



GOLDPOINT
SYSTEMS

Credit Reporting

Guide

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Credit Reporting

The Fair Credit Reporting Act and the Equal Credit Opportunity Act require that each provider of credit information takes prudent steps to ensure that complete and accurate information be provided to credit repositories. In an effort to accomplish that, the credit repositories have agreed upon a standard for reporting called the METRO 2 format. This format establishes uniform codes that allow for better compliance with these regulations.

Credit repositories are limited in the amount of time that derogatory credit information can be shown on credit reports. The "Date of First Delinquency" (formerly known as the "Date of Occurrence") gives the beginning point to the repositories. The regulations also require notification by the provider of credit information if the customer is disputing the credit information.

The Equal Credit Opportunity Act (ECOA) requires that a borrower's relationship to an account be disclosed for the purposes of establishing equal credit for all involved. GOLDPoint Systems reports the ECOA for *all* borrowers based on the borrowers' account relationship, which is set up in Customer Relationship Management in CIM GOLD). This allows the relationship of each borrower to be reported to the credit repositories.

The GOLDPoint Systems Credit Reporting system is designed to provide your institution, plus the credit repository (CR), with the information necessary for completing standard credit reports.

The [Credit Reporting screen](#) is the primary source of information reported to the credit repositories. During the month as payments are posted, reversed, etc., the account adjusts. At monthend, the Credit Reporting screen is updated and reflects the actual condition of the loan at that point in time. This is the information that will be reported. File maintenance can be done to this screen prior to the creation of the reporting transmissions. However, once transmissions are sent to repositories, any changes made to the screen will have no effect for that month. See [Report and Transmission \(FPSRP184\)](#) for more information on when GOLDPoint Systems sends credit reporting information to the credit repositories.

A credit report record (screen) is established for every loan regardless of the reporting option. Note that there are [Special Comments](#), [Compliance Codes](#), and the [Consumer Transaction Type](#) that may need to be updated manually by your institution through file maintenance on the Credit Reporting screen. Many of these fields are required for accurate and complete reporting. When certain transactions are run, such as Bankruptcy, some of these fields are updated automatically by the system and designated with the applicable code.

Be aware that if you change any of the fields on the Credit Reporting screen, it does *not* permanently change the actual fields on other loan screens.

This help guides you through the Credit Reporting process. See [Credit Reporting Screen](#) for more information about the Loans > [Credit Reporting](#) screen.

See the following help topics for more information:

[Credit Reporting Process](#)

[Beginning Credit Reporting](#)

Options[Credit Reporting Screen](#)[Credit Bureau Type \(Account Type\)](#)[Credit Bureau Status \(Account Status\)](#)General Reporting Information[CIF](#)[ECOA Codes](#)[New Loans](#)[Assumptions](#)[Conversions and Acquisitions](#)[Payoff and Releases](#)[Service Released](#)[Fannie Mae and Freddie Mac](#)[Making Corrections](#)Coding of Derogatory Credit Status[Hold Codes](#)[Reporting an Account in Bankruptcy](#)[Repossession](#)[Reporting an Account in Foreclosure](#)[Reporting an Account as a Charge-off](#)Report and Transmission (FPSRP184)

Credit Reporting Process

Review of Credit Reporting

GOLDPoint Systems credit reporting works as follows:

1. At monthend, during the afterhours process, GOLDPoint Systems updates the Loans > Account Information > [Credit Reporting screen](#) for all loans (this is called the credit reporting process). The updating includes determining the Credit Bureau (CB) account type, CB status, date of first delinquency, deferments, etc.
2. The [Credit Report \(FPSRP184\)](#) is generated and a transmission is sent to credit repositories. You can download the Credit Report in GOLDView usually by the next business day or second business day after monthend. Additionally, GOLDPoint Systems creates a copy of each transmission sent to credit repositories (e.g., Equifax, Trans Union) for you to review. This copy is in a comma-delimited file (.csv format), which allows you to view the information in a spreadsheet program such as Excel®. This file can be downloaded from GOLDPoint Systems' online file sharing site (commonly referred to as "Go Anywhere"). Your GOLDPoint Systems account manager can help you set up security clearance to access this site.

If you find any errors or corrections that need to be made from the review file, you may need to use a third party such as e-OSCAR to modify any reporting information. See the [e-OSCAR website](#) for more information.

3. Changes that need to be made to a loan file *after* the credit transmission has been sent to the repositories *must be made on the regular loan screens* (not the Credit Reporting screen). Then next monthend, the Credit Reporting screen is updated with the changes. That information will be included in the next transmission.

Special Codes

Special fields on the Credit Reporting screen > [Reporting Codes & Original Information tab](#), are available to use for clarification in credit reporting. The proper use of these fields will control the accuracy of the information provided to credit repositories.

1. The [Special Comments](#) field allows you to better clarify the Credit Bureau status that has been reported for that month. For example, if the loan had a deferment due to hardship, you could assign **Special Comment "AW"** (Affected by natural or declared disaster). This will require a user to manually set the indication in the **Special Comments** field.
2. Use the [Compliance Code](#) field to notify the repositories of problems on the account. It also allows a way of indicating if your institution required the account to be closed or if the borrower closed an account.
3. Use the [Consumer Tran Type](#) field to notify the repositories that a correction of name, address, or Social Security number was made on the account that month. This will allow the repositories to make file changes.

Beginning Credit Reporting

In order to start reporting to a credit repository, you must complete the following steps.

1. Your institution must have a contract with each credit repository that you want to report to. Your GOLDPoint Systems account manager will enter the information in required [institution options](#).
2. Several weeks before you want to begin reporting, submit a work order to GOLDPoint Systems requesting that Credit Reporting be activated. Include the following information:
 - Request GOLDPoint Systems to set up your institution for credit reporting. Identify which credit repository to send the transmission to. You must supply GOLDPoint Systems with your subscriber number for each credit repository. This information is added to the reporting transmission, identifying your institution to the credit repositories.
 - Include the name and phone number of your contact at the credit repositories, if possible.
3. Identify each loan that your institution wants reported by checking the **Report To Credit Bureau** field on the Loans > Account Information > Signature Loan Details screen, the Loans > Misc Secured F/M Data screen, or the [Credit Reporting screen](#). (This can be accomplished manually or via a work order.) Only those loans that are checked will be reported. Usually, this box is checked as part of the Loan Pattern setup.



Note: Loans with a general category of 90 (contract collection) or higher will not be reported.

4. Set up employee security for the [Credit Reporting screen](#) in the Security > Setup screen, CIM GOLD tab. Set the Loans > Credit Reporting item to **Maintain**.

Options

- [OPT CBYT](#) identifies the credit repositories to send the transmission to. You must supply GOLDPoint Systems with your subscriber (client) number for each credit repository. This information is used in the reporting transmission to identify your institution on the transmission sent to the credit repositories.
- OPT [EXPR](#), [TRNS](#), [EQUI](#), and [CCA3](#) store the subscriber number.
- The report of loans reported ([FPSRP184](#)) must be set up.
- [OPT LTCB](#) allows you to delay 60 days prior to reporting acquired loans to the credit repositories.
- [OP02 MLSR](#) allows you to report each branch using a different subscriber number instead of reporting all branches under the same subscriber number on the [Credit Reporting Report and Transmission](#).
- Afterhours Update Function 73 must be set to "daily." Afterhours Update Function 73 automatically adds or deletes an action code and date in the **Action Code** and **Action Date** fields for delinquent loans. It also updates the [Credit Bureau Account Status](#). This function *only* runs the business night before the *due date day* and at monthend. For more information, see [Coding of Derogatory Credit Status](#).

See the [Options tab](#) for more information.

Credit Reporting Screen

The Loans > **Credit Reporting** screen is the primary source of information reported to the credit repository. During the month as payments are posted, reversed, etc., the account adjusts. At monthend, the Credit Reporting screen is updated and reflects the actual condition of the loan at that point in time. This is the information that will be reported. File maintenance can be done to this screen prior to the transmission being sent.

However, once transmissions have been sent, any changes made to the screen will have no effect for that month.

A credit report record (screen) is established for every loan regardless of the [reporting option](#). Generally, you should not need to make changes to this screen. This screen is automatically updated at monthend when transactions and activity takes place on the account (such as bankruptcies, repossessions, foreclosures, payments, deferments, etc.).

Many of these fields are required for accurate and complete reporting.



Note: Pay close attention to the following fields: [Compliance Code](#), [Special Comments](#), and [Consumer Transaction Type](#) on the [Reporting Codes & Original Information tab](#). All fields that are file maintained by your institution on this screen are written to Loan History. Be aware that file maintenance to these fields does not change the actual fields on other loan screens.

Also see the [General Reporting Information](#) section for additional information regarding credit reporting.

This screen is comprised of four tabs:

[Credit Reporting & Loan Information](#)

[Reporting Codes & Original Information](#)

[Options](#)

[Names](#)

See the above links for more information concerning these tabs and the descriptions of the fields on these tabs. The following is an example of the Credit Reporting screen. Click on any of the tab headings and it will take you to a description of that tab.

Open Consumer		Delinquent Category 60	Adv
NONPER			
Credit Reporting & Loan Information		Reporting Codes & Original Information	Options
Current Balance	2,553.87	Payment Method	3 - Precomputed
Amt Paid This Month		General Category	6 - Installment Loans
Scheduled Payment	210.00	Origination Code	50 - Other
Credit Limit		Insurer Code	
High or original amount	3,167.10	Collateral Code	240 - Other Loans for Personal Expenditures
Amount Past Due	441.00	Hold Code 1	
Original Charge Off		Hold Code 2	
Account Type	02	Hold Code 3	
Account Status	71	Hold Code 4	
Payment Rating		<input checked="" type="checkbox"/> Report to Credit Bureau	
Special Payment Indicator		Date Of Account Information	06/30/2016
Due Date	05/03/2016	Current Month Payment Status	1 - 30 - 59 Days Past Due Date
Date 1st Delinquent	06/02/2016	Payment Profile	
Date Closed			
Date Open	11/03/2015	Deferment	
Maturity Date	05/03/2017	<input type="checkbox"/> Seasonal Payments	Start Of Deferment
Date Last Paid	05/02/2016	<input type="checkbox"/> Natural/Declared Disaster	Start Of Repayment
Term Duration	18	<input type="checkbox"/> Hardship	
Term Frequency	1		
Changed By	8910	On	06/30/2016
<input type="button" value="Save"/>			

Loans > Credit Reporting Screen



Record Identification: The fields on this screen are stored in the FPBU, FPND, FPP0, FPE0, CSCI, CSNT, and CSCN records (Credit Reporting, CIF Name, CIF Phone Numbers, CIF Email Addresses, Customer Information, Customer Comments, and Customer Comment Types). You can run reports for this record through GOLDMiner or GOLDWriter. See [FPBU](#), [FPND](#), [FPP0](#), [FPE0](#), [CSCI](#), [CSNT](#), and [CSCN](#) in the Mnemonic Dictionary for a list of all available fields in these records. Also see field descriptions in this help manual for mnemonics to include in reports.

▼ Security

In order to use this screen, your institution must:

- Subscribe to it on the Security > [Subscribe To Mini-Applications](#) screen.
- Set up employees and/or profiles with either Inquire (read-only) or Maintain (edit) security for it on the [CIM GOLD](#) tab of the Security > [Setup](#) screen.
- Set up the desired field level security in the [FPBU](#), [FPND](#), [FPP0](#), [FPE0](#), and [CSCI](#) records on the **Field Level Security** screen/tab.

Credit Reporting & Loan Information tab

The Credit Reporting & Loan Information tab on the Loans > [Credit Reporting screen](#) is used to enter and view credit reporting and loan information for the account.

See the following example of this tab, followed by links for definitions of the fields on this tab:

Open Consumer		Delinquent Category 60	Adv
NONPER			
Credit Reporting & Loan Information		Reporting Codes & Original Information	Options
Names			
Current Balance	2,553.87	Payment Method	3 - Precomputed
Amt Paid This Month		General Category	6 - Installment Loans
Scheduled Payment	210.00	Origination Code	50 - Other
Credit Limit		Insurer Code	
High or original amount	3,167.10	Collateral Code	240 - Other Loans for Personal Expenditures
Amount Past Due	441.00	Hold Code 1	
Original Charge Off		Hold Code 2	
Account Type	02	Hold Code 3	
Account Status	71	Hold Code 4	
Payment Rating		<input checked="" type="checkbox"/> Report to Credit Bureau	
Special Payment Indicator		Date Of Account Information	06/30/2016
Due Date	05/03/2016	Current Month Payment Status	1 - 30 - 59 Days Past Due Date
Date 1st Delinquent	06/02/2016	Payment Profile	
Date Closed			
Date Open	11/03/2015	Deferment	
Maturity Date	05/03/2017	<input type="checkbox"/> Seasonal Payments	Start Of Deferment
Date Last Paid	05/02/2016	<input type="checkbox"/> Natural/Declared Disaster	Start Of Repayment
Term Duration	18	<input type="checkbox"/> Hardship	
Term Frequency	1		
Changed By	8910	On	06/30/2016
<input type="button" value="Save"/>			

Loans > Credit Reporting Screen > Credit Reporting & Loan Information Tab

The fields on this tab are as follows:

Field	Description
-------	-------------

Current Balance <i>Mnemonic: BUPOBL</i>	<p>The Current Balance on the Credit Report and transmission reflects the entire loan amount required to pay off the loan, including late charges, interest, and miscellaneous fees, as of the monthend date. Each monthend when the Credit Reporting screen is updated, the system enters the payoff amount into the Current Balance field, and that is the amount reported to Credit Bureaus using the Credit Bureau Report and transmission file (FPSRP184). The Current Balance is displayed in the Base Segment of the report and transmission.</p>																						
Amt Paid This Month <i>Mnemonic: BUAPTM</i>	<p>This field displays the to-date amount the borrower paid during the current month on the loan. You cannot make changes to this field; it is updated by the system when payments are made. See below for more information.</p> <p>▼ Amt Paid This Month details</p> <p>This field is updated at monthend when the Credit Bureau Update is run.</p> <p>A field called Loan Amount Paid this Month (LNAPTM) is updated by the system each time specific teller transactions are run and account balances are added to or subtracted from based on those transactions. The list of transactions that affect this field are shown in the following table.</p> <table border="1" data-bbox="551 910 1416 1417"> <thead> <tr> <th data-bbox="551 910 780 963">Tran Code</th> <th data-bbox="780 910 1416 963">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="551 963 780 1005">550</td> <td data-bbox="780 963 1416 1005">Late charge payment</td> </tr> <tr> <td data-bbox="551 1005 780 1047">558</td> <td data-bbox="780 1005 1416 1047">Late charge payment reversal</td> </tr> <tr> <td data-bbox="551 1047 780 1089">580</td> <td data-bbox="780 1047 1416 1089">Payoff</td> </tr> <tr> <td data-bbox="551 1089 780 1132">588</td> <td data-bbox="780 1089 1416 1132">Payoff reversal</td> </tr> <tr> <td data-bbox="551 1132 780 1174">600</td> <td data-bbox="780 1132 1416 1174">Payment</td> </tr> <tr> <td data-bbox="551 1174 780 1216">608</td> <td data-bbox="780 1174 1416 1216">Payment reversal</td> </tr> <tr> <td data-bbox="551 1216 780 1258">690</td> <td data-bbox="780 1216 1416 1258">Spread payment</td> </tr> <tr> <td data-bbox="551 1258 780 1300">698</td> <td data-bbox="780 1258 1416 1300">Spread payment reversal</td> </tr> <tr> <td data-bbox="551 1300 780 1343">850</td> <td data-bbox="780 1300 1416 1343">Miscellaneous fee payment</td> </tr> <tr> <td data-bbox="551 1343 780 1385">858</td> <td data-bbox="780 1343 1416 1385">Miscellaneous fee payment reversal</td> </tr> </tbody> </table> <p>When the Credit Bureau Update runs at monthend, the system pulls the information in LNAPTM and places it in the Amt Paid this Month field (BUAPTM) on the Credit Reporting screen. The LNAPTM field is then cleared to 0.00 to start the next month's payment tracking.</p> <p>This amount is then reported to the credit repositories through the Credit Report transmission (FPSRP184). When the Credit Bureau Report and transmission (FPSRP184) runs, the system takes the amount in BUAPTM, truncates it to whole dollars, and puts the whole dollar amount in the Actual Payment Amount field (Base Segment field 16).</p>	Tran Code	Description	550	Late charge payment	558	Late charge payment reversal	580	Payoff	588	Payoff reversal	600	Payment	608	Payment reversal	690	Spread payment	698	Spread payment reversal	850	Miscellaneous fee payment	858	Miscellaneous fee payment reversal
Tran Code	Description																						
550	Late charge payment																						
558	Late charge payment reversal																						
580	Payoff																						
588	Payoff reversal																						
600	Payment																						
608	Payment reversal																						
690	Spread payment																						
698	Spread payment reversal																						
850	Miscellaneous fee payment																						
858	Miscellaneous fee payment reversal																						

	 Note: Reversals that happen for transactions from a previous month are not tracked. Only reversals for transactions that happen in the same month as when the Credit Bureau Update is run will be subtracted from LNAPTM.
Scheduled Payment <i>Mnemonic: BUSCPM</i>	<p>This is the scheduled payment amount. This is reported in Base Field 15 (Scheduled Monthly Payment Amount) of the Credit Report transmission (FPSRP184) at monthend. This field is calculated as of monthend as follows:</p> <ul style="list-style-type: none"> • P/I Constant - Subsidy Balance (if the loan has any subsidies) • If the loan has reserves, then the payment amount is calculated as Reserve Constant 1 + Reserve Constant 2 - Subsidy + P/I Constant. <p>CDIA guidelines require this amount to be in whole dollars. The amount will be truncated (not rounded) and will not show any decimals.</p> <p>Note: If the account has been charged-off, this amount will be zero (0). Also, deferrals will be reported with 0.</p>
Credit Limit <i>Mnemonic: BUCRLM</i>	<p>This file-maintainable field is for line-of-credit loans (payment method) and is pulled from the Line-Of-Credit Limit field on either the Loans > Account Information > Consumer Line-of-Credit or Loans > Line-of-Credit Loans screen (depending on what type of line-of-credit this is) as of monthend. File maintenance to this field writes to Loan History.</p>
High or original amount <i>Mnemonic: BUHOAM</i>	<p>The system updates this field each time the monthend Credit Reporting Update program runs. See below for more information.</p> <p>▼ High or original amount details</p> <p>This field is included in the Base Segment (Field 12) of the Credit Reporting Report and Transmission (FPSRP184), which is sent to credit repositories each month. You should <i>not</i> make changes to this field after the transmission has been sent. If you do make changes after the transmission is sent for the month, the changes will not keep, because the Credit Reporting Update will overwrite your changes with new information the next month it is run.</p> <p>Information in this field is reported in the Highest Credit or Original Loan Amount field in the Base Segment (Field 12) of the report and transmission (FPSRP184). The system pulls different information for this field depending on what type of payment method the account is.</p> <ul style="list-style-type: none"> • The system uses the highest balance field (LNRLHB), if the loan is a line-of-credit (payment method 5) account. The Teller system looks at the loan balance each time an account is updated. If the loan principal balance is higher than the amount in LNRLHB, then

	<p>when the system updates, the LNPBAL goes into LNRLHB to be reported to credit repositories.</p> <ul style="list-style-type: none"> For all other payment methods, the system uses the Face Amount (LNFACE) in this field (except institution 360, which uses original balance (LNOBAL)). If nothing is in the Highest Balance field, the system uses the line-of-credit-limit (LNRLCL) for payment method 5 loans. <p>File maintenance to this field writes to Loan History.</p>				
Amount Past Due <i>Mnemonic: BUAMPD</i>	<p>This is calculated based on the payment method, number of payments past due, and each month's scheduled payment, plus all late charges and fees as of monthend. A past due payment is any payment that has not been made after 30 days from the Due Date. Grace days are not included.</p> <p>This field is pulled from the Total Due field on the Loans > Account Information > Account Detail screen > Payments tab.</p> <p>If the account is current (Account Status is 11), the Amount Past Due will be "0."</p> <p>Additionally, accounts that are in deferment are reported with Amount Past Due as "0" if the account was current before a deferment is run. If the account was delinquent before the deferment, it will continue to report the applicable Amount Past Due.</p> <p>If the Account Status (see below) is 97 (charged off), this field reflects the payoff amount in whole dollars. Any decimal amounts are dropped (not rounded). This field is cleared if the loan has a confirmed bankruptcy of a Consumer Information Indicator of "H" (discharged Bankruptcy 13).</p>				
Original Charge Off <i>Mnemonic: BUOGCO</i>	<p>The original charge-off amount is updated by the system at monthend. If a hold code 2 (charge off) is present in either of the Hold Code fields and there is a valid charge-off date in the Charge Off Date field (LNCODT), the system will put the amount of the Partial Charge-Offs field (LNCOBL) in this field. File maintenance to this field writes to loan history.</p> <p>The charge-off date must be entered once a foreclosure, repossession, or charge off occurs. (See Coding of Derogatory Credit Status.)</p>				
Account Type <i>Mnemonic: BUACCO</i>	<p>The Credit Bureau account type is determined based on the loan as of monthend. Examples of an account type are as follows:</p> <table> <tr> <td>01</td> <td>Unsecured</td> </tr> <tr> <td>02</td> <td>Secured</td> </tr> </table>	01	Unsecured	02	Secured
01	Unsecured				
02	Secured				

	<p>04 Home improvement 19 FHA real estate mortgage 26 Conventional real estate mortgage 97 Charged Off</p> <p>The system pulls information into this field based on the account's insurer codes, collateral codes, and General Category. This field is reported in Field 9 (Account Type) of the Base Segment of the Credit Report transmission (FPSRP184). See the Credit Bureau Type (Account Type) topic for more information.</p>
Account Status <i>Mnemonic: BUCBRS</i>	<p>The Credit Bureau account status is determined by the status criteria discussed. (See Credit Bureau Status (Account Status).) File maintenance writes to loan history. See below for more information.</p> <p>▼ Account Status details</p> <p>Account statuses are as follows:</p> <ul style="list-style-type: none"> 5* Account transferred to another office 11 Account current 13* Paid or closed account/zero balance 61 Paid in full—was a voluntary surrender 62 Paid in full—was a collection account 63 Paid in full—was a repossession 64 Paid in full—was a charge off 65* Paid in full—foreclosure was started 71 30 days past due 78 60 days past due 80 90 days past due 82 120 days past due 83 150 days past due 84 180 days or more past due 88* Claim filed with government for insured portion 89* Deed in lieu of foreclosure 93 Account assigned to collections 94* Foreclosure completed 95* Voluntary surrender 96 Repossession—may have a balance due 97 Charged off. Once a charged-off account is paid off, the status changes to 64. DA Delete account. The system automatically applies this status to loans that are retracted (LNCLSD = Y and LNRNST = Y) <p>*If the status is 5, 13, 65, 88, 89, 94, or 95, then a Payment Rating (see below) should also be reported.</p> <p>For closed accounts (account status codes 13, 61-65), the account is only reported as closed the first month after the account is closed. It is not reported any subsequent months following that.</p>
Payment Rating	The payment rating identifies whether the account is current or past due at monthend. It must be reported if the CB Account Status (see above) is 5, 13, 65,

<p><i>Mnemonic: BUPTRT</i></p>	<p>88, 89, 94, or 95. See below for more information.</p> <p>▼ Payment Rating details</p> <p>For loans with due dates other than the first of the month, it reports the number of days the loan was delinquent the night <i>prior</i> to the due date.</p> <table border="1" data-bbox="551 466 1421 903"> <thead> <tr> <th data-bbox="551 466 817 551">Payment Rating Code</th><th data-bbox="817 466 1421 551">Payment Rating</th></tr> </thead> <tbody> <tr> <td data-bbox="551 551 817 604">0</td><td data-bbox="817 551 1421 604">Payments not past due (current)</td></tr> <tr> <td data-bbox="551 604 817 656">1</td><td data-bbox="817 604 1421 656">30-59 days past due date</td></tr> <tr> <td data-bbox="551 656 817 709">2</td><td data-bbox="817 656 1421 709">60-89 days past due date</td></tr> <tr> <td data-bbox="551 709 817 762">3</td><td data-bbox="817 709 1421 762">90-119 days past due date</td></tr> <tr> <td data-bbox="551 762 817 815">4</td><td data-bbox="817 762 1421 815">120-149 days past due date</td></tr> <tr> <td data-bbox="551 815 817 868">5</td><td data-bbox="817 815 1421 868">150-179 days past due date</td></tr> <tr> <td data-bbox="551 868 817 903">6</td><td data-bbox="817 868 1421 903">180 or more days past due date</td></tr> </tbody> </table> <p>If your institution uses the graded due date (SVDUDT), the system will use that date instead of the loan due date (LNDUDT). See Special Delinquency Calculations for Consumer Loans for more information.</p>	Payment Rating Code	Payment Rating	0	Payments not past due (current)	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
Payment Rating Code	Payment Rating																
0	Payments not past due (current)																
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																
<p>Special Payment Indicator</p> <p><i>Mnemonic: BUSPPI</i></p>	<p>The special payment indicator identifies special payment terms, such as balloons or single payment loans. If the loan is coded with a maturity modifier of 1 (balloon) or 2 (single payment) or an action code of 1 (balloon) or 18 (single payment), "1" will be placed in this field when the screen is updated each monthend. File maintenance to this field writes to loan history.</p>																
<p>Due Date</p> <p><i>Mnemonic: BUBUDT</i></p>	<p>This is the loan due date as of monthend.</p>																
<p>Date 1st Delinquent</p> <p><i>Mnemonic: BUDFDL</i></p>	<p>Delinquency is calculated based on whole days. Date of first delinquency is placed on an account when the payment has not been made after 30 days from the Due Date. See below for more information.</p> <p>▼ Date 1st Delinquent details</p> <p>This is one of two dates pulled from action code dates at monthend.</p> <ol style="list-style-type: none"> 1. The action date connected to action code 194 (date of first delinquency). This date must be in the past. <i>or</i> 2. If both action code 94 (date of occurrence) and 194 (date of first delinquency) are present on the loan, the date associated with action 																

	<p>code 94 is used. The process the system goes through in establishing the action code 194 and date is discussed in Coding of Derogatory Credit Status.</p> <p>File maintenance to this field writes to loan history.</p> <p>The Date of 1st Delinquency is reported in Base Field 25 of the Credit Report transmission (FPSRP184).</p> <p>This date is also used to determine when charged-off loans stop being reported to credit repositories. Charged-off accounts are no longer reported to credit repositories after 84 months (7 years). So if the Date 1st Delinquent was 01/01/2010, the charged-off account would be reported every monthend for 84 months. On 02/01/2017, the account would no longer be included in the Credit Report transmission (FPSRP184).</p>
<p>Date Closed/Open</p> <p><i>Mnemonic: BUCLDT, BUOPND</i></p>	<p>The Closed date is the date the loan was paid off or closed due to zero balance. See below for more information.</p> <p>▼ Date Closed details</p> <p>This date <i>must</i> be in the past. When a loan closes, the account is reported as “paid in full” the following month. A Credit Bureau status of 13 (paid or closed account/zero balance) will be reported unless there is a Hold Code 1, 2, 6, 91, 92, 93, 94, 95, 96, 97, or 98. File maintenance to this field writes to loan history.</p> <p>The loan is only reported for 90 days after being paid off. For example, if the loan is paid off on April 15, it would be reported as “paid in full” on the transmission created through July 15. It would <i>not</i> appear on any transmissions thereafter.</p> <p>During the Credit Reporting process, the system uses the date in this field and puts it in the Date Closed field in the Base Segment of the transmission sent to credit repositories (FPSRP184).</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <div style="display: flex; align-items: center; gap: 10px;"> ⚠ <p>WARNING: If you use the Payoff transaction to remove a loan that was repossessed, foreclosed, etc., and you do not use the correct hold codes and general category, you are not reflecting a derogatory status. See Coding of Derogatory Credit Status for more information.</p> </div> </div> <p>The Open date is the date the loan was opened as of monthend. This date indicates to the credit repository that this is a <i>new</i> loan; therefore, once the loan has been opened, it should not be changed.</p>
<p>Maturity Date</p>	<p>This is the maturity date as of monthend. The system will pull the date associated with the action code 1 (balloon payment due) or 18 (final payment due), if different</p>

