

Metro 2, 426 Record Layout

FIELD	FIELD NAME	REQUIRED*	MAX LENGT H
1-6	Automatically generated by <u>Credit Manager</u>	CM	~
7	Consumer Account Number	Y	30
8	Portfolio Type	Y	1
9	Account Type	Y	2
10	Date Opened	Y	8
11	Credit Limit	A	9
12	Highest Credit or Original Loan Amount	Y	9
13	Terms Duration	Y	3
14	Terms Frequency	A	1
15	Scheduled Monthly Payment Amount	A	9
16	Actual Payment Amount	A	9
17 A	Account Status	Y	2
17 B	Payment Rating	A	1
18	Payment History Profile	CM	24
19	Special Comment	A	2
20	Compliance Condition Code	A	2
21	Current Balance	Y	9
22	Amount Past Due	A	9
23	Original Charge-off Amount	A	9
24	Date of Account Information	Y	8
25	FCRA Compliance/Date of First Delinquency	A	8
26	Date Closed	A	8
27	Date of Last Payment	A	8
28	Surname	Y	25
29	First Name	Y	20
30	Middle Name	A	20
31	Generation Code	A	1
32	Social Security Number	Y**	9
33	Date of Birth	Y**	8
34	Telephone Number	HR	10
35	ECOA Code	Y	1
36	Consumer Information Indicator	A	2
37	Country Code		2
38	First Line of Address	Y	32
39	Second Line of Address	A	32

continued on next page

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FIELD	FIELD NAME	REQUIRED*	LENGTH
40	City	Y	20
41	State	Y	2
42	Postal/Zip Code	Y	9
43	Address Indicator		1
44	Residence Code		1

*Required Fields Legend:

Y = Yes, Field is Always Required;

A = Field is Required when Applicable to the Account Being Reported;

Y** = Social Security and/or Birth Date are required.

HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer;

CM = Generated by The Credit Manager.

This document provides the basic field requirements for reporting consumer/commercial credit to the major credit bureaus. The individual fields can be manually entered into Credit Manager software or imported using various file types. Once the data is in Credit Manager and passes the compliance checks, the software will accurately create a Metro 2 file based on the data provided.

CREDIT REPORTING RESOURCE GUIDE
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