

JACKHENRYUniversity

Credit Bureau

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Customer Education

SilverLake System®

Release 2019

Let's Talk Credit Bureaus

- Credit Bureau Time Lines
- Enhancements
- Parameters
- Open Discussion



JHA Credit Bureau Time Line 2015:

Defining the value reported as the Current Amount Due in the Metro II Credit Bureau reporting file

- Metro 2 Field 21 Value Parameter added to Credit Bureau Metro II Parameter

Credit Bureau Time Line 2016 :

- **Credit Bureau Reporting brought down to the Account Level**
- Credit Bureau Reporting (Y/N) and Credit Bureau Non-Reporting Reason added to loan input/maintenance/inquiry.
- Report Charge Off to Credit Bureau (Y/N) and Credit Bureau Non-Reporting reason added to DDA input/maintenance/inquiry.

Credit Bureau Time Line 2016:

Commercial Credit Bureau Reporting File

- Commercial Program Identifier and *Create Separate Commercial Account File* (Y/N) added to Credit Bureau Metro II Parameter

Automated Credit Reporting

- This enhancement automates the Metro 2 Credit Bureau 24-month payment history collection process, and allows Metro 2 modifications to occur regardless of when the Credit Bureau file is created.

Credit Bureau Time Line 2016 continued:

- **Electronic Device Type Added to Credit Bureau**

Allows Metro II file to be created and placed on an IFS directory where it can easily be sent to the different Credit Bureaus.

Credit Bureau Time Line 2017

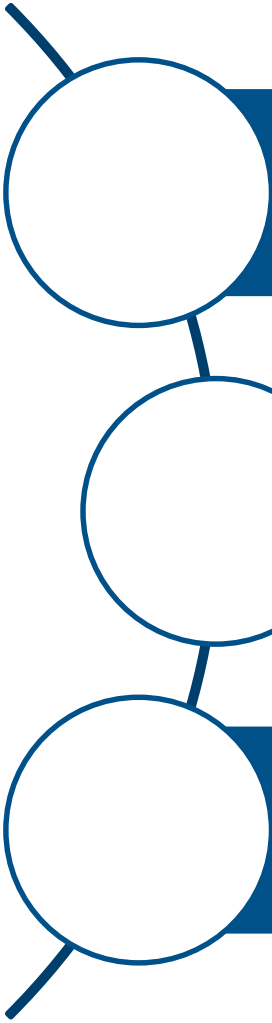
Credit Bureau Closed Account Reporting

- In past releases, a closed loan could only be reported once. All accounts with a close date less than or equal to the last reporting date were excluded. A substantial issue was created for closed accounts not being reported when it was required to send a follow-up credit report file in the same month.

Credit Bureau Time Line 2018

- Changes to Credit Bureau 24 month counter
- Changes to Reporting Deceased Borrowers
- Changes to Bankruptcy Reporting

Credit Bureau Reporting Changes



Several enhancements have been made to improve reporting to the Credit Bureau.

These changes include reporting 24-month loan history counters, deceased borrowers, and bankruptcies.

Additional checks to populate the date of first delinquency.

SilverLake Menu

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Special Information Code Maintenance ★

Credit Rating Code Maintenance ★

Loan Coupon/Credit Bureau Parameters ★

Purge Loan History ★

User Code Parameter Maintenance ★

Fee Processing Parameter Maintenance ★

Credit Bureau Special Comment Code Maintenance ★

Census Tract Parameters ★

Loan Statement Message Maintenance ★

Credit Bureau Additional Information Parameters ★

NAI Classification File Maintenance ★

Allocation Code Parameter Maintenance ★

Loan ACH Parameter Maintenance ★

User Status Code Parameter Maintenance ★

HMDA Report parameter file ★

HMDA Column parameters ★

Metro 2 Credit Bureau Parameter Maintenance - Change

✕ Exit ◀ Previous OK Help Maintenance Delete

Metro 2 Credit Bureau Parameter Maintenance Information

Print

Transaction Union Program Identifier: CSBCGA2010

City: Masked Data

State: XX

Zip: 00000-0000

Telephone Number: (000) 000-0000

Date Details

Program Date: //

Program Revision Date: //

Last Reporting Date: 04/20/2018

Commercial Details

Commercial Program Identifier:

