br>L | P_STATE           |

| S.No | Metro-2 Field Name              | FCUBS Table Name          | FCUBS Column Name |
|------|---------------------------------|---------------------------|-------------------|
| 69   | Postal/Zip Code                 | STTM_CUST_PERSONAL        | P_ZIP             |
| 70   | Address Indicator               | N/A                       | N/A               |
| 71   | Residence Code                  | N/A                       | N/A               |
| 72   | Reserved                        | N/A                       | N/A               |
| 73   | Segment Identifier              | N/A                       | N/A               |
| 74   | Change Indicator                | N/A                       | N/A               |
| 75   | New Consumer Account Number     | CLTBS_ACCOUNT_APPS_MASTER |                   |
| 76   | New Identification Number       | N/A                       | N/A               |
| 77   | Reserved                        | N/A                       | N/A               |
| 78   | Segment Identifier              | N/A                       | N/A               |
| 79   | Employer Name                   | STTM_CUST_PROFESSIONAL    | EMPLOYER          |
| 80   | First Line of Employer Address  | STTM_CUST_PROFESSIONAL    | E_ADDRESS1        |
| 81   | Second Line of Employer Address | STTM_CUST_PROFESSIONAL    | E_ADDRESS2        |
| 82   | Employer City                   | STTM_CUST_PROFESSIONAL    | E_CITY            |
| 83   | Employer State                  | STTM_CUST_PROFESSIONAL    | E_STATE           |
| 84   | Employer Postal/Zip Code        | STTM_CUST_PROFESSIONAL    | E_ZIP             |
| 85   | Occupation                      | N/A                       | N/A               |
| 86   | Reserved                        | N/A                       | N/A               |

### 2.4.3 EOD Configuration

End of the business day Metro-II daily (CLPKS\_IFACE\_METROII\_UPLOAD) will be run after the CLBATCH.

System will pick up all those accounts with the schedule statement date as today and insert into the Account details into upload table (CLTB\_METROII\_UPLOAD).

Credit bureaus prefer reporting based on billing cycle, new table is created to load the payment details based on schedule statement date. Bank personal can verify the data loaded to CLTB\_METROII\_UPLOAD table, which will be sent to and modified by the credit bureau if needed.

New records will be loaded with metro-II status flag R'(MET\_RECORD\_STATUS\_CODE). Once the record is written to file metro-II status will be changed to 'P' (Processed). Refer data store section for CLTB\_METROII\_UPLOAD table structure.

System will pick up loan account details from CLTBS\_ACCOUNT\_APPS\_MASTER. Schedule and paid details are retrieved from CLTB\_ACCOUNT\_SCHEDULES and CLTB\_AMOUNT\_PAID tables. Customer details including employment details associated to loan account will be retrieved from STTM\_CUSTOMER, STTM\_CUST\_PERSONAL, STTM\_CUST\_CORPORATE and STTM\_CUST\_PROFESSIONAL.

While defining the CL product, it is mandatory to define credit bureau account type (LOV) and portfolio types (LOV) using the User Defined Fields screen. These two fields are defined as UDF.

User Defined status column (CLTBS\_ACCOUNT\_APPS\_MASTER) is used to derive the credit bureau account status. It is necessary to maintain proper status change maintenance rules for particular loan product.


*For more details on UDF maintenance please refer the User\_Defined\_Fields user manual under Modularity*

User Defined status column (CLTBS\_ACCOUNT\_APPS\_MASTER) is used to derive the credit bureau account status. It is necessary to maintain proper status change maintenance rules for particular loan product.

#### **2.4.4 Month End Job**

The METHNDF function id will be configured in EOD cycle to run on End of Month. It will be executed after the CLBATCH. System will pick all the records from the CLTB\_METROII\_UPLOAD table where metro-II record status is 'R', write to file and update the status of the metro-II record to 'P' processed. Batch job frequency is hard coded to run monthly as most of the bank prefers to report borrowing information monthly to credit bureau.

GI interface definition screen will be re-used to run the monthly job. GITM\_INTERFACE\_DEFINITION and GITB\_INTERFACE\_TRIGGER will maintain properties of the file, status of the file written and date file was written.

 Credit bureau account type (LOV) and portfolio types (LOV) are defined as UDF in CL product definition. The UDF field is hard coded in the interface code. It will be changed according to the field position in Interface source code.

*For details on GI interface definition screen, refer the chapter 'Generic Interface' in Generic Interface User Manual.*



Experian Credit Bureau Interface  
[March] [2011]  
Version 11.1

Oracle Corporation  
World Headquarters  
500 Oracle Parkway  
Redwood Shores, CA 94065  
U.S.A.

Worldwide Inquiries:  
Phone: +1.650.506.7000  
Fax: +1.650.506.7200  
[www.oracle.com/ financial\\_services/](http://www.oracle.com/financial_services/)

Copyright © [2011] Oracle Financial Services Software Limited. All rights reserved.

No part of this work may be reproduced, stored in a retrieval system, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic recording or otherwise, translated in any language or computer language, without the prior written permission of Oracle Financial Services Software Limited.

Due care has been taken to make this document and accompanying software package as accurate as possible. However, Oracle Financial Services Software Limited makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this document and the accompanying Software System. Furthermore, Oracle Financial Services Software Limited reserves the right to alter, modify or otherwise change in any manner the content hereof, without obligation of Oracle Financial Services Software Limited to notify any person of such revision or changes.

All company and product names are trademarks of the respective companies with which they are associated.

