

Oracle Financial Services Lending and Leasing  
Metro II Data Preparation & Reporting  
Version 1.1  
March 2017



---

# Table of Contents

|           |  |          |
|-----------|--|----------|
| <b>1.</b> | <b>METRO II DATA PREPARATION &amp; REPORTING .....</b>                           | <b>2</b> |
| 1.1       | SETUP CONFIGURATIONS .....   | 2        |
| 1.2       | DATA PREPARATION FOR REPORTING .....   | 3        |
| 1.3       | GENERATING METRO II REPORTING FILE .....   | 18       |
| 1.4       | APPENDIX A: HANDLING METRO II ACCOUNT STATUSES .....                             | 18       |
| 1.5       | APPENDIX B: METRO II BANKRUPTCY STATUS POSTING FOR PRIMARY CUSTOMER .....        | 23       |
| 1.6       | APPENDIX C: METRO II BANKRUPTCY STATUS POSTING FOR NON-PRIMARY CUSTOMER(S) ..... | 24       |
| 1.7       | APPENDIX D: HANDLING METRO II SPECIAL COMMENT CODES.....                         | 25       |
| 1.8       | APPENDIX E: HANDLING METRO II COMPLIANCE CONDITION CODE .....                    | 26       |
| 1.9       | APPENDIX F: PAYMENT RATING CODE DERIVATION .....                                 | 27       |
| 1.10      | APPENDIX G: AUTOMATIC UPDATE OF CIIC .....                                       | 28       |
| 1.11      | CHANGE RECORD .....  | 30       |

# 1. Metro II Data Preparation & Reporting

Oracle Financial Services lending and Leasing (OFSSL) 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 perspective only. Even though OFSSL supports the Metro II reporting for other products like Mortgage loans, Lease and line, CDIA 2015 upgrade (if any) for those products will be addressed in the subsequent release of this documentation.

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

| # | Metro II Processing Stage           | Process Details  |
|---|-------------------------------------|--|
| 1 | Setup configurations                | At this stage user needs to configure the following Metro II reporting specific Lookups – <ul style="list-style-type: none"> <li>• CBU_DATA_SET_SIZE_CD</li> <li>• CBU_FILE_FORMAT_CD</li> </ul>   |
| 2 | Data preparation for reporting      | During the daily execution of the batch 'CBUUTL_BJ_100_02 (SET-ODD2)', system populates the OFSSL database table 'METRO_II_DATA' with the information required on accounts for reporting.  |
| 3 | Generation of actual reporting file | OFSSL generates the actual Metro II reporting file once the batch 'CBUUTL_BJ_100_03 (SET-ODD2)' is executed. System only refers above mentioned setup configurations and latest record available in METRO_II_DATA table for an account to create the data elements in Metro II reporting file. |

## 1.1 Setup Configurations

| # | Parameter Name & Description (Company) | Lookup code & Values | Parameter Purpose  |
|---|--|----------------------|--|
| 1 | CBU_DATA_SET_SIZE                      | CBU_DATA_SET_SIZE_CD | This parameter set the frequency of Metro II reporting file generation – <ul style="list-style-type: none"> <li>• MONTHLY</li> <li>• DAILY</li> <li>• WEEKLY</li> <li>• SEMIMONTHLY</li> </ul> |

| # | Parameter Name & Description (Company)  | Lookup code & Values  | Parameter Purpose   |
|---|---|---|---|
| 2 | <p>CBU_FILE_FORMAT</p> <p>This parameter set the format of the Metro II reporting file required</p> | <p>CBU_FILE_FORMAT_CD</p> <p>Values:</p> <ul style="list-style-type: none"> <li>• 426</li> <li>• 626</li> <li>• 826</li> <li>• 1026</li> <li>• 1226</li> <li>• 480</li> <li>• 680</li> <li>• 880</li> <li>• 1080</li> <li>• 1280</li> </ul> | <p>System will report with combination of “Base 426 segment, multiple J2 and L1 sub-segments” if -</p> <ul style="list-style-type: none"> <li>• 426 – system will report only the Base segment</li> <li>• 626 - one BASE segment + one J2 sub-segment</li> <li>• 826 - one BASE + two J2 sub-segments</li> <li>• 1026 – one BASE + three J2 sub-segments</li> <li>• 1226 – one BASE + four J2 sub-segments</li> <li>• 480 – one BASE + one L1 sub-segment</li> <li>• 680 – one BASE + one J2 + one L1 sub-segments</li> <li>• 880 – one BASE + two J2 + one L1 sub-segments</li> <li>• 1080 - one BASE + three J2 + one L1 sub-segments</li> <li>• 1280 – one BASE + four J2 + one L1 sub-segments</li> </ul> |

