GENESYS™

Credit Bureau Reporting Console

Printable Help

Version 12.0

Last updated February 20, 2020

Abstract

This document is a printable version of Credit Bureau Reporting Console help.

Table of Contents

Introduction to Credit Bureau Reporting Console

Credit Bureau Reporting Console allows you to configure Latitude for reporting accounts to credit bureaus. You can specify configurations at the class of business and client levels.

Need assistance?

If you have questions or need assistance using the software, you can reference the documentation or contact Latitude by Genesys Support.

Documentation

For the latest version of this document and other supporting documentation (such as system requirements), see "*Collections*" on the Product Information site at: https://my.inin.com/products/Pages/default.aspx.

Support

For the latest information about contacting Latitude by Genesys Support, see the *Latitude by Genesys Support Handbook* on the Product Information site at: https://extranet.inin.com/products/Collector/Pages/Documentation.aspx.

> **Note:** The files on the Product Information site require Adobe® Reader®. You can click a document to open it or right-click a document to download it.

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What's New in Credit Bureau Reporting Console

The following Service Updates (SU) introduced changes and enhancements in Credit Bureau Reporting Console 12.0:

SU 7

Customer configuration

- Changed **Enabled** check box label to **Reporting Enabled** for clarity on the **Setup Configuration** pane and the **Customer Configuration** pane. For more information, see Modify the Default Setup Configuration and Modify a Customer or Class of Business Configuration.

- Removed **Always Use Customer Credit Bureau Settings, if assigned** check box from the **Customer Configuration** pane. For more information, see Modify a Customer or Class of Business Configuration.

Setup configuration

Added **Allow deletion of accounts that were reported as paid-in-full previously** check box to the **Setup Configuration** pane. For more information, see Modify the Default Setup Configuration.

Status configuration

Removed "Bankruptcy" and "Deceased" columns from the **Status Configuration** pane. For information about reporting bankruptcy and deceased accounts, see Bankruptcy and Deceased Statuses.

SU 8

Customer or class of business configuration

Updated **Minimum Balance** to indicate that the amount the system compares the threshold to is based on whether the **Report principal only** check box is selected. For more information, see Modify a Customer or Class of Business Configuration.

SU 10

Compliance condition codes

Changed the optional credit bureau reporting of compliance condition code "XB" from one-time reporting to reporting for as long as the code is valid.

Log on to Credit Bureau Reporting Console

Use the **Latitude Logon** dialog box to log on to Credit Bureau Reporting Console.

To log on to Credit Bureau Reporting Console

1. Do one of the following:

    - From the **Maintenance** menu within Latitude Console, click **Credit Bureau Reporting Console**.

    - Open "\\Program Files (x86)\Interactive Intelligence\Interaction Collector\bin\" and then double-click **CbrConsole**.

    The **Latitude Logon** dialog box appears.

4. In the **User Name** box, type your Latitude user name.

5. In the **Password** box, type your Latitude password. As you type your password, periods display instead of the typed characters.

    Note: Premises-based clients can use Windows authentication to bind Latitude users to their Windows identity to permit logging on to Latitude automatically. Windows authentication is not available for hosted clients. To log on using Windows authentication, select the **Log in using Windows authentication** check box and provide your Windows user name and password.

6. Click **Okay**. The **Credit Bureau Reporting Console** window appears.
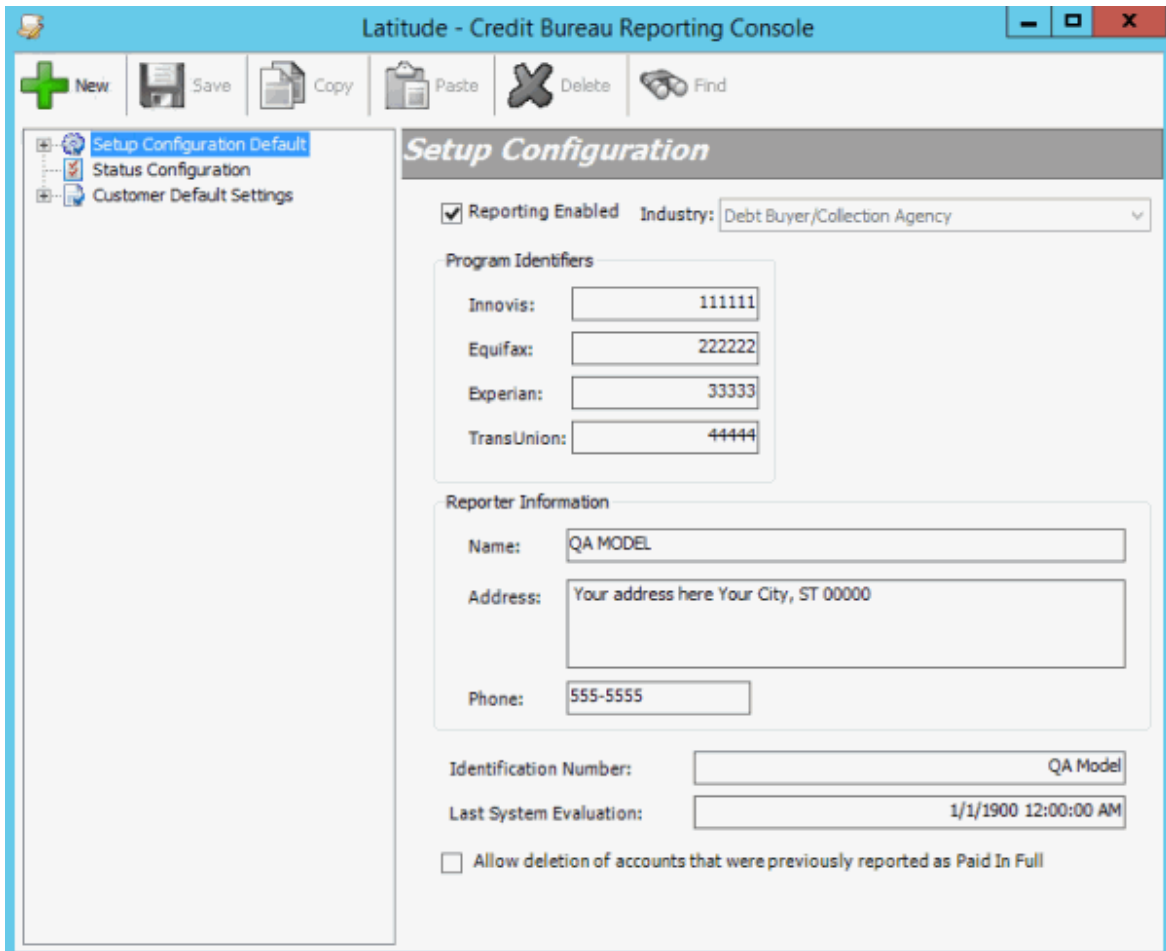
Overview of Credit Bureau Reporting Console Window

Use the **Credit Bureau Reporting Console** window to create and maintain the configuration for reporting accounts to credit bureaus. The system applies specific configurations as defaults to clients within a defined Class of Business, and to individual clients. There are three configuration sections:

- **Setup Configuration:** Allows you to specify identifying information for your agency when reporting accounts to a credit bureau.

- **Status Configuration:** Allows you to view or modify the method for reporting accounts assigned to a specific status.