<i>Mnemonic:</i> BUMATD	from the maturity date.																
Date Last Paid <i>Mnemonic:</i> BUDTLP	<p>This is the date the last payment was made (LNDTLP) as of monthend. An option is available that causes the Date Last Paid to <i>not</i> be updated when a payment is made on a loan that is in deferment. Deferment payments are made either through Loans > Transactions > EZPay or CP2 screen or through GOLDTeller transaction code 2600-13. If you would like this option set up for your institution, send in a work order with your request or talk to your GOLDPoint Systems account manager that you want Institution Option OP23-NDLP enabled.</p> <p>For more information, see the Deferment Transactions in the Transaction Manual in the CIM GOLDTeller User's Guide.</p>																
Term Duration/Frequency <i>Mnemonic:</i> BUTERM/BUFREQ	<p>The Term Duration field displays the length of the loan term in days.</p> <p>The Term Frequency field displays the payment frequency pulled from the Payment Frequency field on the Loans > Account Information > Payment Information screen or the maturity modifier (LNMATM) at monthend. See below for more information.</p> <p>▼ Term Frequency details</p> <p>Appropriate payment frequency codes include the following:</p> <table border="1" data-bbox="551 1051 1122 1343"> <thead> <tr> <th>CODE</th> <th>DESCRIPTION OF FREQUENCY CODE</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Monthly payment</td> </tr> <tr> <td>2</td> <td>Bi-monthly payment (every 2 months)</td> </tr> <tr> <td>3</td> <td>Quarterly payment (every 3 months)</td> </tr> <tr> <td>4</td> <td>Payment every 4 months</td> </tr> <tr> <td>6</td> <td>Semi-annual payment (every 6 months)</td> </tr> <tr> <td>12</td> <td>Annual payment</td> </tr> <tr> <td>26</td> <td>Bi-weekly (every 2 weeks)</td> </tr> </tbody> </table>	CODE	DESCRIPTION OF FREQUENCY CODE	1	Monthly payment	2	Bi-monthly payment (every 2 months)	3	Quarterly payment (every 3 months)	4	Payment every 4 months	6	Semi-annual payment (every 6 months)	12	Annual payment	26	Bi-weekly (every 2 weeks)
CODE	DESCRIPTION OF FREQUENCY CODE																
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26	Bi-weekly (every 2 weeks)																
Payment Method <i>Mnemonic:</i> BUPMTH	<p>This is the payment method as of monthend. The Payment Method is pulled from the Loans > Account Information > Account Detail screen, Account tab.</p>																
General Category <i>Mnemonic:</i> BUGENL	<p>This is the general category as of monthend. This information is pulled from the Loans > Account Information > Account Detail screen, Account tab. What is entered in this field affects how the Account Type is recorded in the Credit Bureau Report and transmission file (FPSRP184) sent to Credit Bureaus. See the Credit Bureau Type (Account Type) topic for more information.</p>																
Origination Code <i>Mnemonic:</i> BUORIG	<p>This is the origination code as of monthend. This is pulled from Origination Code field on the Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab.</p>																
Insurer Code	<p>This is the insurer code as of monthend. This field is pulled from the Loans > Accounts Information > Additional Loan Fields screen, Classification/Purpose tab</p>																

<i>Mnemonic: BUINSU</i>	<p>at monthend. This is the type of insurer. What is selected in the Insurer Code field affects how the Account Type is recorded in the Credit Bureau Report and transmission file (FPSRP184) sent to Credit Bureaus. See the Credit Bureau Type (Account Type) topic for more information.</p>
Collateral Code <i>Mnemonic: BUCOLL</i>	<p>This is the collateral code as of monthend. The Collateral Code is pulled from the Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab.</p> <p>What is selected in the Collateral Code field affects how the Account Type is recorded in the Credit Bureau Report and transmission file (FPSRP184) sent to Credit Bureaus. See the Credit Bureau Type (Account Type) topic for more information.</p>
Hold Code 1-4 <i>Mnemonic: BUHLD1-4</i>	<p>These are the hold codes on the Loans > Account Information > Account Detail screen, Account tab as of monthend. These hold codes are used to adjust the CB status of the loan.</p> <p>See also: Coding of Derogatory Credit Status > Hold Codes</p>
Report to Credit Bureau <i>Mnemonic: BUCRBU</i>	<p>If this field is checked, the account will be reported to the credit repositories (FPSRP184). See below for more information.</p> <p>▼ Report to Credit Bureau details</p> <p>This field is also found on many screens in CIM GOLD:</p> <ul style="list-style-type: none"> • Loans > Account Information > Signature Loan Details screen > Loan tab • Loans > Cards and Promotions screen > Fees and Charges tab • Loans > Misc Secured F/M Data screen <p>If you check the box on one of those screens, the account will always be included in the report to the credit repositories, unless you uncheck the box on those screens. The box on this screen is updated each month after the Credit Reporting Update program is run. In other words, once the Credit Reporting Update is run at monthend, the system checks the Report to Credit Bureau field on other screens, and if they are checked, it then updates the Report to Credit Bureau field on the Credit Reporting screen accordingly. If the next month you uncheck the box on the other screens, the Credit Reporting Update runs and unchecks the box on this screen.</p> <p>Only those loans that are checked will be reported. Usually, this box is checked as part of the Loan Pattern setup.</p>

	<div style="border: 1px solid black; padding: 10px; margin-bottom: 20px;">  WARNING: Credit Reports do not accept information on business accounts. Therefore, business accounts should not be reported to them. The Report to Credit Bureau? field should be unchecked on all business accounts. However, GOLDPoint Systems sends the information to the credit repositories when this field is checked. </div> <p>Option: If your institution has acquired loans, Institution Option LTCB allows you to delay 60 days prior to reporting the account to the credit repositories.</p>
<p>Date Of Account Information</p> <p><i>Mnemonic: BUDUPD</i></p>	<p>This is the date the account information was reported to the Credit Bureaus. See below for more information.</p> <p>▼ Date Of Account Information details</p> <p>This field is automatically updated by the system. Generally, you cannot make changes to this field, unless this is a closed account and you need to update this field. For open accounts, this field is not file maintainable. All account information in the Base Segment of the Credit Report and transmission (FPSRP184), such as the Account Status and Current Balance (see above), is reported as of the date in this field. This date varies depending on what type of activity occurred on the account.</p> <ul style="list-style-type: none"> • For Account Status codes 11, 71, 78, 80, 82-84, 88, 89, 93-97, DA and DF, this is the current month's date when information was reported to the Credit Bureaus (the final run date of the Credit Report and transmission (FPSRP184)). • For Account Status code 5 (transferred), this is the date the account was transferred and reported, unless the account was closed due to inactivity; then the date with the credit reporting period when the account was closed to further charges is reported. • For institutions that report monthly, this is the date of the most recent update to accounts, such as mid-month (08/15/2015) or end month (08/31/2015). • For closed and released loans, the system uses the lesser of the Closed Loan date (LNCLSD) or the Date of Last Payment Activity (LNLPAD) as the Date of Account Information. <p>This field is reported in the Billing Date/Date of Account Information (Field 24) in the Base Segment of the transmission.</p>
<p>Current Month Payment Status</p>	<p>This field is for your convenience; it is not reported to Credit Bureaus during the monthend Credit Reporting Update function. It displays what the payment status</p>

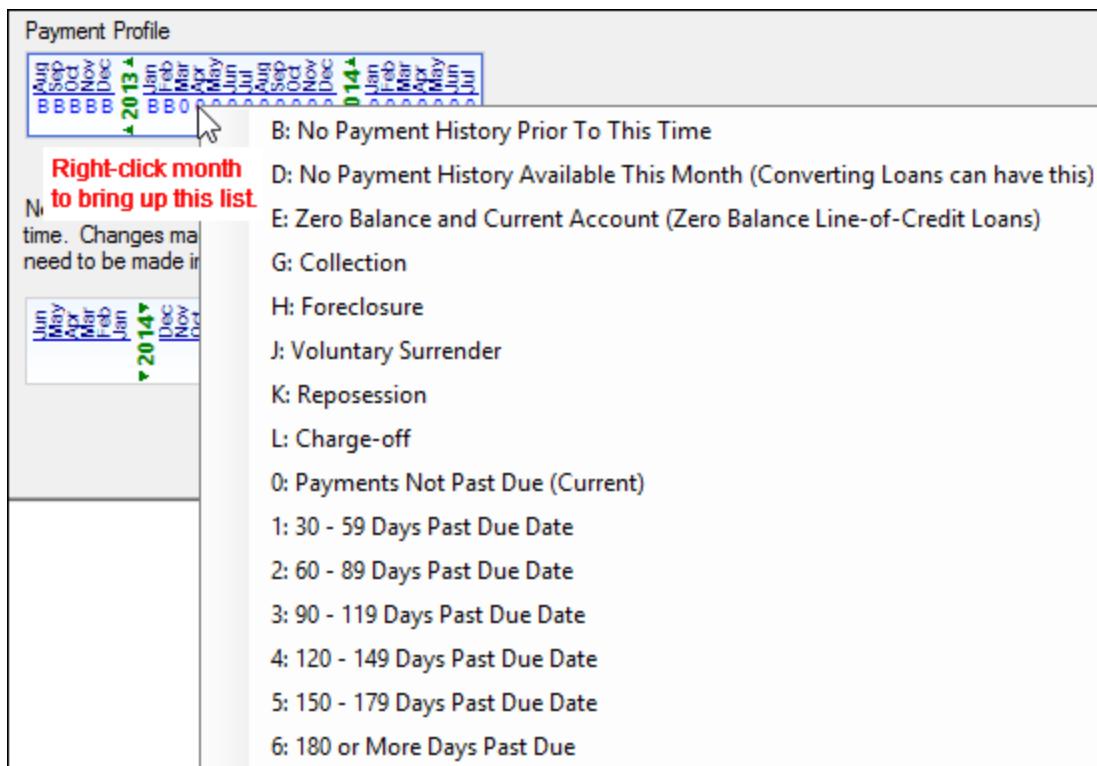
<i>Mnemonic: BUCMPH</i>	is for the current month before the monthend Credit Reporting Update process occurs. This status moves into the first month of the Payment Profile field at monthend.
Payment Profile	See Payment Profile for more information.
<i>Mnemonic: BUPMHS</i>	
Deferment field group	See Deferments field group for more information.

Payment Profile

The [Payment Profile](#) field does *not* record payment activity until after the monthend Credit Reporting Update process has run. For example, if it is July of 2016, you will only see 24-month payment information from June of 2016 to July 2014.

The **Payment Profile** is an alphanumeric field and is reported to credit repositories. It is updated each monthend (as explained in the [Credit Reporting Process](#) topic). As updating occurs, only the information for the prior month is updated. All other months remain the same, except the information for prior months shifts to the right. Payment Profile codes 0-6 show the number of days delinquent in 30-day increments.

This field is automatically updated by the system according to activity on the account. However, you can make changes to this field if there are discrepancies. Any information you change here is reported to the Credit Bureaus. You can change data for prior months as well, and they will also be sent to the Credit Bureaus. To file maintain this field, right-click on a month, and then select the category for the Payment Profile of that month, as shown below:



File maintenance to this field writes to loan History.

Valid codes for the Payment Profile are as follows:

Codes	Credit Profile Description
0	Payments not past due (current)
1	30-59 days past due date

Codes	Credit Profile Description
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 prior to this time
D*	No payment history available this month (Converting loans can have this)
E	Zero balance and current account (zero balance line-of-credit loans)
G	Collection
H	Foreclosure
J	Voluntary Surrender
K	Repossession
L	Charge-off

* **Note:** A "D" can indicate many things determined by your institution as to why there is no payment history available. A deferment is one of those reasons. See the [Deferment field group](#).

Hold Codes

If any of the below-mentioned hold codes is present on an account at the end of the month, the Payment Profile for that month is updated as follows:

GOLDPoint Systems Hold Code	Will Appear As:
1 - Foreclosure completed	H - Foreclosure
2 - Charge off	L - Charge off
91 - Collection account	G - Collection
92 - Voluntary surrender	J - Voluntary surrender
93 - Repossession by grantor	K - Repossession

Deferment field group

IMPORTANT: These fields will *not* appear on the Credit Reporting screen until [CIM GOLD version 7.20.4](#) and above. In the meantime, you can run a GOLDMiner report using any of the mnemonics displayed below in the FPBU record to see the accounts where these deferment details were updated. However, these fields are not updated until the monthend Credit Reporting process runs (see [Credit Reporting Process](#) for more details).

The fields in the Deferment field group on the [Credit Reporting & Loan Information tab](#) of the Credit Reporting screen are for informational purposes only. You cannot make changes to these fields. These fields show if the loan is currently in deferment (**Start Of Deferment** and **Start Of Repayment** fields). Additionally, if the deferment is due to seasonal payments, natural/declared disasters, or hardship, the applicable box will be selected. These fields are not updated until monthend. However, if you want to run a GOLDMiner report using any of the mnemonics in the FPBU (credit reporting) record, the deferment details will show.

For more information about deferments, see the [Deferment Transactions](#) in the Transactions Manual in the CIM GOLDTeller User's Guide. Also see Deferments in the EZPay help.

If the loan is in deferment, the [K4 Segment](#) will be included on the Credit Report and transmission (FPSDRP184).



Special Option to Not Report Deferments to Credit Bureaus

An institution option is available that will not report deferments of any kind to the credit repositories during monthend Credit Reporting. This option, OP32 NRDF, stops the K4 Segment of the Credit Reporting transmission from being included. The K4 Segment (Deferred Payments) is used to report deferments, but that will not be included if the NRDF option is set. Any **Special Comments** that accompanied some deferments (such as natural disaster (AW) or hardship (CP)) are also *not* included in the Credit Reporting transmission. Contact your GOLDPoint Systems account manager if your institution would like this option set up.

Note: Setting this option does not change previously reported deferments before the option was set. For example, if this option is turned on this month for your institution, but last month loans were reported with a deferment, the past deferments are still reported. Going forward after the option is set, loans in deferment are no longer reported in the K4 Segment (Deferred Payments) of the Credit Report transmission.

See the [Credit Report and transmission \(FPSRP184\)](#) topic for more information.

Deferment	
<input type="checkbox"/> Seasonal Payments	Start Of Deferment
<input type="checkbox"/> Natural/Declared Disaster	Start Of Repayment
<input type="checkbox"/> Hardship	

Field Descriptions

Field	Description
Seasonal Payments <i>Mnemonic: BUSEAP</i>	<p>This box is checked if the loan is currently set up for seasonal payments and this is a deferred payment month. Seasonal payments are when a customer is not required to make payments during certain times of the year. For example, someone who has seasonal work (summers only) may take out a loan that only requires payments for six months of the year.</p> <p>Only certain institutions offer these types of loans. Seasonal payments are set up on the Loans > Account Adjustment screen using the Multiple Payment Applications fields.</p> <p>If the Multiple Payment Applications field (LNMULP) on the Loans > Account Adjustment screen is checked, the system reviews the payment application code looking for a seasonal break or deferment. If there is a break in payments (i.e., payment not due based on seasonal payment), the system will report a K4 Segment for that account during monthend credit reporting. The Deferred Payment Start Date (Field 3 in the K4 Segment) will be the date when payments start again after the deferment (uses mnemonic BUDFSD). The system will report the account with Account Status 11 (current account), unless the account is otherwise delinquent. In which case, all other Special Comment Codes and Account Statuses will apply.</p>
Natural/Declared Disaster <i>Mnemonic: BUDSTR</i>	<p>If you run a deferment using Deferment Reason Code 6, the deferment will be flagged as due to a natural or declared disaster. The following deferment transactions can include a Deferment Reason Code:</p> <ul style="list-style-type: none"> • Deferment Payment Transaction (tran code 2600-11) • Deferment By Code Transaction (tran code 2600-13) • No Rules Deferment (tran code 2600-17) • Deferment with Reason (tran code 2600-35) • Fee Reg Deferment (tran code 2600-50) <p>If institution options K402 and K403 are set up for your institution, and a deferment is run with Deferment Reason Code 6, the system will automatically assign Special Comment Code "AW" and the Account Status will be reported with "11" (current account) for the account.</p> <p>Note: Deferment Reason Code 6 must be set up on the Loans > System Setup Screens > Deferment Reason Codes screen. We suggest giving Deferment Reason Code 6 the name of "Declared Disaster."</p> <p>The system will update the deferment start and end dates according to the deferment and report them in the K4 Segment of the Credit Report and transmission. See the K4 Segment description for more information.</p>

Field	Description
Hardship <i>Mnemonic: BUHSHP</i>	<p>Hardship Deferments are established through the EZPay screen or through tran code 2600-20 (Hardship Deferment). This field will be checked if a Hardship Deferment is run. The Start of Deferment and Start of Repayment fields (defined below) will also be affected accordingly.</p> <p>The system will automatically assign Special Comment Code "CP" if a Hardship Deferment was run on the account from the Loans > Transactions > EZPay screen or from tran code 2600-20 (Hardship Deferment) in CIM GOLDTeller. The CP Special Comment Code is not applied until the Credit Reporting monthend runs.</p> <p>See also:</p> <ul style="list-style-type: none"> • Hardship Deferments in EZPay • Hardship Deferment (tran code 2600-20) in CIM GOLDTeller • Special Comment Codes
Start of Deferment <i>Mnemonic: BUSTDF</i>	<p>This field displays the date when the deferment started. This field is updated when a deferment transaction is run. The Deferred Due Date (D0DUDT) on the Loans > Deferments screen will be the date reported for the Start of Deferment for Credit Reporting.</p> <p>See the Deferments section in the EZPay help for more information, or see the Deferment Transactions topic in the CIM GOLDTeller User's Guide.</p>
Start of Repayment <i>Mnemonic: BUSTRP</i>	<p>This field displays the date when the deferment ends and payments start again. This field is updated when a deferment transaction is run. The Next Due Date (D0DUNX) on the Loans > Deferments screen will be the date reported for the Start of Repayment for Credit Reporting.</p> <p>See the Deferments section in the EZPay help for more information, or see the Deferment Transactions topic in the CIM GOLDTeller User's Guide.</p>

Reporting Codes & Original Information tab

The Reporting Codes & Original Information tab on the [Credit Reporting screen](#) is used to enter Credit Bureau reporting codes and view Credit Bureau subscriber numbers.

See the following example of this tab, followed by field descriptions:

Credit Reporting & Loan Information		Reporting Codes & Original Information	Options	Names
Last Changed				
Compliance Code	XB - Account Information Disputed by Customer			08/10/2016
Special Comments	BA - Transferred to Recovery			
Portfolio Type	I - Installment is Payment Method 6			
Consumer Tran Type	3 - Address change			08/10/2016
Creditor Classification	12 - Financial			
Original Information				
Original Creditor	<input type="text"/>			
Old Account Number	<input type="text" value="0000000004935"/>			
Prior Service Bureau Account Number	<input type="text"/>			
Client Repository Subscriber Numbers		K2 Purchased From Sold To Indicator	<input type="text"/>	
Experian		K2 Purchased From Sold To Name	<input type="text"/>	
Trans Union		<input type="checkbox"/> Force Credit Reporting		
Equifax				
Innovis				

The fields on this tab are as follows:

Field	Description
Compliance Code <i>Mnemonic: BUCMCD</i>	See Compliance Codes for more information.
Compliance Code Last Changed <i>Mnemonic: BUDT08</i>	This field shows the date file maintenance was performed on the Compliance Code .
Special Comments	See Special Comment codes for more information.

Field	Description										
<i>Mnemonic: BUSPCM</i>											
Special Comments Last Changed <i>Mnemonic: BUDT09</i>	This field shows the date file maintenance was performed on the Special Comment Code .										
Portfolio Type <i>Mnemonic: BUPOTP</i>	<p>This drop-down list indicates the portfolio type and is determined by the payment method at monthend. See below for more information.</p> <p>▼ Portfolio Type details</p> <p>The information in this field is used for the Portfolio Type field (Field 8) in the Base Segment of the Credit Report transmission (FPSRP184). If the Portfolio Type (Base Field 8) is "M" (mortgage), the Terms Frequency field (Base Field 14) is "Y" (annually) and the Terms Duration field (Base Field 13) is displayed in years.</p> <p>File maintenance to this field writes to loan history. Applicable types are as follows:</p> <table border="1"> <thead> <tr> <th>Type</th><th>Description</th></tr> </thead> <tbody> <tr> <td>C</td><td>Line-of-credit is payment method 5 and non-card loans (LNCARD = "N")</td></tr> <tr> <td>I</td><td>Installment loans (payment method 6)</td></tr> <tr> <td>M</td><td>Mortgage is payment method 0, 4, 7, and 6 ARM, and loans with General Category 1 and 2 (real estate first mortgage and second mortgages)</td></tr> <tr> <td>R</td><td>Revolving line-of-credit loans (LNCARD = "Y")</td></tr> </tbody> </table> <p>The default value in this field is "I" unless the following conditions exist on the loan:</p> <ul style="list-style-type: none"> • A line-of-credit (payment method 5) card loan will default to Portfolio Type "R." • A regular line-of-credit (payment method 5) loan will default to Portfolio Type "C" • Loan accounts with a General Category of 1, 2, 10, 11, 80, or 86-90 will default to Portfolio Type "M." • If the Account Type is 19 (FHA Real Estate Mortgage) or 26 (Conventional Real Estate Mortgage), the system updates the Portfolio Type field to be "M." 	Type	Description	C	Line-of-credit is payment method 5 and non-card loans (LNCARD = "N")	I	Installment loans (payment method 6)	M	Mortgage is payment method 0, 4, 7, and 6 ARM, and loans with General Category 1 and 2 (real estate first mortgage and second mortgages)	R	Revolving line-of-credit loans (LNCARD = "Y")
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R	Revolving line-of-credit loans (LNCARD = "Y")										

Field	Description																				
Consumer Tran Type <i>Mnemonic: BUCTTY</i>	<p>This field is no longer used in Credit Reporting. As of 2016, the Credit Reporting Resource Guide sent out by the Consumer Data Industry Association says the Consumer Transaction Type is obsolete. Remove any information in this field. If information is not removed, it will be ignored by the system when the Credit Report and transmission are generated.</p> <p>The consumer transaction type is <i>user-entered</i>. The consumer transaction type provides a way to notify the repositories that a correction of name, address, or social security number was made on the account that month. This will allow the repositories to make file changes. These codes notify the credit repositories that changes are occurring to the file. File maintenance to this field writes to loan history.</p> <p>Valid types on the drop-down list are as follows:</p> <table border="1"> <thead> <tr> <th>Consumer Transaction Type</th><th>Description</th></tr> </thead> <tbody> <tr> <td>Blank</td><td>No customer information changes for this reporting cycle</td></tr> <tr> <td>1</td><td>Newly opened account, or new borrower associated with existing account</td></tr> <tr> <td>2</td><td>Name change</td></tr> <tr> <td>3</td><td>Address change</td></tr> <tr> <td>5</td><td>Social security number change</td></tr> <tr> <td>6</td><td>Name & address change</td></tr> <tr> <td>8</td><td>Name & social security number change</td></tr> <tr> <td>9</td><td>Address and social security number change</td></tr> <tr> <td>A</td><td>Name, address, and/or social security number change</td></tr> </tbody> </table> <p>If institution option OP28 CCTT (Clear Consumer Trn Type on Credit Report) is enabled, this field will be cleared. The transaction type will also not appear on the Credit Report (FPSRP184) and will therefore not be reported to Credit Bureaus.</p>	Consumer Transaction Type	Description	Blank	No customer information changes for this reporting cycle	1	Newly opened account, or new borrower associated with existing account	2	Name change	3	Address change	5	Social security number change	6	Name & address change	8	Name & social security number change	9	Address and social security number change	A	Name, address, and/or social security number change
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6	Name & address change																				
8	Name & social security number change																				
9	Address and social security number change																				
A	Name, address, and/or social security number change																				
Consumer Tran Type Last Changed <i>Mnemonic: BUDT11</i>	This field shows the date file maintenance was last performed on the Consumer Tran Type (above).																				

Field	Description
Creditor Classification <i>Mnemonic: BUCRCL</i>	<p>This field identifies the type of lending institution that originated the loan. The default is "8" for the banking industry.</p>
Original Information field group	<p>See Original Information field group for more information.</p>
Client Repository Subscriber Numbers field group <i>Mnemonic: BUEXPN, BUTUNN, BUEQFX, BUCCA</i>	<p>Use this field group to view your institution's subscriber numbers associated with the main four credit repositories. These numbers are entered through institution options set up by your GOLDPoint Systems account specialist. If the subscriber number field is blank, no information will be supplied to that credit repository. The four credit repositories represented in this field group are Experian (OPT EXPR), Trans Union (OPT TRNS), Equifax (OPT EQUI), and Innovis (OPT CCA3).</p>
K2 Purchased From Sold To fields	<p>See K2 Purchased From Sold To fields for more information.</p>
Force Credit Reporting <i>Mnemonic: BUCRBO</i>	<p>When the Force Credit Reporting option is checked on charged-off accounts, those accounts will be included on the Credit Report and transmission (FPSRP184) sent to the credit bureaus to which your institution reports. The account will continue to be reported until you uncheck the box. See below for more information.</p>
	<p>▼ Force Credit Reporting details</p> <p>If this option is <i>not</i> selected, charged-off loans continue to be reported for the designated amount of months set up in the report options for your institution. Your GOLDPoint Systems account manager will set up the option for you on the GOLDPoint Systems > Report Setup > Loan Reports screen in CIM GOLD using the last two positions of the Miscellaneous Parameters field (see Report and Transmission, GOLDPoint Systems section).</p> <p>For example, if the Miscellaneous Parameters option is set to "3," charged-off loans are reported for three months after the charge-off date and then no longer reported to credit bureaus.</p> <p>This option is only for charged-off loans.</p>

Compliance Codes

Credit Bureau [compliance codes](#) are user-entered. The compliance codes notify the credit repositories of disputes and other factors that better clarify the information being reported. It also allows a way of indicating if the institution required an account to be closed due to a dispute. File maintenance to this field writes to loan history.



Note: Before establishing the Compliance Code, you should first enter **Hold Code 62** (Account in Disputed) on the account. This hold code is manually set on the account (using the Actions/Holds/Event Letters screen) by a user when the account is in dispute for any reason. If this hold code is set up, the following occurs on the account:

- "DISPUTED" appears in red in the Status bar at the top of the screen, so users instantly know the loan is in dispute.
- Users cannot make payments on the account from CIM GOLDTeller or EZPay (or any other payment transaction screen). If users attempt to make a payment on a disputed account, the message "Account is in Dispute" will appear and they will not be able to finish processing the payment (unless the hold code is removed).
- Borrowers will not be able to make payments from your website (GOLDAccount Center). They will receive an error message.

The compliance codes available in this field might vary depending on your institution's use of the Loans > System Setup Screens > Client Code Setup > Loan Compliance Code screen. See help for that screen for more information.

Compliance Codes are reported in Base Field 20 of the Credit Report transmission. Accounts with **Compliance Codes** are also reported in the [Credit Report \(FPSRP184\)](#) generated on a monthly basis through GOLDView.

Valid codes are as follows:

Code	Description
Blank	Retains previously reported value, or no new Compliance Condition Code applies for this activity period.
XA	<p>Account closed at consumer's request.</p> <p>Definition: Reported when a consumer requested an account be closed.</p>
XB	<p>Account information disputed by consumer under the Fair Credit Reporting Act.</p> <p>Definition: Reported when the completeness or accuracy of the account information is disputed by the consumer under the FCRA and investigation of the dispute is in progress by the data furnisher.</p>
XC	Completed investigation of FCRA dispute—consumer disagrees.

