

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

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Table of Contents

1.	METRO II DATA PREPARATION & REPORTING	2
1.1	SETUP CONFIGURATIONS.....	2
1.2	DATA PREPARATION FOR REPORTING	3
1.3	GENERATING METRO II REPORTING FILE	20
1.4	APPENDIX A: HANDLING METRO II ACCOUNT STATUSES	20
1.5	APPENDIX B: METRO II BANKRUPTCY STATUS POSTING FOR PRIMARY CUSTOMER	26
1.6	APPENDIX C: METRO II BANKRUPTCY STATUS POSTING FOR NON-PRIMARY CUSTOMER(S)	27
1.7	APPENDIX D: HANDLING METRO II SPECIAL COMMENT CODES.....	30
1.8	APPENDIX E: HANDLING METRO II COMPLIANCE CONDITION CODE	33
1.9	APPENDIX F: PAYMENT RATING CODE DERIVATION	34
1.10	APPENDIX G: AUTOMATIC UPDATE OF CIIC	35
1.11	APPENDIX H: SPECIALIZED PAYMENT INFORMATION REPORTING.....	37
1.12	CHANGE RECORD	40

1. Metro II Data Preparation & Reporting

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

Please note that this document at present mainly addresses the Metro II reporting requirements from an automobile loans/lease or non-auto lease perspective only. Even though OFSLL supports the Metro II reporting for other products like Mortgage loans, Lease and line, CDIA 2019 upgrade (if any) for those products will be addressed in the subsequent release of this documentation. Also 2020 CARES act amendments that is published during pandemic has been addressed.

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

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

1.1 Setup Configurations

#	Parameter Name & Description (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">• MONTHLY• DAILY• WEEKLY• SEMIMONTHLY

#	Parameter Name & Description (Company)	Lookup code & Values	Parameter Purpose
2	CBU_FILE_FORMAT This parameter set the format of the Metro II reporting file required	CBU_FILE_FORMAT_CD Values: <ul style="list-style-type: none"> • 426 • 626 • 826 • 1026 • 1226 • 480 • 680 • 880 • 1080 • 1280 • 710 • 910 • 1110 • 1310 	System will report with combination of "Base 426 segment, multiple J2 and L1 sub-segments" if - <ul style="list-style-type: none"> • 426 – system will report only the Base segment • 626 - one BASE segment + one J2 sub-segment • 826 - one BASE + two J2 sub-segments • 1026 – one BASE + three J2 sub-segments • 1226 – one BASE + four J2 sub-segments • 480 – one BASE + one L1 sub-segment • 680 – one BASE + one J2 + one L1 sub-segments • 880 – one BASE + two J2 + one L1 sub-segments • 1080 - one BASE + three J2 + one L1 sub-segments • 1280 – one BASE + four J2 + one L1 sub-segments • 710 – one BASE + one J2 + one K4 + one L1 sub-segments • 910 – one BASE + two J2 + one K4 + one L1 sub-segments • 1110 - one BASE + three J2 + one K4 + one L1 sub-segments • 1310 – one BASE + four J2 + one K4 + one L1 sub-segments

