# Metro 2, 426 Record Layout

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| FIELD | FIELD NAME | REQUIRED* | MAX LENGTH |
|---|---|---|---|
| 1-6 | Automatically generated by Credit Manager | 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 | Y | 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 | 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 |

# Metro 2, 426 Record Layout

| 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 <u>Credit Manager</u>.**

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 <u>Credit Manager</u> software or imported using various file types.  Once the data is in <u>Credit Manager</u> 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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