



Reference Guide

Credit Bureau Reporting – Metro II



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Reporting to the Credit Bureau

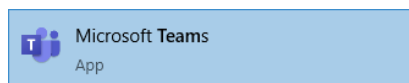
This document was created to provide reference information for options to modify the loan reporting during the COVID-19 crisis as relief efforts using the Consumer Reporting Resource Guide as a reference.

Share One has a special Microsoft Teams Group created for the credit union to find documentation and information specific to Skip-A-Payment Options, Reporting to the Credit Bureau, NSQuery & Mass Fix information, Small Business Protection Plan, and Third Party Guidance as we collaborate to find the best solutions for your members.

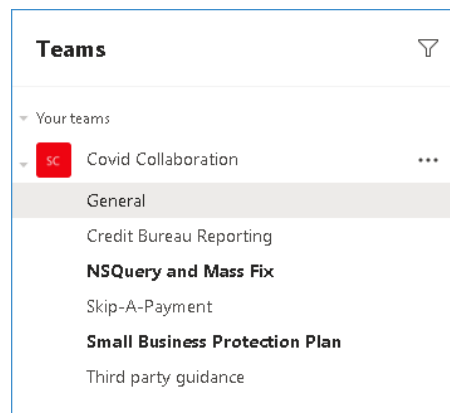
To access the Microsoft Team called “Covid Collaboration”:

1. Request access to the Team, please contact Share One Support or email kyoung@shareone.com (Kim Young) or chines@shareone.com (Crystal Hines).

2. Access **Microsoft Teams**



3. Select the the topic of interest.



Contact Share One Support for assistance at 800-888-0766, Opt 1.

Special Comment Code

The following field information or bullet mark is taken from the 'Consumer Reporting Resource Guide'. The only File Maintenance required by the user is for the 'Comment Code' in Teller/FM/Loan/Payment History. All other information supplied is to help the user understand what will be reported if the "Comment Code" is set to "Affected by Natural Disaster."

What are the available options for reporting an account affected by a natural or declared disaster?

Answer: Use the following reporting guidelines after it is confirmed that an account is impacted by a natural or declared disaster, based on your internal policies and procedures.

There are two options for reporting **open accounts** – defined as Account Status Code 11 (Current account) or 71, 78, 80, 82, 83 or 84 (Delinquent accounts) – and **closed accounts with balances owing** - reported with the same open Account Status Codes.

1. Report the account as deferred, along with Special Comment **AW** (Affected by natural or declared disaster).

Report the following Base Segment fields as specified:

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
19	Special Comment Used in conjunction with Account Status (Field 17A) and Payment Rating (Field 17B) to further define the account (e.g., closed accounts or adjustments pending). The Special Comment Code must be reported each month as long as the condition applies. If more than one Special Comment applies to an account, it is the data furnisher's decision to report the comment that is deemed most important from a business perspective for the current reporting period. If no Special Comment is applicable, blank fill.	2	151-152	AN

“Affected by Natural Disaster” Comment Code

FM\Loans\Payment History

1. Use the **Comment Code** drop-down menu and select “*Affected By Natural Disaster.*”
2. Click **Save**.

The screenshot shows the 'Pmt History' tab in the Share One software. The 'Comment Code' dropdown menu is highlighted with a blue box, and a blue arrow points to it. The 'Status Code' dropdown is also visible, showing 'No status'. The '24-Month Payment History' section shows 'First Occurrence' as 01/19/2017 and 'Last Updated' as 04/17/2018. The '15-30-60-90' section shows '15 Days' as 0 and '30 Days' as 1.

Sts	Sfx	Account	Description
L3		101236	Aircraft Loan
L4		101236	Boat Loan
L5		101236	1 YEAR arm
L6		101236	1 YEAR arm
L7		101236	1 YEAR arm
L8		101236	1 YEAR arm
L9		101236	heloc

This close-up screenshot shows the 'Credit Bureau Codes' section. The 'Comment Code' dropdown is set to 'AFFECTED BY NATURAL DISASTER'. The 'Status Code' dropdown is set to 'No status'.

