

# Business Requirements

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The Metro 2 Format was developed as a standard for the credit reporting industry and accomplishes the following:

- Provides one standard computer layout to be used for reporting accurate, complete and timely consumer credit information.
- Meets all requirements of the Fair Credit Reporting Act (FCRA), the Fair Credit Billing Act (FCBA) and the Equal Credit Opportunity Act (ECOA).
- Allows for reporting information at both the account and consumer levels.
- Allows for reporting the full four-digit year.

The Metro 2 Format was designed to allow reporting of the most accurate and complete information on consumers' credit history. It is imperative that all accounts are reported on a monthly basis and that they are reported with a final Account Status Code when they are ultimately paid or closed.

For data furnishers or processors who report data by cycles, all accounts should be reported at the close of each cycle.

All fields should be reported in order to comply with the FCRA, which specifies the reporting of complete and accurate information.

# Business Requirements

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The FCRA places significant responsibility on **both** the data furnishers and Consumer Reporting Agencies. For more details, refer to the FCRA (sections 621 and 623), which can be found at [www.cdiaonline.org](http://www.cdiaonline.org).

The following fields within the Metro 2 Format will assist you in complying with federal and state legislation:

- Compliance Condition Code
- Date of First Delinquency
- Account Type
- Consumer Information Indicator
- ECOA Code
- Associated borrower information (J1/J2 Segments)
- Original Creditor Name and Creditor Classification (K1 Segment)

Work closely with your compliance officers and programmers to ensure that these and all fields are reported accurately and are logical in relationship to each other.

## RETURN ON INVESTMENT

The correct use of the Metro 2 Format helps to ensure:

- Better credit granting decisions
- Reduced manual corrections
- Compliance with legislative requirements
- Reduced need for new legislation
- Reduced legal expenses
- Reduced consumer inquiries
- Reduced consumer disputes

# Programming Standards

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## CHARACTER VS. PACKED FORMAT

The Consumer Data Record consists of the Base Segment and additional segments that may be appended, as appropriate. The Header Record, Base Segment and Trailer Record are available in both unpacked and packed formats. All appendages are unpacked.

Each submission of data should contain only one occurrence of each account number.

### Character Format (preferred)

Record Size	426 alphanumeric characters (or bytes)
Format	Fixed or variable blocked

### Packed Format

Record Size	366 bytes, packed and unpacked data
Format	Variable blocked

### General Information

Block Size	Maximum of 32,760 bytes
Internal Labels	Standard (IBM) preferred
External Labels	Identifying label supplied by each consumer reporting agency
Record Layout	426 or 366 Base Segment followed by Appendages in proper sequence. For example: Base + J1 + J2 + L1

**Note:** The Character Format is preferred for data that is submitted through electronic transmission.

# Programming Standards

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## Reporting Standards

- Every alphanumeric field is left-justified and blank filled.
- Every alpha field should be upper case letters.
- Every numeric field is right-justified and zero filled.
- If a descriptive field is not available, it should be blank filled.
- If a numeric field is not available, it should be zero filled.
- If a monetary field is not applicable, it should be zero filled. Do not 9-fill these fields. A monetary field should be 9-filled when the amount is in excess of \$1 billion.
- If fixed-length records are being reported and a record does not require the information for the appendage segment, the Segment Identifier (e.g., J1) must be reported and the remainder of the segment must be blank filled.

**Any deviation from these standards jeopardizes the integrity of the data.**

**Note:** Contact each consumer reporting agency *prior* to reporting for information on:

- electronic transmission (**preferred**)
- acceptable media
- data encryption
- account number scrambling
- pre-production testing

# Production Tips

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The following tips will ensure accurate processing of your data with the consumer reporting agencies' systems:

- Use the assigned Program Identifiers in the Header Record to ensure your information is identified correctly by the consumer reporting agencies.
- Always retain a back-up copy of the data you provide. This copy could be used to replace media that was damaged or unreadable.
- Use address/zip code/social security number editing logic in your New Accounts and Customer Service systems to detect keying errors. The accuracy of consumer identification information is critical.
- Do not report derogatory accounts beyond the allowable retention periods specified by federal and state laws.
- Report data at the close of the cycles if you bill by cycles.
- Do not report business accounts.