- **Customer Default Settings:** Allows you to specify settings to apply to all client accounts that do not have specific client configuration settings applied.
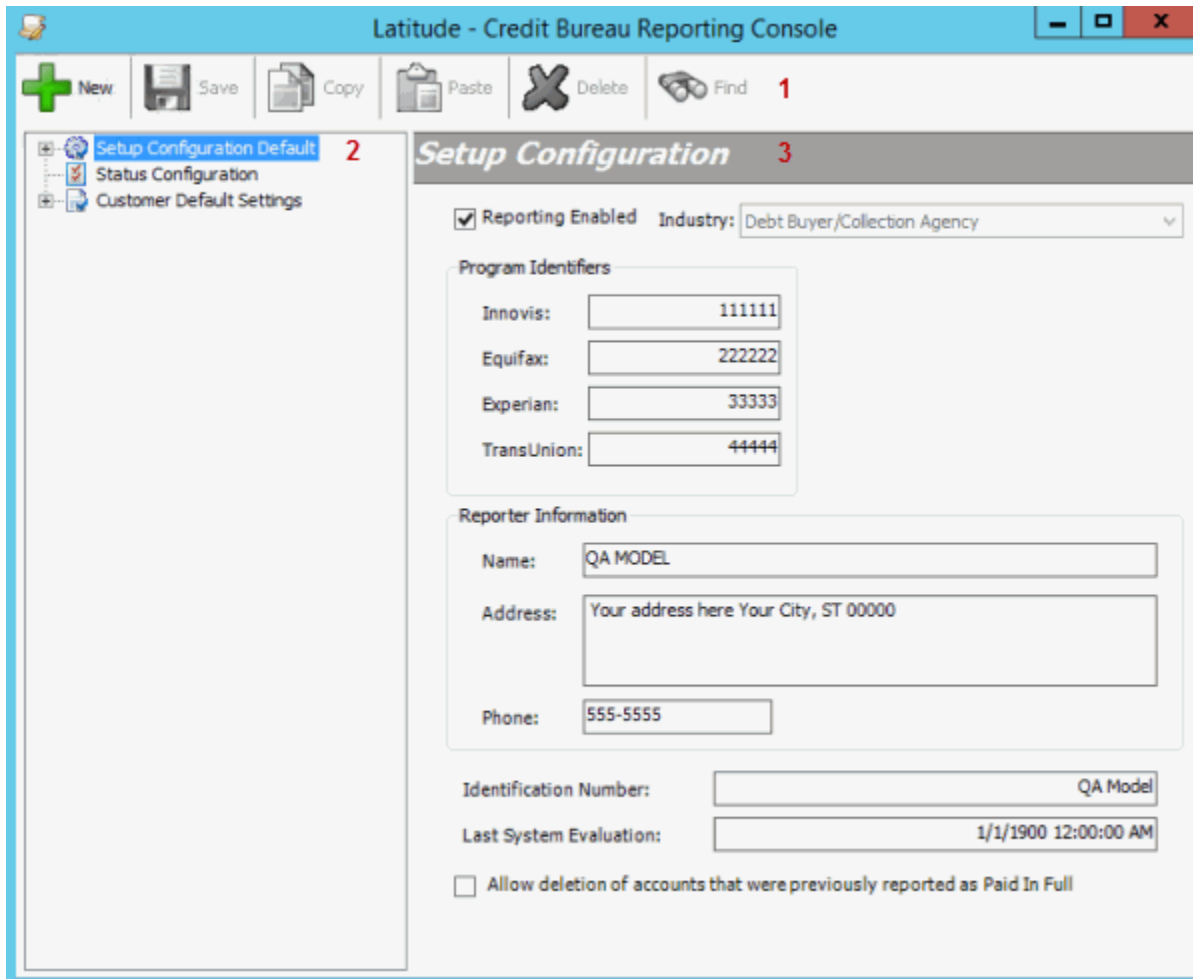
1. **Menu bar**: Displays submenus and commands for Credit Bureau Reporting Console.

2. **Navigation pane**: Displays configurations and their associated settings. If you click a configuration group in the **Navigation** pane, the configuration settings for that configuration group appear in the **Information** pane. If you expand a configuration group, its associated configurations appear beneath it.

3. **Information pane:** If you click a client group in the **Navigation** pane, the configuration settings for that client group appear in the **Information** pane. If you expand a configuration group in the **Navigation** pane, and then click a configuration, the configuration settings appear in the **Information** pane to allow you to modify the information.

Help Overview

Credit Bureau Reporting Console help provides you with information for using Credit Bureau Reporting Console. To locate and view a topic, use the table of contents, index, and search features.

To open help

In the "\Interactive Intelligence\Interaction Collector\Documents" folder, double-click **CBRConsole.chm**. The **Credit Bureau Reporting Console Help** window appears.
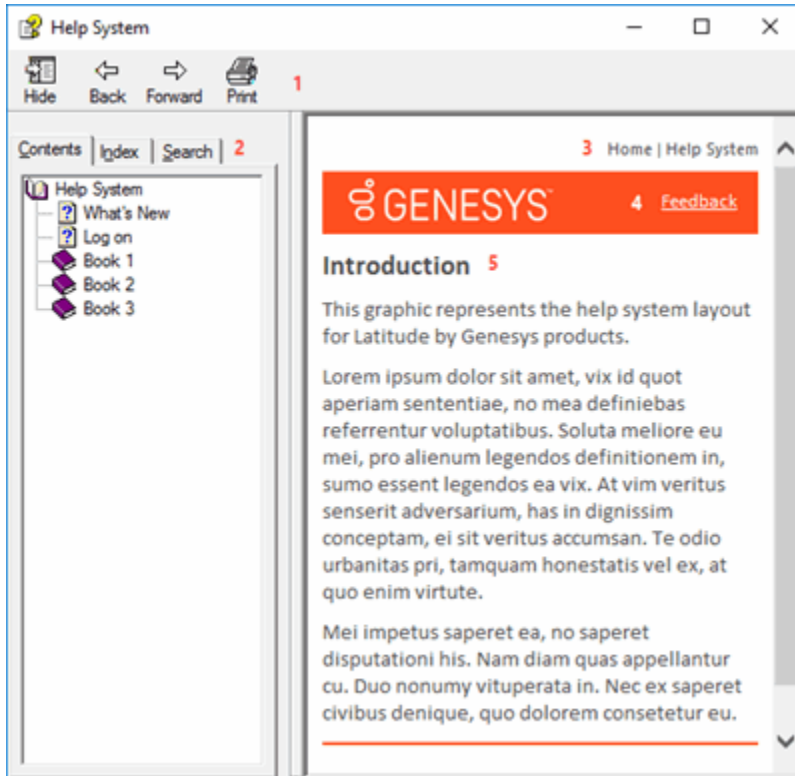
> **Tip**: To adjust the width and height of the window or its panes, click the edge of the window or pane and drag it up or down, left or right.

1. **Toolbar:** Allows you to hide or show tabs and the **Navigation** pane, move forward and backward through topics, and print the currently displayed topic.

2. **Tabs:** Displays the following:

   Contents: Displays the table of contents. To display a topic in the **Content** pane, expand a book and then click the link.

   Index: Displays the index. To display a topic in the **Content** pane, type a keyword or phrase in the box (or scroll through the list) and then click the link in the list.

   Search: Displays the search feature. To display a topic in the **Content** pane, type a keyword or phrase in the box and then press **Enter**. In the search results, click the link.

   Glossary: If available, displays a list of terms and their definitions. To display a definition, click the term.

3. **Breadcrumbs:** Displays your current location within the help system. When you click a breadcrumb, the related topic displays.

4. **Content toolbar:** Displays an option to send feedback through an email message to Latitude by Genesys Documentation.

5. **Content pane:** Displays the contents of a topic. To view the **Content** pane menu, right-click in the **Content** pane.

Search feature

You can use the search feature to search for topics that contain words or phrases that you specify. You formulate a search query following a specific set of rules. You can include wildcard expressions, Boolean operators, and nested expressions in your search query. A list of topics that match your search criteria appear in the search results. When you click a topic title in the search results, the content of that topic appears in the **Content** pane.

Search syntax

The basic rules for formulating search queries are:

- Searches are not case-sensitive, meaning you can type uppercase or lowercase characters.

- You cannot search for a single character or the following reserved words: an, and, as, at, be, but, by, do, for, from, have, he, in, it, not, of, on, or, she, that, the, there, they, this, to, we, which, with, you.

- The search engine ignores punctuation marks and special characters such as @#$%^&()=+[]\.

- Enclose phrases and terms that include a period (such as a file name with an extension) in double quotation marks.

Wildcard expressions

Wildcard expressions allow you to search for one or more characters using a question mark or asterisk. A question mark represents a single character, while an asterisk represents one or more characters.

Search for...	Example	Result
Topics with text that starts with one or more specified characters and ends in any character or number of characters	log or log*	Returns all topics with text that starts with the specified characters (for example, log, logon, logging).
Topics with text that starts with the specified characters, has a single character that can be anything, and ends in the specified characters	32?57	Returns all topics with text that has any character where you placed the question mark (for example, 32?57 returns 32257, 32457, and 32857).
Topics that contain all the words specified, in any order or placement within the topic	account status	Returns all topics with both account and status, but not necessarily as a phrase or in the order specified. For example, the search returns topics with "the account status..." or "the status of the account..."
Topics that contain the specified phrase	"account status"	Returns all topics with account status as a phrase. For example, the search returns topics with "the account status..." but not "the status of the account..."

Boolean operators

Boolean operators (AND, OR, NOT, NEAR) allow you to create a relationship between terms. If you don't specify an operator, the system uses AND by default.

Search for...	Example	Result
AND	account AND status	Returns all topics with both account and status, but not necessarily as a phrase or in the order specified. For example, the search returns topics with "the account status..." or "the status of the account..."
OR	account OR status	Returns all topics with either account or status, or both.
NOT	account NOT status	Returns all topics with account but not status.
NEAR	account NEAR status	Returns all topics where account is within eight words of status.

