

DISPUTE CODES	
CODE	DESCRIPTION
001	Not his/hers. Provide or confirm complete ID.
002	Belongs to another individual with same/similar name. Provide or confirm complete ID (including Social Security Number, Date of Birth, Generation Code, etc.)
006	Not aware of collection. Provide or confirm complete ID and verify Account Status, Payment Rating, Account History, Original Creditor Name and Creditor Classification.
008	Late due to change of address - never received statement. Verify Account History, Account Status, and Payment Rating.
010	Settlement or partial payments accepted. Verify current Account Status, Payment Rating, Special Comment Code, Account History, and Current Balance.
012	Claims paid the original creditor before collection status or paid before charge-off. Verify Account Status, Payment Rating, Current Balance, Amount Past Due and Account History, Last Payment Date.
014**	Claims paid before collection status
015	Credit Limit and/or High Credit amount incorrect.
019	Included in the bankruptcy of another person. Verify ECOA Code, Consumer Information Indicator, Account Status, and Current Balance.
023	Claims account closed. Verify Date Closed, Compliance Condition Code and Special Comment Code.
024	Claims account closed by consumer. Verify Compliance Condition Code and Date Closed.
031	Contract cancelled or rescinded. Verify Account Status.
037	Account included in bankruptcy. Verify Consumer Information Indicator, Account Status, Current Balance, Amount Past Due, Payment Rating, and Account History.
038	Claims active military duty. Verify Account Status, Payment Rating, Current Balance, Amount Past Due, Special Comment Code and Account History.
039	Insurance claim delayed. Verify Account History, Account Status, Payment Rating, Amount Past Due and Current Balance.
040	Account involved in litigation. Provide or confirm complete ID and verify all account information.
041	Claims Victim of Natural or Declared Disaster. Verify Account Status, Payment Rating, Special Comment Code, Current Balance, Amount Past Due and Account History.
100	Claims account deferred. Verify Specialized Payment Indicator and Deferred Payment Start Date.
101	Not liable for account (i.e. ex-spouse, business). If liable, provide or confirm complete ID and ECOA Code.
102	Account reaffirmed or not included in bankruptcy. Verify Consumer Information Indicator, Account Status, Payment Rating, Account History, and Current Balance.
103	Claims true identity fraud/account fraudulently opened. Provide or confirm complete ID.
104	Claims account take-over, fraudulent charges made on account. Verify Account Status, Payment Rating, Account History, Special Comment Code, and Current Balance.
105	Disputes Date of Last Payment/Date Opened/Date of First Delinquency/Date Closed. Verify all dates.
106	Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Account History, Account Status, and Payment Rating.
107	Disputes Special Comment/Compliance Condition Code/Narrative Remarks. Verify Special Comment, Compliance Condition Code, and Account Type.
108	Disputes Account Type or Terms Duration/Terms Frequency or Portfolio Type. Verify Account Type, Terms Duration, Terms Frequency and Portfolio Type.
109	Disputes Current Balance, Original Loan Amount, Scheduled Monthly Payment Amount, Actual Payment Amount, Amount Past Due, or Original Charge-off Amount. Verify Original Loan Amount, Scheduled Monthly Payment Amount, Actual Payment Amount, Amount Past Due, Current Balance, and Original Charge-off amount.
110	Claims company will change. Verify all account information.
111	Claims company will delete. Verify all account information.
112	Consumer states inaccurate information. Provide or confirm complete ID and account information.
704	MRC USE ONLY ATTN: Fraud Dept: Item blocked per valid copy of police report received confirming consumer is a victim of fraud
**	Obsolete Code