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

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

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

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
12	Highest Credit or Original Loan Amount	MET_BASE_HIGHEST_CREDIT_LIMIT	<p>Highest credit limit or Original Loan/lease amount. Taken from ACCOUNTS.ACC_CRB_HIGHEST_BAL_AMT</p> <p>In case of lease:</p> <p>If the account Calculation Method is 'Rent Factor' – then reports with 'Depreciation Value'</p> <p>If the account Calculation Method is 'Interest Rate' and</p> <p>If Lease Type is 'Operating' – reports with 'Depreciation Value'</p> <p>If Lease Type is 'Direct Finance' – reports with 'Adjusted Capitalized Cost'.</p> <p>Post termination with buyout indicator 'Y', reports it with current 'Adjusted Capitalized Cost'</p>
13	Terms Duration	MET_BASE_TERMS_DURATION	<p>Term of the account in months. Taken from ACCOUNTS.ACC_TERM_CUR</p>
14	Terms Frequency	MET_BASE_TERMS_FREQUENCY	<p>Account billing frequency as per the below mentioned CDIA codes. Taken from ACCOUNTS.ACC_BILL_CYCLE_CD.</p> <p>P = Single Payment Loan</p> <p>W = Weekly</p> <p>B = Biweekly</p> <p>E = Semi-monthly</p> <p>M = Monthly</p> <p>L = Bimonthly</p> <p>Q = Quarterly</p> <p>T = Tri-annually</p> <p>S = Semi-annually</p> <p>Y = Annually</p> <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 last 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> <p>'Single Payment' - value is '0'</p> <p>'Weekly' - value is current payment amount *4.33</p> <p>'Bi Weekly' - value is current payment amount*2.16</p> <p>'Semi Monthly' - value is current payment amount*2</p> <p>'Bi Monthly' - Value is current payment amount/2</p> <p>'Quarterly' - Value is current payment amount/3</p> <p>'Tri Annually' - Value is current payment amount/4</p> <p>'Semi Annually' - Value is current payment amount/6</p> <p>'Annually' - Value is current payment amount/12</p> <p>'Monthly' - value is current payment amount</p> <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.</p> <p>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.</p> <p>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>If the Account Status (Field 17A) has been reported with status 89, this field is also reported with complete 24 months payment history for the first time.</p> <p>In subsequent months (2nd time, if system reports with status 89), the entire Payment History Profile is reported blank.</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.

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
21	Current Balance	MET_BASE_CUR_BALANCE	<p>If the account status is 'Charged-Off' then system reports the deficiency amount- ACCOUNTS.ACC_DEFICIENCY_AMT</p> <p>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')</p> <p>In case of all other Accrual Methods, system will report the reports the total outstanding amount i.e. ACCOUNTS.ACC_OUTSTANDING_TOTAL_AMT</p> <p>if the amount is less than zero, system reports '0'</p> <p>if account is in 'Not Liable for Payment' condition, system reports '0'</p> <p>If account has CNL condition and Account Status is reported with 89, then system reports with Account Outstanding Total Amount.</p> <p>If account has DIL and does not have CNL, then system reports this field as Zero (0).</p>
22	Amount Past Due	MET_BASE_AMT_PAST_DUE	<p>System reports the total delinquent amount of the account. Taken from ACCOUNTS.ACC_DUE_DLQ_AMT</p> <p>If account is in 'Not Liable for Payment' condition, system reports '0'.</p> <p>If account has CNL condition and Account Status has reported as 89, this field continues to report Account Outstanding Total Amount.</p> <p>If account has DIL and If account does not have CNL, then system reports this field as Zero (0).</p>

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_D LQ_DT. System also does the following validations based on the account status.</p> <ul style="list-style-type: none"> - 11 - system reports the first delinquency date from the Due date history - 5 or 13 and 'Payment Rating' is '0' - system reports 'Null'
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"> - 'Y' then 'Date Closed' will be reported as 'NULL' - 'N' then 'Date Closed' will be reported as 'ACC_CLOSE_DT' <p>If account has active Voluntary Repossession then, system reports 'Repo' condition start date.</p> <p>If account has DIL condition:</p> <ul style="list-style-type: none"> - If Account Outstanding Total Amount is greater than zero or account has active CNL condition, then system reports this field with DIL condition's start date. - If Account Outstanding Total Amount is less than or equal to zero, then system reports this field with Account Paid off Date.

