
SORT FIELD**SORT FIELD**

There is a sort field appended to the front of each Identification, Base segment, and Totals record by the Credit Reporting programs when the local county processes their Credit Reporting submission run. This field is eventually dropped once the master Metro file is created which contains all of the participating counties.

The Sort field contains two fields:

FIPS Code = this is a U.S.A. -wide identifier of counties regardless of state.

Record Number = 1 = Identification record
2 = Base Segment record
3 = Totals Record

Example:

Fips Code + Base Segment record Identifier number of 2 or
 $3210718 + 2 = 32107182$, once all county records have been sorted and processed at Central, this sort field is dropped and the record is placed on the OUTGOING file in the layouts described below.

There is only one Identification record and Trailer record per Metro file and one Base Segment record per Payer on the Metro file.

**IDENTIFICATION
RECORD (PAGE 1)**

<u>Identification Record</u>		
<u>Field</u>	<u>Field Length</u>	<u>Field Value</u>
1. Record Descriptor Word	4	“0272”
2. Record Identifier	6	“HEADER”
3. TRW Program Identifier	5	This will be assigned by TRW and remain as a permanent number
4. Tape ID	8	A description assigned by the County. We will submit “Michigan”
5. Activity Date	6	Today’s Date Format = MMDDYY
6. Tape Sequence Number	2	“01”, unless we have two, etc.
7. Date of Study	4	Today’s Date Format = MMY
8. Version	4	“8105”
9. Revision Date	4	Today’ Date Format = MMY
10. Credit Grantor Code	10	“MICES”
11. Computer Center Code	3	“LAN” for Lansing
12. Area Code	3	Blank
13. Date Created	6	Format = MMDDYY
14. Cycle Number	2	Blank
15. Transunion Program Identifier	10	Assigned by Transunion and remains as a permanent number

**IDENTIFICATION
RECORD (PAGE 2)****Identification Record**

<u>Field</u>	<u>Field Length</u>	<u>Field Value</u>
16. Consumer Credit Associates Program	7	Assigned by Consumer Credit Associates as a permanent numb
17. Filler	30	Blanks
18. Reporter Name	33	"MICSES"
19. Reporter Address	96	"1000 E. Long Blvd., Lansing, Mi. 48911"
20. Equifax Program Identifier	10	Assigned by Credit Agency to be used as a permanent number
21. Filler	19	Blanks

**BASE SEGMENT
RECORD (PAGE 1)**
Base Segment Record

There is one base segment record for each submitted payer.

The record layout and the field values are as follows:

	<u>Field</u>	<u>Field Length</u>	<u>Field Value</u>
1.	Record Descriptor Word	4	0272
2.	Identification Number	7	FIPS Code of County
3.	Customer Account Number	17	Court Order no. + Payer ID See Note (1)
4.	Account Type	2	"50"
5.	Account Status	2	Depends on enforcement status of payer "04" = Closed "11" = Open Account in good standing "13" = Closed, Zero Balance "93" = Account Seriously Past Due
6.	Update Indicator	1	"1"
7.	Reserved	9	Zeros
8.	Terms Frequency	1	"M"
9.	Terms	3	"000"
10.	Transaction Type	1	"1"
11.	Date Opened	6	Date_of_action:#EC Format = MMDDYY

**BASE SEGMENT
RECORD (PAGE 2)**

<u>Base Segment Record</u>			
12.	Date of Occurance	6	Use run date or today's date, unless closed, then use that termination date Format = MMDDYY
13.	Date of Last Payment	6	Last_Receipt_date:#PO Format = MMDDYY
14.	Higher Credit or Last Contact	7	"0000000"
15.	Current Balance	7	Payer's Total Arrears owed See Note (2)
16.	Amount Past Due	7	Same as 15 above
17.	Monthly Payment	7	See Note (3)
18.	Social Security Number	9	Social Security Number
19.	Special Comments	2	See Note (4)
20.	Reserved	1	Blanks
21.	Zip Code	6	Zip Code
22.	Association Code	1	"1"
23.	Cycle Identifier	2	Blanks
24.	Customer Name	32	Payer's Last Name, + 11 digits of First Name
25.	Generation Code	1	Blank
26.	First Line of Address	32	Street Number and Name If flagged confidential, insert blanks for all address fields