CONSUMER INFORMATION INDICATORS	
CODE	DESCRIPTION
1A	Personal Receivership
2A	Lease Assumption
A	Petition for Chapter 7 Bankruptcy
B	Petition for Chapter 11 Bankruptcy
C	Petition for Chapter 12 Bankruptcy
D	Petition for Chapter 13 Bankruptcy
E	Discharged through Bankruptcy Chapter 7
F	Discharged through Bankruptcy Chapter 11
G	Discharged through Bankruptcy Chapter 12
H	Discharged/Completed through Bankruptcy Chapter 13
I	Chapter 7 Bankruptcy Dismissed
J	Chapter 11 Bankruptcy Dismissed
K	Chapter 12 Bankruptcy Dismissed
L	Chapter 13 Bankruptcy Dismissed
M	Chapter 7 Bankruptcy Withdrawn
N	Chapter 11 Bankruptcy Withdrawn
O	Chapter 12 Bankruptcy Withdrawn
P	Chapter 13 Bankruptcy Withdrawn
Q	Removes previously reported Bankruptcy Indicator (A through P and Z) or Personal Receivership Indicator (1A)
R	Reaffirmation of Debt
S	Removes previously reported Reaffirmation of Debt, Reaffirmation of Debt Rescinded and Lease Assumption Indicators (R, V, 2A, and Obsolete values W, X, Y)
T	Credit Grantor Cannot Locate Consumer
U	Consumer Now Located (Removes previously reported T Indicator)
V	Chapter 7 Reaffirmation of Debt Rescinded
W**	Chapter 11 Reaffirmation of Debt Rescinded
X**	Chapter 12 Reaffirmation of Debt Rescinded
Y**	Chapter 13 Reaffirmation of Debt Rescinded
Z	Bankruptcy - Undesignated Chapter
**	Obsolete Code: Provide response per Metro 2.

ECOA CODES	
CODE	DESCRIPTION
0**	Undesignated (accounts open before 06/77)
1	Individual
2	Joint contractual liability
3	Authorized user
4**	Joint
5	Co-maker or Guarantor
6**	On behalf of
7	Maker
T	Terminated
W	Business/Commercial
X	Deceased
Z*	Delete Consumer
*	Valid only on Associated Consumer Information screen in the ACDV or AUD in e-OSCAR
**	Obsolete Code: Provide response per Metro 2.

ACCOUNT STATUS CODES	
CODE	DESCRIPTION
03**	Credit card lost or stolen
04**	Closed inactive account
05*	Account transferred
10**	Account renewed or refinanced
11	Current account
13*	Paid or closed account/zero balance
61	Account paid in full, was a voluntary surrender
62	Account paid in full, was a collection account.
63	Account paid in full, was a repossession
64	Account paid in full, was a charge-off
65*	Account paid in full. A foreclosure was started.
66**	Credit grantor paid by co. who originally sold the merchandise
67**	Bankruptcy Ch 7, 11 or 12
68**	Paid in full for less than the full balance
69**	Bankruptcy Ch 13
71	Account 30-59 days past the due date.
78	Account 60-89 days past the due date.
80	Account 90-119 days past the due date.
82	Account 120-149 days past the due date.
83	Account 150-179 days past the due date.
84	Account 180 days or more past the due date.
85**	Cannot locate consumer/now located
86**	Now paying/was a charge-off
87**	Foreclosure proceeding started
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; there may be a balance due
91**	Early termination of lease/sales contract by default
92**	Claim filed for insurance portion of balance
93	Account assigned to internal or external collections
94*	Foreclosure completed; there may be a balance due
95*	Voluntary surrender; there may be a balance due
96	Merchandise was repossessed; there may be a balance due
97	Unpaid balance reported as a loss (charge off)
98**	Credit grantor cannot locate consumer
UR**	Unrated/unknown
*	PAYMENT RATING REQUIRED
**	Obsolete Code: Provide response per Metro 2.

PAYMENT RATING CODES	
Required for Account Status Codes 05, 13, 65, 88, 89, 94, 95	
CODE	DESCRIPTION
*	Delete (ACDV only)
0	Current account (0-29 days past the due date)
1	30 - 59 days past the due date
2	60 - 89 days past the due date
3	90 - 119 days past the due date
4	120 - 149 days past the due date
5	150 - 179 days past the due date
6	180 or more days past the due date
G	Collection
L	Charge-off