## 1.2 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.

| Metro II Field #      | Metro II File Field Name    | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields                          |
|-----------------------|-----------------------------|--------------------------------|--|
| <b>Header Segment</b> |                             |                                |  |
| 0                     | Block Descriptor Word (BDW) | NA                             | This field is not required when reporting fixed length, fixed block records. |

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

| Metro II Field #    | Metro II File Field Name          | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields   |
|---------------------|-----------------------------------|--------------------------------|---|
| 12                  | Reporter Name                     | NA                             | Taken from Setup→<br>Companies→Company Definition<br>→Company   |
| 13                  | Reporter Address                  | NA                             | Taken from Setup→<br>Companies→Company Definition<br>→Company<br><br>Address, City, State and Zip code  |
| 14                  | Reporter Telephone Number         | NA                             | Taken from Setup→<br>Companies→Company Definition<br>→ 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  |
| <b>Base Segment</b> |                                   |                                |   |
| 0                   | Block Descriptor Word (BDW)       | NA                             |   |
| 1                   | Record Descriptor Word (RDW)      | NA                             | Taken from Setup→<br>Administration→ System→<br>Lookups→<br>CBU_FILE_FORMAT_CD  |
| 2                   | Processing Indicator              | MET_BASE_PROCES<br>S_IND       | Constant '1'  |
| 3                   | Time Stamp                        | MET_BASE_TIMEST<br>AMP         | SYSDATE(The time when the batch<br>job cbuutl_bj_100_03 was<br>executed)  |
| 4                   | Correction Indicator              | MET_BASE_CORRE<br>CTION_IND    | Constant '0' (zero)   |
| 5                   | Identification Number             | MET_BASE_IDENT_<br>NBR         | This field contains the concatenated<br>value of company and branch codes<br>(columns ACC_PTC_COMPANY and<br>ACC_PCB_BRANCH) from the<br>ACCOUNTS table |

| <b>Metro II Field #</b> | <b>Metro II File Field Name</b>        | <b>METRO_II_DATA Table Field Name</b> | <b>Data Population Logic in METRO_II_DATA Table Fields</b>  |
|-------------------------|--|---------------------------------------|---|
| 6                       | Cycle Identifier                       | MET_BASE_CYCLE_IDENT                  | 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   |
| 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<br><br>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_DATE  |
| 11                      | Credit Limit                           | MET_BASE_CREDIT_LIMIT                 | Original loan 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 amount. Taken from ACCOUNTS.ACC_CRB_HIGHEST_BAL_AMT   |
| 13                      | Terms Duration                         | MET_BASE_TERMS_DURATION               | Term of the account in months. Taken from ACCOUNTS.ACC_TERM_CUR   |

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields  |
|------------------|--------------------------|--------------------------------|--|
| 14               | Terms Frequency          | MET_BASE_TERMS_FREQUENCY       | <p>Account billing frequency as per the below mentioned CDIA codes.<br/>           Taken from ACCOUNTS.<br/>           ACC_BILL_CYCLE_CD.</p> <ul style="list-style-type: none"> <li>• P = Single Payment Loan</li> <li>• W = Weekly</li> <li>• B = Biweekly</li> <li>• E = Semi-monthly</li> <li>• M = Monthly</li> <li>• L = Bimonthly</li> <li>• Q = Quarterly</li> <li>• T = Tri-annually</li> <li>• S = Semi-annually</li> <li>• Y = Annually</li> </ul> <p>Note: Code 'D' (Deferred) is not supported.</p> |

| 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     | <p>Whole dollar amount of the scheduled monthly payment due for this reporting period, whether principal, interest only or a combination of the two.</p> <p>System applies the following logic while deriving the monthly payment value. If Billing Cycle is:</p> <ul style="list-style-type: none"> <li>• 'Single Payment' - value is '0'</li> <li>• 'Weekly' - value is current payment amount *4.33</li> <li>• 'Bi Weekly' - value is current payment amount*2.16</li> <li>• 'Semi Monthly' - value is current payment amount*2</li> <li>• 'Bi Monthly' - Value is current payment amount/2</li> <li>• 'Quarterly' - Value is current payment amount/3</li> <li>• 'Tri Anually' - Value is current payment amount/4</li> <li>• 'Semi Annually' - Value is current payment amount/6</li> <li>• 'Annually' - Value is current payment amount/12</li> <li>• 'Monthly' - value is current payment amount</li> </ul> <p>if result of this coming less than ZERO, then this value will be '0'</p> |
| 16               | Actual Payment Amount            | MET_BASE_ACT_PMT_AMT           | <p>Total payments received on the account till account was picked up for reporting (meaning moved to METRO_II_DATA table) Taken from ACCOUNTS.<br/>ACC_PMT_AMT_CUR</p>   |
| 17A              | Account Status                   | MET_BASE_ACCOUNT_STATUS        | <p>Please refer Appendix A: HANDLING METRO II ACCOUNT STATUSES for details.</p>  |
| 17B              | Payment Rating                   | MET_BASE_PMT_RATING            | <p>Please refer Appendix F: Payment Rating Code Derivation for details.</p> <p>Cumulative payment rating code is stored in ACCOUNTS.<br/>ACC_CRB_PMT_RATING_CD</p>   |