Nested expressions

Nested expressions allow you to perform complex searches. For example, queue AND ((collector OR clerical) not supervisor) finds topics containing queue and collector but not supervisor, or containing queue and clerical but not supervisor. As with mathematical expressions, the system evaluates expressions in parentheses first. If there is no parenthesis, the system evaluates the expression from left to right. For example, queue NOT (clerical OR supervisor) finds topics containing queue but not clerical or supervisor. Queue NOT clerical OR supervisor finds topics containing queue but not clerical, or topics containing supervisor.

Setup Configuration

You can configure system level settings for credit bureau reporting.

Modify the Default Setup Configuration

Use the **Setup Configuration** pane to modify the default system settings for credit bureau reporting.

To modify the default setup configuration

1. In the **Navigation** pane, click **Setup Configuration Default**. The **Setup Configuration** pane appears.

Reporting Enabled: If selected, allows your organization to report to credit bureaus.

Program Identifiers (Innovis, Equifax, Experian, TransUnion): Code that the credit bureau provides to your agency to identify that credit bureau.

Reporter Information (Name, Address, Phone): Name, address, and telephone number of the person or organization reporting the information.

Identification Number: Optional internal identifier that your agency uses. Internal numbers can signify a branch, office, or credit center where users verify information.

Last System Evaluation: Date and time the system last evaluated accounts for credit reporting.

Allow deletion of accounts that were previously reported as Paid In Full: If selected, the system sends a delete code in the CBR file for accounts that reported previously as paid-in-full and that qualify for deletion under other terms. If cleared, the system doesn't send a delete code in the CBR file for accounts that reported previously as paid-in-full even if the account qualifies for deletion under other terms.

> **Note:** This option is a system level setting that applies to all reporting and is only available in the **Setup Configuration** pane.

2. Complete the information and then, in the toolbar, click **Save**.

Add a Setup Configuration

Use the **Setup Configuration** pane to add a setup configuration for credit bureau reporting.

To add a setup configuration

1. In the **Navigation** pane, click **Setup Configuration Default**. The **Setup Configuration** pane appears.

2. From the toolbar, click **New**. The **New Setup Configuration** dialog box appears.

   Reporter Name: Name to assign to the configuration. The name does not have to be unique as the system adds the next sequential number to the name to make it unique.

Identification Number: Optional identifier that your agency uses internally. Internal numbers can signify a branch, office, or credit center where users verify information.

3. Complete the information and then click **Accept**. A new **Setup Configuration** pane appears.

Program Identifiers (Innovis, Equifax, Experian, TransUnion): Code that the credit bureaus provide to your agency to identify that credit bureau.

Customers: Clients to which to apply the configuration.

Reporter Information (Name, Address, Phone): Name, address, and telephone number of the person or organization reporting the information.

Identification Number: Optional internal identifier that your agency uses. Internal numbers can signify a branch, office, or credit center where users verify information.

Last System Evaluation: Date and time the system last evaluated accounts for credit reporting.

4. To select a client group to apply the configuration to, do the following:

a. Click **Group**. The **Select Customer Group** dialog box appears.
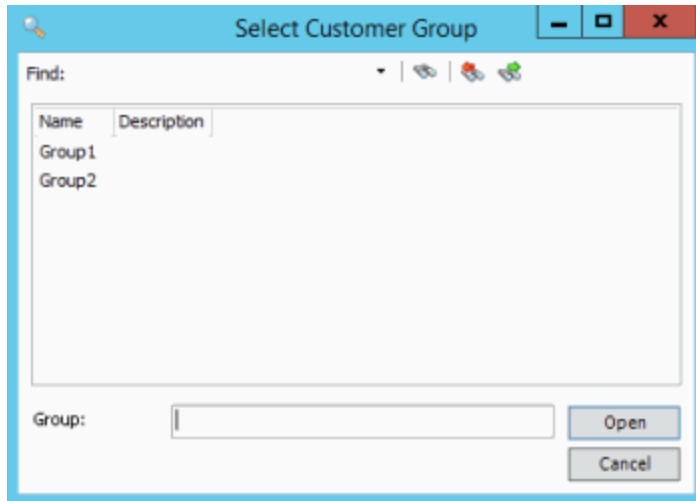
b. Click one or more groups and then click **Open**. The selected groups appear in the **Customers** list box.

> **Tip:** To select multiple sequential groups, click the first group to include, hold down the **Shift** key, and then click the last group. To select non-sequential groups, click the first group to include, hold down the **Ctrl** key, and then click each individual group to include.

5. To select a specific client to apply the configuration to, do the following:

a.   Click **Customer**. The **Search for Customer** dialog box appears.
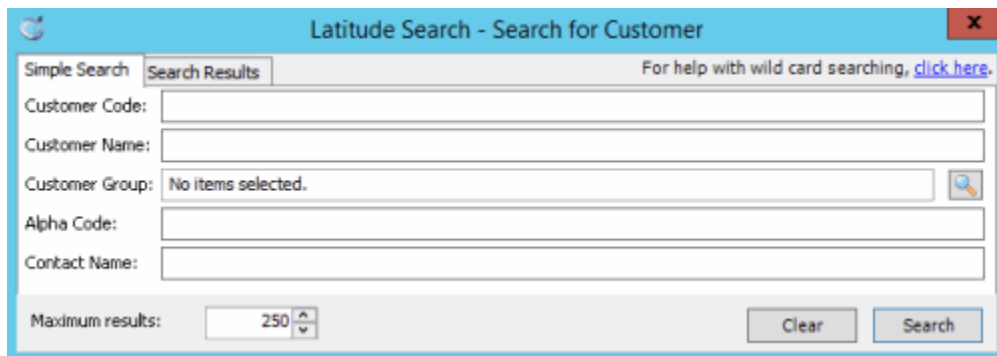
b. On the **Simple Search** tab, specify your search criteria and then click **Search**. The results appear on the **Search Results** tab.

c.   Click a client and then click **Select**. The selected client appears in the **Customers** list box.

d.   Select more clients as necessary.

6. To delete a client or group so that the configuration doesn't apply, in the **Customers** list box, click a client or group and then click **Remove**.

7. Complete the remaining information in the **Setup Configuration** pane and then, in the toolbar, click **Save**.

Modify a Setup Configuration

Use the **Setup Configuration** pane to modify a setup configuration for credit bureau reporting.

To modify a setup configuration

1. In the **Navigation** pane, expand **Setup Configuration Default** and then click a setup configuration. The **Setup Configuration** pane appears.

Program Identifiers (Innovis, Equifax, Experian, TransUnion): Code that the credit bureau provides to your agency to identify that credit bureau.

Customers: Clients to which to apply the configuration.

Reporter Information (Name, Address, Phone): Name, address, and telephone number of the person or organization reporting the information.

Identification Number: Optional internal identifier that your agency uses. Internal numbers can signify a branch, office, or credit center where users verify information.

Last System Evaluation: Date and time the system last evaluated accounts for credit reporting.

2. To select a client group to apply the configuration to, do the following:

a. Click **Group**. The **Select Customer Group** dialog box appears.
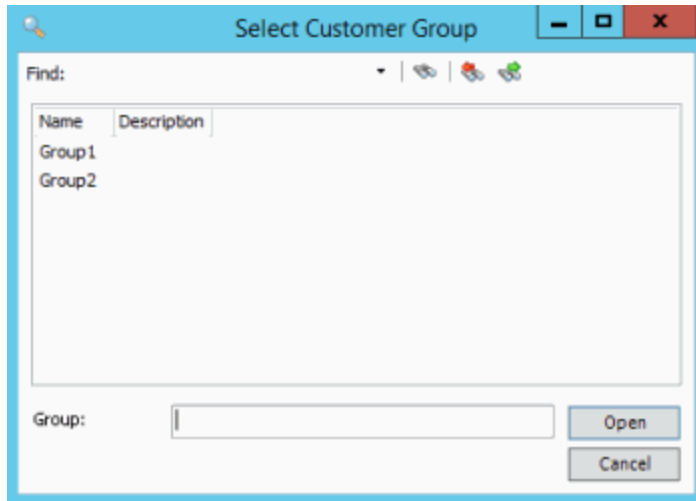
   b. Click one or more groups and then click **Open**. The selected groups appear in the **Customers** list box.

> **Tip:** To select multiple sequential groups, click the first group to include, hold down the **Shift** key, and then click the last group. To select non-sequential groups, click the first group to include, hold down the **Ctrl** key, and then click each individual group to include.