Contact your consumer reporting agencies' representatives prior to:

- changing formats
- changing media
- implementing internal system changes that may affect the reporting of the data
- reporting account or portfolio acquisitions
- reporting account number changes
- changing data processing centers

# Record Layouts

## Header Record — Packed Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
0	Block Descriptor Word (BDW)	Y	4	1-4	B	4-1
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-1
2	Record Identifier	Y	6	5-10	AN	4-1
3	Cycle Number	A	2	11-12	AN	4-2
4	Innovis Program Identifier	A	10	13-22	AN	4-2
5	Equifax Program Identifier	A	10	23-32	AN	4-2
6	Experian Program Identifier	A	5	33-37	AN	4-2
7	TransUnion Program Identifier	A	10	38-47	AN	4-2
8	Activity Date	Y	8	48-55	N	4-2
9	Date Created	Y	8	56-63	N	4-2
10	Program Date		8	64-71	N	4-2
11	Program Revision Date		8	72-79	N	4-3
12	Reporter Name	Y	40	80-119	AN	4-3
13	Reporter Address	Y	96	120-215	AN	4-3
14	Reporter Telephone Number		10	216-225	N	4-3
15	Software Vendor Name	A	40	226-265	AN	4-3
16	Software Version Number	A	5	266-270	AN	4-3
17	Reserved		96	271-366	AN	4-3

Total 366

<sup>1</sup> Required Fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; B = Binary; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## Header Record — Character Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
0	Block Descriptor Word (BDW)	A	4	1-4	N	4-1
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-1
2	Record Identifier	Y	6	5-10	AN	4-1
3	Cycle Number	A	2	11-12	AN	4-2
4	Innovis Program Identifier	A	10	13-22	AN	4-2
5	Equifax Program Identifier	A	10	23-32	AN	4-2
6	Experian Program Identifier	A	5	33-37	AN	4-2
7	TransUnion Program Identifier	A	10	38-47	AN	4-2
8	Activity Date	Y	8	48-55	N	4-2
9	Date Created	Y	8	56-63	N	4-2
10	Program Date		8	64-71	N	4-2
11	Program Revision Date		8	72-79	N	4-3
12	Reporter Name	Y	40	80-119	AN	4-3
13	Reporter Address	Y	96	120-215	AN	4-3
14	Reporter Telephone Number		10	216-225	N	4-3
15	Software Vendor Name	A	40	226-265	AN	4-3
16	Software Version Number	A	5	266-270	AN	4-3
17	Reserved		156	271-426	AN	4-3

Total 426

<sup>1</sup> Required Fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## 366 Base Segment — Packed Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
0	Block Descriptor Word (BDW)	Y	4	1-4	B	4-4
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-4
2	Processing Indicator		1	5	N	4-4
3	Time Stamp		8	6-13	P	4-5
4	Correction Indicator		1	14	N	4-6
5	Identification Number	Y	20	15-34	AN	4-7
6	Cycle Identifier	A	2	35-36	AN	4-7
7	Consumer Account Number	Y	30	37-66	AN	4-7
8	Portfolio Type	Y	1	67	AN	4-7
9	Account Type	Y	2	68-69	AN	4-8
10	Date Opened	Y	5	70-74	P	4-8
11	Credit Limit	A	5	75-79	P	4-8
12	Highest Credit or Original Loan Amount	Y	5	80-84	P	4-9
13	Terms Duration	Y	3	85-87	AN	4-9
14	Terms Frequency	A	1	88	AN	4-10
15	Scheduled Monthly Payment Amount	A	5	89-93	P	4-10
16	Actual Payment Amount	A	5	94-98	P	4-10
17A	Account Status	Y	2	99-100	AN	4-11
17B	Payment Rating	A	1	101	AN	4-11
18	Payment History Profile	Y	24	102-125	AN	4-12
19	Special Comment		2	126-127	AN	4-13
20	Compliance Condition Code	A	2	128-129	AN	4-14
21	Current Balance	Y	5	130-134	P	4-15
22	Amount Past Due	A	5	135-139	P	4-15