| Metro II Field # | Metro II File Field Name  | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields   |
|------------------|---------------------------|--------------------------------|---|
| 18               | Payment History Profile   | MET_BASE_PMT_HISTORY_PROFILE   | <p>System reports the 24 months payment history profile based on the account status and payment rating. Taken from ACCOUNTS.ACC_CRB_FULL_PMT_HISTORY</p> <p>Please refer the following sections for more details-</p> <p>Appendix A: Handling Metro II Account Statuses</p> <p>Appendix F: Payment Rating Code Derivation</p>   |
| 19               | Special Comment           | MET_BASE_SPECIAL_COMMENT       | Please refer Appendix D: Handling Metro II Special Comment Codes for details.   |
| 20               | Compliance Condition Code | MET_BASE_COMPLIANCE_COND_CODE  | Please refer Appendix E: Handling Metro II Compliance Condition Code for details.   |
| 21               | Current Balance           | MET_BASE_CURRENT_BALANCE       | <ul style="list-style-type: none"> <li>• If the account status is 'Charged-Off' then system reports the deficiency amount- ACCOUNTS.ACC_DEFICIENCY_AMT</li> <li>• 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')</li> <li>• In case of all other Accrual Methods, system will report the reports the total outstanding amount i.e. ACCOUNTS.ACC_OUTSTANDING_TOTAL_AMT</li> <li>• if the amount is less than zero, system reports '0'</li> </ul> |
| 22               | Amount Past Due           | MET_BASE_AMOUNT_PAST_DUE       | System reports the total delinquent amount of the account. Taken from ACCOUNTS.ACC_DUE_DLQ_AMT  |

| Metro II Field # | Metro II File Field Name                   | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields   |
|------------------|--|--------------------------------|---|
| 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   |
| 25               | FCRA Compliance/ Date of First Delinquency | MET_BASE_FRCA_COMPLIANCE_DT    | <p>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.</p> <ul style="list-style-type: none"> <li>- 11 - system reports the first delinquency date from the Due date history</li> <li>- 5 or 13 and 'Payment Rating' is '0' - system reports 'Null'</li> </ul>   |
| 26               | Date Closed                                | MET_BASE_DT_CLOSED             | <p>System reports the date on which account was closed. Taken from ACCOUNTS.ACC_CLOSE_DT.</p> <p>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</p> <ul style="list-style-type: none"> <li>- 'Y' then 'Date Closed' will be reported as 'NULL'</li> <li>- 'N' then 'Date Closed' will be reported as 'ACC_CLOSE_DT'</li> </ul> |
| 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   |

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields   |
|------------------|--------------------------|--------------------------------|---|
| 28               | Interest Type Indicator  |                                | <p>Taken from METRO_II_DATA.MET_BASE_INT_IND FIELD</p> <p>As part of Metro II data population batch run, system will populate this field either with 'F' or 'V' based on -</p> <p>If the account's ACC_INDEX_TYPE_CD value is 'FL', interest type indicator value will be 'F' (Fixed)</p> <p>If the account's ACC_INDEX_TYPE_CD value is 'PR', interest type indicator value will be 'V' (Variable)</p> |
| 28A              | Reserved                 | MET_BASE_RESERVED              | Blank space fill  |

| Metro II Field # | Metro II File Field Name  | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields   |
|------------------|---------------------------|--------------------------------|---|
| 29               | Consumer Transaction Type | MET_BASE_CONSUMER_TXN_TYPE     | <p>System reports this field as follows -</p> <ul style="list-style-type: none"> <li>• If Payment Rating begins with 'B' and reporting for the first time then reported as '1' otherwise blank fill reported.</li> <li>• In case of no changes, either on address/customer - reported as blank fill.</li> <li>• In all other cases system reports this field as pre the below logic: <ul style="list-style-type: none"> <li>○ 2 = Name change</li> <li>○ 3 = Address change</li> <li>○ 5 = Social Security Number change</li> <li>○ 6 = Name &amp; Address change</li> <li>○ 8 = Name &amp; Social Security Number change</li> <li>○ 9 = Address &amp; Social Security Number change</li> <li>○ A = Name, Address and/or Social Security Number change</li> </ul> </li> </ul> <p>Please note that above process will updates the corresponding fields of 'J2' segment in case above parameters are changed for a non-primary account relation of the account.</p> |
| 30               | Surname                   | MET_BASE_SURNAME               | System reports the last name of the 'PRIMARY' customer of the account. Taken from CUSTOMERS.CUS_LAST_NAME   |
| 31               | First Name                | MET_BASE_FIRST_NAME            | System reports the first name of the 'PRIMARY' customer of the account. Taken from CUSTOMERS.CUS_FIRST_NAME   |
| 32               | Middle Name               | MET_BASE_MIDDLE_NAME           | System reports the middle name of the 'PRIMARY' customer of the account. Taken from CUSTOMERS.CUS_MIDDLE_NAME   |