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
27	Date of Last Payment	MET_BASE_LAST_PMT_DT	System reports the date on which last payment was received. Taken from ACCOUNTS.ACC_PMT_DT_LAST
28	Interest Type Indicator		<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> <p>If Payment Rating begins with 'B' and reporting for the first time then reported as '1' otherwise blank fill reported.</p> <p>In case of no changes, either on address/customer - reported as blank fill.</p> <p>In all other cases system reports this field as pre the below logic:</p> <p>2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change</p> <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

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
37	ECOA Code	MET_BASE_ECOA_CODE	<p>System reports the ECOA code of the primary customer. Taken from CUS_ACC_RELATIONS.CAR_CRB_ECOA_CD.</p> <p>ECOA codes can be created using the lookup 'CRB_ECOA_CD'.</p> <p>ECOA 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> <p>Select the required 'CRB ECOA CODE' (ECOA Codes provided by CDIA) while posting the non-monetary transaction 'CUS_MAINT'.</p> <p>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.</p> <p>While posting 'CUS_DECEASE_MAINT' non-monetary transaction for primary, user can select the existing relation on that account to make it as primary. If user selects it, then system will mark the selected customer relation to 'Primary' and ECOA code as '1'.</p> <p>If there is only two relations exists on the account (including primary), then While posting 'CUS_DECEASE_MAINT' non-monetary transaction for primary system will automatically makes the other relation as primary and updates the ECOA code to '1'.</p>

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

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
J2 SEGMENT (Associated Consumer — Different Address) OFSLL generates a maximum of four J2 segments (J2_1, J2_2, J2_3 and J2_4) for the account relation participants in the following order – Spouse Secondary Co-Signer Co-Signer Spouse Co-Signer 2 Co-Signer2 Spouse This means even if more than four account relation details are modified at a time, system will report only the first four in the order mentioned above.			
1	Segment Identifier	MET_J2_1_SEGMENTS_ID	Constant 'J2'
2	Consumer Transaction Type	MET_J2_1_CONSUMER_TXN_TYPE	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. OFSLL generates a maximum of four J2 segments for the account relation participants in the following order – Spouse, Secondary, Co-Signer, Co-Signer Spouse, Co-Signer 2 and Co-Signer2 Spouse
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

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
6	Generation Code	MET_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. ECOA codes can be created using the lookup 'CRB_ECOA_CD'.
11	Consumer Information Indicator	MET_J2_1_CIIIC	Please refer - Appendix B: Metro II Bankruptcy Status Posting for Primary Customer Appendix C: Metro II Bankruptcy Status Posting for Non-Primary Customer(s)
12	Country Code	MET_J2_1_COUNTRY_CODE	System reports Non-primary customer (as explained above) country code. Taken from ADDRESS.ADR_COUNTRY_CD
13	First Line of Address	MET_J2_1_ADDRESS_LINE1	System reports Non-primary (as explained above) customer address first line. Taken from ADDRESS.ADR_ADDRESS1
14	Second Line of Address	MET_J2_1_ADDRESS_LINE2	System reports Non-primary customer (as explained above) address second line. Taken from ADDRESS.ADR_ADDRESS2

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
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_ADDRES_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
K4 Segment (Specialized Payment Information)			
1	Segment Identifier	MET_K4_SEGMENT_ID	constant value K4
2	Specialized Payment Indicator	MET_K4_SPL_PMT_IND	System reports 02, if account has special condition like 'Deferred Payment' or 'Forbearance'
3	Deferred Payment Start Date	MET_K4_DEFERRED_PMT_START_DT	System reports the applicable condition start date on that account
4	Balloon Payment Due Date	MET_K4_BALLOON_PAY_DUE_DT	Reports blank value [Not supporting in this release]
5	Balloon Payment Amount	MET_K4_BALLOON_PAY_AMT	Reports blank value [Not supporting in this release]
6	Reserved	NA	Blank fill with thirty spaces
L1 SEGMENT (Account Number/Identification Number Change)			
1	Segment Identifier	MET_L1_SEGMENT_ID	Constant 'L1'

