

Credit Card Data Collection Data Dictionary

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Data Collection Instructions

- Loan Population should include all loans that fall in any of the following categories:
 - a. General Purpose Credit Cards: These are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student card if applicable. This includes loans reported on line 6.a of schedule HC-C of the FR Y-9C.
 - b. Private Label Credit Cards: These credit cards, also known as Proprietary Credit Cards, are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable. This includes loans reported on line 6.a of schedule HC-C of the FR Y-9C.
 - c. Business Card: Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level). This includes SME credit card loans that are those reported on line 4.a of schedule HC-C of the FRY-9C.
 - d. Corporate Credit Cards: Employer-sponsored credit cards for use by a company's employees. This includes US corporate credit card loans that are those reported on line 4.a of schedule HC-C of the FRY-9C.
 - e. Other: Other cards accounts to consumers, small business, or corporations reported in the FR Y-9C in line items not represented above.
- Do not report data from international cards.
- For all variables reported please report as blank if information is missing or unknown.
- Avoid account duplications.
- For account level variables representing monetary value please use the U.S. Dollar (\$) as the reporting monetary unit.
- For portfolio level variables representing monetary value please use millions of dollars (\$ Millions) as the reporting monetary unit.
- For portfolio level variables, the list of summary variables is to be reported for each portfolio segment. The variables 'Credit Card Type' and 'Lending Type' should be used to define the portfolio segment in a reporting month. For example, General Purpose Bank Cards would constitute the first segment for a bank in a reporting month, say January 2011. There are four Credit Card Type

segments and four Lending type segments. Hence, the dataset should always have 16 rows of data per reporting month. The remaining portfolio level variables are the requested summary variables.

- No quotation marks should be used as text identifiers.
- Mandatory variables should be provided in all cases. Optional variables should be provided when available, or when not directly available they should be provided on a best effort basis. All mandatory variables must be completed for each reported credit. Variables designated "optional" must be reported if the reporter uses the requested information in the course of the reporter's risk management practices or otherwise generates or stores the requested information. If the reporter does not use or generate the information requested in the variable, the reporter is not required to generate the information for this schedule, in which case the variable should be reported as blank.
- Basel II variables are mandatory for Basel II banks, optional for non-Basel II Banks.

1 Account Level

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
1	Reference Number	ReferenceNumber	A unique identifier for the loan record that will be the same month to month. A reference number shall be used in lieu of the actual account number. The reference number shall identify the account or account relationship (for Business Credit Cards) for its entire life. The Aggregator will recommend a best practice for the identification or generation of this identifier and the safeguarding of account privacy information. Replacement accounts will need to be linked. Banks will need to work with the Aggregator on mapping cross reference account numbers. This may require another data field.	S	Mandatory	C18
2	Customer ID	CustomerId	A unique customer identifier that will be the same across loan records for the same customer from month to month. The Aggregator will recommend a best practice for the identification or generation of this identifier and the safeguarding of account privacy information.	S	Mandatory	C18
3	Bank ID	BankId	Identifies the bank.	S	Mandatory	C18
4	Period ID	PeriodId	Identifies the reporting period. Reporting period is the period (month) over which account metrics are reported.	D	Mandatory	Date YYYYMMDD

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
5	State	AccountState	<p>Report the State the cardholder currently reports as their billing address. If account originated in the US and the card member has subsequently moved to a foreign country, report as non-US.</p> <p>a. State postal code or b. Report as non-US or c. Report as AP - if Army Post Office address.</p>	D	Mandatory	C2
6	Zip Code	AccountZipCode	Report the zip code the cardholder reported as their billing address (5 digits for U.S. accounts).	D	Mandatory	C5