Code	Description
	Definition: Reported when the investigation of an FCRA dispute has been completed by the data furnisher; however, the consumer disagrees with the outcome of the investigation. Usually this Compliance Code follows a previously reported code of "XB." If the consumer agrees with the investigation, you can use code XH.
XD	<p>Account closed at consumer's request and in dispute under FCRA.</p> <p>Definition: Combination code reported when two conditions (XA and XB) apply to the account. A consumer requested an account be closed and the completeness or accuracy of the account information is disputed by the consumer under the FCRA and investigation of the dispute is in progress by the data furnisher.</p>
XE	<p>Account closed at consumer's request and dispute investigation completed, consumer disagrees (to be used for FCRA or FCBA disputes).</p> <p>Definition: Combination code reported when two conditions (XA and XC or XG) apply to the account. A consumer requested an account be closed and the investigation of the dispute has been completed by the data furnisher; however, the consumer disagrees with the outcome of the investigation.</p>
XF	<p>Account in dispute under Fair Credit Billing Act.</p> <p>Definition: Reported when information is disputed by the consumer under the FCBA and investigation of the dispute is in progress by the data furnisher.</p>
XG	<p>FCBA Dispute resolved—consumer disagrees.</p> <p>Definition: Reported when the investigation of an FCBA dispute has been completed by the data furnisher; however, the consumer disagrees with the outcome of the investigation.</p>
XH	<p>Account previously in dispute—investigation completed and resolved. Reported by data furnisher (to be used for FCRA or FCBA disputes).</p> <p>Definition: Usually this Compliance Code follows a previously reported code of "XB." If the account dispute is resolved, you should change this code to XH. This is reported when the investigation of a dispute by the data furnisher was completed. If the consumer disagrees with the investigation, you should enter Compliance Code XC instead (see definition above).</p>
XJ	<p>Account closed at consumer's request and in dispute under FCBA.</p> <p>Definition: Combination code reported when two conditions (XA and XF) apply to the account. A consumer requested an account be closed and information is disputed by the consumer under the FCBA and investigation of the dispute is in progress by the data furnisher.</p>
XR	<p>Removes the most recently reported Compliance Condition Code.</p> <div style="border: 1px solid black; padding: 5px; display: inline-block;">  Note: XR is not used as a default value. If no Compliance Condition Code applies in the current activity period, this field is blank filled. </div>

Special Comment Codes

The **Credit Bureau Special Comments** can be user-entered, or in most cases, the system assigns a [Special Comments](#) code based on specific activity, as explained in the table below. The **Special Comments** codes allow you to better clarify the Credit Bureau account status that has been reported for that month.



Note: See [CO in the table below](#) for options that will affect whether or not an account is assigned Special Comment CO (account modified).

When hold codes 7 (legal hold), 9 (legal hold or in foreclosure), 94 (paid account—foreclosure started), 96 (paid account—was collection), or 99 (settled—paid in full—less than full balance) are on the loan, you should also enter a **Special Comment** code.

The system will not validate that your entry is the correct one for this account status. File maintenance to this field writes to loan history.



Note: Occasionally, customers will have two or more **Special Comment** codes to be reported to Credit Bureaus. However, only one **Special Comment** code is allowed per customer per reporting month. Consequently, a screen is available that allows you to prioritize which Special Comment code should take priority for Credit Reporting purposes. This screen is found under Loans > System Setup Screens > Special Comment Priorities.

Valid codes on the drop-down list are as follows:

Special Comment Code	Description
Blank	<p>Removes any previously reported Special Comment codes.</p> <ul style="list-style-type: none"> If there is a Hold Code 1 (foreclosure completed) and Special Comments equals BO, then Special Comments (BUSPCM) is cleared to blanks during the monthend credit reporting process. If there is a Hold Code 7 or 9 on the account and Credit Bureau Account Status (BUCBRS) equals 11 (Account Current) and Special Comments equals BO, then BUSPCM is cleared to blanks.
B	<p>Account payments managed by Credit Counseling Service. If you check the Consumer Credit Counseling box (MLCCC) on the Loans > Account Adjustment screen, the system automatically assigns the account Special Comments code "B" (Account payments managed by Credit Counseling Service). This excludes account that previously had Special Comments code equal to BO.</p> <p>See Payoff Note below.</p>
C	Paid by co-maker.

Special Comment Code	Description
	See Payoff Note below.
H	Loan assumed by another party (requires ECOA Code "T" (Association with account terminated).)
I	Election of remedy (Example: A car is repossessed, but the value of the car is less than the balance due. The credit grantor must consider the account paid and cannot collect the difference in the amounts.)
M	Account closed at credit grantor's request
O	<p>Account transferred to another lender. The Special Comment Code can equal "O" or "AT" (see below) but neither are guaranteed to happen if your institution doesn't use the Special Comment Codes or they are overridden by another Special Comment Code. (This is designated on the Loans > System Setup Screens > Special Comment Priorities screen in CIM GOLD.)</p> <p>At monthend, the Credit Reporting update function will populate the "O" if the account is released and it wasn't an inter-office move. If the Special Comment Code is designated as "O" by the system, the Scheduled Monthly Payment Amount (Base field 9), Current Balance (Base field 21), and Amount Past Due (Base field 22) will be reported as "0" and the Date Closed (Base field 26) will be the date the account was transferred to another lender.</p> <p>Accounts closed due to transfer are reported for the first month after the transfer. For the months following that first reporting month after the transfer, the account is no longer reported.</p>
	<p>Note: A report option designates how long to report closed accounts. Your GOLDPoint Systems account manager needs to set the last two fields in the Miscellaneous Parameters field on the Report Setup Screen with the number of months to continue reporting closed accounts, as shown below. If this option is blanks or the number of months is "00," then the account will default to reporting for 3 months (the month it closed plus two more).</p>

Special Comment Code	Description																						
	<p>Miscellaneous Options & Parameter</p> <table border="0" data-bbox="412 418 1269 861"> <tr> <td>Option Nbr</td> <td>Option D</td> </tr> <tr> <td><input type="checkbox"/> Option 1</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 2</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> Option 3</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 4</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 5</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 6</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 7</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: center;">1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20</td> </tr> <tr> <td>Parameter</td> <td>T A P E</td> </tr> <tr> <td colspan="2" style="text-align: right;">Edit Misc Parm</td> </tr> </table> <div style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>These last two Miscellaneous Parameter fields designate how long to keep reporting closed accounts. This designation means the closed account will be reported for 8 months after the Date Closed.</p> </div>	Option Nbr	Option D	<input type="checkbox"/> Option 1		<input type="checkbox"/> Option 2		<input checked="" type="checkbox"/> Option 3		<input type="checkbox"/> Option 4		<input type="checkbox"/> Option 5		<input type="checkbox"/> Option 6		<input type="checkbox"/> Option 7		1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20		Parameter	T A P E	Edit Misc Parm	
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	GPS Only: Loan Reports Setup Screen																						
S	<p>Special handling (contact credit grantor for additional information)</p> <p>If institution option OP24 SPHC (Add Special Handling Code) is enabled, the account has an Action Code 154 (partial charge-off date) in the current month as well as an Action Code 93 (repossession date), but does not have a Special Comment Code of BO, AI, AU, or AT, then this field will be updated to "S" (special handling).</p> <p>See Payoff Note below.</p>																						
V	Adjustment pending																						
AB	Debt being paid through insurance. If the Insurance Payment transaction (tran code 2600-01) is run for at least two consecutive months, the system automatically assigns Special Comments code AB (Account being paid by insurance) to the account for Credit Reporting purposes.																						
AC	Paying under a partial payment agreement																						
AH	Purchased by another lender																						
AI	Recalled to active military duty. If you check the Guard/Reserve on Active Duty checkboxes on the Loans > Account Adjustment screen, the system automatically assigns the account Special Comment code "AI" (Recalled to active military duty).																						
AJ	Payroll deduction																						
AL	Student loan permanently assigned to government																						
AM	Account payments Assured by Wage Garnishment. If a Garnishment transaction (tran code 2600-30) is run on the account, the system marks this field with this code. After monthend is run, the Special Comments Code is cleared, unless another garnishment payment is																						

Special Comment Code	Description
	<p>made. Note: Garnishment transactions cannot be run for accounts with Hold Code 4 or 5 (bankruptcy).</p> <p>See Payoff Note below.</p>
AN	Account acquired by FDIC
AO	Voluntarily surrendered - then redeemed
AP	Credit line suspended
AS	Account closed due to refinance. This field is automatically populated with the AS code when GOLDTrak PC closes a loan during a renewal/refinance.
AT	<p>Account closed due to transfer. If loan is service released (LNRLSD=Y) and Inter-Office Move to Account (M1IOTA) is <i>not</i> zero, then Special Comments equals AT. The Special Comment Code can equal "O" (see above) or "AT" but neither are guaranteed to happen if your institution doesn't use the Special Comment Codes or they are overridden by another Special Comment Code. (This is designated on the Loans > System Setup Screens > Special Comment Priorities screen in CIM GOLD.)</p> <p>If "AT" is designated on the account by the system, the Scheduled Monthly Payment Amount (Base field 9), Current Balance (Base field 21), and Amount Past Due (Base field 22) will be reported as "0" and the Date Closed (Base field 26) will be the date the account was moved to another office.</p> <p>IMPORTANT: The AT is only reported for an inter-office transfer account if it is <i>not</i> possible to report the account transfer using the L1 Segment of the Credit Report transmission, which is the preferred way to report an inter-office account transfer. The monthend credit reporting function <i>does</i> report the released account with "AT" (if it hasn't been opted out and it is highest in priority), but when we report an inter-office transfer, we use the new account for all the account information and the new account will <i>not</i> have the AT designation. The old account number will be reported in the Base Segment and the new account number will be reported in the L1 Segment. The Credit Bureaus use the account information with the L1 account number to start the new account reporting information, and the old account number from the Base Segment is used to close the old account in their tracking. Because the new account is used to report the credit line, the AT doesn't show up when using the L1 Segment.</p> <p>Note: A report option designates how long to report closed accounts. Your GOLDPoint Systems account manager needs to set the last two fields in the Miscellaneous Parameters field on the Report Setup Screen with the number of months to continue reporting closed accounts, as shown below. If this option is blanks or the number of months is "00," then the account will default to reporting for 3 months (the month it closed plus two more).</p>

Special Comment Code	Description																				
	<p>Miscellaneous Options & Parameter</p> <table border="0" data-bbox="414 418 1263 861"> <tr> <td>Option Nbr</td> <td>Option D</td> </tr> <tr> <td><input type="checkbox"/> Option 1</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 2</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> Option 3</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 4</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 5</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 6</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Option 7</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: center;">1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20</td> </tr> <tr> <td>Parameter</td> <td>T A P E</td> </tr> </table> <div style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>These last two Miscellaneous Parameter fields designate how long to keep reporting closed accounts. This designation means the closed account will be reported for 8 months after the Date Closed.</p> </div> <div style="text-align: right; margin-top: 10px;"> <input type="button" value="Edit Misc Parm"/> </div> <p style="text-align: center;">GPS Only: Loan Reports Setup Screen</p>	Option Nbr	Option D	<input type="checkbox"/> Option 1		<input type="checkbox"/> Option 2		<input checked="" type="checkbox"/> Option 3		<input type="checkbox"/> Option 4		<input type="checkbox"/> Option 5		<input type="checkbox"/> Option 6		<input type="checkbox"/> Option 7		1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20		Parameter	T A P E
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Parameter	T A P E																				
AU	Account paid in full for less than the full balance. If there is an amount in the Written Off Amount field (LNPWOA), the system reports the account with Special Comment code AU.																				
AV	First payment never received. When the end-of-month credit reporting function runs and the first payment on an account has not been made (the loan is 30+ days overdue and Installments Made (LNINNO) is equal to 0), the system assigns "AV" in the Special Comments field.																				
AW	<p>Affected by natural or declared disaster.</p> <p>If institution options K402 and K403 are set up for your institution, the system will automatically assign Special Comment Code "AW" on the account if a deferment using Deferment Reason Code 6 was run on the account. The Deferment transactions that allow Deferment Reason Codes are:</p> <ul style="list-style-type: none"> • Deferment Payment Transaction (tran code 2600-11) • Deferment By Code Transaction (tran code 2600-13) • No Rules Deferment (tran code 2600-17) • Deferment with Reason (tran code 2600-35) • Fee Reg Deferment (tran code 2600-50) <p>Note: Deferment Reason Code 6 must be set up on the Loans > System Setup Screens > Deferment Reason Codes screen. We suggest giving Deferment Reason Code 6 the name of "Declared Disaster."</p> <p>You can also manually assign Special Comment Code "AW," as well as any Special Comment Code, to any account. At monthend, the system applies the Special Comment</p>																				

Special Comment Code	Description
	<p>Code based on specific activity on the account. During the window after the system runs monthend and before the Credit Reporting transmission is sent (usually three or four days), you can manually update the Special Comment Code field to anything your institution wants to report.</p> <p>Remember: Occasionally, customers will qualify for two or more Special Comment Codes to be reported to Credit Bureaus. However, only one Special Comment Code is allowed per customer per reporting month. Consequently, a screen is available that allows you to prioritize which Special Comment Code should take priority for Credit Reporting purposes. This screen is found under Loans > System Setup Screens > Special Comment Priorities.</p> <p>The system will update the deferment start and end dates and report them in the K4 Segment of the Credit Report and transmission. See the K4 Segment description for more information.</p>
AX	<p>Account paid from collateral. If the Sale of Security transaction (tran code 2510-03) is run and the account closes (is paid off) due to the transaction, the system automatically assigns Special Comments code AX (Account paid by security) to the account.</p> <p>See Payoff Note below.</p>
AZ	Redeemed repossession
BA	Transferred to recovery. This can only accompany accounts with the Account Status of 71-97. Accounts that received the BA Special Comment Code have both Hold Codes 2 (charge-off) and 91 (collection account) and an Account Status of 71-97.
BL	Credit card stolen
BN	<p>Paid by company that originally sold the merchandise</p> <p>See Payoff Note below.</p>
BO	<p>Foreclosure proceedings started. If there is a hold code 7 (legal hold) or 9 (legal hold or in foreclosure) on the account and Credit Bureau Account Status (BUCBRS) does not equal 11 (account current) and BUSPCM equals blanks, then during the monthend processing, the Special Comments code is set to BO.</p>
BP	<p>Paid through insurance. If the Death Claim Payment transaction (tran code 2600-06) is run and the account closes (is paid off) due to the transaction, the system automatically assigns Special Comments code BP (Account paid by insurance) to the account.</p> <p>See Payoff Note below.</p>
BS	Prepaid lease
BT	Principal deferred/Interest payment only
CN	Loan modified under a federal government plan

Special Comment Code	Description
CO	<p>Loan modified — not under a federal government plan. The system automatically assigns Special Comment code "CO" to accounts where loan modification took place during the month. Institution options are available that designate when the system applies the "CO" code. The system can assign the CO code to an account if the P/I Constant, Interest Rate, Term, or any combination of the three are changed. Your GOLDPoint Systems account manager can set up these options for you (see box below).</p> <p>Additionally, if a first payment has not been made (Installments Made (LNINNO) equals 0) and the original principal/interest payment (LNOPIC) is different from the current principal/interest payment (LNPLICN), the system will not assign Special Comments code CO. Sometimes loans have an odd first payment, which should not qualify as principal/interest change.</p> <p>If the current or next P/I amount match the Original P/I Constant, this code will not be used.</p> <p>See GOLDPoint Systems Only below for institution options that affect CO Special Comment Codes.</p>
CP	<p>Account in forbearance.</p> <p>If the loan is in deferment, you can assign the account this Special Comment Code. The system will automatically assign Special Comment Code "CP" if a Hardship Deferment was run on the account from the Loans > Transactions > EZPay screen or from tran code 2600-20 (Hardship Deferment) in CIM GOLDTeller. The CP Special Comment Code is not applied until the Credit Reporting monthend runs.</p> <p>If the deferment was due to a declared disaster, you should use Special Comment Code "AW" instead of "CP."</p> <p>See also:</p> <ul style="list-style-type: none"> • Hardship Deferments in EZPay • Hardship Deferment (tran code 2600-20) in CIM GOLDTeller • Deferment field group

GOLDPoint Systems Only

These options are available in Institution Options (commonly referred to as "Oops Options") to set up the institutions' preferences for **Special Comment** codes in regards to loan modifications. You should set up the COTM, CORT, COPI, and/or COPT options before setting up the COND option, as explained in the following table. Also, the CMAN option is used in conjunction with the other options.

Option	Description
OPCO CMAN	<p>If this option is on, the "CO" Special Comment code is only applied to the account during monthend Credit Reporting when a <i>manual</i> change is made to one of the following fields:</p> <ul style="list-style-type: none"> • Interest Rate • P/I Constant • Term • Due Date <p>If changes are made to those fields by the system due to transactions (e.g., loan payment moves the due date), the account will <i>not</i> be assigned Special Comment code "CO."</p> <p>In order to use this new option, CIM GOLD version 7.8 or above must also be updated, because we added four fields to the Credit Reporting record (FPBU) that are used by the system to notify the credit reporting record that the account has been manually changed.</p> <p>If users manually change one of the above fields using any method in CIM GOLD, including:</p> <ul style="list-style-type: none"> • the Additional Loan Fields screen • the Account Detail screen • the Account Adjustment screen • the CP2 screen, <p>then the system updates these four new fields, so the CO Special Comment code will be appropriately applied.</p> <p>The four new fields will not be seen on any screen in CIM GOLD but are behind-the-scenes. They are:</p> <p>Manual Change to Term (BUMANT) Manual Change to Rate (BUMANR) Manual Change to P/I (BUMANP) Manual Change to DUDT (BUMAND)</p> <p>Additionally, if any changes are made to the Due Date, the Due Date Day field is also updated with the day of the month that the Due Date is changed to.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">  Note: This option is used in conjunction with the other OPCO options described below. For example, if this option is on as well as the OPCO COTM option, then only when the Loan Term is modified manually will the account be flagged with the "CO" Special Comment for credit reporting purposes. </div>
OPCO COND	Set this option after setting any or all of the other options in this table. This option indicates to the system that the selected options must all be present on the loan before the "CO" Special Comment is applied to the account.

Option	Description
	<p>For example, if the institution wants a “CO” Special Comment applied only if the loan has both a term and rate change that month, then you would turn on options COTM and CORT, and then you would turn on COND.</p> <p>If you do not turn on this option, then the system will apply the CO code to accounts according to whether the other options listed below are turned on.</p> <p>For example, if this option (COND) is <i>not</i> turned on, but option COTM and CORT are turned on, then if either the loan term or loan rate changes (can be either or both), the CO code will be applied. But if the P/I constant changes, the CO term <i>will not</i> be applied because the COPI option was <i>not</i> turned on.</p> <p>Take the same example above and turn on option COND, as well as COTM and CORT. Now if the loan rate changes but not the loan term, the CO code is <i>not</i> applied to the account, because COND requires both to exist before the account receives the CO code.</p>
OPCO COTM	<p>If this option is turned on, accounts where the loan term (LTERM) was modified that month will be reported to credit repositories with Special Comment code “CO.”</p> <p>If loan term is this institution’s only criteria for setting the CO code, then do not turn on the COND option and only turn on option COTM.</p> <p>If this institution wants additional criteria (term, loan rate, P/I constant, due date) before the loan receives a CO code, then turn on options COTM, CORT, COPI, and/or COPT, and then turn on option COND if all selected options must apply to generate special comment “CO”, or leave COND off if any of the selected options will generate special comment “CO.”</p>
OPCO CORT	<p>If this option is turned on, accounts where the loan rate (LNRATE) was modified that month will be reported to credit repositories with Special Comment code “CO.”</p> <p>If loan rate is this institution’s only criteria for setting the CO code, then do not turn on the COND option and only turn on option CORT.</p> <p>If this institution wants additional criteria (term, loan rate, P/I constant, due date) before the loan receives a CO code, then turn on options COTM, CORT, COPI, and/or COPT, and then turn on option COND if all selected options must apply to generate special comment “CO”, or leave COND off if any of the selected options will generate special comment “CO.”</p>
OPCO COPI	<p>If this option is turned on, accounts where the P/I constant was modified that month will be reported to credit repositories with Special Comment code “CO.”</p> <p>If P/I constant is this institution’s only criteria for setting the CO code, then do not turn on the COND option and only turn on option COPI.</p>

Option	Description
	If this institution wants additional criteria (term, loan rate, P/I constant, due date) before the loan receives a CO code, then turn on options COTM, CORT, COPI, and/or COPT, and then turn on option COND if all selected options must apply to generate Special Comment "CO", or leave COND off if any of the selected options will generate Special Comment "CO".
OPCO COPT	<p>If this option is turned on, and the Due Date on the loan is manually changed to a date in the future, the account will be flagged with Special Comment code "CO" in subsequent Credit Reporting transmission (FPSRP184). Special Comment code "CO" will continue to be reported for the life of the loan unless a higher priority Special Comment code applies to the loan. In which case, the higher priority Special Comment code will be shown on that particular transmission.</p> <p>If due date is this institution's only criteria for setting the CO code, then do not turn on the COND option and only turn on option COPT.</p> <p>If this institution wants additional criteria (term, loan rate, P/I constant, due date) before the loan receives a CO code, then turn on options COTM, CORT, COPI, and/or COPT, and then turn on option COND if all selected options must apply to generate Special Comment "CO", or leave COND off if any of the selected options will generate Special Comment "CO".</p>

Payoff Note

In compliance with credit reporting regulations (FACT-ACT), certain **Special Comment** codes and [Account Status](#) can be generated on a selected customer loan account depending on the [Payoff Description](#) selected when paying off a loan (Loans > Payoff screen).

In order for this feature to be effective, your institution must create eight payoff description codes on the Loans > System Setup Screens > Payoff Transaction Descriptions screen.

The table below displays the **Code** and **Description** for each payoff description code that must be created as well as the [Special Comment Code](#) or Account Status that is generated at monthend when the corresponding **Payoff Description** is used.

Code	Description	Special Comment Code
1	Paid by Co-Maker/Guarantor	C
2	Paid by Company which Originally sold the Merchandise	BN
3	Paid through Insurance	BP
4	Paid by Garnishment	AM
5	Paid by Financial Counseling Program	B

Code	Description	Special Comment Code
6	Paid from Collateral (or Paid by Sale of Security)	AX
7	Paid by Third Party Collector. This does not set Special Comment code but does set Account Status 62 (collection account).	Not applicable
8	Paid by Non-file	S

The **Special Comments** codes are found on both the [Credit Report \(FPSRP184\)](#) and in the Base Segment of the transmission sent to credit repositories.

Original Information field group

The fields in the **Original Information** field group on the [Reporting Codes & Original Information](#) tab on the [Credit Reporting screen](#) display the information of the institution that originated this loan. If you have proper security clearance, you can change information in these fields.

Original Information	
Original Creditor	<input type="text"/>
Old Account Number	<input type="text" value="79840000025534"/>
Prior Service Bureau Account Number	<input type="text"/>

The fields in this field group are as follows:

Field	Description
Original Creditor <i>Mnemonic: BUOCNM</i>	<p>This field can be one of two things.</p> <ul style="list-style-type: none"> • The first time the credit reporting record is created, if the Originated radio button on the Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab is selected, at monthend, your institution name is entered in this field. • If the Purchased radio button is selected, you can manually enter the original creditor's name in this field. (This would be used if you acquired the loan from another institution.) <p>See also: K2 Purchased From Sold To</p>
Old Account Number <i>Mnemonic: BUOACC</i>	<p>This file-maintainable field contains the old account number for converted or acquired loans. The first time the credit reporting record is created, the old account number is pulled from LNOLD#. (The old account number (LNOLD#) is a field which is used at conversion or acquisition time. This field is displayed as Converted Account # on the Loans > Account Information > Account Detail screen, Account tab.</p>
Prior Service Bureau Account Number <i>Mnemonic: BUCMSC</i>	<p>This field contains the old identification number from the previous loan servicing data center as it was reported to the credit bureau. See below for more information.</p> <p>▼ Prior Service Bureau Account Number details</p> <p>The first time the credit reporting record is created, the old account number from the prior service center is pulled from MLCMSC. (The old reporting identification number</p>

	<p>(MLCMSC) is a field that is used at conversion or acquisition time. It is not displayed on any screen, but once the new credit reporting record is created, it will be pulled into this field.)</p> <p> Note: If you purchase a loan that was previously reported to a credit repository, you must enter the account number exactly as was used for reporting. The first time GOLDPoint Systems sends a tape, the loan is reported under the "old" loan number (using the L1 segment). The L1 segment notifies the credit repository that the loan will be reported under the "new" loan number in the future. The credit repository then updates its file so it won't look like the borrower has two loans.</p> <p> WARNING: If the number is <i>not</i> entered correctly, the credit report could show 2 loans for the borrower.</p> <p>If you purchase a loan that was <i>not</i> previously reported to a credit repository, you should leave this field blank.</p>
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K2 Purchased From Sold To fields

The **K2 Purchased From Sold To Indicator** and **K2 Purchased From Sold To Name** fields on the [Reporting Codes & Original Information](#) tab are pulled into the K2 Segment of the [Credit Bureau Report and transmission file \(FPSRP184\)](#). The K2 Segment is used to report the name of the company from which the portfolio or partial portfolio was purchased or the name of the company to which the portfolio or partial portfolio was sold. If no loans were purchased or sold this month, the K2 segment is not included with the Credit Report and transmission.

K2 Purchased From Sold To Indicator	1 - Purchased From	
K2 Purchased From Sold To Name	<input type="text"/>	

Enter information in these fields if the loan account was sold or purchased.



Note: When loans are sold using CIM GOLD, the system automatically assigns the loan account with the appropriate [Credit Bureau Account Status](#) (e.g., Account Status 05 for transferred account); however, the system does not automatically file maintain these two fields. You must make the changes to these fields if the loan was purchased or sold (or if there was a mistake in last month's reporting and you want to remove the K2 Segment for an account).

Field	Description
K2 Purchased From Sold To Indicator <i>Mnemonic: M1K2IN</i>	<p>Use this field to indicate if this loan account was part of a portfolio purchased from a company or sold to a company. Valid entries are:</p> <p>1 = Portfolio Purchased From Name 2 = Sold To Name 9 = Remove Previously Reported K2 Segment Information</p> <p>If this field is equal to "1," it is only recorded in K2 Segment of the Credit Report and transmission if the Purchase Date (LNPUTD) on the loan is in the current reporting cycle.</p> <p>If this field is equal to "2," it is only recorded in the K2 Segment of the Credit Report and transmission if the Inter-Office Move to Account (M1IOTA) is zero and there is an action code 104 on the account and the action date is within the reporting period. We do not report closed loans as sold loans.</p>
K2 Purchased From Sold To Name <i>Mnemonic: M1K2NM</i>	If this account was sold to another company, person, or entity, enter the name in this field. This will be reported to the Credit Bureaus.

Options tab

The Options tab of the [Credit Reporting](#) screen displays all the institution options set up for your institution. This gives you a quick-at-a-glance to let you know which Credit Reporting options your institution subscribes to. You cannot make changes to the institution options from this tab; they are only here for reference. If you would like any options altered (turned on or off), you must contact your GOLDPoint Systems account manager.

See the following example of this tab, followed by a brief description of each of the options.

Credit Reporting & Loan Information		Reporting Codes & Original Information	Options	Names
Days Before Assess Late Charge	60			
Credit Bureau Control Number	D1234			
<input checked="" type="checkbox"/> Multiple Subscriber Numbers <input type="checkbox"/> Credit Bureau Delinquency Grading <input checked="" type="checkbox"/> Use Credit Bureau Effective Due Date <input type="checkbox"/> Report To Associated <input checked="" type="checkbox"/> Report To Equifax <input type="checkbox"/> Report To Trans Union <input type="checkbox"/> Report To TRW <input checked="" type="checkbox"/> Use More Delinquent Credit Bureau Status <input checked="" type="checkbox"/> Use Asme Option At Month End <input type="checkbox"/> Do Grading As Of Last Month End Date <input checked="" type="checkbox"/> Update Credit Bureau On Bankruptcy <input type="checkbox"/> Clear Consumer Tm Type On Credit Report				

Loans > Credit Reporting Screen > Options Tab

Option	Description
Days Before Assess Late Charge <i>(LTCB)</i>	This option allows you to delay 60 days prior to reporting acquired loans to the credit repositories.
Credit Bureau Control Number <i>(CBCT)</i>	This is the number assigned to GOLDPoint Systems by Credit Bureaus.
Multiple Subscriber Numbers <i>(OP02 MLSR)</i>	This option will specify whether or not an institution is using multiple subscriber numbers for credit reporting. If this option is on, then each office will have its own subscriber number.