**BASE SEGMENT
RECORD (PAGE 3)**
Base Segment Record

27.	Second Line Of Address	32	Apt. Number or PO BOX or Rural Route number, etc.
28.	Extra Line of Address	30	City, State
29.	Country Code	2	"US", We did not consider Mexico or Canada
30.	Residence Code	1	Blank
31.	Credit Limit	7	"0000000"
32.	Porfolio Type	1	"1"
33.	Reserved	1	Blank
34.	Date Closed	6	If account status = 13, Then Today's date, MMDDYY, else "000000"
35.	Expanded Zip Code	4	Last four digits of 10 digit expanded Zip Code
36.	Interest Type Indicator	1	Blank
37.	Address Indicator	1	Blank, or Y = Good, N = Bad
38.	Reserved	7	Blank

=====

272 Characters PLUS the Sort field
of NINE characters = 281

BASE SEGMENT RECORD (PAGE 4)

Base Segment Record

Note 1: Customer Number

This is to be a unique number for each payer, since any payer can have multiple Court Orders, a unique number was created from two CSES application numbers, i.e., the Court Order Number and the Payer Identification number or $12 + 8 = 20$ digits; BUT then the Metro file format only allows for (17), seventeen digits. So we developed a composite number.

Example:

12 digits = Court Order Number = 95-134344-DM, use 95 + 124344 + M
8 digits = Payer ID Number = 23456733, use all eight digits

Customer Number = 95134344M + 23456733 = 95134344M23456733

This number must be unique, not just to the county; but to the STATE. Every county uses the Court Order number scheme, so it's only a matter of creating a payer number which is unique.

In CSES, the Payer number is a sequentially assigned number within the county plus the county number appended as a prefix, then the number is reversed, e.g.,

County Code = 65

Sequential number = 000001 or 65000001 and then reversed =

Payer ID = 10000056

I am NOT suggesting that the non-CSES counties duplicate this same method for the Customer Account Number; BUT this number must be within the STATE of Michigan.

Note 2: Current Balance

This is the sum of the arrearages in all **Credit Reporting eligible accounts**.

Actually this total is netted against any monies in Suspense or on Hold.

See Type of Accounts Table for this listing

Note 3: Monthly Payment

(The support amount x (times) Pay Cycle Coefficient)/ divided by 12

For example, Support Amount = \$65.00

Pay Cycle = Weekly

Pay cycle Coefficient = 52

$(\$65.00 \times 52)/12 = \281.67 per month

OR For example, Support Amount = \$350.00

Pay Cycle = Semi-Monthly

Pay cycle Coefficient = 26

$(\$350 \times 26)/12 = \758.33 per month

**BASE SEGMENT
RECORD (PAGE 5)**
Base Segment Record
Note 4: Special Comments

If the Account is currently in dispute, then use an "X" in this field, else, use an "R", the "R" by the way will tell the Credit Agency to overlay the date of Occurance with a newer date.

TOTAL RECORD
Totals Record

<u>Field</u>	<u>Field Length</u>	<u>Field Value</u>
1. Record Descriptor Word	4	"0272"
2. Record Identifier	7	"Trailer"
3. Total Dollars Balance	11	The simple sum of the arrearages of all payers who are on this file
4. Total Dollars Past Due	11	The simple sum of the arrearages of all payers who are on this file
5. Total Records Submitted	9	The sum of all payers who are on this file
6. Block Count	9	The sum of all payers who are on this file
7. Date Created	6	Today's Date Format = MMDDYY
8. Filler	215	Blanks

FIELD DEFINITIONS - IDENTIFICATION RECORD (PAGE 1)

FIELD DEFINITIONS — IDENTIFICATION RECORD

The Identification Record must be the first record provided and should include information necessary to identify the reporter.

