



## Reference Guide

# Credit Bureau Reporting – Metro II



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#### Share One, Inc.

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Memphis, TN 38138  
800.888.0766  
[www.shareone.com](http://www.shareone.com)



## 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.

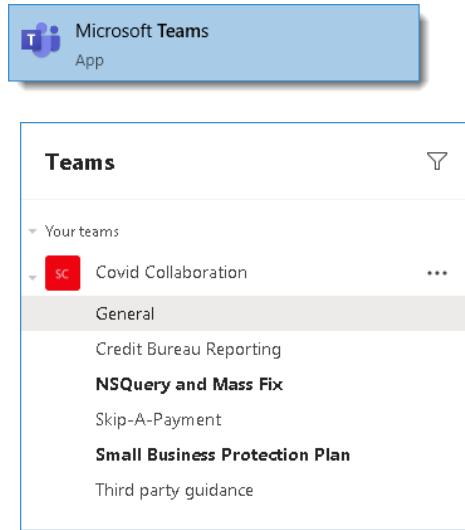
Share One has a special Microsoft Teams Group created for the credit union to find documentation and information specific to Skip-A-Payment Options, Reporting to the Credit Bureau, NSQuery & Mass Fix information, Small Business Protection Plan, and Third Party Guidance as we collaborate to find the best 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](mailto:kyoung@shareone.com) (Kim Young) or [chines@shareone.com](mailto: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).

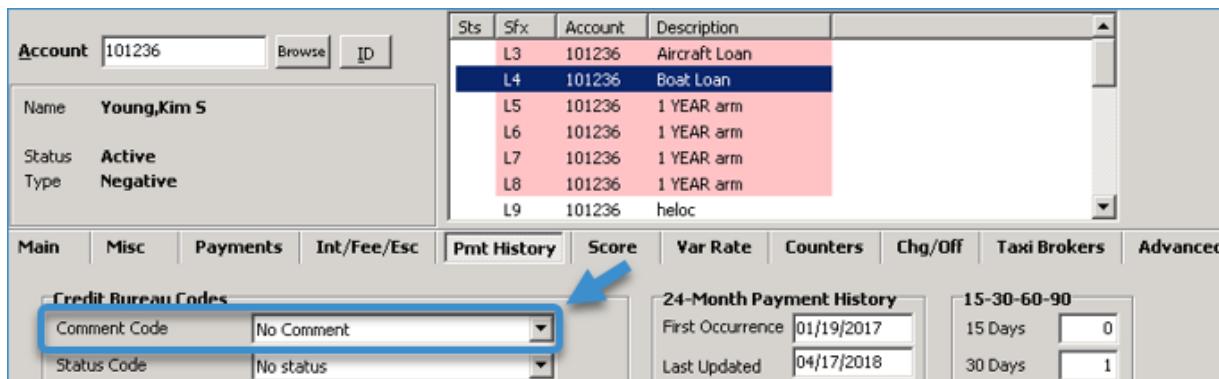
Report the following Base Segment fields as specified:

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
19	<b>Special Comment</b>  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 of the FM\Loans\Payment History interface. On the left, there is a summary section with fields for Account (101236), Name (Young, Kim S), Status (Active), and Type (Negative). To the right is a list of accounts with details like account number, description, and status. Below these are several tabs: Main, Misc, Payments, Int/Fee/Esc, Pmt History, Score, Var Rate, Counters, Chg/Off, Taxi Brokers, and Advanced. The 'Pmt History' tab is active. Under the 'Pmt History' tab, there is a 'Credit Bureau Codes' section. A blue box highlights the 'Comment Code' dropdown menu, which is set to 'No Comment'. A blue arrow points from this dropdown to a second screenshot below. The second screenshot shows the same 'Credit Bureau Codes' section, but the 'Comment Code' dropdown is now set to 'AFFECTED BY NATURAL DISASTER'. The 'Status Code' dropdown is still 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	<b>Terms Duration</b> 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	<b>Terms Frequency</b> 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
<b>Payment Schedule</b>				<b>Payment Calculation</b>			
Regular Payment Amount	\$143.33			Payment Calculation Type	Principal and Interest		
Alternate Payment Amount	\$0.00			Payment Frequency	Monthly		
Alt. Payments Remaining				Payment Day Of Month	3		
Balloon Payment Amount	\$17,123.40			Payment Month			
Escrow Payment Amount				Maximum Pay Ahead	1		
Fixed Principal Amount				Payment Recalc Type			
Scheduled/Amort Payments	60			Require Full Payment	<input type="checkbox"/>		
First Payment Date	11/03/2016			Last Recalced By VRL	<input type="checkbox"/>		
Maturity Date	10/03/2021			Last Recalc Date			
Repayment	Cash			Allow LPR within grace days	<input type="checkbox"/>		