Note: By entering “**Affected By Natural Disaster**” in the Comment Code field, the AW code will be sent to the credit bureau for reporting.

If you do not see “Affected by Natural Disaster” as an option in your Comment Code drop-down menu, please contact Share One Support at 800-888-0766, Option 1.

Terms Duration and Frequency

Base Segment				
FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
13	Terms Duration Contains the duration of credit extended. Line of Credit = Constant of LOC Installment = Number of months Mortgage = Number of years Open = Constant of 001 <i>One payment as scheduled</i> Revolving = Constant of REV Exhibit 3 provides the calculations necessary to convert Terms Duration to monthly.	3	102-104	AN
14	Terms Frequency Report the frequency for payments due. Values available: D = Deferred (Refer to Note) P = Single Payment Loan W = Weekly B = Biweekly E = Semimonthly M = Monthly L = Bimonthly Q = Quarterly T = Tri-annually S = Semiannually Y = Annually	1	105	AN

Terms Duration = blank ***

Terms Frequency = D (Deferred) *Required for deferred accounts* ***

*** Will be automatically set to defined value

FM\Loans\Payments

Main	Misc	Payments	Int/Fee/Esc	Pmt History	Score	Var Rate	Counters
Payment Schedule							
Regular Payment Amount		\$143.33					
Alternate Payment Amount		\$0.00					
Alt. Payments Remaining							
Balloon Payment Amount		\$17,123.40					
Escrow Payment Amount							
Fixed Principal Amount							
Scheduled/Amort Payments	60						
First Payment Date		11/03/2016					
Maturity Date		10/03/2021					
Repayment		Cash					
Payment Calculation							
Payment Calculation Type		Principal and Interest					
Payment Frequency		Monthly					
Payment Day Of Month		3					
Payment Month							
Maximum Pay Ahead		1					
Payment Recalc Type							
Require Full Payment		<input type="checkbox"/>					
Last Recalcd By VRL		<input type="checkbox"/>					
Last Recalc Date							
Allow LPR within grace days		<input type="checkbox"/>					

Highest Credit or Original Loan Amount

12	Highest Credit or Original Loan Amount	9	93-101	N
	Report the following values in whole dollars only:			
	Line of Credit = Highest amount of credit utilized by the consumer			
	Installment = Original amount of the loan excluding interest payments			
	Mortgage = Original amount of the loan excluding interest payments			
	Open = Highest amount of credit utilized by the consumer, if applicable			
	Revolving = Highest amount of credit utilized by the consumer			

Highest Credit or Original Loan Amount = the total amount borrowed ***

*** Will be automatically set to defined value

FM/Loans/Main

Installment loan

Main	Misc	Payments	Int/Fee/Esc	Pmt History
Definition				
Loan Type	Boat Loan		Change..	
Description	Boat Loan			
Purpose	Unknown			
Note Number	10			
Open Date	10/03/2016			
Active Date	03/23/2020			
Re-Open Date				
Original Amount	\$20,000.00			
Highest Balance	\$20,000.00			
Suffix Status	Account is Open			

FM/Loans/Misc

LOC (Line of Credit)

Main	Misc	Payments	Int/Fee/Esc	Pmt History	Score	Var
Statement						
Statement Cycle	End of Month		Statement Balance	\$3,000.00		
Frequency	Monthly		Statement Rate	2		
Statement Date	02/29/2020					
Add Ons						
Last Addon Amount	\$3,000.00		Credit Limit	\$20,000.00		
Last Addon Date	01/31/2020		Minimum Draw	\$500.00		
Balance At Addon	\$3,000.00		Draw Period Ends	01/31/2024		