Metro II Field #	Metro II File Field Name	METRO_II_DATA Table Field Name	Data Population Logic in METRO_II_DATA Table Fields
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
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#	Metro II Account Status Code(s)	Update Processing in OFSLL
1	11, 71, 78, 80, 82, 83 and 84	<p>In case of accounts with 'ACTIVE' status and difference between account active date and oldest due date is –</p> <ul style="list-style-type: none"> • Less than 30 - Status is 11 • Less than 60 - Status is 71 • Less than 90 - Status is 78 • Less than 120 - Status is 80 • Less than 150 - Status is 82 • Less than 180 - Status is 83 • Greater than 180 - Status is 84
2	13: Paid or closed account/zero balance	<ul style="list-style-type: none"> • Account balance is zero • Account status is either 'PAID OFF' or 'CLOSED:PAID OFF'

#	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"> Account status is 'ACTIVE' Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan/lease product selected for the account. Post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'VOLUNTARY REPOSSESSION', then system will automatically post the following call activity. If user post the above transaction then user need not to post this call activity again for 'Voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero <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"> Mark account collateral repossession status is 'VOLUNTARY' In case, if consumer is not responsible for the remaining balance on the account after the sale of the merchandise or there is no deficiency balance <ul style="list-style-type: none"> System will refer a new condition 'Not Liable for Payment' which should open through manually or using ACCOUNT EVENT NOTIFICATION non-monetary transaction with new event type as 'Customer Not Liable for Payment'. System will post the following call activity <ul style="list-style-type: none"> Action: VRP Result: Customer Not Liable for Payment Condition: REPOSSESSION <p>Note(s)</p> <ul style="list-style-type: none"> In case customer is not using OFSLL Collections module, system updates the collateral repossession status to 'VOLUNTARY / INVOLUNTARY' while posting the Call Activity transaction subject to the system parameter 'METRO_WITHOUT_COLL_IND' is enabled and value is set as 'Y'. In case customer is using OFSLL Collections module, marking of the account collateral repossession status to 'VOLUNTARY / INVOLUNTARY' can be done using the OFSLL Collection Module functionality 'Repossession'. In this case it is recommended that system parameter 'METRO_WITHOUT_COLL_IND' need not be enabled.

#	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"> Account status is 'ACTIVE' Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan/lease product selected for the account. Post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'IN-VOLUNTARY REPOSSESSION', then system will automatically post the following call activity. If user post the above transaction then user need not to post this call activity again for 'In-voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero. Following is the call activity posting details – <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"> Mark account collateral repossession status is 'IN-VOLUNTARY' <p>Note(s)</p> <ul style="list-style-type: none"> In case customer is not using OFSLL Collections module, system updates the collateral repossession status to 'VOLUNTARY / INVOLUNTARY' while posting the Call Activity transaction subject to the system parameter 'METRO_WITHOUT_COLL_IND' is enabled and value is set as 'Y'. In case customer is using OFSLL Collections module, marking of the account collateral repossession status to 'VOLUNTARY / INVOLUNTARY' can be done using the OFSLL Collection Module functionality 'Repossession'. In this case it is recommended that system parameter 'METRO_WITHOUT_COLL_IND' need not be enabled.

#	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"> Account status is 'CLOSED:PAID OFF' Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan/lease product selected for the account. User needs to post a call activity for 'Voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero. Following is the call activity posting details – <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"> Mark account collateral repossession status is 'IN-VOLUNTARY' <p>Note(s)</p> <ul style="list-style-type: none"> In case customer is not using OFSLL Collections module, system updates the collateral repossession status to 'VOLUNTARY / INVOLUNTARY' while posting the Call Activity transaction subject to the system parameter 'METRO_WITHOUT_COLL_IND' is enabled and value is set as 'Y'. In case customer is using OFSLL Collections module, marking of the account collateral repossession status to 'VOLUNTARY / INVOLUNTARY' can be done using the OFSLL Collection Module functionality 'Repossession'. In this case it is recommended that system parameter 'METRO_WITHOUT_COLL_IND' need not be enabled.
6	63: Account paid in full, was a repossession	<ul style="list-style-type: none"> Account status is 'CLOSED:PAID OFF' Account collateral type 'Vehicle' and collateral sub type is 'Personal Property Vehicle'. In OFSLL, this is being set at the loan/lease product selected for the account. User needs to post a call activity for 'In-voluntary Repossession' account condition before processing any payment as part of the Repo which makes account balance to zero. Following is the call activity posting details – <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"> Collateral status is NOT 'VOLUNTARY'