 3. To select a specific client to apply the configuration to, do the following:

a. Click **Customer**. The **Search for Customer** dialog box appears.
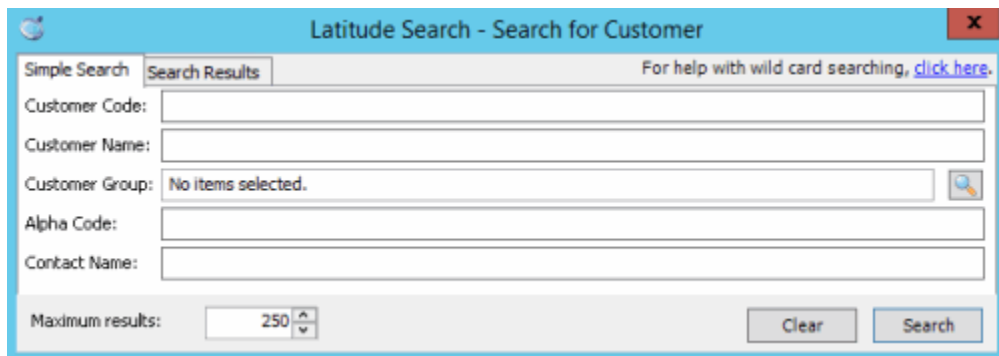
   b. On the **Simple Search** tab, specify your search criteria and then click **Search**. The results appear on the **Search Results** tab.

c. Click a client and then click **Select**. The selected client appears in the **Customers** list box.

d. Select more clients as necessary.

 4. To delete a client or group so that the configuration doesn't apply, in the **Customers** list box, click a client or group and then click **Remove**.

 5. Modify other information in the **Setup Configuration** pane as necessary and then, in the toolbar, click **Save**.

Delete a Setup Configuration

Use the **Credit Bureau Reporting Console** window to delete a setup configuration.

To delete a setup configuration

1. In the **Navigation** pane, expand **Setup Configuration Default** and then click a setup configuration.

2. In the toolbar, click **Delete**. A confirmation dialog box appears.

3. Click **Yes**. The system deletes the setup configuration.

Status Configuration

You can configure account status settings for credit bureau reporting.

Modify a Status Configuration

Use the **Status Configuration** pane to configure account statuses for credit bureau reporting.

To modify the status configuration

1. In the **Navigation** pane, click **Status Configuration**.
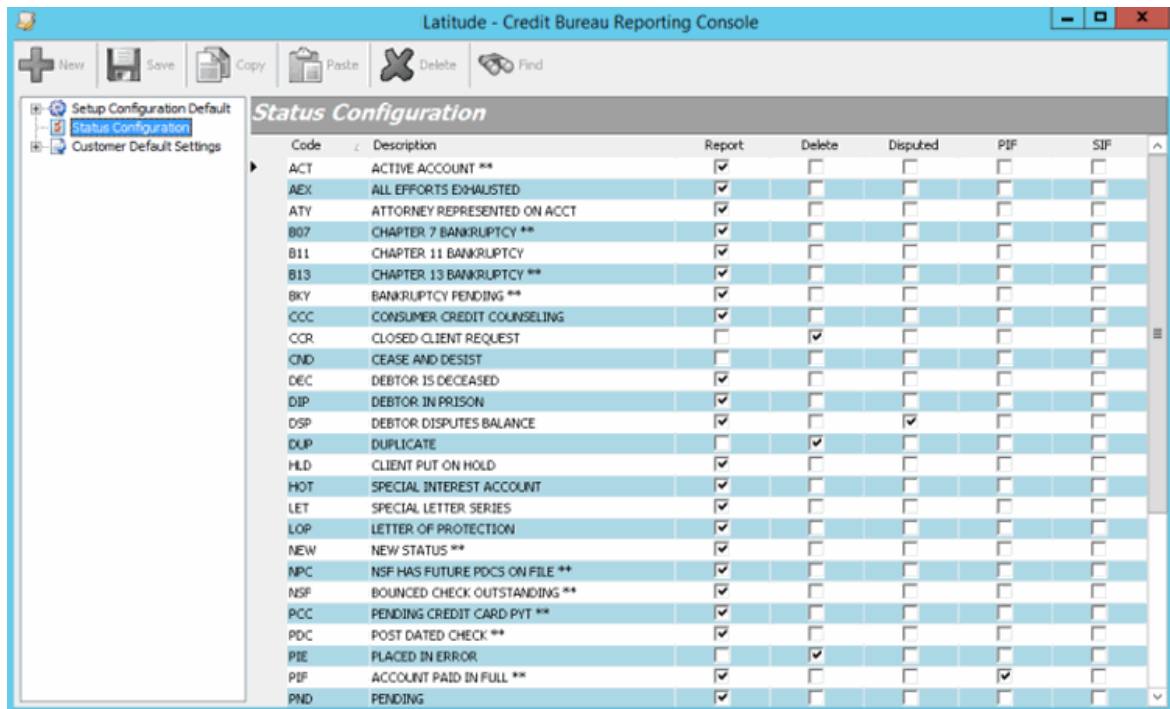
Code: Unique code that identifies the status.

Description: Description of the status.

Report: If selected, your organization reports accounts with this status to the credit bureau.

Delete: If selected, the system sends a delete request to the credit bureau when reporting accounts with this status. For accounts that reported previously as paid in full, the system only sends a delete request if you selected the **Allow deletion of accounts that were previously reported as Paid In Full** check box in the **Setup Configuration** pane. Once you send a delete on an account, you cannot report the account again without running a SQL update with assistance from Latitude by Genesys Support.

Disputed: If selected, the system sends the dispute code to the credit bureau when reporting accounts with this status.

> **PIF:** If selected, the system sends the "paid in full" code to the credit bureau when reporting accounts with this status.

> **SIF:** If selected, the system sends the "settled in full" code to the credit bureau when reporting accounts with this status.

> **Note:** For information about reporting bankruptcy and deceased customer accounts, see Bankruptcy and Deceased Statuses.

2. Select and clear the check boxes as necessary and then click **Save**.

Standard Status Codes

The following table lists the standard status codes. Status codes indicates the state of an account.

*Indicates system-utilized status codes.

Code	Description	Type	Return Days
ACT*	Active Account	Active	0
AEX	All Efforts Exhausted	Closed	30
ATY	Attorney Represented on Account	Closed	0
B07*	Chapter 7 Bankruptcy	Closed	0
B13*	Chapter 13 Bankruptcy	Closed	0
BKY*	Bankruptcy	Closed	0
CCC	Consumer Credit Counsel	Active	0
CCR	Closed Client Request	Closed	0
CND	Cease and Desist	Active	0
DEC	Debtor is Deceased	Closed	0
DIP	Debtor in Prison	Closed	0
DSP	Debtor Disputes Balance	Active	0
DUP	Duplicate	Active	0
HLD	Client put on Hold	Active	0
HOT	Special Interest	Active	0
LET	Special Letter Series	Active	0
LOP	Letter of Protection	Active	0
NEW*	New Business	Active	0
NPC*	No More Post Dated Checks	Active	0
NSF*	Bounced Check Outstanding	Active	0
PCC*	Pending Credit Card payments		

Code	Description	Type	Return Days
PDC*	Post Dated Check	Active	0
PIE	Placed in Error	Closed	0
PIF*	Account Paid in Full	Closed	30
PND	Pending	Active	0
PPA*	Partial Payment Arrangement	Active	0
PPI	Partial Payment Inactive	Active	0
RCL	Recalled by Client	Closed	0
SIF*	Account Settled in Full	Closed	30
SKP	Skip Account	Closed	30

Bankruptcy and Deceased Statuses

The system reports accounts with a bankruptcy or deceased customer status based on specific business rules and requirements.

Bankruptcy Status

To report a bankruptcy, you must specify a bankruptcy chapter for the account in the **Work Form** in Latitude. If you don't specify a bankruptcy chapter, the system doesn't evaluate the account for bankruptcy reporting. You must also specify the legal milestone dates (as applicable) in the **Work Form**. The system uses the following legal milestone dates to determine the correct Consumer Information Indicator:

- **Date Filed:** Date the customer filed for bankruptcy with the bankruptcy court.

- **Notice Received:** Date the client received a notice that the customer filed for bankruptcy.

- **Proof of Claim:** Date the client sent a proof of claim to the court.

- **Date Time 341:** Date and time of the creditors meeting.

- **Dismissal Date:** Date the court dismissed the bankruptcy.

- **Reaffirmation Filed Date:** Date the customer filed the reaffirmation with the court.

- **Discharge Date:** Date the court discharged the bankruptcy.

You must specify the date filed before the system can determine any other current state of the bankruptcy. The most significant date or the most current date with a supporting filing date determines

the actual Consumer Information Indicator. If you don't specify a legal milestone date, the system reports a "Z" bankruptcy code (bankruptcy - undesignated chapter).