MANNER OF PAYMENT CODES	
CODE	DESCRIPTION
(blank)	UNRATED
#	In bankruptcy/other party
\$	Assigned to US Department of Education
00	Too New
01	As agreed, not more than 1 payment past due
02	Pays 30-59 days, not more than 2 payments past due
03	Pays 60-89 days, not more than 3 payments past due
04	Pays 90-119 days, not more than 4 payments past due
05	Pays over 120 days, 5 or more payments past due
06	Collection Account
07	Making regular payments or paid under wage earner plan or similar arrangement
08	Repossession
8A	Voluntary repossession
8P	Repossession, making payments
8R	Repossession redeemed
09	Charged-off to bad debt
9P	Making payments on an account rated 09 or 9B
A	Account is inactive
B	Lost or stolen card
C	Contact Member for status
D	Refinanced or Renewed
E	Consumer deceased
F	In financial counseling
G	Foreclosure process started
H	In WEP or other party
J	Adjustment pending
M	Included in Chapter 13
S	Dispute-resolution pending
U	Need account # to check
Z	Account included in bankruptcy
CD	Collection status unpaid
CF	Collection status in financial counselling
CJ	Collection status adjustment pending
CM	Collection Status - Wage Earner
CN	Collection status new listing
CP	Collection status paid
CQ	Collection status unsettled
CS	Collection status disputed - Resolution pending
CT	Collection status payment
CU	Collection status unknown
CX	Collection status checked
CZ	Collection status in bankruptcy or other party

CREDITOR CLASSIFICATIONS	
CODE	DESCRIPTION
01	Retail
02	Medical/Health Care
03	Oil Company
04	Government
05	Personal Services
06	Insurance
07	Educational
08	Banking
09	Rental/Leasing
10	Utilities
11	Cable/Cellular
12	Financial
13	Credit Union
14	Automotive
15	Check Guarantee

SPECIAL COMMENT CODES	
CODE	DESCRIPTION
*	Removes any previously reported Special Comment Code
B	Account payments managed by financial counseling program
C	Paid by Co-maker or Guarantor
H	Loan assumed by another party. Requires ECOA Code T (Terminated)
I	Election of remedy
M	Account closed at credit grantor's request
O	Account transferred to another company/servicer
S	Special handling. Contact credit grantor for additional information
V	Adjustment pending
AB	Debt being paid through insurance
AC	Paying under a partial payment agreement
AG**	Simple interest loan
AH	Purchased by another company.
AI	Recalled to active military duty.
AJ**	Payroll deduction
AL	Student loan assigned to government
AM	Account payments assured by wage garnishment
AN	Account acquired by FDIC/NCUA.
AO	Voluntarily surrendered - then redeemed or reinstated
AP	Credit Line suspended
AS	Account closed due to refinance
AT	Account closed due to transfer
AU	Account paid in full for less than the full balance
AV	First payment never received. Comment: May indicate fraudulent activity.
AW	Affected by natural or declared disaster.
AX	Account paid from collateral
AZ	Redeemed or reinstated repossession
BA	Transferred to Recovery. Requires Account Status Code 71 - 97.
BB	Full termination/status pending. Requires Account Type 3A or 13.
BC	Full termination/obligation satisfied. Requires Account Type 3A (Auto Lease) or 13 (Lease), Account Status Code 13 and Current Balance = 0.
BD	Full termination/balance owing. Requires Account Type 3A or 13.
BE	Early termination/status pending. Requires Account Type 3A or 13.
BF	Early termination/obligation satisfied. Requires Account Type 3A or 13, Account Status Code 13 and Current Balance = 0.
BG	Early termination/balance owing. Requires Account Type 3A or 13.
BH	Early termination/insurance loss. Requires Account Type 3A or 13.
BI	Involuntary repossession. Requires Account Type 3A or 13.
BJ	Involuntary repossession/obligation satisfied. Requires Account Type 3A or 13.
BK	Involuntary repossession/balance owing. Requires Account Type 3A or 13.
BL	Credit card lost or stolen
BN	Paid by company which originally sold the merchandise
BO	Foreclosure proceedings started
BP	Paid through insurance
BS	Prepaid lease. Requires Account Type 3A or 13. Consumer paid lease in advance. No monthly payments are due.
BT	Principal deferred/Interest payment only
CH	Guaranteed/Insured
CI	Account closed due to inactivity
CJ	Credit line no longer available - in repayment phase
CK	Credit Line reduced due to collateral depreciation
CL	Credit Line suspended due to collateral depreciation
CM	Collateral released by creditor / Balance owing
CN	Loan modified under a federal government plan
CO	Loan modified
CP	Account in forbearance
CS	Used by Child Support Agencies only when reporting delinquent or collection accounts. (No actual comment displays.)
DM*	Acquired from another lender
MR*	Substitute/replacement account
*	ACDV Request Codes only.
**	Obsolete Code: Provide response per Metro 2.