#	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"> Account status is 'CHGOFF' Account deficiency balance is less than or equal to zero
8	97: Unpaid balance reported as a loss (charge-off)	<ul style="list-style-type: none"> Account status is 'CHGOFF' Account deficiency balance is NOT zero
9	93: Account assigned to internal or external collections	<ul style="list-style-type: none"> User has to post the account event notification non-monetary transaction (ACC_EVENT_NOTIFY) with event type as 'AAC' and it will post an account condition 'ACCOUNT ASSIGNED TO INTERNAL OR EXTERNAL COLLECTIONS'. If the above mentioned non-monetary transaction is posted on the account, system will not report the account status codes based on the number of days outstanding / delinquency days and will report the status code as '93'. To close the above mentioned account condition user can post the account event notification with event type as 'COLL_CANCEL'.
10	62: Account paid in full, was a collection account	<ul style="list-style-type: none"> 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'.
11	DA: Delete entire account (for reasons other than fraud)	<ul style="list-style-type: none"> User has to manually 'VOID' the account first. Post voiding the account, user has to post the account event notification non-monetary transaction (ACC_EVENT_NOTIFY) with event type as 'DELETE_ACCOUNT' and it will post an account condition 'DELETE ACCOUNT-NON FRAUD'. If the above mentioned non-monetary transaction is posted on the account, system will not report the account status codes based on the number of days outstanding / delinquency days and will report the status code as 'DA'.
12	DF: Delete entire account due to confirmed fraud (fraud investigation completed)	<ul style="list-style-type: none"> User has to manually 'VOID' the account first. Post voiding the account, user has to post the account event notification non-monetary transaction (ACC_EVENT_NOTIFY) with event type as 'DELETE_ACCOUNT_FRAUD' and it will post an account condition 'DELETE ACCOUNT-FRAUD'. If the above mentioned non-monetary transaction is posted on the account, system will not report the account status codes based on the number of days outstanding / delinquency days and will report the status code as 'DF'.

#	Metro II Account Status Code(s)	Update Processing in OFSLL
13	89: Deed received in lieu of foreclosure on a defaulted mortgage; there may be a balance due.	<ul style="list-style-type: none"> User has to post the account event notification non-monetary transaction (ACC_EVENT_NOTIFY) with event type as 'DIL_COMPLETED' and it will post an account condition 'DEED IN LIEU COMPLETED'. If the above mentioned non-monetary transaction is posted on the account, system does not report the account status code as 89. For this, account status should be 'Active'.

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

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

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

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

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

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

[Click here to see the mapping table](#)

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

Action: QR QUEUE/CONDITION REQUEST

Result: OCIIC OPEN OCIIC

Reason: Any of the reason codes provided by CDIA

Condition: None

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The screenshot shows the Oracle Customer Service interface for account 20160200030590: COLBERT ARMELLE / BENNETT RENA. The 'Tracking Attributes' screen is active, and a dropdown menu is open, showing a list of options including 'PETITION FOR CHAPTER 7 BANKRUPTCY', 'PETITION FOR CHAPTER 11 BANKRUPTCY', 'PETITION FOR CHAPTER 12 BANKRUPTCY', 'PETITION FOR CHAPTER 13 BANKRUPTCY', 'DISCHARGED THROUGH CHAPTER 7 BANKRUPTCY', 'DISCHARGED THROUGH CHAPTER 11 BANKRUPTCY', 'DISCHARGED THROUGH CHAPTER 12 BANKRUPTCY', 'COMPLETED THROUGH CHAPTER 13 BANKRUPTCY', 'CHAPTER 7 BANKRUPTCY DISMISSED', 'CHAPTER 11 BANKRUPTCY DISMISSED', 'CHAPTER 12 BANKRUPTCY DISMISSED', 'CHAPTER 13 BANKRUPTCY DISMISSED', 'CHAPTER 7 BANKRUPTCY WITHDRAWN', 'CHAPTER 11 BANKRUPTCY WITHDRAWN', 'CHAPTER 12 BANKRUPTCY WITHDRAWN', 'CHAPTER 13 BANKRUPTCY WITHDRAWN', 'REMOVES PREVIOUSLY REPORTED BANKRUPTCY', 'REAFFIRMATION OF DEBT', and 'CHAPTER 7 REAFFIRMATION OF DEBT RESCINDED'. The option 'CIIC FOR NON PRIMARY CUSTOMERS' is highlighted in the dropdown list.