Filed bankruptcy accounts

The system appends a "D" to "paymenthistoryprofile" for bankruptcy accounts that are in a filed status for the period beginning with the date filed through the cycle end date. This process applies to first-party charge-off accounts only.

Dismissed bankruptcy accounts

When you specify a bankruptcy dismissal date for an account in the **Work Form**, the system reports a "Q" status to the credit bureaus for the associated Consumer Information Indicator. The system then changes the account status to "Active 97".

Deceased Customer Status

To report a deceased customer on an account, you must specify at least the date of death in the **Work Form**.

Customer and Class of Business Configuration

You can configure customer and class of business settings for credit bureau reporting.

Search for a Customer or Class of Business Configuration

Use the **Customer Configuration** pane to search for a customer or class of business configuration.

To search for a customer or class of business configuration

1. In the **Navigation** pane, click **Customer Default Settings**.
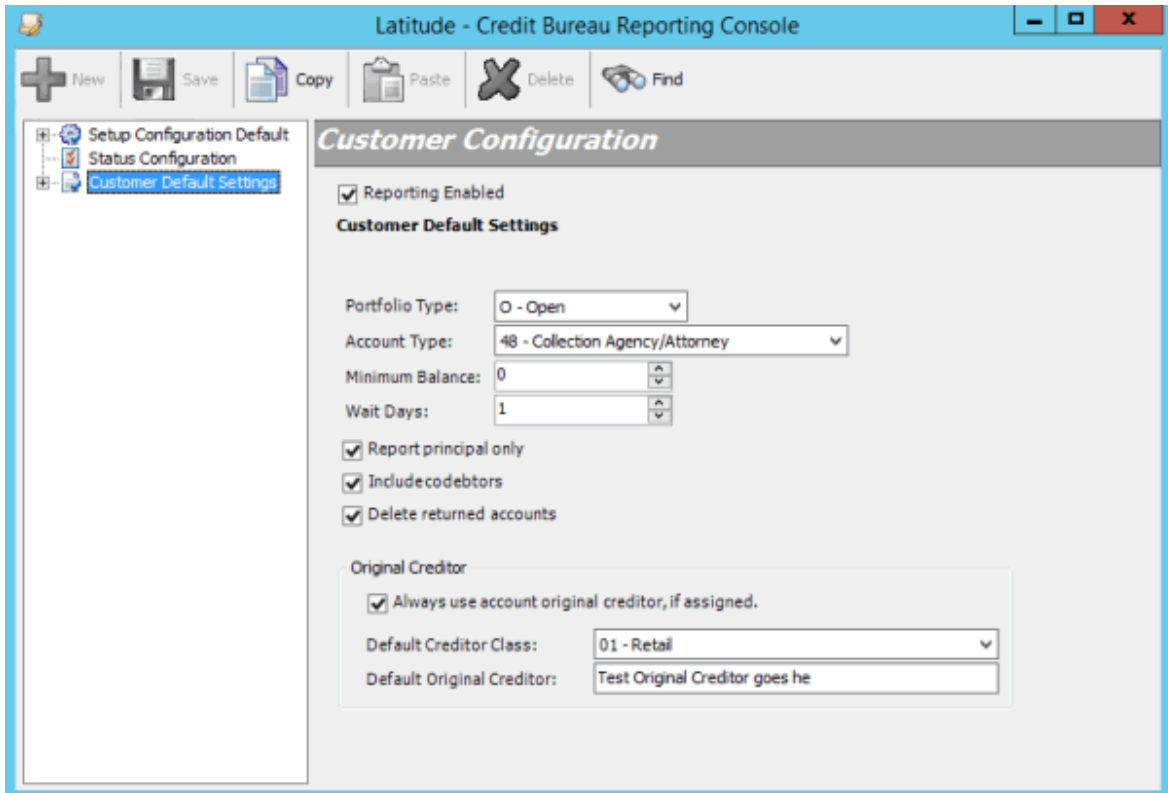
2. In the toolbar, click **Find**. The **Find what** box appears in the **Customer Configuration** pane.
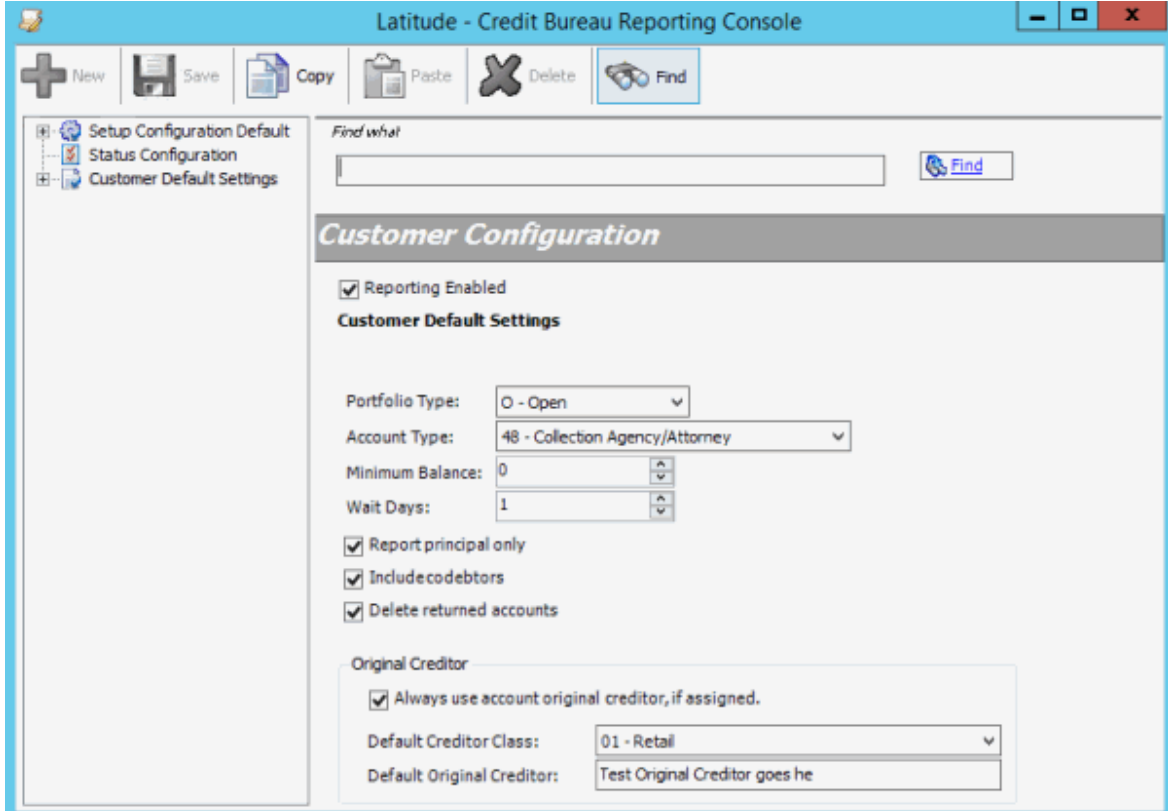
3. In the **Find what** box, type one or more characters and then click **Find**. If the system finds a single match, that record appears in the **Customer Configuration** pane, along with a "1 of 1" match indicator. If the system finds multiple matches, the first record that matches appears in the **Customer Configuration** pane, along with the match indicator (for example, "1 of 2"). To view subsequent matches, click **Find**. If the system doesn't find any matches, a message appears indicating such.

Modify a Customer or Class of Business Configuration

Use the **Customer Configuration** pane to modify a customer or class of business configuration. You can configure settings at the default level, class of business level, and customer level. If you configure at the customer level, the system ignores default and class of business settings.

Note: If you are configuring at the customer level, complete all the information in this pane as the system ignores any settings that you configure at the customer default or class of business levels.

To modify a customer or class of business configuration

1. In the **Navigation** pane, do one of the following:

   - To modify the default settings, click **Customer Default Settings**.

   - To modify a class of business, expand **Customer Default Settings** and then click a class of business.

   - To modify a customer, expand **Customer Default Settings,** expand a class of business, and then click a customer.