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
0	Block Descriptor Word Contains a value equal to the length of the block of data and must be reported in the first four bytes of each block of data. This value includes the four bytes reserved for this field. Use IBM standard record length conventions. <i>Not required when reporting fixed length, fixed block records.</i>	4	1-4 of each block of data	B		Not required	
1	Record Descriptor Word Contains a value equal to the length of the logical record. This value includes the four bytes reserved for this field. The recording technique is Binary for the 232 format and Numeric for the 272 format. Binary: The hexadecimal value should be in the first two bytes of the field and the last two bytes should contain binary zeroes. Example: 00E80000. Numeric: The entire four bytes are used. Example: F0F2F7F2.	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	Record Identifier Contains a constant used to identify this record. Report 'HEADER' as the constant.	6	5-10	AN	6	5-10	AN
3	TRW Program Identifier Contains a unique identification number assigned by this credit reporting agency.	5	11-15	AN	5	11-15	AN
4	Tape ID A control number assigned by you for tape tracking purposes.	8	16-23	AN	8	16-23	AN
5	Activity Date Signifies date of most recent update to balances on accounts. If tape includes accounts updated on different dates, use most recent. Format is MMDDYY.	6	24-29	N	6	24-29	N
6	Tape Sequence Number Contains the sequence number of each tape.	2	30-31	N	2	30-31	N

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**FIELD DEFINITIONS
- IDENTIFICATION
RECORD (PAGE 2)**

IDENTIFICATION RECORD (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
7	Date of Study Contains the date when your study was completed in MMY format.	4	32-35	N	4	32-35	N
8	Version Identifies the version of the standard reporting format used in your system. <i>Record a constant of "7602" when using the packed format. Record a constant of "8105" when using the character format.</i>	4	36-39	N	4	36-39	N
9	Revision Date Contains the last date your reporting procedure was revised in MMY format.	4	40-43	N	4	40-43	N
10	Credit Grantor Code Contains a 10-character abbreviation of the credit grantor's name which should be developed by the subscriber and the credit reporting agency. It should be as specific as possible. Example: If the subscriber is First National Bank of Anytown, the code should be "FNBANYTOWN," not just "FNB." This field must be consistent on a month-to-month basis. Notify the credit reporting agencies before changing this code.	10	44-53	AN	10	44-53	AN
11	Computer Center Code Uniquely identifies which data processing center generated the tape.	3	54-56	AN	3	54-56	AN
12	Area Code Use only if data processing center produces files for more than one location. Contains an identity code which should be developed by the subscriber for the location whose data is being reported.	3	57-59	AN	3	57-59	AN
13	Date Created Contains the date the tape was generated. Format is MMDDYY.	6	60-65	N	6	60-65	N
14	Cycle Number Contains the cycle number for the information being reported, if reporting by cycles. If data contains more than one cycle, report the first cycle number found on the data.	2	66-67	AN	2	66-67	AN

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**FIELD DEFINITIONS
- IDENTIFICATION
RECORD (PAGE 3)**

IDENTIFICATION RECORD (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
15	Trans Union Program Identifier Contains a unique identification number assigned by this credit reporting agency.	10	68-77	AN	10	68-77	AN
16	Consumer Credit Associates Program Identifier Contains a unique identification number assigned by this credit reporting agency.	7	78-84	AN	7	78-84	AN
17	Filler Blank fill.	2	85-86	AN	30	85-114	AN
18	Reporter Name Contains the name of the processing company sending the data; i.e., credit grantor or processor. If multiple Identification Records are provided, the Reporter Name on the second and subsequent Headers may be repeated or blank filled.	33	87-119	AN	33	115-147	AN
19	Reporter Address Contains complete mailing address of the processing company; i.e., street address, city, state and zip code.	96	120-215	AN	96	148-243	AN
20	Equifax Program Identifier Contains a unique identification number assigned by this credit reporting agency.	10	216-225	AN	10	244-253	AN
21	Filler Blank fill.	7	226-232	AN	19	254-272	AN

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**FIELD DEFINITIONS
- BASE SEGMENT
(PAGE 1)**

FIELD DEFINITIONS — BASE SEGMENT

The Customer Data Record consists of the Base Segment of the standard reporting format and any additional segments that may be appended.

Two Base Segment formats are available: the variable length (packed) format and the fixed length (character) format. The only differences between these two formats are some of the field positions, recording techniques and record lengths.

This section describes each data element in the Customer Data Record Base Segment, which should be used to report the primary borrower.