Option	Description
Credit Bureau Delinquency Grading <i>(OP12 CBDG)</i>	If this option is set, then the calculation for the delinquency category is as follows: If Partial Payment is not equal to zero, then add one to the due date making the delinquency category act one month less delinquent.
Use Credit Bureau Effective Due Date <i>(OP11 CBED)</i>	<p>If this option is on, the system uses the effective due date (based on lifetime late charges and partial payments).</p> <p>OPA4-UDQG (Use Delinquency Grading) must also be on in order for this option to work. And if this option is on, the Credit Bureau Delinquency Grading option (OP12 CBDG) <i>cannot</i> be used.</p> <p>See Loans in CIM GOLD > Loan Screens > Account Information Screen Group > Account Detail Screen > Special Delinquency Calculations for Consumer Loans for more information on the UDQG option.</p>
Report To Associated <i>(CBYT CCA2)</i>	This option is on if the Credit Report and transmission (FPSRP184) is sent to Associated.
Report To Equifax <i>(CBYT EQFX)</i>	This option is on if the Credit Report and transmission (FPSRP184) is sent to Equifax.
Report To Trans Union <i>(CBYT TRAN)</i>	This option is on if the Credit Report and transmission (FPSRP184) is sent to Trans Union.
Report To TRW <i>(CBYT TRW1)</i>	This option is on if the Credit Report and transmission (FPSRP184) is sent to Experian.
Use More Delinquent Credit Bureau Status <i>(OP22 UDCB)</i>	At monthend when GOLDPoint Systems reports to the credit bureaus, we will report the customer based on their delinquent status at monthend. If this option is on, we will report the delinquent status of the customer based on their <i>most</i> delinquent status throughout the month.
Use Asme Option At Month End <i>(OP17 USME)</i>	This option must be on in order to use the Do Grading As of Last Month End Date option (see below).
Do Grading As Of Last Month End Date <i>(DOPT ASME)</i>	This option is on if your institution wants to grade loans based on the last monthend date.

Option	Description
Update Credit Bureau On Bankruptcy <i>(OP28 CCTT)</i>	<p>If this option is used, the Consumer Information Indicator code (CIID) from the bankruptcy record will be sent in the Base Segment (Field 38) of the Credit Report and transmission (FPSRP184).</p> <div data-bbox="703 445 796 572" style="border: 1px solid black; padding: 5px; display: inline-block;"> A small icon of a speech bubble with a 'C' inside, representing a note or important information.</div> <div data-bbox="807 445 1383 561" style="border: 1px solid black; padding: 5px; background-color: #f0f0f0;"><p>Note: This option is usually on. This reports that the account is included in a bankruptcy. This is not the person or company.</p></div>
Clear Consumer Trn Type on Credit Report <i>(OP28 CCTT)</i>	<p>If this option is on, the Consumer Tran Type field will be cleared. The transaction type will also not appear on the Credit Report and transmission (FPSRP184) and will therefore not be reported to Credit Bureaus.</p>

Names tab

The **Names** tab on the [Credit Reporting screen](#) functions identically to the Customer Relationship Management > [Households](#) screen. You can view it from the Credit Reporting screen, so users can see address, account, and credit rating information for the account owner. This information *cannot* be changed from the Credit Reporting screen. In order to make changes to the information on this tab, you will need to access the [Households](#) screen under **Customer Relationship Management** in CIM GOLD.

Credit Reporting & Loan Information | Reporting Codes & Original Information | Options | **Names**

Household **67323**

Names | Addresses | Accounts | Services

Seq	Last Name	First Name	Middle Name	Title	Suffix	SSN/EIN/IDN	Birth Date	Relationship	Gender	Na
1	HEATH	WILFREDO	MAHOGANY			881-88-6681	12/22/1970			

Detailed Personal Information | Phones | Email | Credit Rating and IRS B Notices |

Last Name	First Name	Middle Name	Title
HEATH	WILFREDO	MAHOGANY	
Preferred Name	Mother's Maiden Name		
Tax ID/Customer ID	ID Type	0 - Personal Name/SSN#/US Citizen	
881-88-6681			
Birth Date	Birth Place	Death Date	
12/22/1970			
Driver's License	State	Issued Date	Expiration Date
041024477	GA - Georgia		
Additional ID			
Relation to Head	External Customer ID		
<input type="checkbox"/> Skip Name Key	<input type="checkbox"/> Is Employee	Physical Address	1 - 4684 SAINT JAMES WAY LO
<input type="checkbox"/> Skip Social Security Number Key	<input type="checkbox"/> Is Officer	Mailing Address	1 - 4684 SAINT JAMES WAY LO
<input type="checkbox"/> Ignore Merge	<input type="checkbox"/> Checked ID	Occupation	
<input type="checkbox"/> Never Drop	<input type="checkbox"/> Active Military	Employer	MARTA
Consumer Information Indicator			

Names tab on the Credit Reporting Screen

Credit Bureau Type (Account Type)

The Credit Bureau loan type (**Account Type**, Field 9 in the Base Segment of the [Credit Bureau Report and transmission file \(FPSRP184\)](#)) sent to Credit Bureaus) is determined based on the loan type in CIM GOLD. The system uses the following GOLDPooint Systems codes and converts them to the Credit Bureau type codes. [Insurer Code](#) is checked first, then [Collateral Code](#), and finally [General Category](#).



Note: If a loan has a general category of 90 or higher, the loan will not be reported.

Listed below is the correlation between the Credit Bureau Account Type codes and the GOLDPooint Systems loan codes.

Insurer Codes

GOLDPooint Systems Codes	GOLDPooint Systems Description	CB Account Type Codes	CB Account Type Description
01	FHA	19	FHA Real Estate Mortgage—terms are in years.
02	VA	25	VA Real Estate Mortgage—terms are in years.
03	Other federally-insured or guaranteed loans	66	Government-secured Guaranteed Loan

Line-of-Credit Revolving Loans (LNCARD = "Y")

GOLDPooint Systems Description	CB Account Type Codes	CB Account Type Description
Payment method 5 with LNCARD = "Y"	2A	Secured Credit Card

Collateral Codes

GOLDPooint Systems Codes	GOLDPooint Systems Description	CB Account Type Codes	CB Account Type Description
0000	Collateral code not used	01	Unsecured
0001	Single family, new	26	Conventional Real Estate Mortgage
0002	Single family, previously occupied	26	Conventional Real Estate Mortgage
0003	Single family condominium, new	26	Conventional Real Estate Mortgage
0004	Single family condominium, previously occupied	26	Conventional Real Estate Mortgage
0005	2 to 4 family units, new	26	Conventional Real Estate Mortgage
0006	5 to 36 family units, new	26	Conventional Real Estate Mortgage

GOLDPoint Systems Codes	GOLDPoint Systems Description	CB Account Type Codes	CB Account Type Description
0007	37 or more family units, new	26	Conventional Real Estate Mortgage
0008	5 to 36 family units, previously occupied	26	Conventional Real Estate Mortgage
0009	37 or more family units, previously occupied	26	Conventional Real Estate Mortgage
0010	Non-residential (other improved real estate)	26	Conventional Real Estate Mortgage
0011	Combination home and business	26	Conventional Real Estate Mortgage
0012	Churches	26	Conventional Real Estate Mortgage
0013	Churches and single family	26	Conventional Real Estate Mortgage
0014	Housing for the aged	26	Conventional Real Estate Mortgage
0015	Developed building lots, acquisition and development of land and unimproved land loans, residential (1-4)	26	Conventional Real Estate Mortgage
0016	Developed building lots, acquisition and development of land and unimproved land loans, non-residential	26	Conventional Real Estate Mortgage
0017	Developed building lots, acquisition and development of land and unimproved loans, multi-family residential (5 units or greater)	26	Conventional Real Estate Mortgage
0020	Secured by farm land	26	Conventional Real Estate Mortgage
0025	2-4 family units, previously occupied	26	Conventional Real Estate Mortgage
0040	Vacation property	26	Conventional Real Estate Mortgage
0100	Commercial loans, secured by other real estate	10	Business Loan
0102	Inventory	10	Business Loan
0105	Accounts receivable	10	Business Loan
0106	Equipment	02	Secured
0107	Equipment - Farm	02	Secured
0108	Livestock	7B	Agricultural
0109	Commercial loans, secured by real estate	26	Conventional Real Estate Mortgage
0110	Commercial loans, unsecured	01	Unsecured

GOLDPoint Systems Codes	GOLDPoint Systems Description	CB Account Type Codes	CB Account Type Description
0120	Commercial - SBA	10	Business Loan
0130	Loans to finance agricultural production	7B	Agricultural
0190	Commercial real estate second mortgages	5B	Second Mortgage
0200	Home improvement loans/second mortgages	04	Home Improvement
0201	Equity second mortgages	5B	Second Mortgage
0202	Equity second mortgages - revolving open end loans	47	Credit Line Secured
0203	Equity first mortgages - revolving open-end loans	47	Credit Line Secured
0204	Equity first mortgages	26	Conventional Real Estate Mortgage
0205	Real estate-secured - consumer loan or HIL based primarily on the credit worthiness of the borrower	26	Conventional Real Estate Mortgage
0210	Education loans	12	Educational
0220	Consumer automobile loans - new	00	Auto
0221	Consumer automobile loans - used	00	Auto
0230	Credit cards	15	Check Credit or Line-of-Credit
0231	Other revolving credit plans	15	Check Credit or Line-of-Credit
0235	Unsecured consumer loans	01	Unsecured
0240	Other loans for household family and other personal expenditures	02	Secured
0241	Assignments of contracts and securities	02	Secured
0242	Assignments of contracts - commercial	10	Business Loan
0245	Loan on savings	02	Secured
0246	Deposit loans - commercial	10	Business Loan
0250	Mobile home loans - retail	26	Conventional Real Estate Mortgage
0251	Mobile Home on Rented Property	17	Manufactured Home
0260	Recreational vehicles	11	Recreational Merchandise
0262	Boats, motorcycles	11	Recreational Merchandise

GOLDPoint Systems Codes	GOLDPoint Systems Description	CB Account Type Codes	CB Account Type Description
0269	Airplanes	11	Recreational Merchandise
0300	Consumer leases	13	Lease
0310	Non-consumer leases	13	Lease
0350	Dealer flooring	10	Business Loan
0400	Loans to financial institutions	10	Business Loan
0401	Loans to Holding Companies	10	Business Loan
0410	Loans for purchasing and carrying securities	10	Business Loan

General Category

GOLDPoint Systems Codes	GOLDPoint Systems Description	CB Account Type Codes	CB Account Type Description
01	Real estate first mortgage loans	26	Conventional Real Estate Mortgage - terms are in years
02	Second mortgages	5B	Real Estate Mortgage - with or without other collateral. Usually a second mortgage - terms are in months
03	Loans on deposits	02	Secured
04	Consumer loans	01	Unknown
05	Check guarantee/overdraft loans	15	Check Credit or Line-of-Credit
06	Installment loans	06	Installment Loan
07	Revolving line	15	Check Credit or Line-of-Credit
08	Financing leases	13	Lease
09	Commercial loans - other than real estate	10	Business
11	Wrap loans/serviced for real estate	5A	Real Estate Specific Type Unknown - terms are in years
30	Non-conforming/loans to facilitate	26	Conventional Real Estate Mortgage
66	Insured or guaranteed by an agency or instrument of the U.S.	66	Unknown
80	Real estate in foreclosure and charge-off real estate	26	Conventional Real Estate Mortgage - terms are in years

GOLDPoint Systems Codes	GOLDPoint Systems Description	CB Account Type Codes	CB Account Type Description
82	Charge-off non-real estate property	02	Secured
85	Repossessed asset	02	Secured

Credit Bureau Status (Account Status)

The Credit Bureau status of the loan is determined from the Credit Bureau [Account Status](#) in CIM GOLD. The system first looks at the GOLDPoint Systems loan status (open, closed, released), then at the number of days the loan is past due, if any.

- If the account is not past due and has none of the **Hold Codes** in the following table, it is reported with an [Account Status](#) of 11 (account current).
- If the account was closed this month, was not past due, and has none of the **Hold Codes** in the following table, the account is reported with an **Account Status** 13 (paid account).
- Line-of-credit loans (payment method 5) that are "open" with a zero balance are reported as code 11 current accounts. Accounts that have a "closed" status are reported as code "13" (closed).
- If the account was serviced-released, the account is reported with a status "5" (transferred to another lender).
- If an account is closed (**Account Status** code of 6, 61-65), the system reports the account as closed the first month after it is closed, but does not report it for any months after that first closed status.
- If the account had a Credit Bureau **Account Status** of 95 (voluntary surrender), but the next month the account was closed, the account will be reported with **Account Status** 61 (paid in full--was a voluntary surrender).
- If the account had a Credit Bureau **Account Status** of 96 (repossession), but the next month the account was closed, the account will be reported with **Account Status** 63 (paid in full--was a repossession).
- If the account had a Credit Bureau **Account Status** of 97 (charged off), but the next month the account was closed, the account will be reported with **Account Status** 64 (paid in full--was a charge off).

The hold codes are the main codes used to *modify* the Credit Bureau status. They prompt for the [Special Comments](#), [Compliance](#), and Consumer Information Indicator code (CIID).



Note: Proper use of the Hold Codes is needed to report the appropriate status for a loan and to ensure that the date of first occurrence is accurate. (These Hold Codes require Action Code 94.)

Hold codes are entered on the Actions/Holds/Events screen/tab. It is important to put the most critical hold code in the first **Hold Code** field, because the system stops checking for hold codes when the first **Hold Code** is found.

The following is a complete list of Credit Bureau status codes used by GOLDPoint Systems. The hold code used to adjust the Credit Bureau status on an account is shown in the last column.

CB Status Code	Status Code Description	GOLDPoint Systems Hold Code	Hold Code Description
5	Account transferred to another office.		
11	Account Current		
13	Paid or closed account/zero balance. The account has a zero balance and is not available for use by the customer. This is only reported the first month after the account is closed. It is not reported any subsequent months following that.		
61	Account paid in full was a voluntary surrender. This is only reported the first month after the account is closed. It is not reported any subsequent months following that.	97	Paid account; voluntary surrender
62	Account paid in full was a collection account, government, or PMI claim. This is only reported the first month after the account is closed. It is not reported any subsequent months following that.	96	Paid account; collection
63	Account paid in full was a repossession. This is only reported the first month after the account is closed. It is not reported any subsequent months following that.	98	Paid account; repossession
64	Account paid in full was a charge-off. This is only reported the first month after the account is closed. It is not reported any subsequent months following that.	95	Paid account; was a charge-off
65	Account paid in full. A foreclosure was started. This is only reported the first month after the account is closed. It is not reported any subsequent months following that.	94	Paid account; foreclosure started
71	Account 30 days past the due date.		
78	Account 60 days past the due date.		
80	Account 90 days past the due date.		
82	Account 120 days past the due date.		
83	Account 150 days past the due date.		
84	Account 180 days or more past the due date.		
88	Claim filed with government for insured portion of balance on a defaulted loan.		
89	Deed received in lieu of foreclosure on a defaulted mortgage.	6	Deed in lieu of foreclosure
93	Account seriously past due and/or assigned to internal or external collections.	91	Collection account

CB Status Code	Status Code Description	GOLDPoint Systems Hold Code	Hold Code Description
94	Foreclosure/credit grantor sold collateral to settle defaulted mortgage.	1	Foreclosure completed
95	Voluntary surrender. The next month after the account is closed, the account will be reported with Account Status 61 (paid in full--was a voluntary surrender).	92	Voluntary surrender
96	Merchandise was repossessed by credit grantor; there may be a balance due. The next month after the account is closed, the account will be reported with Account Status 63 (paid in full--was a repossession).	93	Repossession by grantor
97	Unpaid balance reported as a loss by credit grantor (charge-off). Once the account has been paid off, this changes to 64 (Account paid in full was a charge-off).	2	Charge-off; unpaid balance reported as loss by credit grantor
DA	Delete entire account. WARNING: This should only be used if actual reporting errors occurred on the account. This is only reported one month. The next month a new status would be determined and reported. If you don't want the account to be reported the next month, you should uncheck the Report to Credit Bureau field.		

Delinquent Status Adjustments

The Credit Bureau status is determined by the number of days the loan is past due (each month is treated as a 30-day month for purposes of this calculation). The monthend date minus the due date equals the number of days past due, except when the due date is the 1st. In that case, "1" is added to the number of days past due. (Example: If a loan is due on 2-1 and at the end of February it is still delinquent, it will be reported as 30-59 days past due (status code 71).) When an account is one month past due, it is considered for reporting purposes as a 30-59 days past due account.

Reporting Status is set as follows:

Days Past Due	Credit Bureau Status Codes	Description
1-29	11	Current Account
30-59	71	Account past due 30 days
60-89	78	Account past due 60 days
90-119	80	Account past due 90 days
120-149	82	Account past due 120 days
150-179	83	Account past due 150 days
180+	84	Account past due 180 days

General Reporting Information

This section contains the general reporting information. See the following topics:

[CIF](#)

[ECOA Codes](#)

[New Loans](#)

[Assumptions](#)

[Conversions and Acquisitions](#)

[Payoff and Releases](#)

[Service Released](#)

[Fannie Mae and Freddie Mac](#)

[Making Corrections](#)

CIF

The credit reporting name and address information is gathered from CIF when the credit reporting transmission is processed (see [Credit Reporting Process](#)).

You can view the names connected to an account from either the Customer Relationship Management > [Households](#) screen or Loans > Marketing and Collections screen > CIF tab in CIM GOLD. You can see the relationship each borrower has with the account (e.g., owner, co-owner, administrator, agent, etc.). You can also see the addresses associated with the account.

The property address associated with the account is reported as the unverified reference address for all the co-borrower names for the account. If no property address is attached to the account, the mailing address is used as the default address reported for the borrowers.

Only one borrower on the account (if the account has additional borrowers) must be designated as the IRS owner. The IRS owner is the individual or business name and tax ID number that is used to report information to the IRS.



Note: In order to be the IRS owner for an account, the borrower must have a Social Security or Federal Identification number entered on the system to report to the IRS.

Use the [Accounts](#) tab to identify the ownership code and [ECOA code](#) of each person connected to the account, as shown below.

Names Addresses Accounts Services					
Seq	Type	Account Number	Description	IRS Owner	Address
1	L	0009-001700	123456789	CARVER CATHY	123 TREE CIR PROVO, UT 84601
Type: L - Loan Account: 5729 1760 Description: 123456789 Balance: 280.17 Rate: Name: 1 - CATHY CARVER Account Status: OPEN Account Ownership: 1 - Account Owner Print Ownership: Conjunction Description: ECOA Code 0 - T - Association 0 - 0 -					

The Equal Credit Opportunity Act (ECOA) requires that a borrower's relationship to an account be disclosed for the purposes of establishing equal credit for all involved. This is accomplished using an [ECOA code](#). GOLDPoint Systems reports this code based on the borrowers' account relationship, which allows the relationship of each borrower to be reported to the credit repositories.

You can only file maintain the [ECOA code](#) either on the Customer Relationship Management > [Households](#) screen or Loans > Marketing and Collections screen > CIF tab in CIM GOLD

Because a borrower's relationship to the account is required, GOLDPoint Systems converts the **Ownership** code and reports that ECOA code, unless a specific code is entered in the **ECOA Code** field. (See [ECOA Codes](#) for the conversion table.)

	WARNING: Borrowers with the following ownership codes will be reported to credit repositories:
Owner	Administrator
Affiant	Agent
As Assigned To	As Custodian For
Authorized Signer	Beneficiary
Charge Back Agent	Co-Administrator
Co-Maker	Co-Signer
Custodian	Doing Business As
Grantor	Guarantor
Guardian	Pay On Death
Representing	Seller
Sole Member	Trustee
If the ownership code is not one of these, that individual will not be reported.	

Businesses should have an ownership code of corporation, partnership, or LLC (see "W" in the [ECOA Codes](#) description).

ECOA Codes

If the **ECOA Code** field is blank on either the Customer Relationship Management > [Households](#) screen or Loans > Marketing and Collections screen > CIF tab in CIM GOLD, GOLDPoint Systems converts the [ownership code](#) for all co-borrowers to the defined ECOA code shown below. The ECOA Code is reported to the credit repositories using Base Field 37, J1 Segment Field 10, and J2 Segment Field 10 (see the Credit Report and transmission section).



Note: If an ownership code is not defined, it is defaulted to 1 (individual) for all borrowers. See the [CIF](#) section for more information on the ownership code.

Code	Description	CIF Ownership Code
0	Undesignated - (Do not use on accounts opened after June 1977.)	Blank
1	Individual - (This individual has contractual account responsibility for this account and is primarily responsible.)	1 - owner
2	Joint contractual liability - (Account for account which both customer and joint borrower are contractually liable.)	2 - co-owner
3	Authorized user - (This individual is an authorized user of this account; another individual has contractual responsibility.)	5-19
5	Co-maker or Guarantor - (Account for which the subject is the co-maker or guarantor and becomes liable if the maker defaults; no spousal relationship.)	4 - co-signer
7	Maker - (Account for which subject is liable but a co-maker is liable if maker defaults.)	Undefined
T	Association with account terminated. This is used by the system for the sellers in an assumption (Loans > Loan Assumption screen).	Undefined
Q	Don't Report to Credit Bureau. ECOA Code Q should only be applied to accounts where you do not want the account reported to the credit repositories, or for co-owners on the account who you do <i>not</i> want to report. If an IRS owner has ECOA Code "Q" set up, Error 19 will appear on the Credit Report (FPSRP184) and that account will not be included in the transmission sent to credit repositories. See the Account Warnings/Errors topic in the Credit Report section for more information.	
W	Business/Commercial (Used to identify that the company reported in the name fields is contractually liable for the account.)	37, 40, 85
X	Consumer deceased. An option is available that will exclude accounts from a deceased person entirely from the report and transmission (will not be reported even with ECOA Code X). See the ECOA Code field description on the Customer Relationship Management > Households screen for more information.	20

Code	Description	CIF Ownership Code
Z	Delete borrower (Note: Only inaccurately reported consumers should be deleted.)	Undefined

CIF Ownership Code	ECOA Code
Blank	0 - Undesignated
1 - Account owner	1 - Individual (no co-borrowers)
2 - Account co-owner	2 - Joint contractual liability
4 - Co-signer	5 - Co-Maker
5 - Trustee	3 - Authorized (no contractual liability, has access)
6 - Beneficiary	3 - Authorized (no contractual liability, has access)
7 - Estate	3 - Authorized (no contractual liability, has access)
8 - Administrator	3 - Authorized (no contractual liability, has access)
9 - Conservator	3 - Authorized (no contractual liability, has access)
10 - Custodian	3 - Authorized (no contractual liability, has access)
11 - Minor	3 - Authorized (no contractual liability, has access)
12 - Executor	3 - Authorized (no contractual liability, has access)
13 - Guardian	3 - Authorized (no contractual liability, has access)
14 - Personal representative	3 - Authorized (no contractual liability, has access)
15 - Agent	3 - Authorized (no contractual liability, has access)
16 - Power of attorney	3 - Authorized (no contractual liability, has access)
17 - JC agent	3 - Authorized (no contractual liability, has access)
18 - Grantor	3 - Authorized (no contractual liability, has access)
19 - Successor trustee	3 - Authorized (no contractual liability, has access)
20 - Deceased	X - Deceased
22 - Ward, Authorized User	3 - Authorized (no contractual liability, has access)
26 - Co-trustee	2 - Joint contractual liability
37 - Corporation	W - Business/Commercial
40 - Partnership	W - Business/Commercial
57 - Sole Proprietor	1 - Individual (no co-borrowers)
84 - Guarantor	2 - Joint contractual liability
85 - LLC (Limited Liability Co.)	W - Business/Commercial

CIF Ownership Code	ECOA Code
90 - Maker	7 - Maker

New Loans

Date Opened

The date the loan was opened indicates to the credit repositories if this is a new loan.

The system compares the date opened to the [report run date](#) and determines the number of days. If the number of days is less than 90, it determines it is a new loan and places "1" (Newly opened account) in the **Consumer Transaction Type** field on the [Reporting Codes & Original Information](#) tab.



WARNING: Once the loan has been opened and reported to the credit repositories, the date opened should not be changed. The credit repositories may designate this as another loan if you do so. (Two loans could now show on the borrower's record.)

Maturity Modifier

Balloon payment loans should be coded using maturity modifier 1, action code 1, and the action date as the balloon maturity date.

Single payment loans should be coded using maturity modifier 2, action code 18, and the action date as the single pay maturity date.

Assumptions

The date of assumption (from the Loans > Loan Assumption screen) is used to determine when to report information.

Assumptions are reported over a two-month period. The first month, information for the seller will be reported; the second month, information for the buyer will be reported.

▼ Seller Information (First month)

For the reporting cycle following the assumption date, the system will automatically report "H" (loan assumed by another party) in the [Special Comments](#) field.



Note: "H" will not appear on the [Credit Reporting screen](#) but does appear on the transmission.

The seller's relationship to a loan is also reported as terminated by sending "T" (association with account terminated) in the **ECOA Code** for each borrower. The system will automatically report "T" for each of the sellers' names which are on the Loans > Loan Assumption screen, Seller Information tab.



Note: "T" will not appear on the [Credit Reporting screen](#) but does appear on the transmission.

The [Consumer Transaction Type](#) for this month is blank.

The seller information is reported for the reporting cycle following the assumption date. For instance, if the loan has an assumption date in April, the [credit reporting transmission](#) created in May would report the seller's information.

▼ Buyer Information (Second month)

The following month, the new borrower's name, social security number, etc., will be reported. The system will automatically report the [Consumer Transaction Type](#) as "1" (newly opened account, or new borrower associated with existing account), and the [Payment Profile](#) will display B's (no payment history available prior to this time) for the months prior to the assumption date.

▼ Full Release and Non-Release Assumptions

The ACB (Association of Credit Bureaus) task force has indicated the following:

Since the original borrower is not actually making payments, lenders should report [Special Comment](#) H (loan assumed by another party) and [ECOA Code](#) T (Terminated) for sellers at the time of assumption. Only the new borrower on the account should be reported on an ongoing basis.

If the new borrower defaults on the loan and the original borrower is required to make payments, the original borrower should be re-reported without the **Special Comment H** and with a correct **ECOA Code** (individual, joint, co-maker, etc).



WARNING: You must use the Loan Assumption screen to process assumptions to have the sellers' names properly reported to the credit repositories.

Conversions and Acquisitions

Reporting a loan that has been acquired or accounts that have newly been converted onto the GOLDPoint Systems system is accomplished in two steps.

The [Credit Reporting](#) screen, [Reporting Codes & Original Information tab](#) has a field for the **Old Account Number** and a place for the name of the **Original Creditor Name**.

The account number that was previously used in credit reporting should be in the **Old Account Number** field. The institution name or the name of the original credit grantor should be entered in the **Original Creditor Name** field. The first time the credit reporting record is created, the old account number will be pulled from LNOLD#. (The old account number (LNOLD#) is a field which is used at conversion or acquisition time. It is not displayed on any screen; but once the new credit reporting record (screen) is created, it will be pulled into this field.)

- If the Originated field on the Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab is selected, at monthend, your institution name is entered in the **Original Creditor Name** field the first time the credit reporting record is created.
- If the Purchased field on that tab is selected, you can enter the original creditor's name in this field. (This would be used if you acquired the loan from another institution.)

The conversion date and the blank [Credit Bureau status indicator](#) (no credit reporting record has been created) will cause the system to report the old number as the account number and the GOLDPoint Systems number as a number change.

For loans acquired and converted manually, you will enter the date converted. For loans converted by GOLDPoint Systems, the system will enter the date. GOLDPoint Systems orders coupons beginning with the conversion date.

OPTIONS

[Institution Option LTCB](#) allows for a 60-day delay from the acquisition of an account to the reporting of the account to the credit repositories. The delay is based on the conversion date for converted loans and the purchase date for purchased loans.

Payoff and Releases

The account status as of monthend and the payoff date control the reporting of paid-off accounts to credit bureaus.

The **Paid Off** field displays the date the loan was paid off. This field is updated when a Payoff transaction code 580 is processed. A payoff correction code 588 will clear the field.