COMPLIANCE CONDITION CODES	
CODE	DESCRIPTION
XA	Account closed at consumer's request
XB	Account information disputed by consumer under the Fair Credit Reporting Act
XC	Completed investigation of FCRA dispute - consumer disagrees
XD	Account closed at consumer's request and in dispute under FCRA
XE	Account closed at consumer's request and dispute investigation completed, consumer disagrees. (To be used for FCRA or FCBA disputes)
XF	Account in dispute under Fair Credit Billing Act
XG	FCBA Dispute resolved - consumer disagrees
XH	Account previously in dispute - investigation completed, reported by data furnisher (To be used for FCRA or FCBA disputes)
XJ	Account closed at consumer's request and in dispute under FCBA
XR	Removes the most recently reported Compliance Condition Code

PORTFOLIO TYPES	
CODE	DESCRIPTION
C	Line of credit
I	Installment
M	Mortgage
O	Open account (30 or 90 days)
R	Revolving (open-end account)

84-MONTH PAYMENT/ACCOUNT HISTORY	
CODE	DESCRIPTION
0	0 payments past due (current account)
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
B	No payment history available prior to this time - either because the account was not open or because the payment history cannot be furnished. A "B" may not be embedded within other values.
D	No payment history available this month. A "D" may be embedded in the payment pattern.
E	Zero balance and current account
G	Collection
H	Foreclosure Completed
J	Voluntary Surrender
K	Repossession
L	Charge-off

PORTFOLIO INDICATORS	
CODE	DESCRIPTION
1	Purchased From Name
2	Sold To Name
9	Remove Previously Reported Purchased From or Sold To Name

ACCOUNT TYPES	
CODE	DESCRIPTION
00	Auto
01	Unsecured
02	Secured
03	Partially Secured
04	Home Improvement
05	Federal Housing Administration (FHA) Home Improvement
06	Installment Sales Contract
07	Charge Account
08	Real estate - specific type unknown (Terms Duration in years)
0A	Time Share Loan (A purchased time share)
0C	Debt Buyer
0F	Construction Loan
0G	Flexible Spending Credit Card
10	Business Loan
11	Recreational Merchandise
12	Education
13	Lease
15	Line of Credit
17	Manufactured Housing
18	Credit Card
19	Federal Housing Administration (FHA) Real Estate Mortgage (Terms Duration in years)
1A**	Lender Placed Insurance
1C**	Household Goods
20	Note Loan
22**	Secured by Household Goods
23**	Secured by Household Goods and Other Collateral
25	Veteran's Administration (VA) Real Estate Mortgage (Terms Duration in years)
26	Conventional Real Estate Mortgage - including Purchase Money First (Terms Duration in years)
27**	Real estate mortgage
29	Rental Agreement
2A	Secured Credit Card
2C	U.S. Department of Agriculture (USDA) Real Estate Mortgage Loan (Terms Duration in years)
30**	Summary of Accounts with the Same Status
31**	Unknown
34**	Debt Counseling Service
37	Combined Credit Plan
3A	Auto Lease
43	Debit Card
**	Obsolete Code: Provide response per Metro 2.

ACCOUNT TYPES	
CODE	DESCRIPTION
47	Credit Line Secured
48	Collection Agency/Attorney
4D	Telecommunications/Cellular
50	Family Support
5A	Real Estate - Junior Liens and Non-Purchase Money First (Terms Duration in years)
5B	Second Mortgage (Terms Duration in years)
65	Government Unsecured Guaranteed Loan
66	Government Secured Guaranteed Loan
67	Government Unsecured Direct Loan
68	Government Secured Direct Loan
69	Government Grant
6A	Commercial Installment Loan
6B	Commercial Mortgage Loan (Terms Duration in years)
6D	Home Equity
70	Government Overpayment
71	Government Fine
72	Government Fee for Services
73	Government Employee Advance
74	Government Miscellaneous Debt
75	Government Benefit
77	Returned Check
78**	Installment Loan
7A	Commercial Line of Credit
7B	Agricultural
85**	Bi-Monthly Mortgage Payments
87**	Semi-Monthly Mortgage Payments
89	Home Equity Line of Credit
8A	Business Credit Card
8B	Deposit Account with Overdraft Protection
90	Medical Debt
91	Debt Consolidation
92	Utility Company
93	Child Support
94**	Spouse Support
95	Attorney Fees
9A	Secured Home Improvement
9B	Business Line Personally Guaranteed
**	Obsolete Code: Provide response per Metro 2.