All fields are required. The Fair Credit Reporting Act's purpose is to ensure that credit reporting agencies maintain complete and accurate credit information.

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
0	<p>Block Descriptor Word Contains a value equal to the length of the block of data and must be reported in the first four bytes of each block of data when using the packed format. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions.</p> <p>This field is not required in the character format.</p>	4	1-4 of each block of data	B		Not required	
1	<p>Record Descriptor Word Contains a value equal to the length of the logical record. This value includes the four bytes reserved for this field. The length of each segment should be included in the RDW. For example:</p> <p>Base Segment = 232 272 A1 Segment = 48 48 B2 Segment = 16 16 D1 Segment = 24 24 RDW = 320 360</p>	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	<p>Identification Number Used to uniquely identify a credit grantor. Report your internal code to identify each branch, office, and/or credit central where information is verified. This number must be unique and at least 5 digits long. Right justify and zero fill. Entire field should <i>never</i> be zero, blank or 9 filled.</p> <p>This field must be consistent on a month-to-month basis. Notify credit reporting agencies before adding, deleting, or changing the identifiers in this field.</p>	7	5-11	AN	7	5-11	AN

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**FIELD DEFINITIONS
- BASE SEGMENT
(PAGE 2)**

FIELD DEFINITIONS — BASE SEGMENT (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
3	<p>Customer Account Number Report the individual's complete and unique account number as extracted from your file. Right justify and zero fill. Do not include embedded blanks or special characters.</p> <p>Account number scrambling for security purposes is permitted, using one of the standard scrambling options. Contact your local credit reporting agency for information regarding the scrambling techniques.</p>	17	12-28	AN	17	12-28	AN
4	<p>Account Type Contains the account type code that identifies the account classification. Exhibit 1 provides a listing of type codes that specifies industry usage, and Exhibit 2 provides a description of the type codes in numeric sequence.</p>	2	29-30	AN	2	29-30	AN
5	<p>Account Status Contains the status code that properly identifies the current condition of the account. Exhibit 3 provides a description of these codes. Account status is always required.</p> <p>Special Comments (Field 19) should be used in conjunction with the Account Status to further define the account.</p>	2	31-32	N	2	31-32	N
6	<p>Update Indicator Used to replace most recently reported update for the same reporting time period.</p> <p>Values available: 0 = Not a replacement update 1 = Replacement update</p>	1	33	N	1	33	N
7	<p>Reserved Zero fill.</p>	4	34-37	P	9	34-42	N
8	<p>Terms Frequency For installment and mortgage accounts, report the frequency for payments due.</p> <p>Values available: M = Monthly Q = Quarterly L = Bimonthly W = Weekly Y = Annually B = Biweekly S = Semiannually E = Semimonthly</p>	1	38	AN	1	43	AN

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**FIELD DEFINITIONS
- BASE SEGMENT
(PAGE 3)**