   The **Customer Configuration** pane appears.
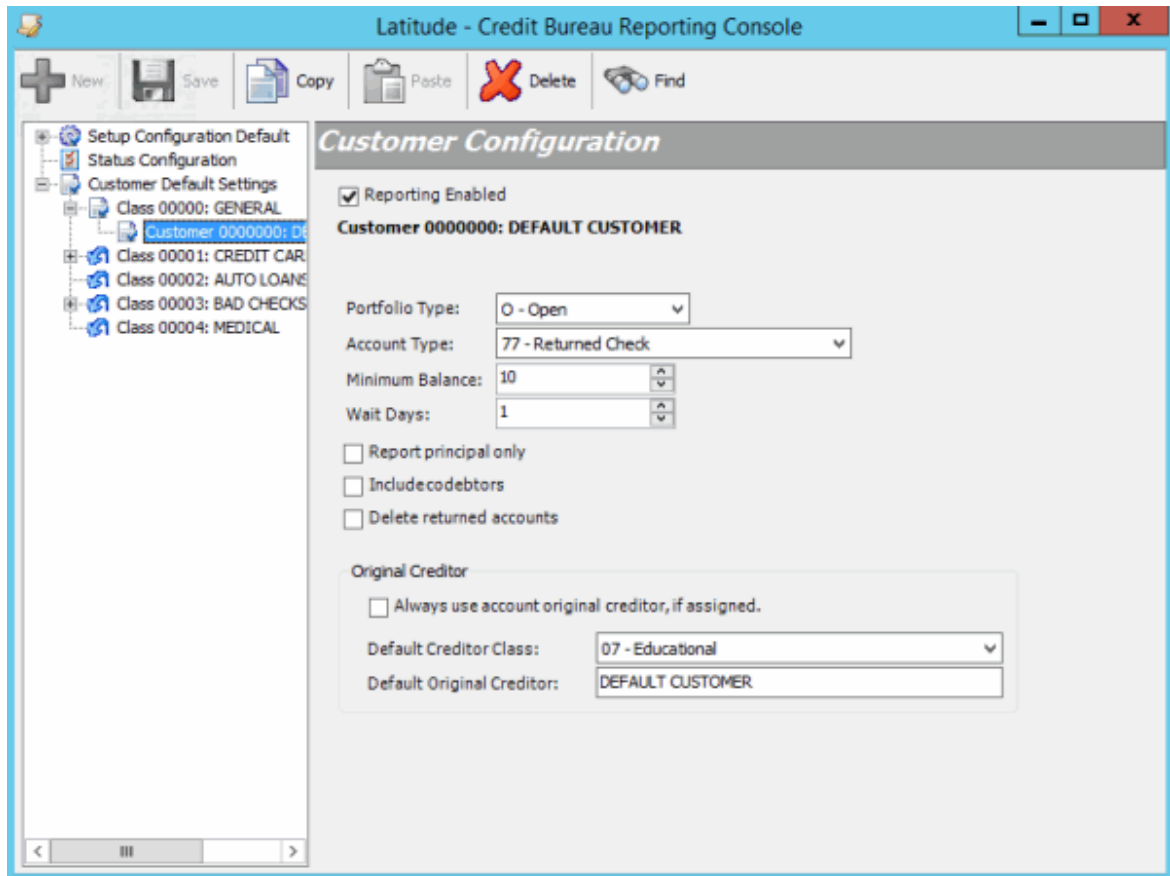
Reporting Enabled: If selected, allows your organization to report to credit bureaus.

Inherited from Customer Default Settings: Displays the **Customer Default Settings** configuration. If the configuration doesn't use the **Customer Default Settings** configuration, this link isn't available.

Portfolio Type: Type of portfolio.

Account Type: Default for how your organization reports accounts to the credit bureaus. This list only includes the account types that Latitude by Genesys supports. The system only uses this data if your organization didn't configure anything at the account or customer level for a specific account.

Minimum Balance: Minimum balance required for the system to evaluate the account for reporting. The system doesn't report accounts with a balance that is less than this amount.

Note: The system uses the **Report principal only** check box to determine which money buckets to compare the minimum balance against. If the check box is selected, the system compares the minimum balance to the current principal (master.current1). If the check box is cleared, the system compares the minimum balance to the current principal plus interest (master.current1 + master.current2).

Wait Days: Number of days to wait after receiving the account (system receive date) before reporting to credit bureaus.

Report principal only: If selected, the system only reports the current principal (master.current1). If cleared, the system reports the current principal plus interest (master.current1 + master.current2) as it exists at the time the system evaluates the account.

Include codebtors: If selected, the system reports all parties on the account.

Delete returned accounts: If selected, the system sends a delete request for reported accounts that your organization returned to the customer (queue level is "999"). If you selected the **Allow deletion of accounts that were previously reported as Paid In Full** check box in the **Setup Configuration** pane, the system includes returned accounts that reported previously as paid-in-full. If you cleared this check box, the system doesn't include returned accounts that reported previously as paid-in-full. For more information, see Modify the Default Setup Configuration.

Always use account original creditor, if assigned: If selected, the system sends the original creditor assigned to the account as the creditor name. If your organization didn't assign an original creditor, the system sends the customer name as the creditor name.

>   **Default Creditor Class:** Default creditor classification. If your organization didn't set a class at the account or customer level, the system uses this class.

>   **Default Original Creditor:** Default original creditor. If your organization didn't specify an original creditor, the system uses the customer name.

2. To stop allowing the customer to report accounts, clear the **Reporting Enabled** check box and then, in the **Mark for Delete** dialog box, do the following:
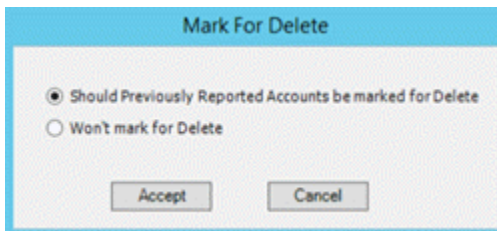
-   To flag accounts that reported previously (except those reported for fraud) for deletion from the credit bureaus, click **Should Previously Reported Accounts be marked for Delete** and then click **Accept**. The system changes the CBR account status code to "DA".

-   To not flag accounts that reported previously (except those reported for fraud) for deletion from the credit bureaus, click **Won't mark for Delete** and then click **Accept**. The system does not change the CBR account status code.

3. To start allowing the customer to report accounts, select the **Reporting Enabled** check box and then, in the **Mark for Report** dialog box, do the following:
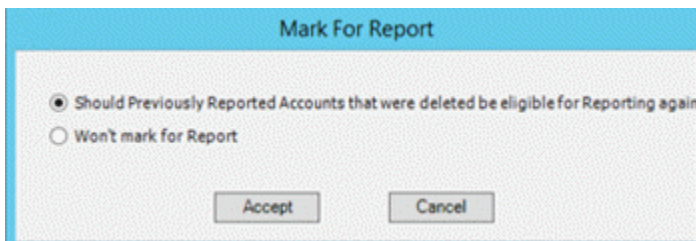
- To allow accounts that reported previously (except those reported for fraud) to report again, click **Should Previously Reported Accounts that were deleted be eligible for Reporting again** and then click **Accept**.

- To prohibit accounts that reported previously (except those reported for fraud) from reporting again, click **Won't mark for Report** and then click **Accept**.

4. Complete the remaining information and then click **Save**.

Copy a Customer or Class of Business Configuration

Use the **Customer Configuration** pane to copy a customer or class of business configuration to another customer or class of business configuration.

To copy a customer or class of business configuration

1. In the **Navigation** pane, do one of the following:

- To copy the default settings, click **Customer Default Settings**.

- To copy a class of business, expand **Customer Default Settings** and then click a class of business.

- To copy a customer, expand **Customer Default Settings,** expand a class of business, and then click a customer.