If the loan is closed by a file maintenance transaction, the date of the file maintenance will become the **Paid Off** date.

In the absence of a payoff date, the system looks at the last transaction date if the loan account status is "closed" and the loan balance is zero.

The loan is only reported for 90 days after being paid off. For example, if the loan is paid off on April 15, it would be reported as "paid in full" on the [transmissions](#) created through July 15. It would not appear on any transmissions thereafter.

The [24 Month Payment Profile](#) field will continue to move to the right each monthend for 24 months after the payoff date.



WARNING: If you use the Payoff transaction to remove a loan that was repossessed, foreclosed, etc., and you do not use the correct hold codes, you are not reflecting a derogatory status. Refer to the [Coding of Derogatory Credit Status](#) section.

Service Released

When a loan is service released, an **Action Code** 104 is automatically placed on the loan (Actions/Holds/Events tab of the Loans > Marketing and Collections screen). The system looks for released loans and if the **Action Code** 104 date is within the current month, then at monthend, the [Special Comment Codes](#) on the [Credit Reporting screen](#), is automatically updated with an O (account transferred to another lender).

The loan will be reported for 90 days after being released. **Example:** If the loan was service released April 15, at monthend the screen will be updated to display "O" in the [Special Comment Codes](#); the transmissions created through July 15 will report the loan as service released.

The [24 Month Payment Profile](#) field will continue to move to the right each monthend for 24 months after the payoff date.



WARNING: If you repurchase a loan you may have to manually identify it as a new loan. The [Consumer Transaction Type](#) 1 (newly opened account) may need to be entered. Refer to your credit repository. Regardless, once the loan is no longer released and the action code 104 is removed, the loan will be reported.

Fannie Mae and Freddie Mac

Fannie Mae and Freddie Mac require that their loan numbers be supplied to the various credit repositories. In order to accomplish this, you must set up the following information accordingly:

1. The **Investor Identifier** field (IMIDEN) on the Loans > Investor Reporting > Investor Master screen must be either FNMA or FHLMC. (This is generally done at the time your institution first begins to sell loans to FHLMC/FNMA.)

02 - Fannie Mae (FNMA)

03 - Freddie Mac (FHLMC)

2. The Fannie Mae and Freddie Mac investor account numbers must be entered on the Loans > Investor Reporting > Loan Investor Fields screen, Investor Loan Basics tab. This information is entered in the **Investor Account Number** field (This is generally done at the time the loan was sold).

Fannie Mae account numbers - 10 digits

Freddie Mac account numbers - 9 digits

Making Corrections

If the Credit Bureau [Status](#) or [Type](#) is wrong, you must update the associated fields on the regular loan screens so the same error will not occur next month.

If you have made changes to CIF, you may need to update the [Consumer Transaction Type](#).

If the transmission has already been sent for that month, and you find something in error, you may need to use a third party such as e-OSCAR to modify any reporting information. See the [e-OSCAR website](#) for more information.

Coding of Derogatory Credit Status

See the following topics that explain how the system reports those accounts with a derogatory credit status (bankruptcies, repossessions, foreclosures, and charge offs):

[Date of First Delinquency](#)

[Hold Codes](#)

[Reporting an Account in Bankruptcy](#)

[Repossession](#)

[Reporting an Account in Foreclosure](#)

[Reporting an Account as a Charge-off](#)

[Reporting a Deceased Person](#)

Date of First Delinquency

The Date of First Delinquency (Base Field 25), according to the credit repositories' definition, represents the first date of the delinquency.

If a furnisher reports information concerning a delinquent account placed for collection, charged to profit or loss, or subject to any similar action, the furnisher must, within 90 days after reporting the information, provide the Credit Reporting Agency (CRA) with the month and the year of the commencement of the delinquency that immediately preceded the action, so that the agency will know how long to keep the information in the consumer's file. —Section 623 (a)(5) in the Fair Credit Reporting Act (FCRA).

The date of first delinquency for all accounts that have a [Credit Bureau Account Status](#) greater than 11 is established on the Actions/Holds/Event Letters screen with **Action Code** 94 or 194 (Credit Bureau Date of Occurrence) and the corresponding action date. The **Credit Bureau Account Status** is shown on the [Credit Reporting Report and Transmission](#) reported to the credit repositories.

Afterhours update function 73 will process the business night before the **Due Date** day and at monthend and will determine the [Credit Bureau Account Status](#) and modify **Action Code** 194 and the date when necessary.

- Action code 194 and the corresponding action date will be used to report the date of first delinquency for a delinquent loan to the credit repositories.
- Afterhours update function 73 automatically adds or deletes an **Action Code** and date in the **Action Code/Action Date** fields for delinquent loans. This function *only* runs the business night before the **Due Date** day and at monthend.

The update feature works as follows:

1. All updating (updating the status, adding or removing **Action Code** 194, and the action date) will occur during the afterhours on the business day just prior to the **Due Date** and at monthend. This updating is not part of the credit reporting processing. *The updating is not connected with the posting of payments, reversals, etc.*

2. On the night the update function processes for the account, the system will compare the run date to the loan due date. If the loan will be owing more than one payment on the next business day, the [Credit Bureau Account Status](#) is established and **Action Code** 194 will be placed on the account and the loan due date will be placed in the **Action Date** field. The action date will be reported to the credit repositories as the date of first delinquency. The action code and date will remain on the loan until the loan becomes current.
3. If the loan is still delinquent the next month, the system will compare the run date to the loan due date and update the Credit Bureau **Account Status**. Since the loan is still delinquent, the system will look for **Action Code** 194. If an **Action Code** 194 is present, the updating will not change the **Action Code** 194 and the date.
4. If the loan is still delinquent the next month, but payments have been paid, the system will compare the due date to the run date to determine how far delinquent the loan still is and update the [Credit Bureau Account Status](#) for that loan. Again, a check is made for **Action Code** 194. If the **Action Code** is present on the loan, no further update will occur. The original action date for **Action Code** 194 remains unchanged on the loan.
5. If the loan has been delinquent in the past but is now current (not owing more than one payment), **Action Code** 194 and the action date on the account will be removed. (The next time the loan becomes delinquent, a new **Action Code** 194 and action date will be added.)
6. Action codes and dates are file maintainable. There may be cases where your institution may want to change the date or add **Action Code** 194 and a date to the account. For example, you may want to add or change these fields for a returned check or payment reversal received just after the last monthend. Also, you may want to delete codes and dates if payments were misapplied, etc.
7. Action code 194 is used in addition to **Action Code** 94. Action code 94 and the corresponding date is required by the system when a hold code for foreclosure or bankruptcy is placed on the account. If an account has both an **Action Code** 94 and 194, the date associated with **Action Code** 94 will be reported as the date of first delinquency, if the associated hold code is still on the account. **Action Code** 94 is automatically placed on an account when a Bankruptcy transaction is run. See Results of Bankruptcy on Accounts in the Bankruptcy Detail screen help for more information.
8. The **Action Code** 94 date is only used when an associated hold code (4 or 5) is on an account. In the absence of a hold code, **Action Code** 194 and a date is needed to establish the proper first date of delinquency when reporting the account as past due.



WARNING: If an account has two 194 **Action Codes**, the 194 code with the earliest date is used for the first date of delinquency.

9. If all **Action Code** fields are full, **Action Code** 194 will *not* be placed on the account. The account will appear on the [Afterhours Exception Listing \(FPSRP013\)](#) and the Credit Bureau Exception Report will show an error message for the loan ("ACTION CD 194 EXPECTED NOT FOUND/NORE REP"). Your institution will need to determine whether or not to delete action codes on the account so you can use **Action Code** 194 and the date of first delinquency.

When GOLDPoint Systems determines the [Credit Bureau Account Status](#), the system examines the account looking first at the GOLDPoint Systems loan status (open, closed, released), then determines if it is past due or has hold codes.

The update function that initiates the Credit Bureau status and the date of first delinquency will process daily and update the loan status the business day just prior to a **Due Date** day or at monthend. Each night in the

afterhours the accounts will be examined to see if delinquency will begin on the next business day. The severity of the delinquency will be identified and the appropriate status determined. This [Credit Bureau Account Status](#) is then adjusted based on the hold codes.

The system will also ensure that **Action Code** 194 (date of first occurrence) and the delinquent due date is used. Once **Action Code** 194 is present on an account, the date associated with that **Action Code** does not change. If the system analyzes the account and determines that the account should be reported as a current status, any **Action Code** 194 and date is deleted from the account. **Action Code** 94 and the associated date are not automatically examined by the system. Each institution is responsible to remove **Action Code** 94 and the date when needed.

Example: An account has a due date of 2-17. In March, during the afterhours of the business day just prior to the 19th (Due Date + 30 days) of the month, the updating process examines this account. GOLDPoint Systems determines that the account has a loan status of "open" and will be one month past due beginning the next business day. No hold codes are on the account, so the system updates the account with a [Credit Bureau Account Status](#) of "71" (account 30 days past due) and puts **Action Code** 194 with the date of 2-19 (Due Date + 30 days), because no **Action Code** 194 was present on the account previously. Then, at monthend, the status is re-verified to see if the account is in *worse credit condition*. If checks have bounced, etc. and the **Due Date** is further in the past, the [Credit Bureau Account Status](#) is modified. After this verification is done, during monthend processing, the [Credit Reporting screen](#) is updated with the new information. The [transmission and reports](#) will then be generated in April.



WARNING: Once the foreclosure, repossession, or charge-off process is completed, institutions vary in how they handle the loan. Some institutions pay the loan off and set up a General Ledger account to track it. Other institutions leave the loan as an open account and continue to monitor it from the GOLDPoint Systems software.

Regardless of what your institution's procedures are, prior to monthend and the updating of the Credit Reporting screen, be sure to enter the correct hold codes, charge-off date, and general categories. The system uses this information to determine the correct [Credit Bureau Account Status](#) of the account, and to know when to stop updating the screen.

Once these codes are entered, the system will update the Credit Reporting screen only once; the monthend of the month of the charge-off date. This updating creates the [Credit Bureau Account Status](#) and [Payment Rating](#). After that month, the only items updated on the screen would be the 24-month [Payment Profile](#) (it shifts to the right).

If you pay the loan off, the loan would be reported for 90 days after the payoff date. However, if you leave the loan open, then it would be reported each month until you uncheck the **Report to Credit Bureau** box. We recommend that within a month or two following the foreclosure/repossession/charge off, you uncheck this box.

Hold Codes

Hold codes can be entered in CIM GOLD using the Actions/Holds/Events screen/tab. Many times, certain activity causes the system to automatically update the **Hold Code** accordingly. For example, running the [Repossession transaction](#) will cause the system to enter **Hold Code** 93 (repossession) on the account, and running a Bankruptcy transaction will cause **Hold Code** 4 or 5 to be placed on the account.

Examples of how each code is used in credit reporting are shown in the following table.

GOLDPoint Systems Hold Code	Hold Code Description	CB Status Codes	Status Code Description
01	Foreclosure completed	94	Credit grantor sold collateral to settle defaulted mortgage.
02	Charge-off (unpaid balance reported as loss by credit grantor)	97	Unpaid balance reported as a loss by credit grantor.
06	Deed in lieu of foreclosure - (cannot override)	89	Deed in lieu of foreclosure.
91	Collection account (account assigned to agency, lawyer, etc.)	93	Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department.
92	Voluntary surrender	95	Voluntary surrender.
93	Repossession by grantor	96	Merchandise was taken back by credit grantor; there may be a balance due.
94	Paid account; foreclosure started	65	Paid account. A foreclosure was started.
95	Paid account; was a charge-off	64	Paid account; was a charge-off.
96	Paid account; collection	62	Paid account; was a collection account, insurance claim or education claim.
97	Paid account; voluntary surrender	61	Paid account; was a voluntary surrender.
98	Paid account; repossession.	63	Paid account; was a repossession.
99	Settled	68	Account legally paid in full for less than the full balance.



Note: When entering any of the above hold codes, you must first enter action code 94 (date of first delinquency) and a date on the Actions/Holds/Event Letters tab.

Hold Code Status Adjustments

When an account that was in collection, foreclosure, voluntary surrender, repossession, or charge-off and the account is paid off, hold codes should be placed on the account so that at monthend when the status is updated, the correct status will be reported. **Example:** A hold code 94 will report a status code of 65.

Hold code 94 reports as status 65 (Account paid in full. A foreclosure was started.)

Hold code 95 reports as status 64 (Account paid in full was a charge-off.)

Hold code 97 reports as status 61 (Account paid in full was a voluntary surrender.)

Hold code 98 reports as status 63 (Account paid in full was a repossession.)

All the above hold codes are only used when the account is paid off after being in the referenced status.

Reporting an Account in Bankruptcy

If a loan is involved in a bankruptcy, you must report bankruptcy information only for the individual filing bankruptcy. For example, if two brothers were co-signers on a loan and one of them filed for bankruptcy, you should report the bankruptcy information only for the brother filing the bankruptcy.

Bankruptcy information is reported by using a combination of [Hold Codes](#) and the Consumer Information Indicator code (CIID), as described below.

Using the Bankruptcy Detail screen (or Bankruptcy screen if using the old bankruptcy system), you should first run the Bankruptcy transaction on the account (or accounts). This will flag the accounts with the appropriate (CIID) for credit reporting purposes, such as Petition for Chapter 7, 11, 12, or 13 bankruptcy. As the bankruptcy proceedings move along and you receive further letters from the bankruptcy court updating the bankruptcy details, you would run additional transactions applicable to those accounts.

Running these transactions will automatically flag the bankrupt account appropriately for credit reporting purposes.

The following topics are discussed below:

[Hold Codes](#)

[Consumer Information Field](#)

[Reaffirmation of Debt](#)

[Discharged Accounts](#)

[Dismissed Accounts](#)

[Withdrawn Accounts](#)

Hold Codes

Hold Codes are automatically placed on accounts when a Bankruptcy transaction is run. See Results of Bankruptcy on Accounts in the Bankruptcy Detail screen help for more information. Any loan involved in a bankruptcy must have one of the following hold codes:

Hold Code	Description
4	Chapter 7, 11, or 12
5	Chapter 13

Hold codes affect the **Account Status** (Base Field 17A) of the [Credit Report transmission \(FPSRP184\)](#).

- If **Hold Code 4** is on the account, the **Account Status** is code 67 (account in bankruptcy Chapters 7, 11, or 12).
- If **Hold Code 5** is on the account, the **Account Status** is code 69 (account in bankruptcy Chapter 13).

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Consumer Information Field

The **Consumer Information** field identifies the status of the bankruptcy such as filed, discharged, dismissed, or withdrawn. These codes are automatically assigned when a Bankruptcy transaction is run on an account. (See Results of Bankruptcy on Accounts and Actions and Dates field group on the Bankruptcy Detail screen for more information). The **Consumer Information Indicator** is found in the Base Segment (Base Field 38) and J1/J2 Segments (field 11) of the [Credit Report transmission \(FPSRP184\)](#).

If the IRS owner (in CIF) has filed the bankruptcy, the system will automatically update the Consumer Information Indicator code (CIID).

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Reaffirmation of Debt

Some institutions allow a portion of debt to be written off if the borrower agrees to reaffirm part of the debt during bankruptcy proceedings. When a partial write-off occurs during reaffirmation of debt, the system reports the written off amount in a secondary tradeline (account) during monthend credit reporting (FPBY record).

- The *reaffirmed debt* is reported with Consumer Information Indicator of "R - Reaffirmation of Debt" and an [Account Status](#) of 11 (account current).
- The *write-off amount* is updated accordingly:
 - New tradeline with a new account number is reported to credit repositories. This new tradeline reports the **Principal Balance** as the written-off amount. The **Original Balance** is reported with the original balance of the loan.
 - Since the written off amount is included with the bankruptcy, the Consumer Information Indicator is reported as the bankruptcy with which the account is filed. For example, if the account was a Chapter 7 petition, the written off amount would be reported with **Consumer Information Indicator** of "A - Petition for Chapter 7 Bankruptcy."
 - The [Account Status](#) is reported with the same code as before the Bankruptcy transaction was run.

See the Reaffirmation: Standard help topic in the Bankruptcy Detail screen for more information.

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Discharged Accounts

A discharge releases a bankrupt customer from personal responsibility for specified debts. When you run the Discharge transaction from the Bankruptcy Detail screen, the system changes the Consumer

Information Indicator to one of the Bankruptcy Discharge codes (such as, E, F, G, H), depending on the type of bankruptcy chapter that was applied to the account.

See the Discharge transaction help topic in the Bankruptcy Detail screen for more information.

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Dismissed Accounts

A Dismissal occurs when a debtor has failed to adhere to the terms and conditions of their bankruptcy and the court has allowed your institution to pursue the funds owed. You will receive a notice from the bankruptcy courts indicating the bankruptcy has been dismissed, and you can reinstate the terms of the loan.

When you run the Dismissal transaction from the Bankruptcy Detail screen, the system changes the Consumer Information Indicator to one of the Bankruptcy Dismissal codes (such as, I, J, K, L), depending on the type of bankruptcy chapter that was applied to the account.

See the Dismissal transaction help topic in the Bankruptcy Detail screen for more information.

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Withdrawn Accounts

If a withdrawal of claim has been granted by a bankruptcy court, you can run the Withdrawn transaction to essentially reverse the Bankruptcy transaction, and the borrower is required to continue making payments on their loan.

When you run the Withdrawn transaction from the Bankruptcy Detail screen, the system changes the Consumer Information Indicator to one of the Bankruptcy Withdrawn codes (such as, M, N, O, P), depending on the type of bankruptcy chapter that was applied to the account.

See the Withdrawn transaction help topic in the Bankruptcy Detail screen for more information.

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Repossession

When a repossession is completed, you should run both the [Repossession transaction \(tran code 2203-00\)](#) and the [Sale of Security transaction \(tran code 2510-03\)](#). The system will update all applicable fields accordingly.

1. Verify Action Code 93 (Repossession Date) and date of occurrence is present on the Actions/Holds/Event Letters screen/tab.
2. [Hold Code](#) 93 (repossession by grantor) is entered on the Actions/Holds/Event Letters tab.
3. During monthend credit reporting, the system will update the [Account Status](#) with "96" (Merchandise was repossessed by credit grantor; there may be a balance due).
4. If needed, you could also select [Special Comments](#) codes 92 to further define the loan as a repossession.
5. The **General Category** is changed to 81 (repossession—non-real estate) or 85 (repossessed assets) (depending on what was entered on the [Repossession transaction](#)), unless the loan has been charged off. In which case, the loan will retain the charge-off **General Category**. See [Reporting an Account as a Charge-off](#) for more information.

Reporting an Account in Foreclosure

When an account proceeds to the foreclosure process, the reporting steps are as follows:

1. Verify action code 94 and date of occurrence is entered on the Actions/Holds/Events screen/tab.
2. Enter **Hold Code** 7 (legal hold) or 9 (legal hold) on the Actions/Holds/Events screen/tab.
3. When the [Credit Reporting screen](#) is updated and **Hold Codes** 7 or 9 are on the loan, [Special Comments](#) code "BO-Foreclosure Proceedings Started" is displayed.
4. When the foreclosure has been completed, you should place **Hold Code** "1" (foreclosure complete) on the Actions/Holds/Event Letters tab. The [Special Comments](#) code "H" (foreclosure) will automatically be placed in the [Payment Profile](#) field.
5. Enter the charge-off date.
6. Change the **General Category** to 80 (foreclosure or charge-off real estate secured by first liens).

If the account proceeds to foreclosure sale, **Hold Code** 1 (foreclosure completed) should replace the 7 or 9 **Hold Code**. When **Hold Code** 1 is on the account, the [Credit Bureau Status](#) is 94 and an "H" (foreclosure) is put in the [Payment Profile](#) field on the [Credit Reporting screen](#). If the account is sold to a third party, **Hold Code** 94 could be used together with a [Special Comments](#) code of "AX" (account paid from collateral) on the Credit Reporting screen showing that the account was paid off before the foreclosure was completed.



WARNING: If you pay off a loan that should be reported as a foreclosure prior to updating the Credit Reporting screen at monthend, the loan must have a **Hold Code** 1 on the Actions/Holds/Events screen/tab. The [Account Status](#) will show as "paid-in-full loan" without these hold codes.

When an account was in collection, foreclosure, voluntary surrender, repossession, or charge-off and the account comes current, hold codes should be placed on the accounts so that at monthend when the status is verified, a modified status can be shown. For instance, placing a [Hold Code](#) 94 will result in a [Credit Bureau status code](#) of 65 (account paid in full, foreclosure started).

As a result of the foreclosure sale, if the account is paid off, either in full or less than the full amount, a [Special Comments](#) code of "I" (election of remedy) can be entered.

Hold Code 94 gives Credit Bureau [Account Status](#) 65 (account paid in full, foreclosure started).

Hold Code 95 gives Credit Bureau [Account Status](#) 64 (account paid in full, was charge-off).

Hold Code 97 gives Credit Bureau [Account Status](#) 61 (account paid in full, was a repossession).

Hold Code 98 gives Credit Bureau [Account Status](#) 63 (account paid in full, was a voluntary surrender).

All of the above hold codes are only used when the account pays off after being in the referenced-to status.

Reporting an Account as a Charge-off

Charge-off accounts are reported to credit repositories. When an account is charged off, the system does the following to the account:

1. Enters **Action Code** 94 and date of first delinquency on the Actions/Holds/Events screen/tab, if it isn't already there.
2. Sets Hold Code 2 (charge off).
3. Enters the charged-off date on the Actions/Holds/Events tab.
4. The General Category field is updated to 80, 82, 83, or 84.
5. Establishes the **Original Charge-off** amount during the credit reporting process on the Credit Reporting screen > Credit Reporting & Loan Information tab.

At monthend when the Credit Reporting screen is updated, the Account Status will be set to "97 - Charged off." The charged-off balance is the amount shown in the Principal Balance. An "L" (charge-off) will automatically be placed in the Payment Profile field for that month.



WARNING: If you pay off a loan that should be reported as a charge-off loan prior to updating the Credit Reporting screen at monthend, the loan must have a **Hold Code** 2 or 95. The credit Account Status will show as a paid-in-full loan without these hold codes.

Note that the charge-off amount is not updated by the system each monthend.

Metro 2 guidelines require that the **Scheduled Monthly Payment Amount** (Base Segment Field 15) in the Credit Report be zero (0) for charged-off accounts. Therefore, the system will not report the **Scheduled Monthly Payment Amount** for charged-off accounts. However, if payments are made to an account, they will be reported in the **Actual Payment Amount** field (Base Segment Field 16).

If you choose not to keep the loan on the system for future tracking, a **General Category** change is not needed; however, all other items are essential. With Hold Code 2 on the account, the Credit Bureau Status at monthend would be 97 (charged off) and an "L" will appear for that month in the Payment Profile field.



Note: Charge-off amounts are only reported for either three months, or the number of months set up (in the Miscellaneous Parameter field) for the Credit Reporting Report and Transmission (FPSRP184), following the charge-off date unless the account has monetary activity. If the account is paid in full after having been charged-off, hold code 95 on the account causes the Credit Bureau Status of 64 (account paid in full was a charge-off) to be reported.



WARNING: Once the foreclosure, repossession, or charge-off process is completed, institutions vary in how they handle the account. Some institutions pay the account off and set up a General Ledger account to track it. Other institutions leave the loan as an open account and continue to monitor it from CIM GOLD.

Regardless of what your institution's procedures are, prior to monthend and the updating of the Credit Reporting screen, be sure the correct hold codes, charge-off date, and general categories exist on the loan. The system uses this information to determine the correct status of the account.

Once these codes are entered, the system will update the Credit Reporting at or on monthend. This updating creates the account status, payment profile, balance, etc.

If you pay the loan off, the loan would be reported for 90 days after the payoff date. However, if you leave the loan open, then it would be reported each month or until you uncheck the [Report to Credit Bureau](#) box.

See the [Charge-off Transaction \(Tran Code 2022-01\)](#) for more information on charging off a loan.

Reporting a Deceased Person

If a customer dies, enter the **Death Date** on the Detailed Personal Information tab of the Households screen. The system will show the **Death Recorded Date** (NDDDRD) next to the **Death Date** (NDDTDT). This date is used in Credit Reporting decisions described below. (See the following example of these fields on the Households screen.)

Detailed Personal Information					Phones	Email	Credit Rating and IRS B Notices
Last Name	First Name	Middle Name	Title	Suffix	<input type="radio"/> Male <input type="radio"/> Female <input checked="" type="radio"/> Not Applicable		
FISHER	CINDY						
Preferred Name	Mother's Maiden Name						
Tax ID/Customer ID	555-44-4222	ID Type	0 - Personal Name/SSN#/US Citizen		Customer Approval Date		
Birth Date	12/30/1972	Birth Place	State	Death Date	05/07/2019	Death Recorded Date	05/14/2019
Driver's License				Issued Date		Expiration Date	

Customer Relationship Management > Households Screen > Detailed Personal Information Tab

For loan accounts, at monthend following the **Death Recorded Date** entry, the system performs the following:

- Changes the [Account Ownership](#) code for that customer to "20" (Deceased).
- The [ECOA Code](#) for the loan customer changes to "X" (Consumer Deceased), unless it's already set to "Q" (Do not report to Credit Bureaus). Or if institution option DADP is set, then the [ECOA Code](#) is set to "T - Terminated." This information is passed to the [Credit Report and transmission](#) in the Base Segment or J1/J2 Segment of the loan accounts with which this person is associated.

The month following the report of the death, the system does the following:

- If it was the **IRS Owner** who died and there is another living borrower on the loan (only **Account Ownership** codes 1-4), the monthend credit reporting update process will select the first living borrower on the account to be the **IRS Owner**. The **IRS Owner** who died moves to the J1/J2 Segment and continues to report with **ECOA Code** "X" until the loan is closed. It's up to your institution as to how you want to handle the deceased borrower after that, such as remove their name from the account.
- If there is no other co-borrower on the loan, the **IRS Owner** continues to report in the Base Segment with an X until the loan is closed or released. Follow your institution's protocols as to how to handle the account.

If the **Death Date** is cleared because of a mistake (e.g., applied the **Death Date** to the wrong person), all of the preceding items are reversed.

Deposit Accounts: This only applies to loan accounts. Deposit or other accounts are not reported with **ECOA Code** X (unless you manually change the **ECOA Code** to be "X").



Note: You should also have **Ownership Code** 20, Deceased, set up on the Loans > System Setup Screens > Client Code Setup > CIF Ownership Codes screen.

Scenario

Grandpa Gerald and his son Marty get a loan for a car. Grandpa Gerald is listed as the **IRS Owner** on the account, but they are both co-owners. Grandpa Gerald dies before the account is paid off, but the account is still open and Marty is responsible for paying off the rest. After entering Grandpa Gerald's **Death Date**, at monthend, the system will automatically assign Grandpa Gerald with **Account Ownership** "20 - Deceased" and **ECOA Code** "X - Deceased." The next month, Marty will be assigned as the **IRS Owner**, which means the Credit Report transmission will list Marty as the **IRS Owner** in the Base Segment, and Grandpa Gerald will be listed in the J1 Segment with **ECOA Code** "X - Deceased."

From that same example, if the account is paid off and closed the same month as Grandpa Gerald's **Death Recorded Date** or the month following, the system will maintain Grandpa Gerald as the **IRS Owner** in the Base Segment with **ECOA Code** "X - Deceased," and Marty will stay listed in the J2 Segment.

Note: Anyone with **ECOA Code** "Q" (Do not report to Credit Bureaus) will not have the **ECOA Code** replaced with "X" if a **Death Date** is entered.



Note: An option is available that will cause the system to possibly delete deceased IRS owners' accounts in the Credit Report transmission (FPSRP184). With this option, the account tied to the deceased person will be included in the monthend following the **Death Recorded Date**. If the deceased person is a co-borrower and not listed as the **IRS Owner**, then the Credit Report will include the IRS owner's information, but the deceased co-owner's ECOA Code will be reported with "T - Terminated."

In the month following the **Death Recorded Date** and the **IRS Owner** is the one who died, the co-borrower will become the **IRS Owner** and the co-borrower's information will be moved from the J1 Segment to the Base Segment of the report, while the deceased person's will move to the J1/J2 Segment and reported with ECOA Code "T- Terminated."