FIELD DEFINITIONS — BASE SEGMENT (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)																																						
		Length	Position	Recording Technique	Length	Position	Recording Technique																																				
9	<p>Terms Contains the duration of credit extended. Installment = Terms in months Revolving = Constant of 010 Mortgage = Terms in years Line of Credit = Constant of 010 Open = Zero fill Exhibit 9 provides the calculations necessary to convert all Terms to monthly.</p>	2	39-40	P	3	44-46	N																																				
10	<p>Transaction Type Used to describe a processing instruction. One of three codes can be reported: 1 = Newly opened accounts, or new borrowers associated with existing accounts 4 = Updates to previously reported accounts 7 = Address, association code or name changes</p>	1	41	N	1	47	N																																				
11	<p>Date Opened Report the date the account was originally opened. Retain the original Date Opened regardless of future activity, such as transfer, refinancing, lost or stolen card, etc. For returned checks, report the date of the check. Format for packed date is OMMDDYYSS — where S is the sign. Format is MMDDYY for character date. If the day is not available, use 01.</p>	4	42-45	P	6	48-53	N																																				
12	<p>Date of Occurrence This field is used for FCRA compliance. For Status Codes 03-05, 10, 13, report the actual date paid or closed. For Status Codes 61-69, 71, 78, 80, 82-98, report the date of the first delinquency that led to the status being reported. If a delinquent account becomes current, then goes delinquent again, the Date of Occurrence starts over with the new first delinquency date. Example:</p> <table border="1"> <thead> <tr> <th>Status Code</th> <th>Definition</th> <th>Activity Date</th> <th>Date of Occurrence</th> </tr> </thead> <tbody> <tr> <td>11</td> <td>Current</td> <td>January</td> <td>01/31/93</td> </tr> <tr> <td>71</td> <td>Delinq. 30</td> <td>February</td> <td>02/28/93 (1st delinq.)</td> </tr> <tr> <td>78</td> <td>Delinq. 60</td> <td>March</td> <td>02/28/93</td> </tr> <tr> <td>11</td> <td>Current</td> <td>April</td> <td>04/30/93</td> </tr> <tr> <td>71</td> <td>Delinq. 30</td> <td>May</td> <td>05/31/93 (1st delinq.)</td> </tr> <tr> <td>78</td> <td>Delinq. 60</td> <td>June</td> <td>05/31/93</td> </tr> <tr> <td>80</td> <td>Delinq. 90</td> <td>July</td> <td>05/31/93</td> </tr> <tr> <td>97</td> <td>Charge-off</td> <td>August</td> <td>05/31/93</td> </tr> </tbody> </table> <p>Cycle Reporters – for Status Code 11, report the cycle date for each account. Non-cycle Reporters – for Status Code 11, report the master file activity date. Format for packed date is OMMDDYYSS. Format is MMDDYY for character date.</p>	Status Code	Definition	Activity Date	Date of Occurrence	11	Current	January	01/31/93	71	Delinq. 30	February	02/28/93 (1st delinq.)	78	Delinq. 60	March	02/28/93	11	Current	April	04/30/93	71	Delinq. 30	May	05/31/93 (1st delinq.)	78	Delinq. 60	June	05/31/93	80	Delinq. 90	July	05/31/93	97	Charge-off	August	05/31/93	4	46-49	P	6	54-59	N
Status Code	Definition	Activity Date	Date of Occurrence																																								
11	Current	January	01/31/93																																								
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97	Charge-off	August	05/31/93																																								

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**FIELD DEFINITIONS
- BASE SEGMENT
(PAGE 4)**

FIELD DEFINITIONS — BASE SEGMENT (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
13	Date of Last Payment Report the date of the last consumer payment. Format for packed date is 0MMDDYY. Format is MMDDYY for character date. If the day is not available, use 01.	4	50-53	P	6	60-65	N
14	Highest Credit or Last Contract <u>For installment accounts</u> , report the amount of contract. <u>For mortgage accounts</u> , report the amount of the contract, excluding interest payments. <u>For open, line of credit, or revolving accounts</u> , report the highest balance ever attained in this field, and the Credit Limit in Field 31. Report whole dollars only. Right justify and zero fill. For Status Codes 64, 86 and 97 (all portfolio types) report the original amount charged to loss, regardless of the declining balance. For returned checks (all portfolio types), report the original amount of the check, excluding fees and interest.	4	54-57	P	7	66-72	N
15	Current Balance Report the total current balance of the account. Report whole dollars only. Right justify and zero fill. Report credit balances (negative balances) as zero.	4	58-61	P	7	73-79	N
16	Amount Past Due Report the dollar amount past due. Amount should approximate number of full cycles past the due date times the Monthly Payment (Field 17) and can include late charges and fees. Report whole dollars only. Right justify and zero fill. Note that if the account status is current, this field should also be zero. Do not include current amount due in this field.	4	62-65	P	7	80-86	N
17	Monthly Payment Report the dollar amount of the scheduled monthly payment. Report whole dollars only. Right justify and zero fill. <u>For installment accounts</u> , report regular monthly payment. <u>For revolving, and line of credit accounts</u> , report minimum amount due based on balance, not including any amounts past due. <u>For open accounts</u> , zero fill. <u>For mortgage accounts</u> , include the principal, interest, and escrow in the monthly payment. Exhibit 9 provides the calculations necessary to convert all payment amounts to monthly.	4	66-69	P	7	87-93	N

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**FIELD DEFINITIONS
- BASE SEGMENT
(PAGE 5)**