| Metro II Field # | Metro II File Field Name | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields  |
|------------------|--------------------------|--------------------------------|--|
| 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  |
| 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   |
| 37               | ECO A Code               | MET_BASE_ECOA_CODE             | <p>System reports the ECOA code of the primary customer. Taken from CUS_ACC_RELATIONS.CARB_ECOA_CD.</p> <p>ECO A codes can be created using the lookup 'CRB_ECOA_CD'.</p> <p>ECO A code of the applicant is passed to the account initially from the origination data.</p> <p>Following are the methods using which user can update the ECOA code of the primary account holder:</p> <ul style="list-style-type: none"> <li>• Select the required 'CRB ECOA CODE' (ECO A Codes provided by CDIA) while posting the non-monetary transaction 'CUS_MAINT'.</li> <li>• 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.</li> </ul> |

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

| Metro II Field #   | Metro II File Field Name  | METRO_II_DATA Table Field Name | Data Population Logic in METRO_II_DATA Table Fields  |
|--|---------------------------|--------------------------------|--|
| <p><b>J2 SEGMENT (Associated Consumer — Different Address)</b></p> <p>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 –</p> <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Secondary</li> <li>• Co-Signer</li> <li>• Co-Signer Spouse</li> <li>• Co-Signer 2</li> <li>• Co-Signer2 Spouse</li> </ul> <p>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.</p> |                           |                                |  |
| 1  | Segment Identifier        | MET_J2_1_SEGMENTS_ID           | Constant 'J2'  |
| 2  | Consumer Transaction Type | MET_J2_1_CONSUMER_TXN_TYPE     | <p>System reports this field as 'A' in case there is an update on customer name and SSN. If there is an update on address system reports '3'. If there are no changes, blank fill will be reported.</p> <p>OFSLL generates a maximum of four J2 segments for the account relation participants in the following order –</p> <p>Spouse, Secondary, Co-Signer, Co-Signer Spouse, Co-Signer 2 and Co-Signer2 Spouse</p> |
| 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   |

| <b>Metro II Field #</b> | <b>Metro II File Field Name</b> | <b>METRO_II_DATA Table Field Name</b> | <b>Data Population Logic in METRO_II_DATA Table Fields</b>  |
|-------------------------|---------------------------------|---------------------------------------|---|
| 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'. |
| 11                      | Consumer Information Indicator  | MET_J2_1_CIIC                         | Please refer -<br><br>Appendix B: Metro II Bankruptcy Status Posting for Primary Customer<br><br>Appendix C: Metro II Bankruptcy Status Posting for Non-Primary Customer(s)         |
| 12                      | Country Code                    | MET_J2_1_COUNTRY_CODE                 | System reports Non-primary customer (as explained above) country code. Taken from ADDRESS. ADR_COUNTRY_CD   |
| 13                      | First Line of Address           | MET_J2_1_ADDRESS_LINE1                | System reports Non-primary (as explained above) customer address first line. Taken from ADDRESS. ADR_ADDRESS1   |
| 14                      | Second Line of Address          | MET_J2_1_ADDRESS_LINE2                | System reports Non-primary customer (as explained above) address second line. Taken from ADDRESS. ADR_ADDRESS2  |