If there are no living account owners (**Account Ownership** codes 1-4), the account is reported with a [Account Status](#) of "DA." This status deletes the account from the credit repository.

If your institution would like to use this option, please send in a work order to have GOLDPoint Systems turn on institution option DADP (Drop CB Accounts for Deceased Persons).

Report and Transmission (FPSRP184)

Topics in this Report:

- [Credit Reporting Report and Transmission Overview](#)
- [Reading the Report](#)
- [Column Heading Descriptions](#)
- [Subtotals and Totals](#)
- [Transmission](#)
- [Header Record](#)
- [Base Segment](#)
- [J1 Segment](#)
- [J2 Segment](#)
- [K1 Segment](#)
- [K2 Segment](#)
- [K3 Segment](#)
- [K4 Segment](#)
- [L1 Segment \(Account Number/ID Number Change\)](#)
- [N1 Segment \(Employment\)](#)
- [Trailer Record](#)
- [Report Example](#)

Credit Reporting Report and Transmission Overview

The Credit Reporting [Report](#) identifies loans that are being reported to credit repositories and some of the basic information that is being reported (e.g., borrowers' names, credit status, credit type, number of days delinquent, and amounts due).

At monthend, during the afterhours process, GOLDPoint Systems updates the Loans > Account Information > [Credit Reporting screen](#) for all loans (this is called the credit reporting process). The updating includes determining the Credit Bureau (CB) account type, CB status, date of first delinquency, etc.

The [Credit Report](#) (FPSRP184) is generated and a [transmission](#) (comma-delimited file) is sent to credit repositories. You can download the Credit Report in GOLDView usually by the next business or the second business day after monthend. Additionally, GOLDPoint Systems creates a copy of each transmission sent to credit repositories (e.g., Equifax, Trans Union) for you to review. This copy is in a comma-delimited file (.csv format), which allows you to view the information in a spreadsheet program such as Excel®. This file can be downloaded from GOLDPoint Systems' online file sharing site (commonly referred to as "Go Anywhere"). Your GOLDPoint Systems account manager can help you set up security clearance to access this site.

If you find any [errors or corrections](#) that need to be made from the review file, contact GOLDPoint Systems immediately. You have up to four days to determine if the file is correct. If you do find errors, GOLDPoint Systems will make corrections and send a corrected file to credit repositories. But this must be done BEFORE the four days limit.

Information for the report is pulled from the Loans > [Credit Reporting screen](#), [CIF system](#), and various other loan screens in CIM GOLD.

The information on the Credit Reporting screen is created at monthend; therefore, this information is being reported as of monthend, with the exception of any file maintenance changes the institution may have made to the [Credit Reporting screen](#).

All information in CIF is pulled from current files, rather than monthend.

In order for a loan to be reported to the credit repositories, the [Report To Credit Bureau?](#) field on either the [Credit Reporting screen](#) or the Loans > Cards and Promotions, Fees and Charges tab must be checked. In addition, each borrower connected to the loan must have Social Security numbers entered on the Households screen under Customer Relationship Management in CIM GOLD. **Note:** If the borrower uses an ITIN and does not have an SSN, make sure the **Birth Date** field is also entered on the Households screen and the **ID Type** field is set to "22 - Personal Name/ID#/Non-Resident Alien."

Information is reported for both current and delinquent accounts. Derogatory information, including foreclosure and bankruptcy, is reported. See the [Coding of Derogatory Credit Status topic](#) for more information.

If you have not reported to credit repositories in the past, please contact your GOLDPoint Systems account manager prior to beginning. The report can be stored in Report Warehouse so it can be viewed in GOLDView.

An option, OP02 MLSR, is available that allows you to report each branch using a different subscriber number instead of reporting all branches under the same subscriber number.

If you want phone numbers included in the transmission sent to credit repositories, you must contact your GOLDPoint Systems account manager to have that set up (see [GOLDPoint Systems Only](#) below regarding **Miscellaneous Option 4**).

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Reading the Report

The report is in credit bureau status order and then in account number order. Any error or warning messages will appear to the right of the account information at the end of the report. Accounts with warning messages are reported. Accounts with error messages are not reported to the repositories the months they have the error messages.

[Credit Reporting Report Example](#)

GOLDPoint Systems Only

Check the **Miscellaneous Option 1** box to send the credit reporting **Consumer Information Indicator** for only the IRS owner, not any additional borrowers (see [Consumer Information Code](#) below). *Do not use this option.* It causes inaccurate reporting to credit reporting agencies.

Check the **Miscellaneous Option 2** box to send a corrected transmission to the credit repositories. **Note:** This option no longer works. If you happen to find an institution set up with option, remove it. Even if the option is set, it will not work. Corrected transmissions are no longer sent.

Check the **Miscellaneous Option 3** box to include the N1 Segment (Employment) in the transmission.

Check the **Miscellaneous Option 4** box to include telephone numbers with the transmission.

Miscellaneous Parameter: The last two positions of the **Miscellaneous Parameter** field should contain the number of months closed, charged-off, and released loans will be reported to the credit repositories. If nothing is entered, the program will default to three months.

To include service-released loans, select "LNS + Released Loans - LNR" in the **Input Records** field. (LNR gives open, closed, and released loans.)

Only one report should be processed per day.

If a subscriber number is not set up for a repository, the loans are not included in the transmission for that repository.

Set option OP02 MLSR to allow an institution to report each branch using a different subscriber number instead of reporting all branches under the same subscriber number.

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Column Heading Descriptions

Column Heading	Description
Account Number, Ck Dg	This is the four-digit branch number, account number, and check-digit number of the loan being reported by the institution to the credit repositories.
Short Name	This lists the short name of <i>all</i> borrowers associated with this account. The primary borrower is listed first, followed by the co-borrowers. Information is pulled from CIF. An asterisk (*) by the name indicates that the information sent to the repositories was pulled from the Multiple Borrower record.
ST (Account Status)	This is the credit bureau account status (from the Credit Reporting screen) that is being reported for the last month. The following is a list of some of the credit bureau status codes. Please reference your credit bureau manuals for more codes. See also: Credit Bureau Status (Account Status) .

Code	Description
05	Transferred accounts/service released
11	All new and/or current accounts
13	Closed and/or zero balance accounts
42	Repossessed accounts now redeemed
61	Paid; Voluntary surrender
62	Paid; Collection account
63	Paid; Repossession
64	Paid; Charge_off
65	Paid; Foreclosure has started
67	Accounts in bankruptcy Chapters 7, 11
69	Accounts in bankruptcy Chapter 13
71	Accounts 30 to 59 days past due
78	Accounts 60 to 89 days past due
80	Accounts 90 to 119 days past due
82	Accounts 120 to 149 days past due
83	Accounts 150 to 179 days past due
84	Accounts 180 days or more past due
87	Foreclosure accounts
89	Deed in lieu accounts
93	Collection account
94	Foreclosure

Column Heading	Description																
	<table border="1"> <thead> <tr> <th>Code</th><th>Description</th></tr> </thead> <tbody> <tr> <td>95</td><td>Voluntary surrender</td></tr> <tr> <td>96</td><td>Repossession</td></tr> <tr> <td>97</td><td>Accounts charged or written off</td></tr> </tbody> </table>	Code	Description	95	Voluntary surrender	96	Repossession	97	Accounts charged or written off								
Code	Description																
95	Voluntary surrender																
96	Repossession																
97	Accounts charged or written off																
TP	<p>This is the credit bureau loan type. It is pulled from the Credit Reporting screen. The system uses the following GOLDPoint Systems codes and converts them to the credit bureau type codes. Please reference your loans to ensure that they are reported correctly.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">  Note: If a loan has a general category of 90 or higher, the loan will not be reported. </div> <p>For more information, see the Credit Bureau Type (Account Type) topic.</p>																
Date	This is the loan due date as of <i>monthend</i> .																
Pmt Freq	<p>This is the payment frequency as of <i>monthend</i>. Loan payment frequency codes indicate the number of months or frequency of the regular loan payment.</p> <table border="1"> <thead> <tr> <th>Code</th><th>Description of Frequency Code</th></tr> </thead> <tbody> <tr> <td>1</td><td>Monthly payment</td></tr> <tr> <td>2</td><td>Bi-monthly payment (every 2 months)</td></tr> <tr> <td>3</td><td>Quarterly payment (every 3 months)</td></tr> <tr> <td>4</td><td>Payment every 4 months</td></tr> <tr> <td>6</td><td>Semi-annual payment (every 6 months)</td></tr> <tr> <td>12</td><td>Annual payment</td></tr> <tr> <td>26</td><td>Bi-weekly (every 2 weeks)</td></tr> </tbody> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">  Note <p>If the payment frequency reported is something other than monthly (e.g., bi-weekly, weekly, annually, etc.), the payment frequency is converted to monthly for Metro 2 reporting. This ensures that information sent to the national Credit Reporting agencies complies with the Metro 2® format.</p> </div>	Code	Description of Frequency Code	1	Monthly payment	2	Bi-monthly payment (every 2 months)	3	Quarterly payment (every 3 months)	4	Payment every 4 months	6	Semi-annual payment (every 6 months)	12	Annual payment	26	Bi-weekly (every 2 weeks)
Code	Description of Frequency Code																
1	Monthly payment																
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12	Annual payment																
26	Bi-weekly (every 2 weeks)																
ECOA Code	This displays the Equal Credit Opportunity Act (ECOA) code for the primary borrower on the loan.																

Column Heading	Description
	<p>See also: Loans > Credit Reporting > General Reporting Information > ECOA Codes.</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;">  Note <p>Accounts with ECOA Code Q (Do not Report to Credit Bureau) will not be included in the transmission. If an account owner has ECOA Code Q, you will need to change the ECOA Code to something else. See Error 19 in the Errors and Warnings section below for more information.</p> </div>
Pmt Rate	This is the annual interest rate for the loan.
Regular Payment	This is the dollar amount of the next payment due as of <i>monthend</i> .
Total Amount Past Due	This is the total amount past due , pulled from the Loans > Credit Reporting screen.
Special Comment Code	<p>The Credit Bureau Special Comments can be user-entered, or in most cases, the system assigns a Special Comment Codes based on specific activity, as explained in the table below. The Special Comment Codes allow you to better clarify the Credit Bureau Account Status that has been reported for that month.</p> <p>For more information, see the Special Comments field on the Credit Reporting screen > Reporting Codes & Original information tab.</p>
Compliance Code	<p>The compliance codes allow your institution a way of notifying the repositories of problems on the account. It also allows a way of indicating if the institution required an account to be closed or if the borrower closed an account.</p> <p>For more information, see the Compliance Code field on the Credit Reporting screen > Reporting Codes & Original Information tab.</p>
Consumer Information Code	<p>The IRS owner consumer information indicator (CII) code displays the account status relative to any bankruptcy proceedings on the account. It also indicates to the repositories if there is a problem locating the borrower. These codes further clarify the status of an account relative to bankruptcy of the primary borrower. The Consumer Information Code is established on an account at the time the Bankruptcy transactions are run. For more information, see the Reporting an Account in Bankruptcy topic.</p> <p>Valid CII codes are listed in the Bankruptcy Detail manual here.</p>
Consumer Tran Code	The credit reporting guidelines no longer request the Consumer Transaction Code (Type) be included (as of 2016).

Column Heading	Description
Account Errors/Warnings	<p>This is the error or warning message associated with the account. Accounts with error/warning messages will sort to the bottom of the report.</p> <p>When a warning message appears, the account will be reported, but the information being sent might need further clarification for reporting accuracy.</p> <p>If an error message appears, the account information will not be reported to the credit repositories.</p> <p>The following is a list of error and warning messages.</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;">  Note <p>A "WARNING" message indicates possible problems, but the account will be included on the transmission. An "ERROR" message indicates the account will not be included on the transmission.</p> </div>

CODE	MESSAGE	DESCRIPTION
01	Warning: Special Comment Code Needed	<p>Has hold code 7 (Legal hold), 9 (Legal hold), 94 (Paid account; a foreclosure was started), 96 (Paid account; was a collection), and 99 (Settled; account legally paid in full for less than full balance) and there is no Special Comment code set up on the Loans > Credit Reporting screen.</p>
02	Warning: Consumer Info Code Needed	<p>Has hold code 4 (Bankruptcy–Chapter 7 or 11) or 5 (Bankruptcy–Chapter 13), and there is no Consumer Information Indicator set up.</p> <p>If a bankruptcy is run on one account that has two borrowers connected to the account, then this message will appear if other borrowers on the loan have not filed bankruptcy. This is only a warning to alert you that not all borrowers on the loan have the Consumer Information Indicator selected for bankruptcy. Generally, it would be correct that all borrowers are not marked for bankruptcy. For instance, if two brothers, John Doe and Jim Doe, are on a loan and one of them (John) files bankruptcy, the second brother (Jim) should not be reported as being in bankruptcy.</p> <p>The Consumer Information Indicator code is established when the Bankruptcy transaction is run for an account or person. It will only appear on the report for the borrowers that have been selected for the Bankruptcy transaction. Beneath the loan</p>

CODE	MESSAGE	DESCRIPTION
		number will appear the names of both borrowers on separate lines. Next to John will appear a code A-Y; no code will appear next to Jim. This lets you know that John is being reported in bankruptcy and Jim is not.
04	Warning: Term of Loan is Zero. 360 Default Used	The loan is set up to be a closed-end loan with a maturity date, but the loan term is blank.
05	Error: Date Opened Invalid	The date opened is blank.
06	Warning: Principal Balance is Gtr than 125% Max	
08	Hold Code 71 on File for this Acct. Not Reported	Hold code 71: Social Security number needs to be verified.
10	Error: No Name Found for Principal Borrower	
11	Error: Account Missing CIF Information	
12	Error: Account is a Contract Collection	
13	Error: Action CD 94 and Date Required	Checks for Action Code 94 (date of occurrence) on the Credit Bureau screen.
14	Error: Invalid Due Date, Must Not Equal Zero	
15	Error: Settled Account—Must Payoff to Report	If the loan has a Hold Code 99 (Settled; account legally paid in full for less than full balance) and not closed.
16	Warning: Prob with CIF, a co-borrower went unreported	
17	Error: Action CD 194 Expected Not Found	Checks for Action Code 194 (date of first delinquency) on the Credit Bureau screen.
18	Error: Current Balance (BUPOBL) is Less Than 0.00.	Checks for any accounts with a zero current balance. If there is a zero balance, the account will not be included in the transmission to credit repositories.
19	Error: Account Owner Has ECOA Code Q. Not Reported.	Checks for ECOA Code Q (Don't Report to Credit Bureau). If the account has ECOA Code Q, the account is not included in the credit transmission. The ECOA Code is set up on the Customer Relationship Management > Households screen or Loans > Marketing and Collections screen > CIF tab in CIM GOLD.

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Subtotals and Totals of the Report

Subtotals are provided for each credit reporting status at the end of each status. The total number of accounts in the section, minus any accounts that have error or warning messages, is displayed for that reporting status.

The last page of this report will provide totals for your institution, based on status, and for the entire institution.

Credit Reporting Report Example

Transmission

The following is the information included in the reporting transmission (comma-delimited file) sent to credit repositories at monthend (after the test run and during the afterhours of the final run).

RECORD LAYOUTS

Header Record – Packed Format
Header Record – Character Format
366 Base Segment – Packed Format
426 Base Segment – Character Format
J1 Segment – Associated Consumer – Same Address
J2 Segment – Associated Consumer – Different Address
K1 Segment – Original Creditor Name
K2 Segment – Purchased Portfolio/Sold To
K3 Segment – Mortgage Information
K4 Segment – Specialized Payment Information
L1 Segment – Account Number/Identification Number Change
N1 Segment – Employment
Trailer Record – Packed Format
Trailer Record – Character Format

FIELD DEFINITIONS

HEADER RECORD

Record Descriptor Word
Record Identifier
Cycle Identifier
Innovis Program Identifier
Equifax Program Identifier
Experian Program Identifier
TransUnion Program Identifier
Activity Date
Date Created
Program Date
Program Revision Date
Reporter Name
Reporter Address
Reporter Telephone Number
Software Vendor Name
Software Version Number
MicroBilt/PRBC Program Identifier
Reserved

BASE SEGMENT

Record Descriptor Word (RDW)
Processing Indicator
Time Stamp
Reserved
Identification Number

Cycle Identifier
Consumer Account Number
Portfolio Type
Account Type
Date Opened
Credit Limit
Highest Credit or Original Loan Amount
Terms Duration
Terms Frequency
Scheduled Monthly Payment Amount
Actual Payment Amount
Account Status
Payment Rating
Payment History Profile
Special Comment
Compliance Condition Code
Current Balance
Amount Past Due
Original Charge-off Amount
Billing Date/Date of Account Information
FCRA Compliance/Date of First Delinquency
Date Closed
Date of Last Payment
Reserved
Surname
First Name
Middle Name
Generation Code
Social Security Number
Date of Birth
Telephone Number
ECOA Code
Consumer Information Indicator
Country Code
First Line of Address
Second Line of Address
City
State
Postal/ZIP Code
Address Indicator
Residence Code

J1 SEGMENT – ASSOCIATED CONSUMER – SAME ADDRESS

Segment Identifier
Reserved
Surname
First Name
Middle Name
Generation Code
Social Security Number
Date of Birth

Telephone Number
ECOA Code
Consumer Information Indicator
Reserved

J2 SEGMENT – ASSOCIATED CONSUMER – DIFFERENT ADDRESS

Segment Identifier
Reserved
Surname
First Name
Middle Name
Generation Code
Social Security Number
Date of Birth
Telephone Number
ECOA Code
Consumer Information Indicator
Country Code
First Line of Address
Second Line of Address
City
State
Postal/ZIP Code
Address Indicator
Residence Code
Reserved

K1 SEGMENT – ORIGINAL CREDITOR NAME

Segment Identifier
Original Creditor Name
Creditor Classification

K2 SEGMENT – PURCHASED PORTFOLIO/SOLD TO

Segment Identifier
Portfolio Indicator
Purchased Portfolio or Sold To Name
Reserved

K3 SEGMENT – MORTGAGE INFORMATION

Segment Identifier
Agency Identifier
Account Number
Mortgage Identification Number

K4 SEGMENT – SPECIALIZED PAYMENT INFORMATION

Segment Identifier
 Specialized Payment Indicator
 Deferred Payment Start Date
 Payment Due Date
 Payment Amount
 Reserved

L1 SEGMENT – ACCOUNT NUMBER/IDENTIFICATION NUMBER

Segment Identifier
 Change Indicator
 New Consumer Account Number
 New Identification Number
 Reserved

N1 SEGMENT – EMPLOYMENT (OPTIONAL)

Segment Identifier
 Employer Name
 First Line of Employer Address
 Second Line of Employer Address
 Employer City
 Employer State
 Employer Postal/ZIP Code
 Occupation
 Reserved

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Header Record

Field	Field Name	Length	Position	Description
1	Record Descriptor Word (RDW)	4	1-4	<p>Defaults to 366.</p> <p>Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. The recording technique is Binary for the 366 format.</p> <p>Binary: The hexadecimal value should be in the first two bytes of the field and the last two bytes should contain binary zeros.</p> <p>Example: 016E0000.</p> <p>Numeric: The entire four bytes are used.</p>

Field	Field Name	Length	Position	Description
				<p>Example: F0F4F2F6.</p> <p>If fixed-length records are being reported, the Header Record should be the same length as all the data records. The Header Record should be padded with blanks to fill the needed number of positions.</p>
2	Record Identifier	6	5-10	Defaults to HEADER
3	Cycle Identifier	2	11-12	Blanks
4	Innovis Program Identifier	10	13-22	Defaults to blanks for Innovis
5	Equifax Program Identifier	10	23-32	Defaults to V00005315
6	Experian Program Identifier	5	33-37	Defaults to D0214
7	TransUnion Program Identifier	10	38-47	Defaults to bbbbD0214. The "b"s are blanks.
8	Activity Date	8	48-55	This is the current run date in MMDDCCYY format. The current run date is the current date minus one month, and then the last day of that month.
9	Date Created	8	56-63	Today's date (MMDDCCYY)
10	Program Date	8	64-71	Defaults to 10111999
11	Program Revision Date	8	72-79	Defaults to 11102014
12	Reporter Name	40	80-119	Defaults to GOLDPOINT
13	Reporter Address	96	120-215	Defaults to ATTN OPERATIONS 1525 WEST 820 NORTH PROVO, UTAH 84601
14	Reporter Telephone Number	10	216-225	Defaults to 8014292150
15	Software Vendor Name	40	226-265	Blanks
16	Software Version Number	5	266-270	This is the version number of the Credit Report Transmission program generated by GOLDPoint Systems.
17	MicroBilt/PRBC Program Identifier	10	271-280	Blanks
18	Reserved	146	281-426	Blanks

Base Segment

Field	Field Name	Length	Position	Description
1	Record Descriptor Word (RDW)	4	1-4	Defaults to 366
2	Processing Indicator	1	5	Defaults to 1
3	Time Stamp	14	6-19	<p>Contains date and time of actual account information update.</p> <p>Format for packed date is 0MMDDYYYYHHMMSSs—where s is the sign. Format is MMDDYYYYHHMMSS for character date.</p> <p>This field will have the previous end-of-month date (the date Credit Reporting ran) unless the loan is closed or released.</p> <ul style="list-style-type: none"> For Credit Bureau Account Status codes 11, 71, 78, 80, 82-84, 88, 89, 93-97, DA, and DF, the system reports the current month's date. Example: If the file were sent in May (for April reporting), then the field will have the following data in it: 04302015235959F (04/30/2015 23:59:59). For Credit Bureau Account Status code 05 (account transferred to another office), the date transferred is reported. For closed or released loans, it will have the date the loan was closed or released. For Credit Bureau Account Status codes 13 and 61-65, the system reports the date paid, unless the account was closed due to inactivity, then report the date within the current reporting period when the account was closed to further charges. Example: If an account was closed or released on 04/15/15 (for April reporting), the field will have the following data in it: 004152015235959F (04/15/2015 23:59:59).
4	Reserved	1	20	Blank
5	Identification Number	20	21-40	If sending Trans Union transmission, the Trans Union Subscriber Number (OBTRNN) from the OT record is sent (the OT record is found on the GOLD Services > Office Information screen); if blank, it defaults to institution option Trans Union Subscriber Number (TRNS).

Field	Field Name	Length	Position	Description
				<p>If sending Equifax transmission, the Equifax Subscriber Number (OBEQFX) from the OT record is sent (the OT record is found on the GOLD Services > Office Information screen); if blank, it defaults to institution option Equifax Subscriber Number (EQUI).</p> <p>If sending Experian transmission, the Experian Subscriber Number (OBEXPN) from the OT record is sent (the OT record is found on the GOLD Services > Office Information screen); if blank, it defaults to institution option Experian Subscriber Number (EXPR).</p> <p>If sending Innovis transmission, the Innovis Subscriber Number (OBINNV) from the OT record is sent (the OT record is found on the GOLD Services > Office Information screen); if blank, it defaults to institution option Innovis Subscriber Number (CCA3).</p>
6	Cycle Identifier	2	41-42	Blanks
7	Consumer Account Number	30	43-72	<p>If there is no Purchase Date (LNPUTD) or no Date Last Converted (LNCVDT), then it defaults to the loan Account Number (BU4NBR) plus the loan Check Digit (LNCKDG).</p> <p>If there is a Purchase Date (LNPUTD) or a Converted Date (LNCVDT) and a newly Converted Loan (BUNCLN) is set, then the old account number is pulled from the Miscellaneous field (BUCMSC). If the Miscellaneous field (BUCMSC) is blank then defaults loan Account Number (BU4NBR) plus loan Check Digit (LNCKDG)</p>
8	Portfolio Type	1	73	<p>Portfolio Type (BUPOTP)</p> <ul style="list-style-type: none"> • "C" is for line-of-credit loans (payment method 5) and non-card loans (LNCARD = "N"). • "I" is for installment loans (general category 6) or payment method 16 (signature loans). • "M" is for mortgage loans with general category 1 and 2 (real estate first mortgage loan and second mortgages). • "R" is for revolving line-of-credit loans (payment method 5) and card loan (LNCARD = "Y"). <p>The Portfolio Type defaults to an "I" unless the account has one of the following conditions on the account:</p>

Field	Field Name	Length	Position	Description
				<ol style="list-style-type: none"> 1. If the payment method is 5 (line-of-credit) and the loan is card loan (LNCARD=Yes), then the Portfolio Type is "R" (revolving). 2. If the payment method is 5 (line-of-credit) and the loan is not a card loan (LNCARD=No), then the Portfolio Type is "C" (line-of-credit). 3. If the account has a General Category of 1, 2, 10, 11, 80, 86-90, then the Portfolio Type is "M" (mortgage).
9	Account Type	2	74-75	<p>Account Type (BUACCO)</p> <p>If a Card (LNCARD) BUACCO equals 2A.</p> <p>If Insurer Code (LNINSU) equals 1 then BUACCO equals 19.</p> <p>If Insurer Code (LNINSU) equals 2 then BUACCO equals 25.</p> <p>If Insurer Code (LNINSU) equals 3 then BUACCO equals 66.</p> <p>If collateral code (LNCOLL) equals 220 or 221 then BUACCO equals 00.</p> <p>If collateral code (LNCOLL) equals 110 or 235 then BUACCO equals 01.</p> <p>If collateral code (LNCOLL) equals 106, 240, 241 or 245 then BUACCO equals 02.</p> <p>If collateral code (LNCOLL) equals 200 or 205 then BUACCO equals 04.</p> <p>If collateral code (LNCOLL) equals 100, 102, 105, 120, 242, 246, 350, 400 or 410 then BUACCO equals 10.</p> <p>If collateral code (LNCOLL) equals 260, 262 or 269 then BUACCO equals 11.</p> <p>If collateral code (LNCOLL) equals 210 then BUACCO equals 12.</p> <p>If collateral code (LNCOLL) equals 300 or 310 then BUACCO equals 13.</p> <p>If collateral code (LNCOLL) equals 230 or 231 then BUACCO equals 15.</p> <p>If collateral code (LNCOLL) equals 250 then BUACCO equals 17.</p>

Field	Field Name	Length	Position	Description
				<p>If collateral code (LNCOLL) equals 0-17, 20, 25, 40, 109, or 204 then BUACCO equals 26.</p> <p>If collateral code (LNCOLL) equals 202 or 203 then BUACCO equals 47.</p> <p>If collateral code (LNCOLL) equals 190 or 201 then BUACCO equals 5B.</p> <p>If collateral code (LNCOLL) equals 108 or 130 then BUACCO equals 7B.</p>
10	Date Opened	8	76-83	Date Opened (BUOPND) equals loan Opened Date (LNOPND)
11	Credit Limit	9	93-101	<p>Credit Limit (BUCRLM) equals Credit Limit (LNRLCL) if payment method 5, 9 or 10.</p> <p>BUCRLM equals zero for all other payment methods.</p>
12	Highest Credit or Original Loan Amount	9	93-101	<p>This field is pulled from the High or original amount (BUHOAM) on the Credit Reporting screen.</p> <p>The system pulls different information for this field depending on what type of payment method the account is.</p> <ul style="list-style-type: none"> The system uses the highest balance field (LNRLHB) in the Highest Credit or Original Loan Amount field (field 12 of the Base Segment of the Credit Report transmission), if the loan is a line-of-credit (payment method 5) account. The Teller system looks at the loan balance each time an account is updated. If the loan principal balance (LNPBAL) is higher than the amount in LNRLHB, then when the system updates, the LNPBAL goes into LNRLHB to be reported to credit repositories. For all other payment methods, the system uses the Face Amount (LNFACE) in this field (except institution 360, which uses original balance (LNOBAL)). If nothing is in the Highest Balance field, the system uses the line-of-credit limit (LNRLCL) for payment method 5 loans.
13	Terms Duration	3	102-104	<p>Term in months (BUTERM)</p> <p>This contains the duration of credit extended.</p>

Field	Field Name	Length	Position	Description
				<p>Line-of-credit: Contains "LOC" when the loan is payment method 5 and LNCARD = "N" (or is left blank).</p> <p>Installment: Number of months for the loan.</p> <p>Mortgage: Number of years for the loan. Mortgage loans are those loans with General Category 1, 2, 10, 11, 80, 86-90.</p> <p>Open: Contains "001," one payment as scheduled.</p> <p>Revolving: Contains "REV" when the loan is payment method 5 and LNCARD = "Y" (or is checked).</p>
14	Terms Frequency	1	105	This field equals the loan frequency (LNFREQ). It defaults to M (monthly).
15	Scheduled Monthly Payment Amount	9	106-114	<p>Scheduled payment (BUSCPM). This is the scheduled payment amount. This field is calculated as of monthend as follows:</p> <ul style="list-style-type: none"> • P/I Constant - Subsidy Balance (if the loan has any subsidies) • If the loan has reserves, then the payment amount is calculated as Reserve Constant 1 + Reserve Constant 2 - Subsidy + P/I Constant. <p>CDIA guidelines require this amount to be in whole dollars. The amount will be truncated (not rounded) and will not show any decimals.</p> <p>Note: If the account has been charged-off, this amount will be zero (0).</p> <p>If payment method does not equal 5 and LNFREQ equals 1 or 13, then BUSCPM is the calculated payment amount.</p> <p>If payment method does not equal 5 and LNFREQ equals 2, 3, 6 or 12, then BUSCPM is the calculated payment amount divided by the frequency (LNFREQ).</p> <p>If payment method does not equal 5 and LNFREQ equals 24, then BUSCPM is the calculated payment amount multiplied by 2.</p> <p>If payment method does not equal 5 and LNFREQ equals 26, then BUSCPM is the calculated payment amount multiplied by 2.16.</p>

Field	Field Name	Length	Position	Description
				<p>If payment method does not equal 5 and LNFREQ equals 52, then BUSCPM is the calculated payment amount multiplied by 4.33.</p> <p>If payment method 5 and payment type does not equal 4, then BUSCPM is the calculated payment amount.</p> <p>If payment method 5 and payment type equals 4 and there is a P/I constant, then BUSCPM is the calculated payment amount.</p> <p>If payment method 5 and payment type equals 4 and there is no P/I constant and the minimum payment due (LNRLMD) is less than or equal to the calculated payment amount, then BUSCPM is the calculated payment amount.</p> <p>If payment method 5 and payment type 4 with no P/I constant and the minimum payment due (LNRLMD) is greater than the calculated payment and the minimum payment due (LNRLMD) minus the calculated payment amount is less than or equal to the principal balance, then BUSCPM equals the minimum payment due (LNRLMD), or if the minimum payment due (LNRLMD) minus the calculated payment amount is greater than the principal balance (LNPBAL).</p>
16	Actual Payment Amount	9	115-123	<p>This field displays the amount the borrower paid this month on the loan. This field is updated at monthend when the Credit Reporting process is run. The system takes the amount in the Amt Paid this Month field (BUAPTM) on the Credit Reporting screen, truncates it to whole dollars, and puts the whole dollar amount in the Actual Payment Amount field in the credit transmission.</p>
17A	Account Status	2	124-125	<p>Credit Bureau Account Status (BUCBRS) is calculated.</p> <p>See Credit Bureau Account Status in the Loans in CIM GOLD > Loan Screens > Credit Reporting manual.</p>
17B	Payment Rating	1	126	<p>Payment rating (BUPTRT) will only be reported when the Credit Bureau Account Status code is 05, 13, 65, 88, 89, 94, or 95.</p> <ul style="list-style-type: none"> • If the account has an account status of 11, the payment rating will be a 0. • If the account has an account status of 71, the payment rating will be a 1.