FIELD DEFINITIONS — BASE SEGMENT (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
18	Social Security Number Report the Social Security Number of person specified in Customer Name (Field 24). Format is NNNNNNNN. Report valid SSNs only. If not available, zero or 9-fill all positions.	5	70-74	P	9	94-102	N
19	Special Comments Used in conjunction with Account Status (Field 5) to further define the account (e.g., closed accounts, accounts in dispute, or adjustments pending). Exhibit 4 provides a list of available comments by category within portfolio type, and Exhibit 5 provides a description of the comments/remarks available.	2	75-76	AN	2	103-104	AN
20	Reserved Blank fill.	1	77	AN	1	105	AN
21	Zip Code Report the zip code of the customer's address. For U.S. zip codes, left justify and blank fill. Sixth position available for Canadian zip codes. Use in conjunction with Field 35 when reporting 9-digit zip codes.	6	78-83	AN	6	106-111	AN
22	Association Code Used to designate account as joint, individual, etc., in compliance with the ECOA. Codes available: 0 = Undesignated (do not use on accounts opened after 6/77) 1 = Individual (This individual has contractual responsibility for this account and is primarily responsible for its payment.) 2 = Joint Contractual Liability (account for which both customer and joint borrower are contractually liable) 4 = Joint (shared accounts which cannot be more narrowly defined by code 2) 6 = On-Behalf-Of (used to secure credit for another individual, other than spouse) 7 = Maker (account for which subject is liable but a co-maker is liable if maker defaults) T = Association with account terminated W = Business/Commercial (used to identify that the company reported in the Customer Name field is associated with the account) X = Consumer deceased Z = Delete Borrower	1	84	AN	1	112	AN

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**FIELD DEFINITIONS
- BASE SEGMENT
(PAGE 6)**

FIELD DEFINITIONS — BASE SEGMENT (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
23	<p>Cycle Identifier Report your internal cycle code, if available. Left justify and blank fill. Field is required if reporting by cycles.</p>	2	85-86	AN	2	113-114	AN
24	<p>Customer Name Report the name of the primary consumer in Last/First/Middle format or First/Middle/Last format. Use one format for all consumers reported. Titles and prefixes should not be reported. The only acceptable suffixes are generation codes, unless reported in Field 25.</p> <p>If truncation is needed to reduce the entire customer name field to 32 characters, all elements should be eliminated except the following:</p> <ul style="list-style-type: none"> • Full surname • First name (as complete as possible) • Middle initial <p>If reporting multiple last names, hyphenate the two surnames.</p> <p>If reporting Hispanic names, use the following formats:</p> <p>LFM = paternal name, dash, maternal name, comma, first name, space, middle initial</p> <p>FML = first name, space, middle initial, space, paternal name, dash, maternal name</p>	32	87-118	AN	32	115-146	AN
25	<p>Generation Code Used to distinguish Junior, Senior, II, III, IV, and V. If not available, blank fill. If available, the following codes apply:</p> <ul style="list-style-type: none"> J = Junior S = Senior 2 = II 3 = III 4 = IV 5 = V <p>It is acceptable to include the Generation Code in the Customer Name field.</p>	1	119	AN	1	147	AN

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**FIELD DEFINITIONS
- BASE SEGMENT
(PAGE 7)**

FIELD DEFINITIONS — BASE SEGMENT (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
26	<p>First Line of Address Contains mailing address for customer in Field 24 and usually includes street number, direction, street name, and type thoroughfare. Left justify and blank fill. Apartment name or number should follow street name.</p> <p>If the mailing address is a P.O. Box or Rural Route, include Box or Route followed by the number (e.g., P.O. Box 100). Do not report both a street address and a P.O. Box.</p> <p>Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.</p> <p>Exhibit 6 provides general rules for address reporting. Contact the credit reporting agencies to discuss the use of internal messages and special address configurations, such as foreign addresses. Do not enter credit grantor's address in this field.</p>	32	120-151	AN	32	148-179	AN
27	<p>Second Line of Address Contains second line of address, which is usually city and state. Left justify and blank fill any unused portions. Use the standard post office two-letter state abbreviation or the two-digit Canadian province. Exhibit 7 provides a list of State Abbreviations and Canadian Province Codes.</p> <p>Truncate right-most positions if city name is greater than 29 characters or use standard 13-character postal city abbreviations. Separate city name and state abbreviation by a comma.</p> <p>Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc. Contact the credit reporting agencies to discuss the use of internal messages.</p>	32	152-183	AN	32	180-211	AN
28	<p>Extra Line of Address If three lines of address are maintained for an account, this field should be used for city and state. Truncate right-most positions if city name is greater than 27 characters, or use standard 13-character postal city abbreviations. Left justify and blank fill any unused portions. If not used, blank fill.</p> <p>Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc. Contact the credit reporting agencies to discuss the use of internal messages.</p>	30	184-213	AN	30	212-241	AN