## Highest Credit or Original Loan Amount

12	<b>Highest Credit or Original Loan Amount</b>	Report the following values in whole dollars only:	9	93-101	N
	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																														
<b>Definition</b> <table> <tr> <td>Loan Type</td> <td>Boat Loan</td> <td>Change..</td> </tr> <tr> <td>Description</td> <td>Boat Loan</td> <td></td> </tr> <tr> <td>Purpose</td> <td>Unknown</td> <td></td> </tr> <tr> <td>Note Number</td> <td>10</td> <td></td> </tr> <tr> <td>Open Date</td> <td>10/03/2016</td> <td></td> </tr> <tr> <td>Active Date</td> <td>03/23/2020</td> <td></td> </tr> <tr> <td>Re-Open Date</td> <td></td> <td></td> </tr> <tr> <td>Original Amount</td> <td>\$20,000.00</td> <td></td> </tr> <tr> <td>Highest Balance</td> <td>\$20,000.00</td> <td></td> </tr> <tr> <td>Suffix Status</td> <td>Account is Open</td> <td></td> </tr> </table>					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	
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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												
<b>Statement</b> <table> <tr> <td>Statement Cycle</td> <td>End of Month</td> <td>Statement Balance</td> <td>\$3,000.00</td> </tr> <tr> <td>Frequency</td> <td>Monthly</td> <td>Statement Rate</td> <td>2</td> </tr> <tr> <td>Statement Date</td> <td>02/29/2020</td> <td></td> <td></td> </tr> </table>							Statement Cycle	End of Month	Statement Balance	\$3,000.00	Frequency	Monthly	Statement Rate	2	Statement Date	02/29/2020		
Statement Cycle	End of Month	Statement Balance	\$3,000.00															
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Statement Date	02/29/2020																	
<b>Add Ons</b> <table> <tr> <td>Last Addon Amount</td> <td>\$3,000.00</td> <td>Credit Limit</td> <td>\$20,000.00</td> </tr> <tr> <td>Last Addon Date</td> <td>01/31/2020</td> <td>Minimum Draw</td> <td>\$500.00</td> </tr> <tr> <td>Balance At Addon</td> <td>\$3,000.00</td> <td>Draw Period Ends</td> <td>01/31/2024</td> </tr> </table>							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
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	<p><b>Scheduled Monthly Payment Amount</b></p> <p>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.</p> <p>Report in whole dollars only. When the account is paid in full, the Scheduled Monthly Payment Amount should be zero filled.</p> <p>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</p> <p>Exhibit 3 provides the calculations necessary to convert payment amounts to monthly.</p>	9	106-114	N

**Scheduled Monthly Payment Amount = zero \*\*\***

## FM\Loans\Payments

Main	Misc	Payments	Int/Fee/Esc												
<b>Payment Schedule</b> <table border="1"> <tr> <td>Regular Payment Amount</td> <td>\$500.00</td> </tr> <tr> <td>Alternate Payment Amount</td> <td>\$0.00</td> </tr> <tr> <td>Alt. Payments Remaining</td> <td></td> </tr> <tr> <td>Balloon Payment Amount</td> <td>\$0.00</td> </tr> <tr> <td>Escrow Payment Amount</td> <td></td> </tr> <tr> <td>Fixed Principal Amount</td> <td></td> </tr> </table>				Regular Payment Amount	\$500.00	Alternate Payment Amount	\$0.00	Alt. Payments Remaining		Balloon Payment Amount	\$0.00	Escrow Payment Amount		Fixed Principal Amount	
Regular Payment Amount	\$500.00														
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Balloon Payment Amount	\$0.00														
Escrow Payment Amount															
Fixed Principal Amount															

\*\*\* Will be automatically set to defined value

## Account Status Code

17A	<b>Account Status</b>	Contains the status code that properly identifies the current condition of the account as of the Date of Account Information (Field 24).	2	124-125	AN
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**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	<p><b>Payment History Profile</b></p> <p>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<sup>st</sup>, 15<sup>th</sup>, etc.). Values available:</p> <p>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</p>	24	127-150	AN

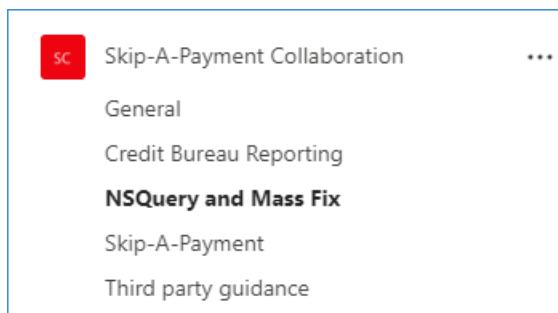
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## FM\Loans\Payment History