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

### 1.3 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).

### 1.4 Appendix A: 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.

| # | 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 – <ul style="list-style-type: none"><li>• Less than 30 - Status is 11</li><li>• Less than 60 - Status is 71</li><li>• Less than 90 - Status is 78</li><li>• Less than 120 - Status is 80</li><li>• Less than 150 - Status is 82</li><li>• Less than 180 - Status is 83</li><li>• Greater than 180 - Status is 84</li></ul> |
| 2 | 13: Paid or closed account/zero balance | <ul style="list-style-type: none"><li>• Account balance is zero</li><li>• Account status is either 'PAID OFF' or 'CLOSED:PAID OFF'</li></ul>  |

| # | Metro II Account Status Code(s)                     | Update Processing in OFSLL   |
|---|---|--|
| 3 | 95: Voluntary surrender; there may be a balance due | <ul style="list-style-type: none"> <li>• Account status is 'ACTIVE'</li> <li>• Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan product selected for the account.</li> <li>• 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 –</li> </ul> <p>Action: VRP</p> <p>Result: Any of the values displayed</p> <p>Reason: Any of the values displayed</p> <p>Condition: REPOSSESSION</p> <ul style="list-style-type: none"> <li>• Mark account collateral repossession status is 'VOLUNTARY'</li> </ul> <p><b>Note(s)</b></p> <ul style="list-style-type: none"> <li>• 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'.</li> <li>• 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.</li> </ul> |

| # | Metro II Account Status Code(s)                             | Update Processing in OFSLL   |
|---|---|--|
| 4 | 96: Merchandise was repossessed; there may be a balance due | <ul style="list-style-type: none"> <li>• Account status is 'ACTIVE'</li> <li>• Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan product selected for the account.</li> <li>• User needs to post a call activity for 'In-voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero. Following is the call activity posting details –</li> </ul> <p>Action: IVR</p> <p>Result: Any of the values displayed</p> <p>Reason: Any of the values displayed</p> <p>Condition: REPOSSESSION</p> <ul style="list-style-type: none"> <li>• Mark account collateral repossession status is 'IN-VOLUNTARY'</li> </ul> <p><b>Note(s)</b></p> <ul style="list-style-type: none"> <li>• 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'.</li> <li>• 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.</li> </ul> |

| # | Metro II Account Status Code(s)                     | Update Processing in OFSLL  |
|---|---|---|
| 5 | 61: Account paid in full, was a voluntary surrender | <ul style="list-style-type: none"> <li>• Account status is 'CLOSED:PAID OFF'</li> <li>• Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan product selected for the account.</li> <li>• 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 –</li> </ul> <p>Action: VRP</p> <p>Result: Any of the values displayed</p> <p>Reason: Any of the values displayed</p> <p>Condition: REPOSESSION</p> <p>Collateral status is 'VOLUNTARY'</p> <ul style="list-style-type: none"> <li>• Mark account collateral repossession status is 'IN-VOLUNTARY'</li> </ul> <p><b>Note(s)</b></p> <ul style="list-style-type: none"> <li>• 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'.</li> <li>• 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.</li> </ul> |
| 6 | 63: Account paid in full, was a repossession        | <ul style="list-style-type: none"> <li>• Account status is 'CLOSED:PAID OFF'</li> <li>• Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan product selected for the account.</li> <li>• User needs to post a call activity for 'In-voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero. Following is the call activity posting details –</li> </ul> <p>Action: IVR</p> <p>Result: Any of the values displayed</p> <p>Reason: Any of the values displayed</p> <p>Condition: REPOSESSION</p> <ul style="list-style-type: none"> <li>• Collateral status is NOT 'VOLUNTARY'</li> </ul>  |

| #  | Metro II Account Status Code(s)  | Update Processing in OFSLL   |
|----|--|--|
| 7  | 64: Account paid in full, was a charge-off                                       | <ul style="list-style-type: none"> <li>Account status is 'CHGOFF'</li> <li>Account deficiency balance is less than or equal to zero</li> </ul>   |
| 8  | 97: Unpaid balance reported as a loss (charge-off)                               | <ul style="list-style-type: none"> <li>Account status is 'CHGOFF'</li> <li>Account deficiency balance is NOT zero</li> </ul>   |
| 9  | 93: Account assigned to internal or external collections                         | <ul style="list-style-type: none"> <li>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'.</li> <li>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'.</li> <li>To close the above mentioned account condition user can post the account event notification with event type as 'COLL_CANCEL'.</li> </ul> |
| 10 | 62: Account paid in full, was a collection account                               | <ul style="list-style-type: none"> <li>While posting the 'PAID OFF' monetary transaction on an account, system will check whether an active 'ACCOUNT ASSIGNED TO INTERNAL OR EXTERNAL COLLECTIONS' exists and if so will report the status code as '62'.</li> </ul>  |
| 11 | DA: Delete entire account (for reasons other than fraud)                         | <ul style="list-style-type: none"> <li>User has to manually 'VOID' the account first.</li> <li>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'.</li> <li>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'.</li> </ul>   |
| 12 | DF: Delete entire account due to confirmed fraud (fraud investigation completed) | <ul style="list-style-type: none"> <li>User has to manually 'VOID' the account first.</li> <li>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'.</li> <li>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'.</li> </ul>   |