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'.

- To report 'BA' special comment code, user can also post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'VEHICLE SOLD', then system will automatically post the following call activity with reason code as 'BA'.
- To report 'AU' special comment code, system will verify the account if the account is paid off during the reporting period for an amount less than the actual balance and if Account Settlement condition exists for an account then system posts the bellow call activity with 'AU' reason code while running the termination process batch job - TXNTIP_BJ_100_01 (SET-TPE) to change the account status to 'PAID OFF' or while posting 'Paid Off' monetary transaction.
- To report 'AX' special comment code, system will verify the account if the account is paid off during the reporting period for FULL BALANCE and if VRP or IVR repossession exists for an account then system will post the bellow call activity with 'AX' reason code while running the termination process batch job - TXNTIP_BJ_100_01 (SET-TPE) to change the account status to 'PAID OFF' or while posting 'Paid Off' monetary transaction.
- To report 'AZ' special comment code, user can post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as
 - 'RE-INSTANTION' - then system will verify the account that If there is no PAST DUE amount on the account and If the REPO marked on the account is 'IVR' then system will automatically post the below call activity with reason code as 'AZ'. If there is PAST DUE, then reason code should be null
 - 'REDEMPTION' – then if account status is 'Paid Off' (manual or through batch job TXNTIP_BJ_100_01 (SET-TPE)) and If the REPO marked on the account is 'IVR' then system will automatically post the below call activity with reason code as 'AZ'
- To report 'AO' special comment code, user can post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as
 - 'RE-INSTANTION' - then system will verify the account that If there is no PAST DUE amount on the account and If the REPO marked on the account is 'VRP' then system will automatically post the below call activity with reason code as 'AO'. If there is PAST DUE, then reason code should be null.
 - 'REDEMPTION' – then if account status is 'Paid Off' (manual or through batch job TXNTIP_BJ_100_01 (SET-TPE)) and If the REPO marked on the account is 'VRP' then system will automatically post the below call activity with reason code as 'AO'
- To report 'AW' special comment code, user can post an ACCOUNT EVENT NOTIFICATION non-monetary transaction with event type as 'NATURAL DISASTER', then system will automatically post the following call activity with 'AW' reason code.

- To report 'AU' special comment code, when user posts "Account Settlement" monetary transaction on Loan account then, when the batch job under SET-TPE 'Account Settlement Processing' executes, it will check whether the agreed settlement amount is fully paid. If it is paid, system will internally post the 'Condition Request' call activity for OSPCC posting with special comment code 'AU'
- If user post the above transaction then user need not to post this call activity again for above special comment codes.
- To report following Special Comments for the account type 3A (Auto Lease) or 13 (Lease Non-Auto), instead of posting the call activity manually, provided a new 'Event Type' LOV parameter to 'Termination' transaction based on the selection following call activity will be posted on to the account with validations:

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

Sl. No	If Event Type	Reason Code
1	Prepaid Lease	SPPC_BS Validation: Transaction date should be less than the maturity date (either buyout indicator Y/N) and No payments are due.
2	Full Termination/Balance Owing	SPPC_BD Validation: Transaction on or after the maturity date (either buyout indicator Y/N) and if the current balance is greater than zero
3	Full Termination/Status Pending	SPPC_BB No Validation
4	Full Termination/Obligation Satisfied	SPPC_BC Validation: if Current Balance = 0 (user expected to post Paid off after this)
5	Early Termination / Status Pending	SPPC_BE No Validation
6	Early Termination / Obligation Satisfied	SPPC_BF Validation: if Current Balance = 0 (user expected to post Paid off after this)