<sup>1</sup> Required Fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; B = Binary; N = Numeric; P = Packed

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## 366 Base Segment — Packed Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
23	Original Charge-off Amount	A	5	140-144	P	4-15
24	Date of Account Information	Y	5	145-149	P	4-16
25	FCRA Compliance/Date of First Delinquency	A	5	150-154	P	4-17
26	Date Closed	A	5	155-159	P	4-18
27	Date of Last Payment	A	5	160-164	P	4-18
28	Reserved		17	165-181	AN	4-18
29	Consumer Transaction Type		1	182	AN	4-18
30	Surname	Y	25	183-207	AN	4-19
31	First Name	Y	20	208-227	AN	4-19
32	Middle Name	A	20	228-247	AN	4-19
33	Generation Code	A	1	248	AN	4-19
34	Social Security Number	HR	5	249-253	P	4-20
35	Date of Birth	HR	5	254-258	P	4-20
36	Telephone Number		6	259-264	P	4-20
37	ECOA Code	Y	1	265	AN	4-21
38	Consumer Information Indicator	A	2	266-267	AN	4-22
39	Country Code		2	268-269	AN	4-22
40	First Line of Address	Y	32	270-301	AN	4-23
41	Second Line of Address	A	32	302-333	AN	4-23
42	City	Y	20	334-353	AN	4-23
43	State	Y	2	354-355	AN	4-24
44	Postal/Zip Code	Y	9	356-364	AN	4-24
45	Address Indicator		1	365	AN	4-24
46	Residence Code		1	366	AN	4-24

Total 366

<sup>1</sup> Required Fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported; HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer

<sup>2</sup> Recording Technique: AN = Alphanumeric; P = Packed

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## 426 Base Segment — Character Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
0	Block Descriptor Word (BDW)	A	4	1-4	N	4-4
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-4
2	Processing Indicator		1	5	N	4-4
3	Time Stamp		14	6-19	N	4-5
4	Correction Indicator		1	20	N	4-6
5	Identification Number	Y	20	21-40	AN	4-7
6	Cycle Identifier	A	2	41-42	AN	4-7
7	Consumer Account Number	Y	30	43-72	AN	4-7
8	Portfolio Type	Y	1	73	AN	4-7
9	Account Type	Y	2	74-75	AN	4-8
10	Date Opened	Y	8	76-83	N	4-8
11	Credit Limit	A	9	84-92	N	4-8
12	Highest Credit or Original Loan Amount	Y	9	93-101	N	4-9
13	Terms Duration	Y	3	102-104	AN	4-9
14	Terms Frequency	A	1	105	AN	4-10
15	Scheduled Monthly Payment Amount	A	9	106-114	N	4-10
16	Actual Payment Amount	A	9	115-123	N	4-10
17A	Account Status	Y	2	124-125	AN	4-11
17B	Payment Rating	A	1	126	AN	4-11
18	Payment History Profile	Y	24	127-150	AN	4-12
19	Special Comment		2	151-152	AN	4-13
20	Compliance Condition Code	A	2	153-154	AN	4-14
21	Current Balance	Y	9	155-163	N	4-15
22	Amount Past Due	A	9	164-172	N	4-15
23	Original Charge-off Amount	A	9	173-181	N	4-15