Field	Field Name	Length	Position	Description
				<ul style="list-style-type: none"> • If the account has an account status of 78, the payment rating will be a 2. • If the account has an account status of 80, the payment rating will be a 3. • If the account has an account status of 82, the payment rating will be a 4. • If the account has an account status of 83, the payment rating will be a 5. • If the account has an account status of 84, the payment rating will be a 6. • If the account has an account status of 93, the payment rating will be a G. • If the account has an account status of 97, the payment rating will be a L. <p>If an account has a payment rating of 13, the payment rating is calculated by taking the days difference between the due date (LNDUDT) and the closed date (LNCLDT) and use the following conversion table:</p> <p>If an account has a payment rating of 5, the payment rating is calculated by taking the days difference between the due date (LNDUDT) and the released date (action date associated with the 104 action code) and use the following conversion table:</p> <p>Accounts with a Credit Bureau Account Status other than the statuses listed above take the days difference between the due date (LNDUDT) and the current run date and use the following conversion table:</p> <ul style="list-style-type: none"> • 0-29 days late gets a payment rating of 0 • 30-59 days late gets a payment rating of 1 • 60-89 days late gets a payment rating of 2 • 90-119 days late gets a payment rating of 3 • 120-149 days late gets a payment rating of 4 • 150-179 days late gets a payment rating of 5 • 180+ days late gets a payment rating of 6
18	Payment History Profile	24	127-150	Contains up to 24 months of consecutive payment activity for the previous 24 months prior to the Date of Account Information being reported. This field reports from left to right from most recent to least recent order.

Field	Field Name	Length	Position	Description
				<p>This information is pulled from the Payment Profile field on the Loans > Credit Reporting Screen > Credit Reporting & Loan Information tab.</p> <p>BUPMPF (Payment History Profile) equals loan 24-month payment history (LNPHST) except for the last position or current month of the payment history.</p> <p>Also, when moving LNPHST to BUPMPF; a C in the LNPHST is changed to a 0 in BUPMPF; an 8 in the LNPHST is changed to a D in BUPMPF; and a 9 in the LNPHST is changed to an E in BUPMPF: 0, 1, 2, 3, 4, 5 and 6 are not changed when it moves from LNPHST to BUPMPF.</p> <p>If loan assumed during the month (monthend date minus LNASDT is less than one), then BUPMPF defaults to all B's in the field except for the last position or current month of the payment history. It is calculated (see below).</p> <p>If the loan is funded (MRFUND), converted (LNCVDT), or opened (LNOPND) during the month, then BUPMPF defaults to all B's in the field except for the last position or current month of the payment history. It is calculated (see below).</p> <p>The first position (oldest month) of BUPMPF shifts off and the last position or current month of the BUPMPF is recalculated. The last position or current month of the BUPMPF is calculated as follows:</p> <ul style="list-style-type: none"> • If BUCBRS equals 11, then the last position of BUPMPF equals 0. • If BUCBRS equals 71, then the last position of BUPMPF equals 1. • If BUCBRS equals 78, then the last position of BUPMPF equals 2. • If BUCBRS equals 80, then the last position of BUPMPF equals 3. • If BUCBRS equals 82, then the last position of BUPMPF equals 4. • If BUCBRS equals 83, then the last position of BUPMPF equals 5. • If BUCBRS equals 84, then the last position of BUPMPF equals 6.

Field	Field Name	Length	Position	Description
				<ul style="list-style-type: none"> • If BUCBRS equals 93, then the last position of BUPMPF equals G. • If BUCBRS equals 94, then the last position of BUPMPF equals H. • If BUCBRS equals 95, then the last position of BUPMPF equals J. • If BUCBRS equals 96, then the last position of BUPMPF equals K. • If BUCBRS equals 97, then the last position of BUPMPF equals L. • If the account is a payment method 5 loan with no balance (LNPBAL equals 0), then the last position of BUPMPF equals E. • If the account does not match any of the above categories, then the last position of BUPMPF equals payment rating (BUPTRT).
19	Special Comment	2	151-152	<p>Special Comment (BUSPCM)</p> <p>See Special Comments in the Loans in CIM GOLD > Loan Screens > Credit Reporting > Credit Reporting Screen > Reporting Codes & Original Information tab.</p>
20	Compliance Condition Code	2	153-154	<p>Compliance Code (BUCMCD)</p> <p>BUCMCD equals "DA" (delete account) when loans are retracted or corrected (LNCLSD = Y and LNRNST = Y). Otherwise, the compliance codes are user-entered on the Compliance Code field on the Credit Reporting screen.</p> <p>The compliance codes allow your institution a way of notifying the repositories of problems on the account. It also allows a way of indicating if the institution required an account to be closed or if the borrower closed an account. The codes notify the credit repositories of disputes and other factors that better clarify the information being reported.</p>
21	Current Balance	9	155-163	<p>Amount required to payoff the loan as of monthed (BUPOBL), unless it is a card that is in dispute, then the undisputed card balance is sent in BUPOBL.</p> <p>This is pulled from the Current Balance field on the Credit Reporting screen.</p>
22	Amount Past Due	9	164-172	Amount Past Due (BUAMPD)

Field	Field Name	Length	Position	Description
				<ul style="list-style-type: none"> • If Credit Bureau Account Status (BUCBRS) equals 5, 11, 13, or 64, then BUAMPD equals 0. • If Credit Bureau Account Status (BUCBRS) equals 97 (charged off), then BUAMPD reflects the payoff amount and is truncated. • If line-of-credit loan (payment method 5) and the Credit Bureau Status (BUCBRS) is 11, then BUAMPD equals 0. • If not a payment method 5 loan, BUAMPD equals the total of delinquent payments (calculated) plus late charges (LNLTATE) minus partial payments (LNPRRTL). • If payment method 5 loan, BUAMPD equals the total of delinquent payments (calculated) plus late charges (LNLTATE) plus miscellaneous fee (LNFEES). If Use Insurance Record for Credit Life is not set (LNUINS=N), then the Credit Life Premiums Due (LNCLPD) field is also added to BUAMPD. <p>This amount will never be larger than the total payoff amount (Current Balance).</p>
23	Original Charge-off Amount	9	173-181	<p>Original charge off amount (BUOGCO) equals payoff amount (LNCLAT) if there is a Hold Code 2 on the account and the Credit Bureau Account Status code (BUCBRS) equals 97 (charged off) and BUOGCO is equal to zero.</p> <p>BUOGCO equals charge off amount (LNCOBL) if there is hold code 2 and a charge off date and BUOGCO is zero (the payoff amount is used before the charge off amount).</p>
24	Billing Date/Date of Account Information	8	182-189	<p>All account information in the Base Segment, such as Credit Bureau Account Status and Current Balance, must be reported as of the date in this field.</p> <ul style="list-style-type: none"> • For Credit Bureau Account Status codes 11, 71, 78, 80, 82-84, 88, 89, 93-97, DA, and DF, the end-of-month's date is reported. • For Credit Bureau Account Status code 05, the date transferred is reported. • For Credit Bureau Account Status codes 13 and 61-65, the closed date (LNCLDT) is reported. If the closed date is not within the credit reporting period, the date the account was closed to further charges is reported.

Field	Field Name	Length	Position	Description
				Format for character date is MMDDYYYY. Format for packed date is 0MMDDYYYYs—where s is the sign.
25	FCRA Compliance/ Date of First Delinquency	8	190-197	<p>Date First Delinquent (BUDFDL)</p> <p>Delinquency is calculated based on whole days. Date of first delinquency is placed on an account when the payment has not been made after 30 days from the due date.</p> <p>BUDFDL equals date associated with action code 94.</p> <p>If no action code 94, then uses date associated with action code 194.</p> <p>See Date 1st Delinquent for more information.</p>
26	Date Closed	8	198-205	Payoff date (BUCLDT) equals the Paid Off date (LNCLDT) on the loan, if applicable.
27	Date of Last Payment	8	206-213	Date of last payment (BUDTLP) equals the Last Payment Date (LNDTLP).
28	Interest Type Indicator	1	214	Blanks
29	Reserved	17	215-231	Blanks
30	Surname	25	232-256	<p>If not assumed during the month, then defaults to IRS owner's last name (NDLNAM).</p> <p>If loan assumed during the month (monthend date minus LNASDT is less than one), then defaults to payee last name (LAPAYE).</p>
31	First Name	20	257-276	<p>If not assumed during the month, then defaults to IRS owner's first name (NDFNAM).</p> <p>If loan assumed during the month (monthend date minus LNASDT is less than one), then defaults to payee first name (LAPAYE).</p>
32	Middle Name	20	277-296	<p>If not assumed during the month, then defaults to IRS owner's middle name (NDMNAM).</p> <p>If loan assumed during the month (monthend date minus LNASDT is less than one), then defaults to payee middle name (LAPAYE).</p>
33	Generation Code	1	297	This reports if any Suffix codes (NDSFFX) are included for the person on the Customer Relationship Management > Households screen.

Field	Field Name	Length	Position	Description
				<p>Possible entries are:</p> <p>J = Junior</p> <p>S = Senior</p> <p>2 = II or the second</p> <p>3 = III or the third</p> <p>4 = IV or the fourth</p> <p>5 = V or the fifth</p> <p>6 = VI or the sixth</p> <p>7 = VII or the seventh</p> <p>8 = VIII or the eighth</p> <p>9 - IX or the ninth</p>
34	Social Security Number	9	298-306	<p>If not assumed during the month, then defaults to IRS owner's Social Security number set up in the Tax ID/Customer ID (NDCSSN) on the Customer Relationship Management > Households screen > Name tab.</p> <p>If loan assumed during the month (monthend date minus LNASDT is less than one), then defaults to payee Social Security number (LASSN1).</p> <p>Individual Taxpayer Identification Number (ITIN) should not be used in this field. Metro 2 guidelines specifically state to not report ITINs in this field. To ensure ITINs are not reported here, make sure the <u>ID Type</u> field on the Households screen is set to "22 - Personal Name/ID#/Non-resident Alien" if the Tax ID/Customer ID (on that same screen) is an ITIN.</p> <p>If the Social Security number is not reported (because it's an ITIN), make sure the Birth Date field is entered on the Households screen. According to Metro 2 guidelines, if the Social Security number is not reported, the Date of Birth is required.</p>
35	Date of Birth	8	307-314	<p>IRS owner's birth date pulled from the <u>Birth Date</u> field (NDBDAT) on the Customer Relationship Management > Households screen > Name tab. The format used is: 0MMDDYYYY.</p> <p>Note: If this borrower only has an Individual Taxpayer Identification Number (ITIN), the Birth Date field must be entered.</p>
36	Telephone Number	10	315-324	If Miscellaneous Option 4 is set up for this report, telephone numbers are included on the transmission.

Field	Field Name	Length	Position	Description
				<p>The system uses the home number of the IRS owner first, if one is present. If a home number is not available, the system uses the additional number. If the additional number is not present, the system uses the work number.</p> <p>Phone numbers are pulled from the Phones tab of the Customer Relationship Management > Households screen > Names tab.</p>
37	ECOA Code	1	325	<p>Pulls the ECOA Code (NTECOA) on the Customer Relationship Management > Households screen > Accounts tab.</p> <p>If loan not assumed, then it pulls the ECOA Code on the account.</p> <p>If loan assumed during the month (months difference between monthend date and LNASDT is less than one), then defaults to T (terminated); otherwise, it uses the ECOA Code on the account.</p>
38	Consumer Information Indicator	2	326-327	<p>Primary borrower's CIID. The Consumer Information Indicator code (CIID) is automatically applied when certain bankruptcy transactions are run. It can also indicate if the consumer cannot be located or if the consumer has been located after being missing.</p> <p>This field can be maintained (with proper security) on the Customer Relationship Management > Households screen or the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen.</p>
39	Country Code	2	328-329	<p>The Country Code field (Base Field 39) is pulled from the Country field on the Customer Relationship Management > Households screen > Addresses tab. If that field is blank, the system reports "U.S." in the Country Code field.</p> <p>This also applies to Field 12 (Country Code) in the J2 Segment of the transmission.</p>
40	First Line of Address	32	330-361	Address line 1 (NAADD1)
41	Second Line of Address	32	362-393	Address line 2 (NAADD2)
42	City	20	394-413	City (NACITY)
43	State	2	414-415	State (NASTAB)

Field	Field Name	Length	Position	Description
44	Postal/ZIP Code	9	416-424	ZIP code and ZIP+4 (NAZIPC/NAZIP4)
45	Address Indicator	1	425	<p>Defaults to blanks.</p> <p>If there is a code in the Address Indicator field on the Loans > Credit Reporting > Names tab > Addresses tab, that code is pulled into this field.</p> <p>Valid codes are:</p> <p>C – Confirmed/Verified Address. Note: The C code is used to confirm or verify an address after receiving an address discrepancy notification from a consumer reporting agency. Report "C" one time after the address is confirmed.</p> <p>Y – Customer's Primary Address</p> <p>N – Unconfirmed Address</p> <p>M – Military Address</p> <p>S – Secondary Address</p> <p>B – Business Address (Not a Residence)</p> <p>U – Non-Deliverable Address/Returned Mail</p> <p>D – Data Reporter's Default Address</p> <p>P – Bill Payer Service (Not a Residence)</p>
46	Residence Code	1	426	<p>Blanks. This field is not required.</p> <p>The residence code contains the one-character residence code of the address reported. Values available:</p> <p>Blank – unknown</p> <p>O – Owns</p> <p>R – Rents</p>

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J1 Segment: Associated Consumer – Same Address

A J1 Segment is reported to credit repositories if a co-borrower exists on the account. If the co-borrower lives at the same address as the [IRS Owner](#), then the co-borrowers names and address will be reported in the J1 Segment. If the co-borrower has a different address than the IRS owner, the co-borrower will be reported in the [J2 Segment](#). The IRS owner listed on the account is reported in the [Base Segment](#).

How the System Determines a J1/J2 Segment

The system creates a J1 or J2 segment based on the mailing or property address sequences of co-borrowers rather than the **Account Ownership** code (NTODSC), as set up on the Customer Relationship Management > [Households screen](#). If the co-borrower does not have a **Physical Address** sequence (NDPHAD) or a **Mailing Address** sequence (NDMALD), then a J1 Segment will be created for the co-borrower, using the address of the IRS owner.

- The address for the IRS owner to be used for comparison is the **Mailing Address** sequence (NDMLAD) unless the **Physical Address** sequence (NDPHAD) is not zero.
- If the **Physical Address** sequence and the **Mailing Address** sequence are zero, then the IRS owner's account **Mailing Address** sequence (NTADDR) is used as the comparison address.
- If the IRS owner's address comparison sequence is *equal* to the co-borrower's **Physical Address** sequence (NDPHAD if one exists) or the **Mailing Address** sequence (NDMLAD if no **Physical Address** sequence exists) or the account's **Mailing Address** sequence (NTADDR if no **Mailing Address** sequence exists), then a J1 Segment will be created.
- If the IRS Owner's address comparison sequence is *not equal* to the co-borrower's **Physical Address** sequence (NDPHAD, if one exists) or the **Mailing Address** sequence (NDMLAD if no **Physical Address** sequence exists) or the account's **Mailing Address** sequence (NTADDR if no **Mailing Address** sequence exists) from the co-borrower, then a J2 Segment is created using the **Mailing Address** of the co-borrower.
- If there is no **Mailing Address** for the J2 Segment, the **Mailing Address** of the Base Segment (IRS owner) is used as the **Mailing Address** in the J2 Segment.

Field	Field Name	Length	Position	Description
1	Segment Identifier	2	1-2	Defaults to J1
2	Reserved	1	3	Blanks
3	Surname	25	4-28	Last name (NDLNAM)
4	First Name	20	29-48	First name (NDFNAM)
5	Middle Name	20	49-68	Middle name (NDMNAM)
6	Generation Code	1	69	Blanks

Field	Field Name	Length	Position	Description
7	Social Security Number	9	70-78	<p>Social Security number (NDCSSN).</p> <p>Individual Taxpayer Identification Number (ITIN) should not be used in this field. Metro 2 guidelines specifically state to not report ITINs in this field. To ensure ITINs are not reported here, make sure the ID Type field on the Households screen is set to "22 - Personal Name/ID#/Non-resident Alien" if the Tax ID/Customer ID (on that same screen) is an ITIN.</p> <p>If the Social Security number is not reported (because it's an ITIN), make sure the Birth Date field is entered on the Households screen. According to Metro 2 guidelines, if the Social Security number is not reported, the Date of Birth is required.</p>
8	Date of Birth	8	79-86	<p>MMDDYYYY (NDBDAT)</p> <p>This is the co-borrower's birth date pulled from the Birth Date field (NDBDAT) on the Customer Relationship Management > Households screen > Name tab. The format used is: 0MMDDYYYY.</p> <p>Note: If this borrower only has an Individual Taxpayer Identification Number (ITIN), the Birth Date field must be entered.</p>
9	Telephone Number	10	87-96	<p>Must have Miscellaneous Option 4 turned on. If it is turned on, this is the phone number for any co-borrowers on the account.</p> <p>The system uses the home number of the co-borrower first, if one is present. If a home number is not available, the system uses the additional number. If the additional number is not present, the system uses the work number.</p> <p>Phone numbers are pulled from the Phones tab of the Customer Relationship Management > Households screen > Names tab.</p>
10	ECOA Code	1	97	<p>Pulls the ECOA Code (NTECOA) on the Customer Relationship Management > Households screen > Accounts tab.</p> <p>If loan not assumed, then it pulls the ECOA Code on the account.</p> <p>If loan assumed during the month (months difference between monthend date and LNASDT is less than one),</p>

Field	Field Name	Length	Position	Description
				then defaults to T (terminated); otherwise, it uses the ECOA Code on the account.
11	Consumer Information Indicator	2	98-99	<p>The Consumer Information Indicator code (CIID) is automatically applied when certain bankruptcy transactions are run. It can also indicate if the consumer cannot be located or if the consumer has been located after being missing.</p> <p>This field can be maintained (with proper security) on the Customer Relationship Management > Households screen or the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen.</p>
12	Reserved	1	100	Blanks

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J2 Segment: Associated Consumer – Different Address

A J21 Segment is reported to credit repositories if a co-borrower exists on the account, and that co-borrower has a *different* address than the [IRS Owner](#) listed on the account. If the co-borrower lives at the *same* address as the [IRS Owner](#), then the co-borrowers names and address will be reported in the [J1 Segment](#). The IRS owner listed on the account is reported in the [Base Segment](#).

How the System Determines a J1/J2 Segment

The system creates a J1 or J2 segment based on the mailing or property address sequences of co-borrowers rather than the **Account Ownership** code (NTODSC), as set up on the Customer Relationship Management > [Households screen](#). If the co-borrower does not have a **Physical Address** sequence (NDPHAD) or a **Mailing Address** sequence (NDMALD), then a J1 Segment will be created for the co-borrower, using the address of the IRS owner.

- The address for the IRS owner to be used for comparison is the **Mailing Address** sequence (NDMLAD) unless the **Physical Address** sequence (NDPHAD) is not zero.
- If the **Physical Address** sequence and the **Mailing Address** sequence are zero, then the IRS owner's account **Mailing Address** sequence (NTADDR) is used as the comparison address.
- If the IRS owner's address comparison sequence is *equal* to the co-borrower's **Physical Address** sequence (NDPHAD if one exists) or the **Mailing Address** sequence (NDMLAD if no **Physical Address** sequence exists) or the account's **Mailing Address** sequence (NTADDR if no **Mailing Address** sequence exists), then a J1 Segment will be created.
- If the IRS Owner's address comparison sequence is *not equal* to the co-borrower's **Physical Address** sequence (NDPHAD, if one exists) or the **Mailing Address** sequence (NDMLAD if no **Physical Address** sequence exists) or the account's **Mailing Address** sequence (NTADDR if no **Mailing Address** sequence exists) from the co-borrower, then a J2 Segment is created using the **Mailing Address** of the co-borrower.
- If there is no **Mailing Address** for the J2 Segment, the **Mailing Address** of the Base Segment (IRS owner) is used as the **Mailing Address** in the J2 Segment.

Field	Field Name	Length	Position	Description
1	Segment Identifier	2	1-2	Defaults to J2
2	Reserved	1	3	Blanks
3	Surname	25	4-28	Last name (NDLNAM) If loan assumed during the month (monthend date minus LNASDT is less than one), then uses the last name from payee 2 name (LAPYE2) and last name from payee name

Field	Field Name	Length	Position	Description
				(LANAMP). If the Social Security number is not zero, a J2 record will be sent (up to 8 J2 records could be sent). If multiple borrower records are used by the report, then uses the last name of the next co-borrower on the loan.
4	First Name	20	29-48	First name (NDFNAM) If loan assumed during the month (monthend date minus LNASDT is less than one), then uses the first name from payee 2 name (LAPYE2) and first name from payee name (LANAMP). If the Social Security number is not zero a J2 record will be sent (up to 8 J2 records could be sent). If multiple borrower records are used by the report, then uses the first name of the next co-borrower on the loan.
5	Middle Name	20	49-68	Middle name (NDMNAM) If loan assumed during the month (monthend date minus LNASDT is less than one), then uses the middle name from payee 2 name (LAPYE2) and middle name from payee name (LANAMP). If the Social Security number is not zero, a J2 record will be sent (up to 8 J2 records could be sent). If multiple borrower records are used by the report, then uses the middle name of the next co-borrower on the loan.
6	Generation Code	1	69	Blanks
7	Social Security Number	9	70-78	Social Security number (NDCSSN) If loan assumed during the month (monthend date minus LNASDT is less than one), then uses the last name from Social Security 2 (LASSN2) and seller Social Security number (LASSNP). If the Social Security number is not zero, a J2 record will be sent (up to 8 J2 records could be sent). If multiple borrower records are used by the report, then uses the Social Security number of the next borrower on the loan.

Field	Field Name	Length	Position	Description
				<p>Individual Taxpayer Identification Number (ITIN) should not be used in this field. Metro 2 guidelines specifically state to not report ITINs in this field. To ensure ITINs are not reported here, make sure the ID Type field on the Households screen is set to "22 - Personal Name/ID#/Non-resident Alien" if the Tax ID/Customer ID (on that same screen) is an ITIN.</p> <p>If the Social Security number is not reported (because it's an ITIN), make sure the Birth Date field is entered on the Households screen. According to Metro 2 guidelines, if the Social Security number is not reported, the Date of Birth is required.</p>
8	Date of Birth	8	79-86	<p>MMDDYYYY (NDBDAT)</p> <p>This is the co-borrower's birth date pulled from the Birth Date field (NDBDAT) on the Customer Relationship Management > Households screen > Name tab. The format used is: 0MMDDYYYY.</p> <p>Note: If this borrower only has an Individual Taxpayer Identification Number (ITIN), the Birth Date field must be entered.</p>
9	Telephone Number	10	87-96	<p>Must have Miscellaneous Option 4 turned on. If it is turned on, this is the phone number for any co-borrowers on the account.</p> <p>The system uses the home number of the co-borrower first, if one is present. If a home number is not available, the system uses the additional number. If the additional number is not present, the system uses the work number.</p> <p>Phone numbers are pulled from the Phones tab of the Customer Relationship Management > Households screen > Names tab.</p>
10	ECOA Code	1	97	<p>Pulls the ECOA Code (NTECOA) on the Customer Relationship Management > Households screen > Accounts tab.</p> <p>If loan not assumed, then it pulls the ECOA Code on the account.</p>

Field	Field Name	Length	Position	Description
				If loan assumed during the month (months difference between monthend date and LNASDT is less than one), then defaults to T (terminated); otherwise, it uses the ECOA Code on the account.
11	Consumer Information Indicator	2	98-99	<p>The Consumer Information Indicator code (CIID) is automatically applied when certain bankruptcy transactions are run. It can also indicate if the consumer cannot be located or if the consumer has been located after being missing.</p> <p>This field can be maintained (with proper security) on the Customer Relationship Management > Households screen or the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen.</p>
12	Country Code	2	100-101	<p>The Country Code field (J2 Segment Field 12) is now being pulled from the Country field on the Customer Relationship Management > Households screen > Addresses tab. If that field is blank, the system reports "U.S." in the Country Code field.</p> <p>This also applies to Field 39 (Country Code) in the Base Segment of the transmission.</p>
13	First Line of Address	32	102-133	<p>Property address 1 (NAADD1) from the Households screen, Addresses tab. If no property address, then mailing address line 1 is used.</p> <p>If loan assumed during the month (monthend date minus LNASDT is less than one), then uses the payee address (LAPADR) from the LA record.</p> <p>See J2 Segment description above if multiple borrowers.</p>
14	Second Line of Address	32	134-165	<p>Property address 2 (NAADD2) from the Households screen, Addresses tab. If no property address, then mailing address line 2 is used.</p> <p>If loan assumed during the month (monthend date minus LNASDT is less than one), then defaults to blanks.</p> <p>See J2 Segment description above if multiple borrowers.</p>
15	City	20	166-185	Property city (NACITY) from the Households screen, Addresses tab . If no property address then mailing city is used.