Create Separate Commercial Accounts File: N - No

Other Details

Cycle Number: 0

Print Edit Report: Y - Yes

Back up Device Name:

Use 366 or 426 Format: 2 - 426

Device Type: N - None

Report Charged off DDA: N - No

Report FNMA or FHLMC Segment: N - No

Metro 2 Field 21 Value: C - Current Balance

24 Month Counter Method: W

Credit Bureau 24 month counter method - JHPARHV

✕ Exit ◀ Previous OK

Credit Bureau 24 month counter method Items

Print ◀ Previous Records Select

Code	Description
D	Date of Account Info for Report Period
W	Worst Case for Report Period

SilverLake Menu

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- Special Information Code Maintenance ★
- Credit Rating Code Maintenance ★
- Loan Coupon/Credit Bureau Parameters ★
- Purge Loan History ★

Loan Bureau/Coupon File Parameter Maintenance

✕ Exit
 ◀ Previous
 OK

Loan Bureau/Coupon File Parameter Maintenance Information

🖨 Print ▼

File Format:

Parameter Type: ▼

Credit Bureau File Formats

- 1=ACB
- 2=TRW - Metro format
- 3=M2F - Metro 2 Format

Coupon Book File Formats

- 1=jhaDirect (Deluxe 128 Byte)
- 2=Harland
- 3=Paytech
- 4=Kansas Bank Note
- 5=NCP

Credit Bureau 24 month counter method - JHPARHV

✕ Exit
 ◀ Previous
 OK

Credit Bureau 24 month counter method Items

🖨 Print ▼
 ◀ Previous Records 🔍
 Select

	Code	Description
▶	D	Date of Account Info for Report Period
▶	W	Worst Case for Report Period

Metro 2 Credit Bureau Parameter Maintenance - Change

 Exit  Previous

Metro 2 Credit Bureau Parameter Maintenance Information

 Print ▾

Identifier Details

CCA Program Identifier:	CCA
Equifax Program Identifier:	EQUIFAX
Experian Program Identifier:	EXPER
Transaction Union Program Identifier:	TRANSUNION


Date Details

Program Date:	01/01/2001 ▾
Program Revision Date:	04/05/2001 ▾
Last Reporting Date:	08/15/2006 ▾

Commercial Details

Commercial Program Identifier:	
Create Separate Commercial Accounts File:	N - No ▾

Other Details

Cycle Number:	0
Print Edit Report:	Y - Yes ▾
Back up Device Name:	
Use 366 or 426 Format:	1 - 366 ▾
Device Type:	N - None ▾
Report Charged off DDA:	Y - Yes ▾
Report FNMA or FHLMC Segment:	N - No ▾
Metro 2 Field 21 Value:	C - Current Balance ▾
24 Month Counter Method:	W 

Name and Address Details

Reporter Name:	JOHN DOE
Address Line 1:	663 W Highway 60
Address Line 2:	
City:	MONETT
State:	MO
Zip:	65708-0000
Telephone Number:	(417) 235-6652

SilverLake Menu

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► My Menu ► Search Results ► Loan Input Menu

Special Message Maintenance

Alert Message Maintenance

Capitalize Student Loan Interest

Create FDIC Examiners PC download file

Account Credit Bureau Information Code Maintenance

Duplicate Loans Attached to Lines of Credit

Build Loan Liability Files

Re-Occurring Contract Collection Fee Maintenance

Add Loan to Assumption Processing

Loan Inquiry

Credit Bureau Additional Information

Print

Exit

Previous

OK

Maintenance

Credit Bureau Additional Information

Print

Credit Bureau Details

Credit Bureau Info Type: **01 ECOA Code**

Credit Bureau Additional Information Items

Print

Previous Records

Select

Code	Description
T	Association with account terminated
W	Business/Commercial
X	Consumer Deceased
Z	Delete Borrower
0	Undesignated
1	Individual