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## 426 Base Segment — Character Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
24	Date of Account Information	Y	8	182-189	N	4-16
25	FCRA Compliance/ Date of First Delinquency	A	8	190-197	N	4-17
26	Date Closed	A	8	198-205	N	4-18
27	Date of Last Payment	A	8	206-213	N	4-18
28	Reserved		17	214-230	AN	4-18
29	Consumer Transaction Type		1	231	AN	4-18
30	Surname	Y	25	232-256	AN	4-19
31	First Name	Y	20	257-276	AN	4-19
32	Middle Name	A	20	277-296	AN	4-19
33	Generation Code	A	1	297	AN	4-19
34	Social Security Number	HR	9	298-306	N	4-20
35	Date of Birth	HR	8	307-314	N	4-20
36	Telephone Number		10	315-324	N	4-20
37	ECOA Code	Y	1	325	AN	4-21
38	Consumer Information Indicator	A	2	326-327	AN	4-22
39	Country Code		2	328-329	AN	4-22
40	First Line of Address	Y	32	330-361	AN	4-23
41	Second Line of Address	A	32	362-393	AN	4-23
42	City	Y	20	394-413	AN	4-23
43	State	Y	2	414-415	AN	4-24
44	Postal/Zip Code	Y	9	416-424	AN	4-24
45	Address Indicator		1	425	AN	4-24
46	Residence Code		1	426	AN	4-24

Total 426

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported; HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

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## J1 Segment

### Associated Consumer — Same Address

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Segment Identifier	Y	2	1-2	AN	4-25
2	Consumer Transaction Type		1	3	AN	4-25
3	Surname	Y	25	4-28	AN	4-25
4	First Name	Y	20	29-48	AN	4-26
5	Middle Name	A	20	49-68	AN	4-26
6	Generation Code	A	1	69	AN	4-26
7	Social Security Number	HR	9	70-78	N	4-26
8	Date of Birth	HR	8	79-86	N	4-26
9	Telephone Number		10	87-96	N	4-27
10	ECOA Code	Y	1	97	AN	4-27
11	Consumer Information Indicator	A	2	98-99	AN	4-28
12	Reserved		1	100	AN	4-28

Total 100

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported; HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## J2 Segment Associated Consumer — Different Address

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Segment Identifier	Y	2	1-2	AN	4-29
2	Consumer Transaction Type		1	3	AN	4-29
3	Surname	Y	25	4-28	AN	4-29
4	First Name	Y	20	29-48	AN	4-30
5	Middle Name	A	20	49-68	AN	4-30
6	Generation Code	A	1	69	AN	4-30
7	Social Security Number	HR	9	70-78	N	4-30
8	Date of Birth	HR	8	79-86	N	4-30
9	Telephone Number		10	87-96	N	4-31
10	ECOA Code	Y	1	97	AN	4-31
11	Consumer Information Indicator	A	2	98-99	AN	4-32
12	Country Code		2	100-101	AN	4-32
13	First Line of Address	Y	32	102-133	AN	4-32
14	Second Line of Address	A	32	134-165	AN	4-33
15	City	Y	20	166-185	AN	4-33
16	State	Y	2	186-187	AN	4-33
17	Postal/Zip Code	Y	9	188-196	AN	4-33
18	Address Indicator		1	197	AN	4-33
19	Residence Code		1	198	AN	4-34
20	Reserved		2	199-200	AN	4-34

Total 200

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported; HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

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## K1 Segment Original Creditor Name

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Segment Identifier	Y	2	1-2	AN	4-35
2	Original Creditor Name	Y	30	3-32	AN	4-35
3	Creditor Classification	F	2	33-34	N	4-36

Total 34

## K2 Segment Purchased Portfolio/Sold To

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Segment Identifier	Y	2	1-2	AN	4-37
2	Portfolio Indicator	Y	1	3	N	4-37
3	Purchased Portfolio or Sold To Name	Y	30	4-33	AN	4-37
4	Reserved		1	34	AN	4-37

Total 34

<sup>1</sup> Required fields: Y = Yes, Field is always required; F = Field is required when reporting medical debts.