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**FIELD DEFINITIONS
- BASE SEGMENT
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FIELD DEFINITIONS — BASE SEGMENT (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
29	Country Code Contains the standard two-character country abbreviation. Exhibit 8 provides a list of the Country Codes.	2	214-215	AN	2	242-243	AN
30	Residence Code Contains the one-character residence code. If not available, blank fill. If available, the following codes apply: O = Owns R = Rents	1	216	AN	1	244	AN
31	Credit Limit <u>For revolving or line of credit accounts, report assigned credit limit. For open, installment, or mortgage accounts, zero fill.</u> Report whole dollars only. Right justify and zero fill. If not used, zero fill.	4	217-220	P	7	245-251	N
32	Portfolio Type Contains the one-character abbreviation for type of portfolio. Codes available: O = Open account (30 or 90 days) R = Revolving (open-end account) I = Installment M = Mortgage C = Line of credit	1	221	AN	1	252	AN
33	Reserved Blank fill.	1	222	AN	1	253	AN
34	Date Closed Contains the date the account was closed. Format for packed date is OMMDDYYS. Format is MMDDYY for character date. If not available, zero fill.	4	223-226	P	6	254-259	N
35	Expanded Zip Code Contains low-order four digits of nine-digit zip code. If not available, blank fill.	4	227-230	AN	4	260-263	AN

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**FIELD DEFINITIONS
- BASE SEGMENT
(PAGE 9)**

FIELD DEFINITIONS — BASE SEGMENT (continued)

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
36	<p>Interest Type Indicator Contains the variable or fixed loan rate designator.</p> <p>Codes available: V = Variable rate loan F = Fixed rate loan</p> <p>If not available, blank fill.</p>	1	231	AN	1	264	AN
37	<p>Address Indicator Contains "Y" if the address reported in fields 26-28 is known to be address of associated individual. Contains "N" if address reported in fields 26-28 is not confirmed address. Contains "B" if address reported in fields 26-28 is business address — not consumer's residence.</p>	1	232	AN	1	265	AN
38	<p>Reserved Blank fill.</p>				7	266-272	AN

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FIELD DEFINITIONS - TOTAL RECORD

FIELD DEFINITIONS — TOTALS RECORD

The Totals Record must be the last record provided on the file. It includes cumulative totals which are used to verify that all records received have been processed.

FIELD NUMBER	FIELD NAME & DESCRIPTION	232 BASE (Packed Format)			272 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
1	Record Descriptor Word Contains a value equal to the length of the logical record. This value includes the four bytes reserved for this field.	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	Record Identifier Contains a constant used to identify this record. Report "TRAILER" as the constant.	7	5-11	AN	7	5-11	AN
3	Total Dollars Balance Contains the accumulated total of all balance amounts reported. Summarize the amount in Field 15 for each Base Segment reported.	11	12-22	N	11	12-22	N
4	Total Dollars Past Due Contains the accumulated total of all past due amounts reported. Summarize the amount in Field 16 for each Base Segment reported.	11	23-33	N	11	23-33	N
5	Total Records Submitted Contains total number of records being reported. Count the number of Base Segments being submitted.	9	34-42	N	9	34-42	N
6	Block Count Contains the number of blocks on the file. If not used, zero fill.	9	43-51	N	9	43-51	N
7	Date Created Contains the date the tape was generated. Format is MMDDYY.	6	52-57	N	6	52-57	N
8	Filler Blank fill.	175	58-232	AN	215	58-272	AN

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