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

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

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

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

**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.

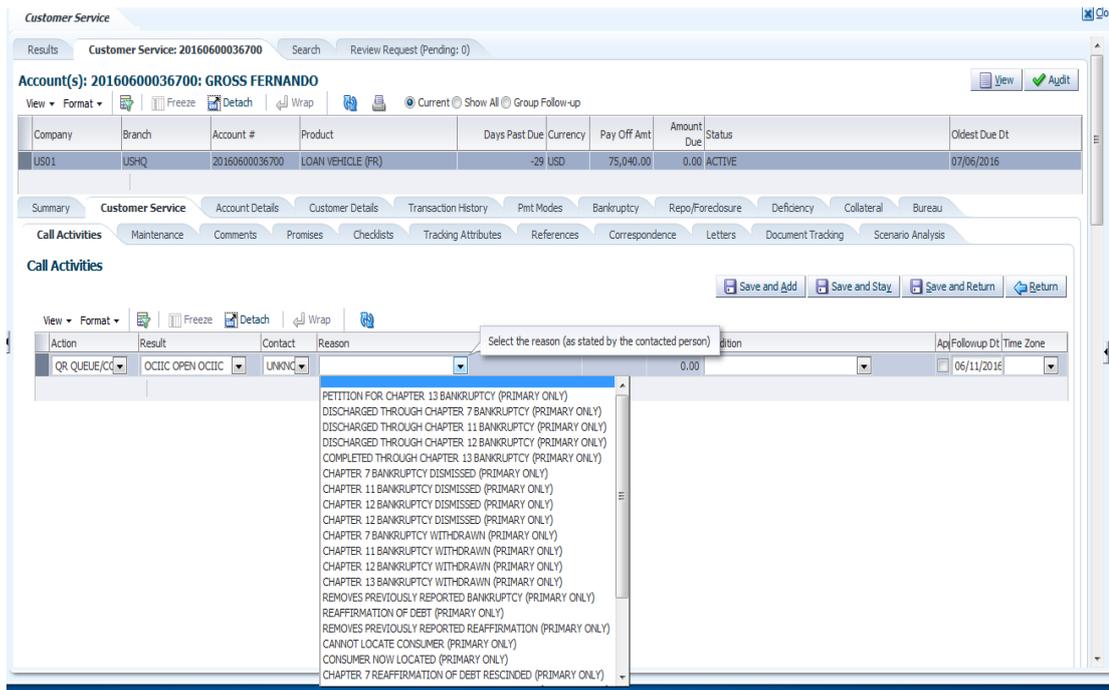
**Step-5:** Once Metro II reporting file generation batch CBUUTL\_BJ\_100\_03 (SET-ODD2) runs, system creates the reporting file and CIIC code is populated on the base segment field '38 – Consumer Information Indicator'.

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)



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

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

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

**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.

Account(s): 20160200030590: COLBERT ARMELLE / BENNETT RENA

| Company | Branch | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due | Status           | Oldest Du |
|---------|--------|----------------|-------------------|---------------|----------|-------------|------------|------------------|-----------|
| US01    | HBL    | 20160200030590 | LOAN VEHICLE (FR) | 112           | USD      | 19,434.04   | 5,236.04   | ACTIVE:DELQ:BKRP | 03/01/201 |

Customer Information

| Relation        | ECOA       | Name             | SSN         | Birth Dt   | Marital Sta | Bankruptcy                               | Other    |
|-----------------|------------|------------------|-------------|------------|-------------|--|----------|
| PRIMARY         | INDIVIDUAL | ARMELLE COLBERT  | xxx-xx-5953 | 10/16/1974 | UNDEFINED   | PETITION FOR CHAPTER 7 BANKRUPTCY        |          |
| SPOUSE          |            | RENA BENNETT     | xxx-xx-1342 | 07/22/1974 | MARRIED     | PETITION FOR CHAPTER 12 BANKRUPTCY       | GRADUATE |
| SECONDARY       |            | MILDRED BURKETT  | xxx-xx-6079 | 06/13/1951 | MARRIED     | PETITION FOR CHAPTER 13 BANKRUPTCY       |          |
| COSIGNER SPOUSE |            | OWENS GREGG      | xxx-xx-7034 | 10/16/1974 | SINGLE      | DISCHARGED THROUGH CHAPTER 7 BANKRUPTCY  |          |
| COSIGNER2       | INDIVIDUAL | JARET PENNINGTON | xxx-xx-3226 | 05/11/1958 | MARRIED     | DISCHARGED THROUGH CHAPTER 12 BANKRUPTCY |          |