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

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## K3 Segment Mortgage Information

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Segment Identifier	Y	2	1-2	AN	4-38
2	Agency Identifier	A	2	3-4	N	4-38
3	Account Number	A	18	5-22	AN	4-38
4	Mortgage Identification Number		18	23-40	AN	4-38

Total 40

## K4 Segment Specialized Payment Information

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Segment Identifier	Y	2	1-2	AN	4-39
2	Specialized Payment Indicator	Y	2	3-4	N	4-39
3	Deferred Payment Start Date	A	8	5-12	N	4-39
4	Payment Due Date	A	8	13-20	N	4-39
5	Payment Amount	A	9	21-29	N	4-39
6	Reserved		1	30	AN	4-39

Total 30

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

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## L1 Segment

### Account Number/Identification Number Change

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Segment Identifier	Y	2	1-2	AN	4-40
2	Change Indicator	Y	1	3	N	4-40
3	New Consumer Account Number	A	30	4-33	AN	4-40
4	New Identification Number	A	20	34-53	AN	4-41
5	Reserved		1	54	AN	4-41

Total 54

## N1 Segment

### Employment

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Segment Identifier	Y	2	1-2	AN	4-42
2	Employer Name	Y	30	3-32	AN	4-42
3	First Line of Employer Address		32	33-64	AN	4-42
4	Second Line of Employer Address		32	65-96	AN	4-42
5	Employer City		20	97-116	AN	4-42
6	Employer State		2	117-118	AN	4-42
7	Employer Postal/Zip Code		9	119-127	AN	4-42
8	Occupation	A	18	128-145	AN	4-43
9	Reserved		1	146	AN	4-43

Total 146

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## Trailer Record — Packed Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-44
2	Record Identifier	Y	7	5-11	AN	4-44
3	Total Base Records	Y	5	12-16	P	4-44
4	Reserved		5	17-21	AN	4-44
5	Total of Status Code DF		5	22-26	P	4-44
6	Total Associated Consumer Segments (J1)	A	5	27-31	P	4-44
7	Total Associated Consumer Segments (J2)	A	5	32-36	P	4-44
8	Block Count	Y	5	37-41	P	4-44
9	Total of Status Code DA		5	42-46	P	4-45
10	Total of Status Code 05		5	47-51	P	4-45
11	Total of Status Code 11		5	52-56	P	4-45
12	Total of Status Code 13		5	57-61	P	4-45
13	Total of Status Code 61		5	62-66	P	4-45
14	Total of Status Code 62		5	67-71	P	4-45
15	Total of Status Code 63		5	72-76	P	4-45
16	Total of Status Code 64		5	77-81	P	4-45
17	Total of Status Code 65		5	82-86	P	4-45
18	Total of Status Code 71		5	87-91	P	4-45
19	Total of Status Code 78		5	92-96	P	4-45
20	Total of Status Code 80		5	97-101	P	4-45
21	Total of Status Code 82		5	102-106	P	4-46
22	Total of Status Code 83		5	107-111	P	4-46
23	Total of Status Code 84		5	112-116	P	4-46
24	Total of Status Code 88		5	117-121	P	4-46
25	Total of Status Code 89		5	122-126	P	4-46
26	Total of Status Code 93		5	127-131	P	4-46
27	Total of Status Code 94		5	132-136	P	4-46

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; B = Binary; P = Packed

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## Trailer Record — Packed Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
28	Total of Status Code 95		5	137-141	P	4-46
29	Total of Status Code 96		5	142-146	P	4-46
30	Total of Status Code 97		5	147-151	P	4-46
31	Total of ECOA Code Z (All Segments)		5	152-156	P	4-47
32	Total Employment Segments		5	157-161	P	4-47
33	Total Original Creditor Segments		5	162-166	P	4-47
34	Total Purchased Portfolio/Sold To Segments		5	167-171	P	4-47
35	Total Mortgage Information Segments		5	172-176	P	4-47
36	Total Specialized Payment Information Segments		5	177-181	P	4-47
37	Total Change Segments		5	182-186	P	4-47
38	Total Social Security Numbers (All Segments)		5	187-191	P	4-48
39	Total Social Security Numbers (Base Segments)		5	192-196	P	4-48
40	Total Social Security Numbers (J1 Segments)		5	197-201	P	4-48
41	Total Social Security Numbers (J2 Segments)		5	202-206	P	4-48
42	Total Dates of Birth (All Segments)		5	207-211	P	4-48
43	Total Dates of Birth (Base Segments)		5	212-216	P	4-48
44	Total Dates of Birth (J1 Segments)		5	217-221	P	4-49
45	Total Dates of Birth (J2 Segments)		5	222-226	P	4-49
46	Total Telephone Numbers (All Segments)		5	227-231	P	4-49
47	Reserved		135	232-366	AN	4-49