Field	Field Name	Length	Position	Description
				If loan assumed during the month (monthend date minus LNASDT is less than one), then uses the city (LAPCTY) from the LA record. See J2 Segment description above if multiple borrowers.
16	State	2	186-187	Property state abbreviation (MNSTAT) from MN record. If no property address, then mailing state abbreviation is used. If loan assumed during the month (monthend date minus LNASDT is less than one), then uses the state abbreviation (LASABR) from the LA record. See J2 Segment description above if multiple borrowers.
17	Postal/ZIP Code	9	188-196	Property ZIP and ZIP plus 4 (MNZIPC/MNZIP4) from MN record. If no property address, then mailing ZIP and ZIP plus 4 is used. If loan assumed during the month (monthend date minus LNASDT is less than one), then uses the ZIP code and the ZIP plus 4 (LAPZIP/LAZIP4) from the LA record. See J2 Segment description above if multiple borrowers.
18	Address Indicator	1	197	Defaults to N. If there is a code in the Address Indicator field on the Loans > Credit Reporting > Names tab > Addresses tab, that code is pulled into this field. Valid codes are: C – Confirmed/Verified Address Y – Customer's Primary Address N – Unconfirmed Address M – Military Address S – Secondary Address B – Business Address (Not a Residence) U – Non-Deliverable Address/Returned Mail D – Data Reporter's Default Address P – Bill Payer Service (Not a Residence)
19	Residence Code	1	198	Blanks
20	Reserved	2	199-200	Blanks

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K1 Segment

Field	Field Name	Length	Position	Description
1	Segment Identifier	2	1-2	Defaults to K1
2	Original Creditor Name	30	3-32	Original creditor name (BUOCNM) If loan is originated (LNORGN=Y), then this field equals your institution's name.
3	Creditor Classification	2	33-34	Creditor classification (BUCRCL) If the loan is originated (LNORGN=Y), then BUCRCL equals 08.

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K2 Segment

The K2 Segment is used to report the name of the company from which the account was purchased or the name of the company to which the account was sold. If no loans were purchased or sold this month, the K2 segment is not included with the Credit Report and transmission.

Note: When loans are sold using CIM GOLD, the system automatically assigns the loan account with the appropriate [Credit Bureau Account Status](#) code (e.g., **Credit Bureau Account Status** code 05 for transferred account), however, the system does not automatically file maintain the **K2 Purchased From Sold To Indicator** (M1K2IN) and **K2 Purchased From Sold To Name** (M1K2NM) fields. You must make the changes to these fields on the [Credit Reporting screen](#) if the loan was purchased or sold.

Field	Field Name	Length	Position	Description
1	Segment Identifier	2	1-2	Defaults to K2
2	Purchased From/Sold To Indicator	1	3	This is pulled from the K2 Purchased From Sold To Indicator field on the Credit Reporting screen > Reporting Codes & Original Information tab . This is user-entered and contains one of the following codes: 1 = Portfolio Purchased From Name 2 = Sold To Name 9 = Remove Previously Reported K2 Segment Information If this field is equal to "1," it is only reported in the K2 Segment of the Credit Report and transmission if the Purchase Date (LNPUTD) on the loan is in the current reporting cycle.

Field	Field Name	Length	Position	Description
				If this field is equal to "2," it is only reported in the K2 Segment of the Credit Report and transmission if the Inter-Office Move to Account (M1IOTA) is zero and there is an Action Code 104 on the account and the Action Date is within the reporting period. We do not report closed loans as sold loans.
3	Purchased Portfolio or Sold To Name	30	4-33	Name of the company the loan was sold to. This is pulled from the K2 Purchased From Sold To Name field on the Credit Reporting screen > Reporting Codes & Original Information tab . This field is blank if the loan was not sold.
4	Reserved	1	34	Blanks

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K3 Segment

This section is only populated if there is an investor master number on the account. An investor master means the loan is secured by an investor. See the Investor screen for more information on Investor loans.

Field	Field Name	Length	Position	Description
1	Segment Identifier	2	1-2	Defaults to K3
2	Agency Identifier	2	3-4	If investor master identifier (IMIDE), equals 2 then defaults to 1. If investor master identifier (IMIDE), equals 3 then defaults to 2.
3	Account Number	18	5-22	Investor assigned account number (LNIACT).
4	Mortgage Identification Number	18	23-40	Blanks

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K4 Segment

This section is included if the loan is deferred, as described below.

For Regular Deferments (Seasonal, Natural/Declared Disaster, Hardship are *not* checked)

If a Regular Deferment is run on the account, the K4 Segment will be included and the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Regular deferments can be run from the Loans > Transactions > EZPay screen or from one of the Deferment transactions in CIM GOLDTeller. This does not include Hardship Deferments (tran code 2600-20) or Deferments run with **Deferment Reason Code** 6, as described below. See these topics for more information:

- [Deferment Transactions](#)
- [Deferments in EZPay](#)

For Regular Deferments with Deferment Reason Code 6 (Natural/Declared Disaster *is* checked)

If a Regular Deferment is run on a transaction using **Deferment Reason Code** 6, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the [Special Comment Code](#) and [Account Status](#) accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code** 6 can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

— For Seasonal Deferments

Seasonal deferments are determined based on payment application codes. If the [Multiple Payment Applications](#) field (LNMLUP) on the Loans > Account Adjustment screen is checked, the system reviews the payment application code looking for a seasonal break or deferment. If there is a break in payments (i.e., payment not due based on seasonal payment), the system will report a K4 Segment for that account during monthend Credit Reporting.

The **Deferred Payment Start Date** (Field 3 in the K4 Segment) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF).

The system will report the account with **Account Status** 11 (current account), unless the account is otherwise delinquent. In which case, all other **Special Comment** codes and **Account Statuses** will apply.

— For Hardship Deferments

If a Hardship Deferment is run on the account, the K4 Segment will be included and the account will be reported as follows:

- The **Terms Frequency** (Base field 14) field will be "D" (deferred) if no payments are due during the forebearance.
- The **Scheduled Monthly Payment Amount** (Base field 15) will be the new payment amount or zero.
- The current **Payment History Profile** (Base field 18) will reflect a "D" if no payments are due.
- **Special Comment code** (Base field 22) will be "CP" (account in forebearance).
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be included.
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Hardship Deferments can be run from the Loans > Transactions > EZPay screen or using tran code 2600-20 in CIM GOLDTeller. See the following topics for more information:

- [Hardship Deferments in EZPay](#)
- [Hardship Deferment \(tran code 2600-20\) in CIM GOLDTeller](#)

For Balloon Payments

The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:

- The **Segment Identifier** (Field 1) will be included.
- The **Specialized Payment Indicator** (Field 2) will be "01" (balloon payment).
- The **Deferred Payment Start Date** (Field 3) will be blank.
- The balloon **Payment Due Date** (Field 4) will be the **Action Code 1** date.
- The balloon **Payment Amount** (Field 5) will be blank.



Special Option to Not Report Deferments to Credit Bureaus

An institution option is available that will not report deferments of any kind to the credit repositories during monthend Credit Reporting. This option, OP32 NRDF, stops the K4 Segment of the Credit Reporting transmission from being included. The K4 Segment (Deferred Payments) is used to report deferments, but that will not be included if the NRDF option is set. Any **Special Comments** that accompanied some deferments (such as natural disaster (AW) or hardship (CP)) are also not included in the Credit Reporting transmission. Contact your GOLDPoint Systems account manager if your institution would like this option set up.

Note: Setting this option does not change previously reported deferments before the option was set. For example, if this option is turned on this month for your institution, but last month loans were reported with a deferment, the past deferments are still reported. Going forward after the option is set, loans in deferment are no longer reported in the K4 Segment (Deferred Payments) of the Credit Report transmission.

See also: [Deferment field group](#) on the Credit Reporting screen > Credit Reporting & Loan Information tab.

Field	Field Name	Length	Position	Description
1	Segment Identifier	2	1-2	Defaults to K4
2	Specialized Payment Indicator	2	3-4	<p>Special payment indicator (BUSPPI)</p> <p>For deferred loans, this will be reported as "02" (deferred payment) for the month (or months) the deferment takes place.</p> <p>If maturity modifier (LNMATM) equals 1, then BUSPPI equals "01" (balloon payment).</p> <p>If there is an Action Code 1 on the account, then BUSPPI equals 01.</p> <p>If there is an Action Code 18 on the account, then BUSPPI equals 01.</p>
3	Deferred Payment Start Date	8	5-12	<p>The Deferred Payment Start Date (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The Deferred Due Date (D0DUDT) on the Loans > Deferments screen will be the date reported for the Deferred Payment Start Date for Credit Reporting.</p> <p>For balloon payments, this field will be blank.</p>

Field	Field Name	Length	Position	Description
4	Payment Due Date	8	13-20	<p>The Payment Due Date (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The Next Due Date (D0DUNX) on the Loans > Deferments screen will be the date reported for the Payment Due Date for Credit Reporting.</p> <p>For balloon payments, this will be the Action Code 1 date.</p>
5	Balloon Payment Amount	9	21-2	Blanks, unless a balloon payment.
6	Reserved	1	30	Blanks

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L1 Segment (Account Number/Identification Number Change)

This segment is only included if an account was moved from one office to another using the Loans > Inter-Office Move screen. Or you transferred accounts from your institution to another institution. Accounts are reported to the Credit Bureaus the month the accounts were moved. The month after reporting, the accounts are no longer included in the L1 Segment. This segment notifies credit repositories that the account number needs to be updated with the new account number.

- If an account was moved to another branch (office) using the Inter-Office Move screen (a value is in the [M1IOTD](#) (Move to Date)), then the system no longer reports the old account number.
- If an account was moved from another account (has a value in [M1IOFD](#) (move from date)) and the move from date (M1IOFD) is in the reporting month, then the system puts the new account into the Base Segment, populates the Base Segment account number with the value in [M1IOFA](#) (Move from Account), and puts the new account's number into the L1 segment.
- If [M1IOFD](#) (Move from Date) is prior to the reporting month, then report the account as normal.

IMPORTANT: For loans moved from one office to another using the Inter-Office Move screen, the Report Setup screen must include the Misc Loan Fields - M1 in the **Input Records**. Your GOLDPoint Systems account manager should set up this report for you, as shown below:

Report List Report Detail Report Selection History Report Index Definitions

Report Code 184 Updated On 02/02/2017 By 948 Last Ran 06/12/2014 Previous

Title CREDIT REPORTING (FINAL) Program FPSRP184

Input Records

Investor - INV LNS + Released Loans - LNR Multiple Borrower - MB **Misc Loan Fields - M1** Name And Ad

When to Run MONEND Print Destinations

Media	?	Class	Disp	Form	User
Paper	N	Z	K	0354	0001NC
Fiche	N	W	H	EZR1	
Warehouse	Y	V	K	FPS1	WAREHOUS 0 1 5

This must be included for L1 Inter-Office Move Loans to be reported correctly.

Totals Settings Show Totals Check All 1 13 Rendering Printer Type

Miscellaneous Options & Parameter Option Nbr Option Description

Pull Fields Field

Other Options Combine Rep

GPS Only: Loan Report Setup Screen

Field	Field Name	Length	Position	Description
1	Segment Identifier	2	1-2	Defaults to L1

Field	Field Name	Length	Position	Description
2	Change Indicator	1	3	<ul style="list-style-type: none"> • If just the account number was changed (moved), then the Change Indicator will be "1." (For example, an account moved from one office to another office, but both offices use the same credit agency subscriber number.) • If both the account number and the credit agency subscriber number changed (New Identification Number), the system assigns "3" to the Change Indicator.
3	New Consumer Account Number	30	4-33	This is the loan Account Number (BU4NBR) and Check Digit (LNCKDG) of the new loan account number after the loan was moved using the Loans > Inter-Office Move screen
4	New Identification Number	20	34-53	<p>This field is blank if the agency subscriber number did not change when the loan account was moved from one office to another. If the new office has a different subscriber number than the first office, this field displays the new credit agency subscriber number.</p> <p>The new ID/subscriber number in any L1 segment is determined by looking up the credit reporting agency's subscriber number in the GOLD Services > Office Information record using the office of the account in the L1 segment. If there is no Office Information table for that office, then the system uses the default subscriber number from the institution option record (EXPR, TRNS, EQUI, CCA3).</p>
5	Reserved	1	54	Blanks

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N1 Segment (Employment)

The N1 Segment reports employment information concerning the account owner. This segment is not included in the Credit Reporting transmission if **Miscellaneous Option 3** is set up on the Report Setup screen. Contact your GOLDPoint Systems account manager if your institution does not want this segment included.

Information for this segment is pulled from the Customer Relationship Management > [Employment Information screen](#).

Field	Field Name	Length	Position	Description
1	Segment Identifier	2	1-2	Defaults to N1
2	Employer Name	30	3-32	Pulled from the Employer field (EIEMPN) on the Loans > Marketing and Collections > CIF tab > Employment Information field group.
3	First Line of Employer Address	32	33-64	Pulled from the Address field (EIEMPA) on the Loans > Marketing and Collections > CIF tab > Employment Information field group.
4	Second Line of Employer Address	32	65-96	Blanks
5	Employer City	20	97-116	Pulled from the City field (EIEMPC) on the Loans > Marketing and Collections > CIF tab > Employment Information field group.
6	Employer State	2	117-118	Pulled from the State field (EIEMPS) on the Loans > Marketing and Collections > CIF tab > Employment Information field group.
7	Employer Postal/ZIP Code	9	119-127	Pulled from the Zip field (EIEMPZ) on the Loans > Marketing and Collections > CIF tab > Employment Information field group.
8	Occupation	18	128-145	Pulled from the Occupation field (EIOCCD) on the Loans > Marketing and Collections > CIF tab > Employment Information field group.
9	Reserved	1	146	Blanks

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Trailer Record

Field	Field Name	Length	Position	Description
1	Record Descriptor Word (RDW)	4	1-4	Defaults to 366
2	Record Identifier	7	5-11	Defaults to TRAILER
3	Total Base Records	9	12-20	Total of base segment records (calculated)
4	Reserved	9	21-29	Blank or zero
5	Total of Status Code DF	9	30-38	Total of all base records with a processing indicator equal to 2 (calculated)
6	Total Associated Consumer Segments (J1)	9	39-47	Total of J1 segment records (calculated)
7	Total Associated Consumer Segments (J2)	9	48-56	Total of J2 segment records (calculated)
8	Block Count	9	57-65	Zeroes
9	Total of Status Code DA	9	66-74	Total of all base records with an account status equal to DA (calculated)
10	Total of Status Code 05	9	75-83	Total of all base records with an account status equal to 05 (calculated)
11	Total of Status Code 11	9	84-92	Total of all base records with an account status equal to 11 (calculated)
12	Total of Status Code 13	9	93-101	Total of all base records with an account status equal to 13 (calculated)
13	Total of Status Code 61	9	102-110	Total of all base records with an account status equal to 61 (calculated)
14	Total of Status Code 62	9	111-119	Total of all base records with an account status equal to 62 (calculated)
15	Total of Status Code 63	9	120-128	Total of all base records with an account status equal to 63 (calculated)
16	Total of Status Code 64	9	129-137	Total of all base records with an account status equal to 64 (calculated)
17	Total of Status Code 65	9	138-146	Total of all base records with an account status equal to 65 (calculated)
18	Total of Status Code 71	9	147-155	Total of all base records with an account status equal to 71 (calculated)
19	Total of Status Code 78	9	156-164	Total of all base records with an account status equal to 78 (calculated)
20	Total of Status Code 80	9	165-173	Total of all base records with an account status equal to 80 (calculated)
21	Total of Status Code 82	9	174-182	Total of all base records with an account status equal to 82 (calculated)

Field	Field Name	Length	Position	Description
22	Total of Status Code 83	9	183-191	Total of all base records with an account status equal to 83 (calculated)
23	Total of Status Code 84	9	192-200	Total of all base records with an account status equal to 84 (calculated)
24	Total of Status Code 88	9	201-209	Total of all base records with an account status equal to 88 (calculated)
25	Total of Status Code 89	9	210-218	Total of all base records with an account status equal to 89 (calculated)
26	Total of Status Code 93	9	219-227	Total of all base records with an account status equal to 93 (calculated)
27	Total of Status Code 94	9	228-236	Total of all base records with an account status equal to 94 (calculated)
28	Total of Status Code 95	9	237-245	Total of all base records with an account status equal to 95 (calculated)
29	Total of Status Code 96	9	246-254	Total of all base records with an account status equal to 96 (calculated)
30	Total of Status Code 97	9	255-263	Total of all base records with an account status equal to 97 (calculated)
31	Total of ECOA Code Z (All Segments)	9	264-272	Total of all base records with an ECOA code equal to Z (calculated)
32	Total Employment Segments	9	273-281	Total of N1 segment records (calculated)
33	Total Original Creditor Segments	9	282-290	Total of K1 segment records (calculated)
34	Total Purchased Portfolio/Sold To Segments	9	291-299	Total of K2 segment records (calculated)
35	Total Mortgage Information Segments	9	300-308	Total of K3 segment records (calculated)
36	Total Specialized Payment Information Segments	9	309-317	Total of K4 segment records (calculated)
37	Total Change Segments	9	318-326	Total of L1 segment records (calculated)
38	Total Social Security Numbers (All Segments)	9	327-335	Total of all base records, J1 records, and J2 records with an Social Security number greater than zero (calculated)
39	Total Social Security Numbers (Base Segments)	5	336-344	Total of all base records with an Social Security number greater than zero (calculated)
40	Total Social Security Numbers (J1 Segments)	5	345-353	Total of all J1 records with an Social Security number greater than zero (calculated)
41	Total Social Security Numbers (J2 Segments)	5	354-362	Total of all J2 records with an Social Security number greater than zero (calculated)

Field	Field Name	Length	Position	Description
42	Total Dates of Birth (All Segments)	5	363-371	Total of all base records, J1 records, and J2 records with a birth date greater than zero (calculated)
43	Total Dates of Birth (Base Segments)	5	372-380	Total of all base records with a birth date greater than zero (calculated)
44	Total Dates of Birth (J1 Segments)	5	381-389	Total of all J1 records with a birth date greater than zero (calculated)
45	Total Dates of Birth (J2 Segments)	5	390-398	Total of all J2 records with a birth date greater than zero (calculated)
46	Total Telephone Numbers (All Segments)	5	399-407	Total of all base records, J1 records, and J2 records with a telephone number greater than zero (calculated)
47	Reserved	130	408-426	Blanks

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FPSRP184 Report Example

09-13-16 06 GOLDPPOINT FINANCE CREDIT REPORTING (FINAL)

ACCOUNT	CK	NUMBER	DG	SHORT NAME	ST	TP	DATE	FREQ	ECOA	PMT	REGULAR	TOTAL AMOUNT	SPEC	COMP	CONS	INFO	CONS	TRAN	
0001	000001	1	HANITY	SE	11	02	7-28-16	01	1		218.00	174.03							
0001	000002	2	WELCH	GR	11	02	9-02-16	01	1		380.00	0.00							
0001	000003	3	DIXON	MS	11	02	7-25-16	01	1		449.00	0.00							
0001	000004	2	BUNNY	RA	11	02	9-05-16	01	2		325.00	0.00							
				BUNNY SA					2										
0001	000005	2	BROWN	EM	11	02	9-20-16	01	1		305.00	0.00							
0001	000006	2	UNCLE	MA	11	02	11-14-16	01	1		517.00	0.00							
0001	000007	2	BLUNT	EM	11	02	9-17-16	01	1		275.00	0.00							
0001	000008	2	HEATH	LE	11	02	9-16-16	01	1		214.00	0.00							
0001	000009	2	MITCHELL	MA	11	02	9-22-16	01	1		210.00	0.00							
0001	000010	2	NAPIER	PI	11	02	8-03-16	01	1		201.00	0.00							
0001	000011	2	WALKER	TE	11	02	11-07-16	01	1		158.00	0.00							
0001	000012	2	MCKEUEN	HE	11	02	7-24-16	01	1		332.00	0.00							
0001	000013	2	PITTS	KE	11	02	7-05-16	01	1		135.00	257.00							
0001	000014	2	JOHNSON	BA	11	02	8-30-16	01	1		421.00	0.00							
0001	000015	2	GILES	ST	11	02	7-02-16	01	1		130.00	0.00							
0001	000016	2	CHANDLER	MA	11	02	9-02-16	01	1		109.00	0.00							
0001	000017	2	MCBERRY	BE	11	02	7-03-16	01	1		152.00	0.00							
0001	000018	2	MURRAY	PH	11	02	10-10-16	01	1		166.00	0.00							
0001	000019	2	WAGNER	SE	11	02	10-20-16	01	1		153.00	0.00							
0001	000020	2	HUGH	HE	11	02	7-18-16	01	1		204.00	0.00							
0001	000021	2	COTTON	BO	11	02	9-19-16	01	1		206.00	0.00							
0001	000022	2	MURPHY	ME	11	02	10-07-16	01	1		169.88	0.00							
0001	000023	2	MILLER	MI	11	02	8-24-16	01	1		255.00	0.00							
0001	000024	2	ROGERS	RO	11	02	8-27-16	01	1		425.00	0.00							
0001	000025	2	HOLT	HO	11	02	9-06-16	01	7		375.00	0.00							THIS IS AN ACCOUNT THAT NO LONGER SHOWS THE 2ND BORROWER
																	 MANY LINES REMOVED HERE	

TOTAL # OF ACCOUNTS FOR STATUS 84 ACCTS 180 OR MORE DAYS PAST DUE =

63

0001	000036	2	FLEMING	FL	93	02	9-03-16	01	1		178.00	0.00	AO
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TOTAL # OF ACCOUNTS FOR STATUS 93 COLLECTION ACCOUNT

= 1

0001	000037	2	ALLEN	GA	97	01	9-06-09	01	1		255.45	3,412.88	CO
0001	000038	2	EUBANKS	IG	97	02	3-09-10	01	1		100.00	125.00	CO
0001	000039	2	FERNANDEZ	G	97	02	2-10-10	01	1		155.00	1,443.52	CO
0001	000040	2	COOK	PA	97	02	5-10-09	01	1		95.00	815.94	CO
0001	000041	2	ALSOBROOKS	RW	97	02	10-05-09	01	1		67.00	169.73	CO
0001	000042	2	ZORN	JA	97	02	9-04-09	01	1		57.00	335.00	CO
0001	000043	2	SELPH	VK	97	02	5-06-09	01	1		58.00	408.00	CO
0001	000044	2	MCDOWELL	WA	97	02	11-03-09	01	1		45.00	165.00	CO
0001	000045	2	STEWART	CL	97	02	5-06-09	01	1		48.00	486.21	CO
0001	000046	2	GREEN	LD	97	02	2-03-10	01	1		82.00	441.92	CO
0001	000047	2	PRICE	CH	97	02	6-05-11	01	1		232.00	643.62	CO
0001	000048	2	AVERY	AN	97	02	9-06-10	01	1		80.00	210.00	CO
0001	000049	2	HOLTAPP	TT	97	02	2-05-12	01	1		48.00	290.00	CO
0001	000050	2	HEAD	MR	97	02	4-10-12	01	1		62.00	228.00	CO
0001	000051	2	WILLIS	MA	97	02	2-03-12	01	2		51.00	553.98	CO
0001	000052	2	CANNADY	S	97	02	5-21-12	01	1		118.00	1,497.24	CO
0001	000053	2	KING	CD	97	02	1-03-12	01	1		40.00	376.37	CO
0001	000054	2	ADAMS	DW	97	02	9-10-12	01	1		155.00	1,433.15	CO

**** THIS IS AN ACCOUNT THAT NO LONGER SHOWS THE 2ND

L 7-23-15

L 7-31-15

09-13-16 06 GOLDPPOINT FINANCE CREDIT REPORTING (FINAL)

ACCOUNT	CK	NUMBER	DG	SHORT NAME	ST	TP	DATE	FREQ	ECOA	PMT	REGULAR	TOTAL AMOUNT	SPEC	COMP	CONS	INFO	CONS	TRAN
0001	000055	2	MCDANIEL	MR	97	02	2-14-12	01	1		66.00	511.40	CO					
0001	000056	2	KING	CE	97	02	9-05-12	01	1		95.00	658.93	CO					

.... MANY LINES REMOVED HERE

0001	000057	2	HARRELL	SM	97	01	2-26-16	01	1		124.86	1,799.87	CO
0001	000058	2	DAWSON	R	97	01	11-05-15	01	1		94.30	1,165.32	CO

0001 000059 2	JOHNSON WT	97 02	11-05-15	01 1	53.00	528.42	CO
0001 000060 2	MCMANUS TN	97 02	1-17-16	01 1	62.00	614.10	CO
0001 000061 2	PLAIN GA	97 01	3-03-16	01 1	94.30	1,126.55	CO
0001 000062 2	GLENN MG	97 01	2-26-16	01 1	125.50	1,730.27	CO
0001 000063 2	SANDERS SL	97 01	5-01-16	01 1	125.50	1,558.31	CO
0001 000064 2	JOHNSON JL	97 01	2-21-16	01 1	125.50	1,800.27	CO
0001 000065 2	REED J	97 01	2-21-16	01 1	94.30	1,146.56	CO
0001 000066 2	JACKSON H	97 01	2-15-16	01 1	125.50	1,800.27	CO
0001 000067 2	HEIDENREICH SA	97 01	2-25-16	01 1	145.40	2,389.84	CO
0001 000068 2	MODISSETTE JA	97 01	2-27-16	01 1	94.30	1,165.32	CO
0001 000069 2	CREAMER J	97 02	3-12-16	01 1	75.00	688.00	CO

TOTAL # OF ACCOUNTS FOR STATUS 97 ACCTS CHARGED OR WRITTEN OFF = 58634

09-13-16 06 GOLDPPOINT FINANCE										1 FPSRP184 0184 PAGE5689						
ACCOUNT NUMBER	CK DG	SHORT NAME	ST	TP	DUE DATE	PMT FREQ	ECOA CODE	PMT RATE	REGULAR PAYMENT	TOTAL PAST DUE	AMOUNT COMM	SPEC	COMP CODE	CONS INFO	CONS TRAN	
0012 000123	7	BOND J	11	02	4-26-17	01	1		140.00	0.00						18 CURRENT BALANCE (BUPOBL) IS LESS THAN 0.00
0013 003333	5	SMITH B	97	02	5-03-09	01	Q		226.00	368.79						19 ACCOUNT OWNER HAS ECOA CODE Q. NOT REPORTED.

TOTAL ERRORS= 2

INSTITUTION TOTALS NBR OF LOANS 351,638

09-13-16 06 GOLDPPOINT FINANCE 1 FPSRP184 0184 PAGE5690

STAT	STATUS DESCRIPTION	TOTAL ACCOUNTS
05	TRANSFERRED ACCOUNTS/SERV RLSD	0
11	ALL NEW AND/OR CURRENT ACCOUNTS	231212
13	CLOSED AND/OR ZERO BAL ACCOUNTS	45835
61	PAID: VOLUNTARY SURRENDER	0
62	PAID: COLLECTION ACCOUNT	0
63	PAID: REPOSSESSION	0
64	PAID: CHARGE-OFF	135
65	PAID: FORECLOSURE WAS STARTED	1
71	ACCTS 30 TO 59 DAYS PAST DUE	7548
78	ACCTS 60 TO 89 DAYS PAST DUE	3976
80	ACCTS 90 TO 119 DAYS PAST DUE	2401
82	ACCTS 120 TO 149 DAYS PAST DUE	1558
83	ACCTS 150 TO 179 DAYS PAST DUE	272
84	ACCTS 180 OR MORE DAYS PAST DUE	63
89	DEED IN LIEU ACCOUNTS	0
93	COLLECTION ACCOUNT	1
94	FORECLOSURE	0
95	VOLUNTARY SURRENDER	0
96	REPOSSESSION	0
97	ACCTS CHARGED OR WRITTEN OFF	58634
	TOTAL NUMBER OF ERRORS	2

INSTITUTION TOTALS NBR OF LOANS 351,638

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