Tracking Attributes

| Sub Parameter | Parameter                       | Value |
|---------------|---------------------------------|-------|
|               | CIIC FOR NON PRIMARY CUSTOMERS  |       |
|               | CUSTOMER TRACKING ATTRIBUTE 001 | NA    |
|               | CUSTOMER TRACKING ATTRIBUTE 002 | NA    |
|               | CUSTOMER TRACKING ATTRIBUTE 003 | NA    |

**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.

## 1.7 Appendix D: 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'.

**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.

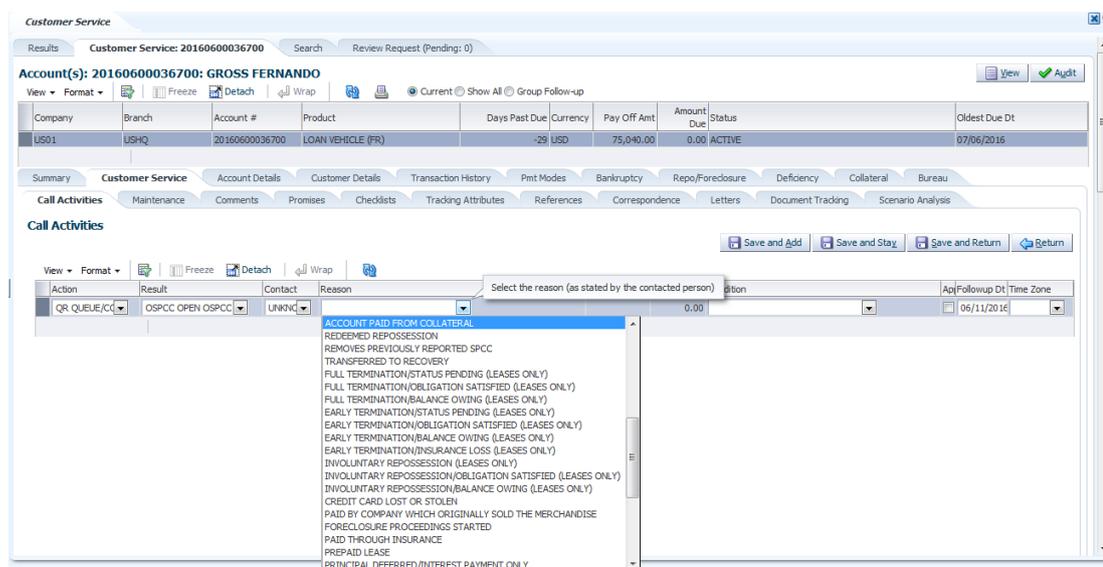
**Step-4:** Once Metro II reporting file generation batch CBUUTL\_BJ\_100\_03 (SET-ODD2), system creates the reporting file and CICC code is populated on the base segment field '19 – Special Comment'.

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)



## 1.8 Appendix E: Handling Metro II Compliance Condition Code

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

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

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

Action: QR QUEUE/CONDITION REQUEST

Result: OCCCD OPEN CCCD

Reason: Any of the compliance condition codes provided by CDIA

Condition: COMPLIANCE CONDITION CODE (METRO 2)

**Step-3:** When system executes the batch job CBUUTL\_BJ\_100\_02 (SET-ODD2) to populate the METRO\_II\_DATA table for an account, column MET\_BASE\_COMPLIANCE\_COND\_CODE will be updated with the latest compliance condition code posted. This will be taken from ACCOUNT\_CONDITION.ACO\_ACC\_CONDITION\_REASON\_CD.

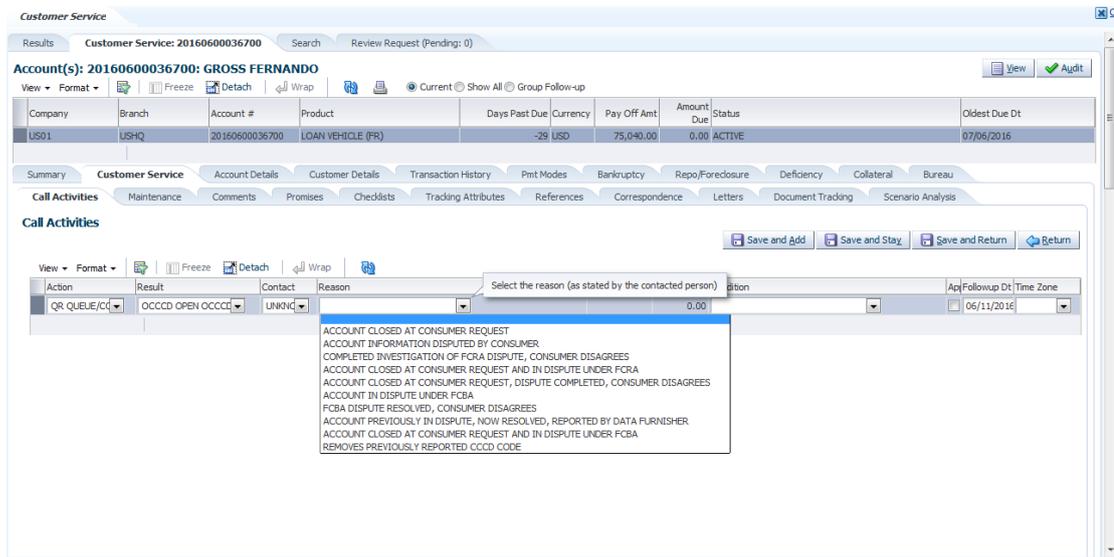
**Step-4:** Once Metro II reporting file generation batch CBUUTL\_BJ\_100\_03 (SET-ODD2) runs, system creates the reporting file and compliance condition code is populated in the base segment field '20 – Compliance Condition Code'.