The **Customer Configuration** pane appears.
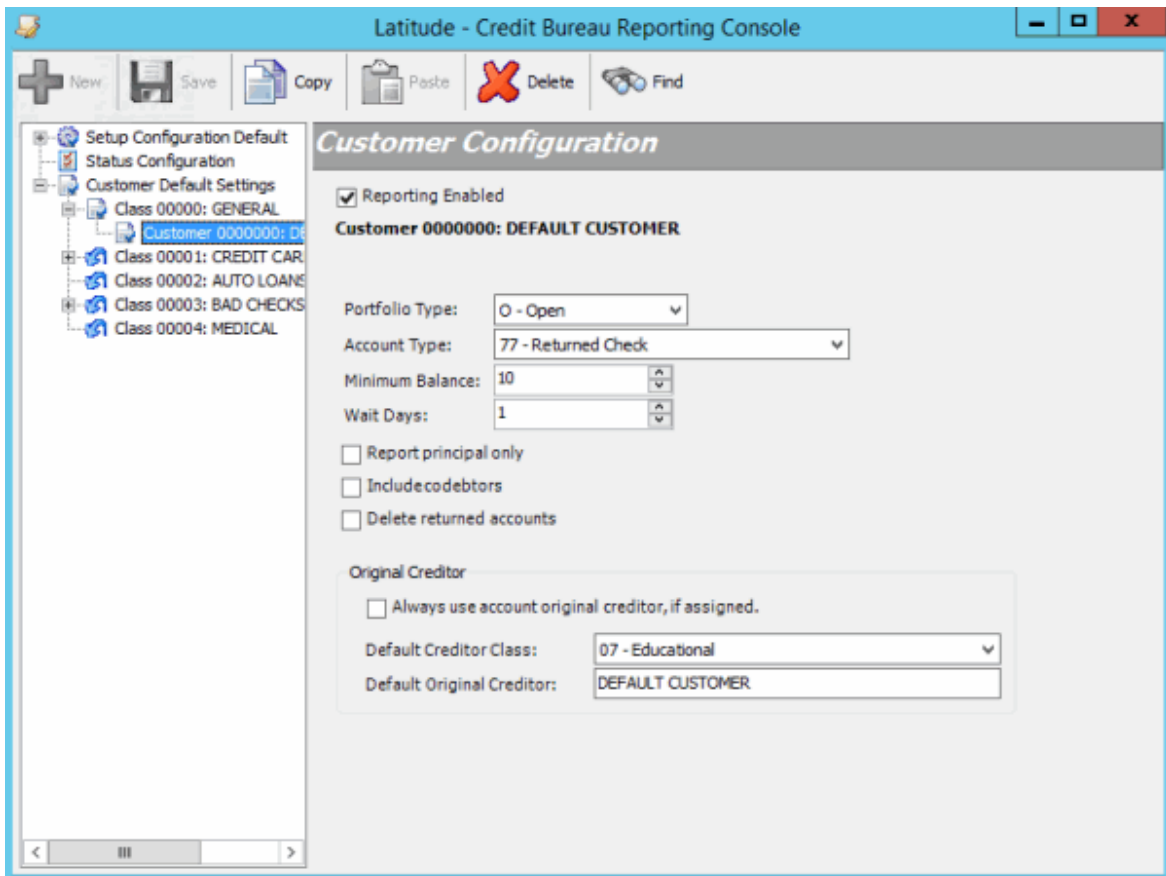
2. In the toolbar, click **Copy**.

3. In the **Navigation** pane, do one of the following:

- To copy to the default settings, click **Customer Default Settings**.

- To copy to a class of business, expand **Customer Default Settings** and then click a class of business.

- To copy to a client, expand **Customer Default Settings,** expand a class of business, and then click a client.

4. In the toolbar, click **Paste**. The system replaces the configuration settings with the copied configuration settings.

5. Click **Save**.

Delete a Customer or Class of Business Configuration

Use the **Credit Bureau Reporting Console** window to delete a customer or class of business configuration.

To delete a customer or class of business configuration

1. In the **Navigation** pane, click a customer or class of business configuration.
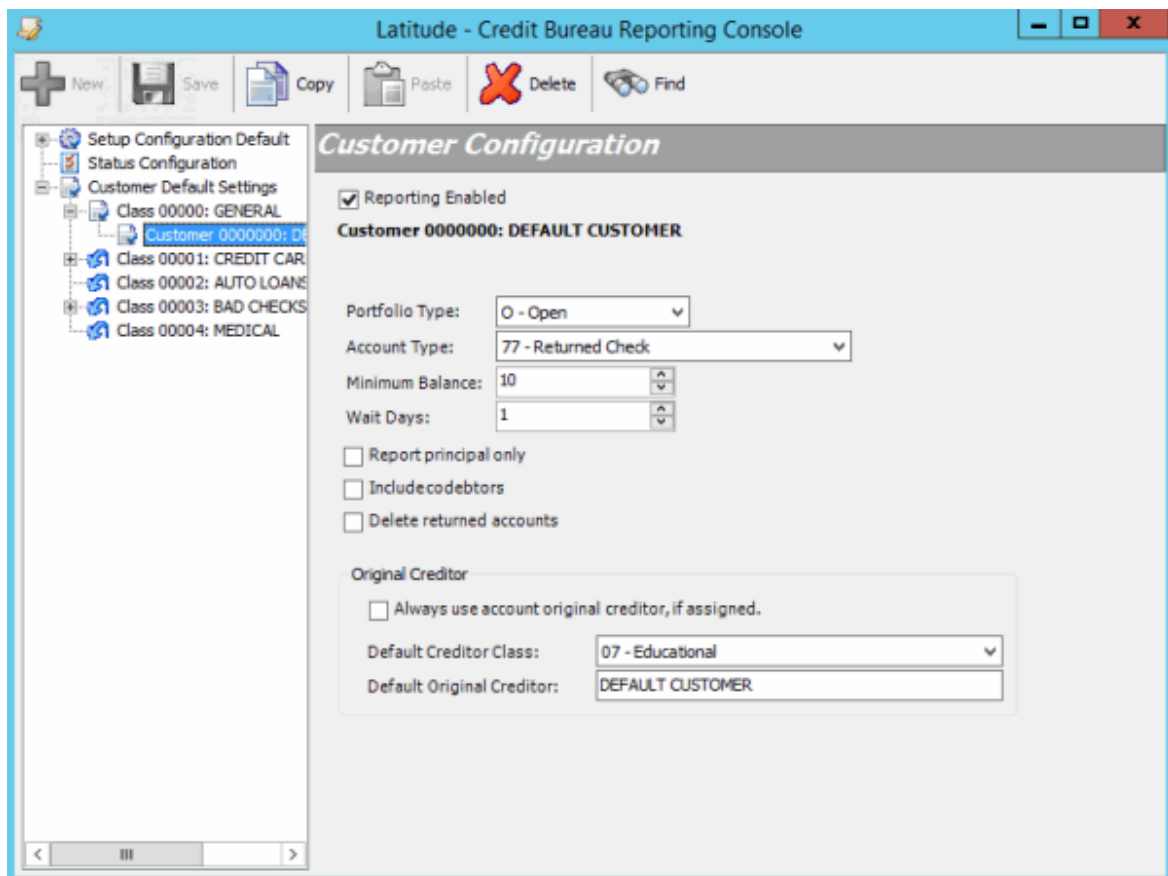
2. In the toolbar, click **Delete**. A confirmation dialog box appears.

3. Click **Yes**.

Credit Bureau Reporting Codes

The following topics describe the credit bureau reporting codes that Latitude by Genesys supports.

Supported Reporting Codes

The following table lists the reporting codes that Latitude by Genesys supports by industry and portfolio type.

Industry Code	Portfolio Types	Account Types	Account Status Codes	Compliance Condition Codes	Special Comment Codes	ECOA Codes
CC	O	18	05	[blank]	AB	1
		2A	11	XA	AC	2
		37	13	XB	AH	3
		8A	64	XC	AI	5
			71	XD	AJ	7
			78	XE	AM	T
			80	XF	AN	W
			82	XG	AP	X
			83	XH	AT	Z
			84	XJ	AU	
			97	XR	AV	
			DA		AW	
			DF		B	
					BA	
					BL	
					BP	
					C	
					CH	
					CN	
					CO	
					M	
					O	

Industry Code	Portfolio Types	Account Types	Account Status Codes	Compliance Condition Codes	Special Comment Codes	ECOA Codes
					S	
					V	
CC	R	OG	05	[blank]	AB	1
		18	11	XA	AC	2
		2A	13	XB	AH	3
		37	64	XC	AI	5
		8A	71	XD	AJ	7
			78	XE	AM	T
			80	XF	AN	W
			82	XG	AP	X
			83	XH	AT	Z
			84	XJ	AU	
			97	XR	AV	
			DA		AW	
			DF		AX	
					B	
					BA	
					BL	
					BP	
					C	
					CH	
					CM	
					CN	
					CO	
					M	
					O	
					S	
					V	

Industry Code	Portfolio Types	Account Types	Account Status Codes	Compliance Condition Codes	Special Comment Codes	ECOA Codes
DEBTCOLL	O	OC	62	XB	AB	1
		48	93	XC	AC	2
		77	DA	XF	AI	3
			DF	XG	AJ	5
				XH	AM	7
				XR	AU	T
					AW	W
					B	X
					BP	Z
					C	
					S	
					V	
MORTGAGE	C	89	05	XA	AB	1
			11	XB	AC	2
			13	XC	AH	3
			64	XD	AI	5
			65	XE	AJ	7
			71	XF	AM	T
			78	XG	AN	W
			80	XH	AP	X
			82	XJ	AS	Z
			83	XR	AT	
			84		AU	
			89		AV	
			94		AW	
			97		B	
			DA		BA	
			DF		BP	

Industry Code	Portfolio Types	Account Types	Account Status Codes	Compliance Condition Codes	Special Comment Codes	ECOA Codes
					C	
					CH	
					CJ	
					CK	
					CM	
					CN	
					CO	
					M	
					O	
					S	
					V	
MORTGAGE	I	04	05	XB	AB	1
		05	11	XC	AC	2
		0A	13	XF	AG	3
		0F	64	XG	AH	5
		17	65	XH	AI	7
		6D	71	XR	AJ	T
		9A	78		AM	W
			80		AN	X
			82		AS	Z
			83		AT	
			84		AU	
			89		AV	
			94		AW	
			97		AX	
			DA		B	
			DF		BA	
					BN	
					BP	

Industry Code	Portfolio Types	Account Types	Account Status Codes	Compliance Condition Codes	Special Comment Codes	ECOA Codes
					BT	
					C	
					CH	
					CM	
					CN	
					CO	
					H	
					O	
					S	
					V	

Account Types

The following table lists the account types that Latitude by Genesys supports.