Sl. No	If Event Type	Reason Code
7	Early Termination / Balance Owing	SPPC_BG No Validation
8	Early Termination/Insurance Loss	SPPC_BH No Validation
9	Involuntary Repossession	SPPC_BI Validation: If the collateral repo type (ASE_REPO_FORC_TYPE_CD) other than VOL and active REPO condition exist.
10	Involuntary Repossession / Obligation Satisfied	SPPC_BJ Validation: If the collateral repo type (ASE_REPO_FORC_TYPE_CD) other than VOL and active REPO condition exist.
11	Involuntary Repossession / Balance Owing	SPPC_BK Validation: If the collateral repo type (ASE_REPO_FORC_TYPE_CD) other than VOL and active REPO condition exist.

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

Action: QR QUEUE/CONDITION REQUEST

Result: OSPCC OPEN OSPCC

Reason: Any of the reason codes provided by CDIA

Condition: SPECIAL COMMENT CODE (METRO 2)

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

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

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

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

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

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

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)

The screenshot shows the Oracle Customer Service interface. At the top, there's a header for 'Customer Service' with a search bar and a 'Review Request (Pending: 0)' button. Below this, the account details for '20160600036700: GROSS FERNANDO' are displayed. A table shows account information: Company (US01), Branch (USHQ), Account # (20160600036700), Product (LOAN VEHICLE (FR)), Days Past Due (-29), Currency (USD), Pay Off Amt (75,040.00), Amount Due (0.00), Status (ACTIVE), and Oldest Due Dt (07/06/2016). Below the table, there are tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', and 'Bureau'. The 'Call Activities' tab is selected, showing a table with columns for Action, Result, Contact, Reason, and Ap Followup Dt Time Zone. A dropdown menu is open for the 'Reason' column, listing various reasons such as 'ACCOUNT CLOSED AT CONSUMER REQUEST', 'ACCOUNT INFORMATION DISPUTED BY CONSUMER', 'COMPLETED INVESTIGATION OF FCRA DISPUTE, CONSUMER DISAGREES', etc.

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

#	Disposition	Type	CIIC Code Derived
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 Appendix H: Specialized Payment Information Reporting

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

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

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

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

Post call activities with the following parameters

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

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

- For **Natural Disaster**

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

- For **Deferred Payment**

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

Affected by natural or declared disaster [FAQ 58]

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

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

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

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

Account in forbearance [FAQ 45]

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

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

Terms Duration	Blank → if ‘Scheduled Monthly Pmt is zero’ else actual account term
Terms Frequency	D → if ‘Scheduled Monthly Pmt is zero’ else actual account term
Payment History Profile	Increment the Payment History Profile with value D if ‘Scheduled Monthly Pmt is zero’
Special Comment Code	CP

K4 segment	<p>Introduced and reports as follows:</p> <p>Specialized Payment Indicator = 02</p> <p>Deferred Payment Start Date = Forbearance condition Start date in MMDDYYYY</p> <p>Balloon Payment Due Date = Null</p> <p>Balloon Payment Amount = 0</p>
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Account in Deferral Payment [FAQ 44]

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

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

Reporting Guide Lines

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

In the Trailer Record (T1), system updates the count of total records of such special category base record count to be updated in the position 36 [309-317].

1.12 Change Record

Date	Name	Version	Change Reference
December 2018	OFSLL Team	1.0	Initial release of the full document
December 2019	OFSLL Team	1.1	Revised as per changes to Account Status 89 [Deed in Lieu] reporting under Metro-2 Base Segment Field 17-A, on applicable accounts.
December 2020	OFSLL Team	1.2	Revised as per the CARES act amendment – specialized payment information reporting.



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