SilverLake Menu

account credit bureau information

► My Menu ► Search Results

Account Credit Bureau Information Code
Maintenance

Credit Bureau Additional Information

Print | Exit | Previous | Enter | Maintenance

Credit Bureau Additional Information

Print

Account Details

Account Number: 10001776 - Loan

Customer Number: BD00003

Short Name:
BECKERT RICHARD

Options

Print | Select Code | Remove Code

Type

- ECOA Code
- **Consumer Information Indicator**
- Address Indicator
- Residence Code
- Generation Code
- Consumer Transaction
- Compliance Condition Code
- Account Status Code
- Account Type Code
- Creditor Classification

SilverLake Menu

Inin

► My Menu ► Search Results ► Loan Input Menu

Special Message Maintenance



Alert Message Maintenance



Capitalize Student Loan Interest



Create FDIC Examiners PC download file



Account Credit Bureau Information Code Maintenance



Duplicate Loans Attached to Lines of Credit



Build Loan Liability Files



Re-Occurring Contract Collection Fee Maintenance



Add Loan to Assumption Processing



Loan Inquiry



Enter/Update Supervisory LTV Property Information



Request/Cancel Manual Right-to-Cure Notice



Loan Dealer Inquiry



Credit Bureau Additional Information

Print

Exit

Previous

OK

Maintenance

Credit Bureau Additional Information

Print

Credit Bureau Details

Credit Bureau Info Type:

02 Consumer Info Ind

Credit Bureau Additional Information Items

Print

Previous Records

Next Records

Select

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 Bankruptcy Chapter 7
▶ F	Discharged through Bankruptcy Chapter 11
▶ G	Discharged through Bankruptcy Chapter 12
▶ H	Discharged through Bankruptcy Chapter 13
▶ I	Chapter 7 Bankruptcy Dismissed
▶ J	Chapter 11 Bankruptcy Dismissed

Credit Bureau Additional Information

Print | Exit | Previous | Enter | Maintenance

Credit Bureau Additional Information

Print

Account Details

Account Number: 10001776 - Loan

Customer Number: BD00003

Short Name:

BECKERT RICHARD

Options

Print | Select Code | Remove Code

Type	Code	Description
▶ ECOA Code		
▶ Consumer Information Indicator	D	Petition for Chapter 13 Bankruptcy
▶ Address Indicator		
▶ Residence Code		

Litigation/Bankruptcy Customer File Maintenance - CHANGE

X Exit ◀ Previous OK

Litigation/Bankruptcy Customer File Maintenance

Print ▼

Name and Address

John C Doe

663 W Highway 60

Monett MO 65708

Customer Number: B000000

Litigation Code: 12

Case Number: 3333

Case Status: 1

Bankruptcy Information

Date Notice Received: 05/13/2014

Bankruptcy Chapter: 12

Bankruptcy Status: [dropdown]

Bankruptcy Status Date: //

Date Filed: 04/30/2014

Credit Bureau

- Parameters



Loan Type Parameter Maintenance - Display

X Exit ◀ Previous Enter Maintenance

Loan Type Parameter Maintenance Information

Print ▾

Loan Type: A2

Convertible Index Number:

Convertible Variance:

Convertible Variance Code:

Report to Credit Bureau: Y - Yes

HMDA Reporting Required: N - No

Recognize Holds on DDA Before ODP Transfer: N - No

Minimum Amount Due to Create Bill:

Step Rate Loan: N - No

Interest First Product: N - No

Does this loan type report to a credit bureau?

Creating an Electronic File for Credit Bureau

IFS Path Parameter Maintenance

Exit Previous Enter

IFS Path Parameter Maintenance Items

Print Previous Records Change

File	Description
LNCBM2	METRO 2
LNDLX2	JHADIRECT
LNHARL	HARLAND
LNKSCP	KANSAS BANK N
LNNCP1	N.C.P.
LNPAYT	PAYTECH

SL SilverLake Work With Spooled Files

SilverLake Menu

IFS Path

My Menu Search Results

IFS Path Name Parameter Maintenance

IFS Path Parameter Maintenance

Exit Previous OK F8=Maintenance

IFS Path Parameter Maintenance Information

Print

Data file name: LNCBM2

IFS description: METRO 2

IFS Path: /R6DATBA280/LNCRM2/

IFS File name:

Parameters

Metro 2 Credit Bureau Parameter Maintenance - Change

Metro 2 Credit Bureau Parameter Maintenance Information

 Print 

Identifier Details


CCA Program Identifier:

Equifax Program Identifier:


Experian Program Identifier:

Transaction Union Program Identifier:

Date Details


Program Date: 

Program Revision Date: 

Last Reporting Date: 

Commercial Details

Commercial Program Identifier:


Create Separate Commercial Accounts File: 

Other Details

Cycle Number:


Print Edit Report: 

Back up Device Name:


Use 366 or 426 Format: 

Device Type: 

Report Charged off DDA: 

Report FNMA or FHLMC Segment: 

Metro 2 Field 21 Value: 

24 Month Counter Method: 

Name and Address Details

Reporter Name:

Address Line 1:

Address Line 2:

City:

State:

Zip:

Telephone Number:

Relationship Code Maintenance

Exit Previous OK Add Maintenance

Relationship Code Maintenance Items

Print Previous Records Next Records Change Delete Display

Code	Description	Valid Application	Relationship Type
*	Alt name	B	N
A	POA	B	N
B	Beneficiar	D	N
C	Custodian	D	I
D	POD	D	N
E	Co-Borrow	L	I
F	Auth Sign	D	N
G	Guarantor	L	I
H	Ltd Guar	L	I
I	Influence	B	N
J	Joint	B	D
K	Agent	B	N
L	Ltd endors	L	I

Relationship Code Maintenance

Exit Previous OK Add Maintenance

Relationship Code Maintenance Items

Print Previous Records Change Delete Display

Code	Description	Valid Application	Relationship Type
M	Referrer	B	N
O	Own Non-G	B	I
P	Primary	B	D
Q	Executive	B	N
R	Trustee	B	I
S	Co-Signor	L	I
T	Alt. SS#	B	D
V	Landlord	B	N
X	X-Ref	B	N
Y	Building	B	N
Z	Tenant	B	N

Relationship Codes CFPAR 6

Metro 2 Credit Bureau Parameter Maintenance - Change

✕ Exit
◀ Previous
OK
Maintenance

Metro 2 Credit Bureau Parameter Maintenance Information

Print ▾

Default Relationship Codes Cross Referenced to ECOA Codes

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
				2		5			2						1			5				1			

Default Purpose Codes Cross Referenced to Account Codes 00 - 24 (99=Not Used)

00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
99	1C	66	66	99	99	99	99	99	99	99	01	99	12	99	91	02	1C	99	99	99	99	99	99	7A

Default Purpose codes cross referenced to Account Codes 25 - 49 (99=Not Used)

25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
17	99	99	7B	99	99	00	99	7B	00	11	99	11	99	99	99	99	99	99	99	99	99	99	99	99

Default Purpose codes cross referenced to Account Codes 50 - 74 (99=Not Used)

50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
08	9A	99	04	99	99	99	99	99	99	99	99	08	08	99	99	99	99	08	08	08	99	99	99	15

Default Purpose codes cross referenced to Account Codes 75 - 99 (99=Not Used)

75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
99	99	99	99	99	99	99	99	99	99	99	08	08	08	99	10	10	10	7B	7B	89	08	08	08	99

Credit Bureau Additional Information Parameters

Exit Previous OK Add

LNPAR 30

Credit Bureau Additional Information Parameters Items

Print Previous Records Next Records Change Delete Display

Type	Description	Value	Description
▶	1 ECOA Code	T	Association with account terminated
▶	1 ECOA Code	W	Business/Commercial
▶	1 ECOA Code	X	Consumer Deceased
▶	1 ECOA Code	Z	Delete Borrower
▶	1 ECOA Code	0	Undesignated
▶	1 ECOA Code	1	Individual
▶	1 ECOA Code	2	Joint Contractual Liability
▶	1 ECOA Code	3	Authorized User
▶	1 ECOA Code	4	Joint
▶	1 ECOA Code	5	Co-Maker
▶	1 ECOA Code	6	On-Behalf-Of
▶	1 ECOA Code	7	Maker