Scheduled Monthly Payment Amount

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
15	Scheduled Monthly Payment Amount Report the dollar amount of the scheduled monthly payment due for this reporting period, whether principal, interest only or a combination of the two. When a balloon payment is also due during the reporting period, the balloon payment amount should be included to represent the entire monthly payment amount due. Report in whole dollars only. When the account is paid in full, the Scheduled Monthly Payment Amount should be zero filled. Line of Credit = Minimum amount due based on balance, not including any amounts past due Installment = Regular monthly payment Mortgage = Regular monthly payment, including the principal, interest, and escrow due this month Open = Zero fill Revolving = Minimum amount due based on balance, not including any amounts past due Exhibit 3 provides the calculations necessary to convert payment amounts to monthly.	9	106-114	N

Scheduled Monthly Payment Amount = zero ***

FM\Loans\Payments

Main	Misc	Payments	Int/Fee/Esc
Payment Schedule			
Regular Payment Amount	\$500.00		
Alternate Payment Amount	\$0.00		
Alt. Payments Remaining			
Balloon Payment Amount	\$0.00		
Escrow Payment Amount			
Fixed Principal Amount			

*** Will be automatically set to defined value

Account Status Code

17A	Account Status	2	124-125	AN
	Contains the status code that properly identifies the current condition of the account as of the Date of Account Information (Field 24).			

Account Status Code = 11 (Current account) ***

Account Status Codes 88 (Government Claim), 89 (Deed in Lieu), 93 (Collection), 94 (Foreclosure Completed), 95 (Voluntary Surrender), 96 (Repossession), and **97(Charge-off)** will continue to be reported, but all other codes reporting past due days will be reported with code 11.

Note: This code is calculated using the next payment date and mapping to the account status coded within the Metro2 program.

*** Will be automatically set to defined value

Payment History File

Payment History Profile = Use Character **D** for the months where payments are deferred. ***

FIELD	FIELD NAME & DESCRIPTION	420 Character Format		
		Length	Position	Recording Technique
18	Payment History Profile Contains up to 24 months of consecutive payment activity for the previous 24 reporting periods prior to the Date of Account Information (Field 24) being reported. Report one month's payment history in each byte from the left to right in most recent to least recent order. The first byte should represent the Account Status Code reported in the previous reporting period. Refer to Exhibit 5 for examples of reporting payment history, which includes examples for month-end reporters, as well as examples for reporters who submit data on other days of the month (e.g., 1 st , 15 th , etc.). Values available: 0 = 0 payments past due (current account) 1 = 30 - 59 days past due date 2 = 60 - 89 days past due date 3 = 90 - 119 days past due date 4 = 120 - 149 days past due date 5 = 150 - 179 days past due date 6 = 180 or more days past due date B = No payment history available prior to this time – either because the account was not open or because the payment history cannot be furnished. A "B" may not be embedded within other values. D = No payment history available this month. "D" may be embedded in the payment pattern. E = Zero balance and current account (Applies to Credit Cards and Lines of Credit) G = Collection H = Foreclosure Completed J = Voluntary Surrender K = Repossession L = Charge-off	24	127-150	AN

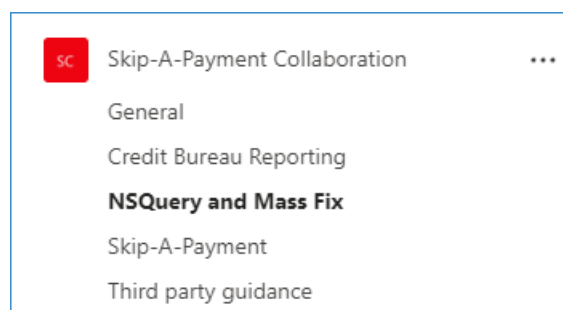
*** Will be automatically set to defined value