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

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

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

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



## 1.9 Appendix F: 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

Above mentioned derived payment rating code is stored in ACCOUNTS.  
ACC\_CRB\_PMT\_RATING\_CD

**Step-2:** When system executes the batch job CBUUTL\_BJ\_100\_02 (SET-ODD2) to populate the METRO\_II\_DATA table for an account, column MET\_BASE\_PMT\_RATING will be updated with the payment rating code derived.

**Step-4:** Once Metro II reporting file generation batch CBUUTL\_BJ\_100\_03 (SET-ODD2), system creates the reporting file and payment rating code is populated on the base segment field '17B – Payment Rating'.

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

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

1. User has to manually create a Bankruptcy record from 'Collections > Bankruptcy > Customer Service > Bankruptcy' or using 'CUSTOMER BANKRUPTCY REPORTING INDICATOR- CUS\_BANKRUPTCY\_INFO' non-monetary transaction. On doing so, system will internally mark the 'Customer Bankruptcy Indicator' to 'Y' for the corresponding account relation and creates a 'Bankruptcy' condition on that account.
2. Whenever the system runs the batch job to generate metro 2 data (CBUUTL\_BJ\_100\_02) system will look for the account relations with 'Bankruptcy Indicator' as 'Y'.
3. If Bankruptcy records are found, system identifies the appropriate account relations by verifying details in the following columns of METRO\_II\_DATA table:
  - 'MET\_BASE\_CIIC' for Primary account relation
  - 'MET\_J2\_1\_CIIC/MET\_J2\_2\_CIIC/MET\_J2\_3\_CIIC/MET\_J2\_4\_CIIC' columns for non primary account relation (in a sequence of SPOUSE, 2NDRY, COS, COS\_SPOUSE, COS2, COS2\_SPOUSE)
4. The CIIC is reported based on the following conditions:

- To populate the matching columns of 'MET\_BASE\_CIIC/ MET\_J2\_1\_CIIC/ MET\_J2\_2\_CIIC/ MET\_J2\_3\_CIIC/ MET\_J2\_4\_CIIC' in metro II, system will look into the set of a particular account relation bankruptcy records with Current indicator 'Y'.
- Based on the 'Disposition' and 'Type' selected, the corresponding CIIC (as mentioned in the below table) will be posted.

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

## 1.11 Change Record

| Date        | Name           | Version           | Change Reference   |
|-------------|----------------|-------------------|--|
| 10-June-16  | OFSLL PMG Team | 1.0               | Initial release of the full document   |
| 08-July-16  | OFSLL PMG Team | 1.0               | <ul style="list-style-type: none"> <li>Page 5/31: Activity date population logic is changed</li> <li>Page 11/31: Interest Type Indicator field is introduced</li> <li>Page 12/31: Support for all Metro II ECOA Codes in Metro II file provided</li> <li>Page 23/31: New 'Appendix C: Metro II Bankruptcy Status Posting for Non-Primary Customer(s)' added</li> </ul> |
| 02-March-17 | OFSLL PMG Team | 1.1               | <ul style="list-style-type: none"> <li>Included details of 'Automatic Update of CIIC' in Appendix.</li> </ul>  |
| 24-March-17 | OFSLL PMG Team | 1.4<br>1.4<br>1.2 | <ul style="list-style-type: none"> <li>New Metro II account statuses (62, 93, DA and DF) have been added.</li> <li>Metro II account status update process for code '13' has been modified.</li> <li>Customer details like Name, Address and SSN change reporting process has been modified as per the CDIA 2015 guidelines.</li> </ul>                                 |



Metro II Credit Bureau Reporting in OFSLL  
March 2017  
Version 1.1

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © [1998], [2017], Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

**U.S. GOVERNMENT END USERS:** Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.