Main	Misc	Payments	Int/Fee/Esc	Pmt History	Score	Var Rate	Counters	Chg/Off	Taxi Brokers																																
<b>Credit Bureau Codes</b> <table border="1"> <tr> <td>Comment Code</td> <td>No Comment</td> </tr> <tr> <td>Status Code</td> <td>No status</td> </tr> <tr> <td>Previous Account</td> <td></td> </tr> <tr> <td>Owner/Alias</td> <td></td> </tr> <tr> <td>Creditor Classification</td> <td></td> </tr> <tr> <td>CB Report Code</td> <td>Reported</td> </tr> <tr> <td>CB Account Type</td> <td>Recreational Merchandise</td> </tr> <tr> <td>Compliance Condition</td> <td></td> </tr> <tr> <td>CI Indicator</td> <td>&lt;None&gt;</td> </tr> <tr> <td>Previous Owner Id</td> <td>&lt;None&gt;</td> </tr> <tr> <td>ECOA Code</td> <td>Joint Contractual Liability</td> </tr> <tr> <td>Last Status Code</td> <td>No status</td> </tr> <tr> <td>Last CI Indicator</td> <td></td> </tr> <tr> <td>Last Reported On</td> <td></td> </tr> </table>										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					
Comment Code	No Comment																																								
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<b>24-Month Payment History</b> <table border="1"> <tr> <td>First Occurrence</td> <td></td> </tr> <tr> <td>Last Updated</td> <td>02/29/2020</td> </tr> <tr> <td>Month</td> <td>Months Past Due</td> </tr> <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> </table>										First Occurrence		Last Updated	02/29/2020	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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<b>15-30-60-90</b> <table border="1"> <tr> <td>15 Days</td> <td>0</td> </tr> <tr> <td>30 Days</td> <td>2</td> </tr> <tr> <td>60 Days</td> <td>5</td> </tr> <tr> <td>90 Days</td> <td>0</td> </tr> <tr> <td>120+ Days</td> <td>1</td> </tr> <tr> <td>Last Updated</td> <td>02/29/2020</td> </tr> </table>										15 Days	0	30 Days	2	60 Days	5	90 Days	0	120+ Days	1	Last Updated	02/29/2020																				
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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	<p><b>Current Balance</b> </p> <p>Report the outstanding current balance on the account as of the Date of Account Information.</p> <p>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.</p> <p>The Current Balance should <b>not</b> include <u>future</u> interest, escrow, fees or insurance payments.</p> <p>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.</p>	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																																	
<p><b>Definition</b></p> <table> <tr> <td>Loan Type</td> <td>Boat Loan</td> <td>Change..</td> </tr> <tr> <td>Description</td> <td>Boat Loan</td> <td></td> </tr> <tr> <td>Purpose</td> <td>Unknown</td> <td>▼</td> </tr> <tr> <td>Note Number</td> <td>10</td> <td></td> </tr> <tr> <td>Open Date</td> <td>10/03/2016</td> <td></td> </tr> <tr> <td>Active Date</td> <td>03/23/2020</td> <td></td> </tr> <tr> <td>Re-Open Date</td> <td></td> <td></td> </tr> <tr> <td>Original Amount</td> <td>\$20,000.00</td> <td></td> </tr> </table>	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		<p><b>Summary</b></p> <table> <tr> <td>Suffix Number</td> <td>1</td> </tr> <tr> <td>Suffix Status</td> <td>Active</td> </tr> <tr> <td>Current Balance</td> <td><b>\$19,146.50</b></td> </tr> <tr> <td>Last F/M</td> <td>03/26/2020</td> </tr> <tr> <td>Matures</td> <td>10/03/2021</td> </tr> <tr> <td>Next Due</td> <td>04/03/2020</td> </tr> <tr> <td>Remaining Pmt</td> <td>\$143.33</td> </tr> <tr> <td>Payoff Amount</td> <td>\$20,166.25</td> </tr> </table>	Suffix Number	1	Suffix Status	Active	Current Balance	<b>\$19,146.50</b>	Last F/M	03/26/2020	Matures	10/03/2021	Next Due	04/03/2020	Remaining Pmt	\$143.33	Payoff Amount	\$20,166.25
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\*\*\* Will be automatically set to defined value

## Amount Past Due

22	<b>Amount Past Due</b>		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. <b>Do not include current amount due in this field.</b>  <b>Note: If the Account Status is current (Status Code 11), this field should be zero.</b>	9	164-172	N
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**Amount Past Due = zero \*\*\***

Note: Calculated from the next payment due date

\*\*\* Will be automatically set to defined value