Total  
366

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; P = Packed

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## Trailer Record — Character Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-44
2	Record Identifier	Y	7	5-11	AN	4-44
3	Total Base Records	Y	9	12-20	N	4-44
4	Reserved		9	21-29	AN	4-44
5	Total of Status Code DF		9	30-38	N	4-44
6	Total Associated Consumer Segments (J1)	A	9	39-47	N	4-44
7	Total Associated Consumer Segments (J2)	A	9	48-56	N	4-44
8	Block Count	Y	9	57-65	N	4-44
9	Total of Status Code DA		9	66-74	N	4-45
10	Total of Status Code 05		9	75-83	N	4-45
11	Total of Status Code 11		9	84-92	N	4-45
12	Total of Status Code 13		9	93-101	N	4-45
13	Total of Status Code 61		9	102-110	N	4-45
14	Total of Status Code 62		9	111-119	N	4-45
15	Total of Status Code 63		9	120-128	N	4-45
16	Total of Status Code 64		9	129-137	N	4-45
17	Total of Status Code 65		9	138-146	N	4-45
18	Total of Status Code 71		9	147-155	N	4-45
19	Total of Status Code 78		9	156-164	N	4-45
20	Total of Status Code 80		9	165-173	N	4-45
21	Total of Status Code 82		9	174-182	N	4-46
22	Total of Status Code 83		9	183-191	N	4-46
23	Total of Status Code 84		9	192-200	N	4-46
24	Total of Status Code 88		9	201-209	N	4-46
25	Total of Status Code 89		9	210-218	N	4-46
26	Total of Status Code 93		9	219-227	N	4-46
27	Total of Status Code 94		9	228-236	N	4-46
28	Total of Status Code 95		9	237-245	N	4-46

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.

# Record Layouts

## Trailer Record — Character Format

FIELD	FIELD NAME	REQUIRED <sup>1</sup>	LENGTH	POSITION	RECORDING TECHNIQUE <sup>2</sup>	DESCRIPTION PAGE NUMBER <sup>3</sup>
29	Total of Status Code 96		9	246-254	N	4-46
30	Total of Status Code 97		9	255-263	N	4-46
31	Total of ECOA Code Z (All Segments)		9	264-272	N	4-47
32	Total Employment Segments		9	273-281	N	4-47
33	Total Original Creditor Segments		9	282-290	N	4-47
34	Total Purchased Portfolio/Sold To Segments		9	291-299	N	4-47
35	Total Mortgage Information Segments		9	300-308	N	4-47
36	Total Specialized Payment Information Segments		9	309-317	N	4-47
37	Total Change Segments		9	318-326	N	4-47
38	Total Social Security Numbers (All Segments)		9	327-335	N	4-48
39	Total Social Security Numbers (Base Segments)		9	336-344	N	4-48
40	Total Social Security Numbers (J1 Segments)		9	345-353	N	4-48
41	Total Social Security Numbers (J2 Segments)		9	354-362	N	4-48
42	Total Dates of Birth (All Segments)		9	363-371	N	4-48
43	Total Dates of Birth (Base Segments)		9	372-380	N	4-48
44	Total Dates of Birth (J1 Segments)		9	381-389	N	4-49
45	Total Dates of Birth (J2 Segments)		9	390-398	N	4-49
46	Total Telephone Numbers (All Segments)		9	399-407	N	4-49
47	Reserved		19	408-426	AN	4-49

Total  
426

<sup>1</sup> Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.

<sup>2</sup> Recording Technique: AN = Alphanumeric; N = Numeric

<sup>3</sup> Refer to definitions for field descriptions.