Code	Description
04	Home Improvement.
05	Federal Housing Administration (FHA) Home Improvement Loan.
0A	Time Share Loan.
0C	Debt Purchaser.
0F	Construction Loan.
0G	Flexible Spending Credit Card.
17	Manufactured Housing.
18	Credit Card.
2A	Secured Credit Card.
37	Combined Credit Plan.
48	Collection Agency/Attorney.

Code	Description
6D	Home Equity.
77	Returned Check.
89	Home Equity Line of Credit.
8A	Business Credit Card.
9A	Secured Home Improvement.

Bankruptcy Codes

The following table lists the bankruptcy codes that Latitude by Genesys supports. Your organization can add other bankruptcy codes as needed. The system determines the bankruptcy code using the legal milestone dates specified for the account. The system uses a default bankruptcy code for accounts with a bankruptcy chapter but no legal milestone dates.

Code	Description
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 Chapter 7 bankruptcy.
F	Discharged through Chapter 11 bankruptcy.
G	Discharged through Chapter 12 bankruptcy.
H	Discharged and completed through Chapter 13 bankruptcy. Report when consumer completes all payments through the Chapter 13 plan.
I	Chapter 7 bankruptcy dismissed.
J	Chapter 11 bankruptcy dismissed.
K	Chapter 12 bankruptcy dismissed.
L	Chapter 13 bankruptcy dismissed.

Code	Description
R	Reaffirmation of debt.
Q	Removes Bankruptcy Indicator (A through P, and Z) reported previously or Personal Receivership Indicator (1A). Also used to report bankruptcies that closed or terminated without being discharged or dismissed. **Note:** Don't report "Q" as a default value. Fill with a blank instead.
Z	Bankruptcy - Undesignated chapter.

CBR Account Status Codes

The following table lists the CBR account status codes that Latitude by Genesys supports.

Status Code	Description
05	Account transferred.
11	Current account (0-29 days past the due date). Installment and Mortgage loans require a current account with a non-zero balance amount. Credit Line, Open, and Revolving portfolio types require a current account that is available for use. For a closed account with a balance due, report Special Comment Code "M" or Compliance Condition Code "XA" to indicate that the account is no longer available for use.
13	Paid or closed account; zero balance. Installment and Mortgage loans require a paid account with a zero balance amount. Credit Line, Open, and Revolving portfolio types require an account that is no longer available for use and has a zero balance amount. Report Special Comment Code "M" or Compliance Condition Code "XA" to indicate a closed account.
62	Account paid in full; account was a collection account.
64	Account paid in full; account was a charge-off.
65	Account paid in full; foreclosure started.
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.

Status Code	Description
83	Account 150-179 days past the due date.
84	Account 180 days or more past the due date.
89	Deed received in lieu of foreclosure on a defaulted mortgage.
93	Account assigned to internal or external collections.
94	Foreclosure completed; collateral sold to settle defaulted mortgage.
97	Unpaid balance reported as a loss (charge-off).
DA	Delete entire account (for reasons other than fraud). **Note:** To maintain the integrity of credit information, it is important that data furnishers not ask for a subsequent deletion of account history unless reporting an actual error. Report paid derogatory accounts, such as collections, as paid; Don't delete them.
DF	Delete entire account because of confirmed fraud (fraud investigation completed).

Compliance Condition Codes

The following table lists the compliance condition codes that Latitude by Genesys supports.

Code	Description
[blank]	Retains value reported previously or, no new Compliance Condition Code applies for this activity period.
XA	Account closed at consumer's request.
XB	Consumer disputed account information under the Fair Credit Reporting Act (FCRA). This code reports for as long as it is valid.
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. Used for FCRA or FCBA disputes.
XF	Account in dispute under Fair Credit Billing Act (FCBA).

Code	Description
XG	FCBA dispute resolved; consumer disagrees.
XH	Account in dispute previously, now resolved and data furnisher reported. 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. **Note:** Do not use "XR" as a default value. If no Compliance Condition Code applies in the current activity period, insert a [blank] code.

ECOA Codes

The following table lists the Equal Credit Opportunity Act (ECOA) codes that Latitude by Genesys supports.

Code	Description
1	**Individual:** Party has contractual responsibility for the account and has primary responsibility for its payment.
2	**Joint Contractual Liability:** Party signed an agreement to repay all debts arising on the account. There are other parties associated to the account who could have contractual responsibility.
3	**Authorized User:** Party is an authorized user of the account; another party has contractual responsibility.
5	**Co-maker or Guarantor:** Party guaranteed the account and assumes responsibility for the account if the maker defaults.
7	**Maker:** Party is responsible for the account; a cosigner guaranteed the account.
T	**Terminated:** Party is no longer associated to the account; do not report.
W	**Business/Commercial:** Account is for a company.
X	**Deceased:** Party is deceased. There could be other parties associated to the account.
Z	**Delete:** Party reported in error; delete the party from the reporting file.

Industry Codes

The following table lists the industry codes that Latitude by Genesys supports.

Code	Description
CC	Credit Card.
DEBTCOLL	Debt Collection.
MORTGAGE	Mortgage.

Portfolio Types

The following table lists the portfolio types that Latitude by Genesys supports.

Code	Description
C	Line of credit.
I	Installment.
O	Open Account.
R	Revolving.

Special Comment Codes

The following table lists the special comment codes that Latitude by Genesys supports.

Code	Description
AB	Debt paid through insurance. Account status code cannot be "13", "61", "62", "63", "64", or "65".
AC	Paying under a partial payment agreement. Account status code cannot be "13", "61", "62", "63", "64", or "65".
AG	Simple interest loan. Any loan where interest compounds daily.
AH	Purchased by another company.
AI	Recalled to active military duty.
AJ	Payroll deduction.
AM	Account payments assured through wage garnishment.

Code	Description
AN	Account acquired by Federal Deposit Insurance Corporation (FDIC) or National Credit Union Administration (NCUA).
AP	Credit Line suspended. The credit line is temporarily unavailable for use.
AS	Account closed because of refinance.
AT	Account closed because of transfer. Used for internal transfers.
AU	Account paid in full for less than the full balance. Requires account status code "13", "61", "62", "63", "64", or "65" and a current balance of 0.
AV	First payment never received; could indicate fraudulent activity.
AW	Affected by natural or declared disaster.
AX	Account paid from collateral. Requires account status code "13", "61", "62", "63", "64", or "65" and a current balance of 0.
B	Financial counseling program manages the account payments.
BA	Transferred to Recovery. Requires account status code "71", "78", "80", "82", "83", "84", "88", "89", "93", "94", "95", "96", or "97".
BL	Credit card lost or stolen.
BN	Company that originally sold the merchandise paid. Requires account status code "13", "61", "62", "63", "64", or "65" and a current balance of 0.
BP	Paid through insurance. Requires account status code "13", "61", "62", "63", "64", or "65" and a current balance of 0.
BT	Principal deferred; interest payment only.
C	Co-maker or Guarantor pays. Requires account status code "13", "61", "62", "63", "64", or "65" and a current balance of 0.
CH	Guaranteed, insured.
CJ	Credit line no longer available; in repayment phase. Account status code cannot be "13", "61", "62", "63", "64", or "65" and the current balance cannot be 0. Use for line of credit accounts that have two phases: the borrowing phase and the repayment phase. The repayment phase is a natural progression for the account when the consumer is

Code	Description
	responsible for payment of the outstanding balance and the credit line is no longer available for use.
CK	Credit line reduced because of collateral depreciation. Use for home equity or other secured line of credit accounts.
CM	Creditor released the collateral; balance owing. Account status code cannot be "13", "61", "62", "63", "64", or "65" and the current balance cannot be 0. Use for mortgages, home equity, or other secured accounts when the creditor releases the collateral but the consumer still has an outstanding balance to repay.
CN	Loan modified under a federal government plan.
CO	Loan modified, but not under a federal government plan.
H	Another party assumed the loan. Requires ECOA Code "T" (Terminated).
M	Account closed at credit grantor's request.
O	Account transferred to another lender.
S	Special handling. Contact credit grantor for more information.
V	Adjustment pending. Account adjustment, such as returned merchandise or refund due.