CODE	DESCRIPTION	CODE	DESCRIPTION	CODE	DESCRIPTION	CODE	DESCRIPTION
00	Auto	20	Note Loan	68	Govt secured direct loan	95	Attorney Fees
01	Unsecured	22	Secured by Household goods	69	Govt Grant	9A	Secured home improvement
02	Secured-installment contracts	23	Secured by Household goods and other collateral	6A	Commercial Installment Loan	9B	Business line personally guaranteed
03	Partially Secured	25	Veteran's Administration (VA) Real Estate Mortg.	6B	Commercial Mortg. Loan		
04	Home Improvement	26	Conventional Real Estate Mortg-include purchase money first	6D	Home Equity		
05	FHA Home Improvement Loan	29	Rental Agreement	70	Govt Overpayment		
06	Installment Sales Contract-retail	2A	Secured Credit Card	71	Govt Fine		
07	Charge Account-retail	2C	Farmers Home Administration (FmHA) Real Estate Mortgage Loan	72	Govt Fee for services		
0A	Time Share Loan	34	Debt Counseling Serving	73	Govt Employee Adv		
0C	Debt Purchaser	37	Combined Credit Plan	74	Govt misc. debt		
0F	Construction Loan	3A	Auto Lease	75	Govt Benefit		
0G	Flexible Spending credit card	43	Debit Card-backed by a line of credit or ODP	77	Returned check (collection agency)		
10	Business loan-Indiv. Personally liable	47	Credit line secured	7A	Commercial LOC-ind. is liable, company is guarantor		
11	Recreational	48	Collection agency/attorney	7B	Agricultural		

CREDIT BUREAU ACCOUNT TYPE CODES

12	↓ Educational loan	4D	Telecommunications cellular	89	HELOC
13	Lease/ no auto	50	Family Support	8A	Business Credit Card-ind. has Prim responsibility
15	Line of Credit Includes credit check	5A	Real Estate Ir. Liens	8B	Deposit Related
17	Manufactured Housing	5B	Second Mortgage	90	Medical debt
18	Credit Card	65	Govt unsecured guaranteed loan	91	Debt Consolidation-multiple loans
19	FHA Real Estate Mortg	66	Govt secured guaranteed loan	92	Utility Company
1C	Household goods	67	Govt unsecured direct loan	93	Child Support

Credit Bureau Reporting Steps continued:

- Contact JHA Support to add a tape job parameter for Metro 2.
- Update the Metro 2 tape job information JHPAR #12
- Select LN 6480C, click CHANGE.
- Update the tape device, end of tape option, and number of copies desired.
- Submit
- Exit

Credit Bureau: SYSOPR

- Create Credit Bureau Tape-Metro 2 (option #21)
- **CAUTION:** This option may only be taken one time per month. If you try to run multiple times, an error message appears. Call JHA Support to use the option a second time. A programmer can reset your files.
- Both Metro (LNCRB2) and Metro 2 (LNCBM2) files are created during the trial period.
- **TIP:** After the Metro tape is created, you may enter C to the Metro 2 tape mount message to cancel and the system still creates the LNCBM2 file, which you can use to download the files.

=====
Date Created: 5/07/2019

Purpose CD CrossRef ErrRpt

LN#0570P

Time Created: 10:48 AM

Bnk#/BnkName 619 - Class 1 East - 2019

Page: 1

=====
Account# Type PurCode Portfolio Type CB Type Error Message

4182018 A1 01 20 Warning: CB reporting = N and CrossRef <> 99
310 C1 01 20 M Change PurCode,CrosRef,or set CB type to I
310 C1 01 20 M Warning: CB reporting = N and CrossRef <> 99
213 HE 01 20 C Change PurCode,CrosRef,or set CB type to I
337 OD 01 20 O Change PurCode,CrosRef,or set CB type to I

Total Grp Errors: 8

987003 C2 03 00 O Change PurCode,CrosRef,or set CB type to I
987003 C2 03 00 O Warning: CB reporting = N and CrossRef <> 99
612 S2 03 00 M Change PurCode,CrosRef,or set CB type to I
612 S2 03 00 M Warning: CB reporting = N and CrossRef <> 99

More...

F3=Exit F12=Cancel F19=Left F20=Right F24=More keys

Questions?



Thank you for your time today.

Further questions or comments?

kimwilson@jackhenry.com