FM\Loans\Payment History

Main	Misc	Payments	Int/Fee/Esc	Pmt History	Score	Var Rate	Counters	Chg/Off	Taxi Brokers																												
Credit Bureau Codes Comment Code: No Comment Status Code: No status Previous Account: Owner/Alias: Creditor Classification: CB Report Code: Reported CB Account Type: Recreational Merchandise Compliance Condition: CI Indicator: <None> Previous Owner Id: <None> ECOA Code: Joint Contractual Liability Last Status Code: No status Last CI Indicator: Last Reported On:																																					
24-Month Payment History First Occurrence: Last Updated: 02/29/2020					15-30-60-90 15 Days: 0 30 Days: 2 60 Days: 5 90 Days: 0 120+ Days: 1 Last Updated: 02/29/2020																																
<table border="1"> <thead> <tr> <th>Month</th> <th>Months Past Due</th> </tr> </thead> <tbody> <tr><td>Feb 2020</td><td>2</td></tr> <tr><td>Jan 2020</td><td>1</td></tr> <tr><td>Dec 2019</td><td>0</td></tr> <tr><td>Nov 2019</td><td>0</td></tr> <tr><td>Oct 2019</td><td>1</td></tr> <tr><td>Sep 2019</td><td>2</td></tr> <tr><td>Aug 2019</td><td>1</td></tr> <tr><td>Jul 2019</td><td>0</td></tr> <tr><td>Jun 2019</td><td>2</td></tr> <tr><td>May 2019</td><td>1</td></tr> <tr><td>Apr 2019</td><td>0</td></tr> <tr><td>Mar 2019</td><td>2</td></tr> <tr><td>Feb 2019</td><td>1</td></tr> </tbody> </table>					Month	Months Past Due	Feb 2020	2	Jan 2020	1	Dec 2019	0	Nov 2019	0	Oct 2019	1	Sep 2019	2	Aug 2019	1	Jul 2019	0	Jun 2019	2	May 2019	1	Apr 2019	0	Mar 2019	2	Feb 2019	1					
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Note: A mass fix will need to be run after DHUpdate (Delinquency History Update) and before CBReporting. It will need to update CB Payment_History 24 month table for the correct settings. This will remove the current month off the Payment_History field and insert a 'D' and a space for the current month. The Metro 2 program should read this and report it as is.

This mass fix can be found on our Share One's Microsoft Teams Group called Skip-A-Payment Collaboration, NSQuery Mass Fix Channel.



Current Balance

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
21	Current Balance Report the outstanding current balance on the account as of the Date of Account Information. The Current Balance should contain the principal balance including Balloon Payment Amounts (when applicable), as well as applicable interest, late charges, fees, insurance payments and escrow that are due during the current reporting period. The Current Balance may exceed the Highest Credit, Original Loan Amount or Credit Limit. The Current Balance should not include <u>future</u> interest, escrow, fees or insurance payments. This amount, which should be reported in whole dollars only, may increase or decline from month to month. Credit balances (negative balances) should be reported as zero.	9	155-163	N


Current Balance = the total amount borrowed minus any payments which have been made ***

FM\Loans\Main

Main	Misc	Payments	Int/Fee/Esc	Pmt History	Score	Var Rate	Counters	Chg/Off
Definition Loan Type: Boat Loan Change.. Description: Boat Loan Purpose: Unknown Note Number: 10 Open Date: 10/03/2016 Active Date: 03/23/2020 Re-Open Date: Original Amount: \$20,000.00					Summary Suffix Number: 1 Suffix Status: Active Current Balance: \$19,146.50 Last F/M: 03/26/2020 Matures: 10/03/2021 Next Due: 04/03/2020 Remaining Pmt: \$143.33 Payoff Amount: \$20,166.25			

*** Will be automatically set to defined value

Amount Past Due

22	Amount Past Due 	9	164-172	N
Report the total amount of payments that are 30 days or more past due in whole dollars only. This field should include late charges and fees, if applicable. Do not include current amount due in this field.				
Note: If the Account Status is current (Status Code 11), this field should be zero.				

Amount Past Due = zero ***

Note: Calculated from the next payment due date

*** Will be automatically set to defined value