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
7	Credit Card Type	CreditCardType	<p>Report each account in one of the following categories:</p> <p>1 = General Purpose - can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student card if applicable.</p> <p>2 = Private Label - also known as Proprietary Credit Cards, are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.</p> <p>3 = Business Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level).</p> <p>4 = Corporate Card -Employer-sponsored credit cards for use by a company's employees.</p>	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
8	Product Type	ProductType	Report each account in one of the following product types: 1 = Co-brand 2 = Oil and Gas 3 = Affinity 4 = Student (if internally identified as a student card) 5 = Other	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
9	Lending Type	LendingType	<p>Report each account in one of the following categories:</p> <p>1 = Consumer Bank Card - Regular general purpose credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.</p> <p>2 = Consumer Charge Card - Consumer credit cards for which the balance is repaid in full in each billing cycle.</p> <p>3 = Non Consumer Bank Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Also report Corporate Card Employer-sponsored credit cards for use by a company's employees.</p> <p>4 = Non Consumer Charge Card – Small business credit card or corporate credit card for which the balance is repaid in full in each billing cycle.</p>	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
10	Revolve Feature	RevolveFlag	Identify whether the account has an associated revolve feature i.e. where the entire balance or part of the balance is not required to be repaid in full at the end of the billing cycle. 1 = Yes 0 = No	D	Mandatory	N1
11	Network ID	Networkid	Report each account in one of the following categories: 1 = Visa 2 = MasterCard 3 = American Express 4 = Discover 5 = Other	D	Mandatory	N1
12	Secured Credit Type	CreditCardSecuredFlag	Indicate whether the card is included in a program where any portion of the line is secured by collateral. 1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
13	Loan Source/Channel	LoanChannel	<p>Report the source or channel by which the lender solicited or otherwise acquired the account. The method of solicitation could include direct mail, the internet, take-one applications, or telemarketing. Report each account in one of the following categories:</p> <p>0 = Take-One Other application - unsolicited accounts based on a customer completing an internet, magazine insert or event marketing application.</p> <p>1 = Pre-approved - accounts originated under a program where the issuer solicits a list of potential customers to which it will make an offer of credit.</p> <p>2 = Invitation to Apply "ITA" - accounts originated based on a solicitation that required a customer to undergo a full credit review prior to approval.</p> <p>3 = Take-One Branch application - unsolicited accounts based on customer completing an application obtained at bank.</p> <p>4 = Accounts Purchased from a 3rd Party - accounts added as a result of portfolio acquisition or mergers. Do not include here if already included in one of the above channels.</p> <p>5 = Other loan source known and not included in 0 – 4 above.</p>	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
14	SOP-03-03 flag	SOP0303Flag	Identify any loans that are accounted for under SOP-03-03 purchase accounting. 1 = Yes 0 = No	D	Mandatory	N1
15	Cycle Ending Balance	CycleEndingBalance	Report the total outstanding balance for the account at the end of the current month's cycle. If cycle ending balance is not available, report the total balance outstanding on the account as of the month-end reporting date.	D	Mandatory	N12.2
16	Cycle Ending Balance Flag	CycleEndingBalance Flag	Identify any loans where CycleEndingBalance reports the total outstanding balance for the account at the end of the current month's cycle. 1 = Yes 0 = No	D	Mandatory	N1
17	Accounts Under Promotion	PromotionFlag	Report accounts under promotion i.e. subject to promotional pricing in the current month's cycle. 1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
18	Cycle Ending Balances Mix - Promotional	CycleEndingBalance Promotional	Balances at a Promotional Rate - report any amount outstanding priced at rates below the account's normal purchase APR at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Optional	N12.2
19	Cycle Ending Balances Mix - Cash	CycleEndingBalance Cash	Balances at a Cash Advance Rate - report any amount outstanding priced at cash advance APR at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Optional	N12.12
20	Cycle Ending Balances Mix - Penalty	CycleEndingBalance Penalty	Balances Subject to Default or Penalty Pricing - report any amount outstanding subject to default or penalty pricing due to performance at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Optional	N12.2
21	Cycle Ending Balances Mix - Other	CycleEndingBalance Other	All other balances outstanding at the end of the current month's cycle ending date not included in field No. 19, 20, and 21 above. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Optional	N12.2
22	Average Daily Balance (ADB)	AverageDailyBalance	Report the average daily balance in the reporting month or cycle.	D	Optional	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
23	Total Reward Cash	TotalRewardCash	<p>a. For accounts that offer cash, miles or other rewards, report total equivalent dollar amount of cash rewards accumulated as of the reporting month.</p> <p>b. For cards that do not offer rewards report a -99 code.</p>	D	Mandatory	N12.2
24	Reward Type	RewardType	<p>Report reward type in one of the following categories.</p> <p>1 = Cash 2 = Miles 3 = None 4 = Other</p>	D	Mandatory	N1
25	Account Cycle Date	AccountCycleEndDate	Report the date in which transactions were accumulated for billing in the reporting month. Report as blank if the account does not have a statement date in the current reporting month.	D	Optional	Date YYYYMMDD
26	Account Origination Date	AccountOriginationDate	Report the date on which the original credit card was issued. If unknown due to acquisition or merger, report date account was acquired.	S	Mandatory	Date YYYYMMDD
27	Acquisition Date Flag	AcqDateFlag	For accounts resulting from acquisition or merger, report the loan's acquisition or merger date. If the date of acquisition/merger is unknown report 19000101, if the loan was not acquired, report 19000102.	S	Mandatory	Date YYYYMMDD

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
28	Multiple Banking Relationships	MultipleBankingRelationshipFlag	Identify accounts that currently have other non credit card banking relationships (e.g. deposits, trust accounts, investments) with the bank. 1 = Yes 0 = No	D	Mandatory	N1
29	Multiple Credit Card Relationships	MultipleCardRelationshipFlag	Report accounts where the bank has issued more than one credit card to the primary or joint account holder(s). 1 = Yes 0 = No	D	Mandatory	N1
30	Joint Account	JointAccountFlag	Report whether the account has more than one primary obligor. Exclude other authorized users. 1 = Yes 0 = No	D	Mandatory	N1
31	Authorized Users	AuthorizedUsers	Report total number of authorized users including primary obligors.	D	Mandatory	N1
32	Flagged as Securitized	SecuritizedFlag	Identify whether the account has been securitized (designated for inclusion in a master trust). 1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
33	Borrower's Income at Origination	BorrowerIncome	Report the borrower's total annual income obtained at the account's origination (annualized if monthly income was provided).	S	Mandatory	N12
34	Income Source at Origination	BorrowerIncomeType	Income Source at Origination -- identify whether the original income information was for the primary cardholder only or for joint or household members also. 1 = Individual 2 = Household	S	Mandatory	N1
35	Updated Borrower's Income	UpdatedBorrowerIncome	Report the amount of total income if new income information was obtained subsequent to the initial application or acquisition.	D	Optional	N12
36	Updated Income Source	UpdatedBorrowerIncomeType	Identify whether the updated income information was for the primary cardholder only or for joint or household members also. 1 = Individual 2 = Household	D	Optional	N1
37	Date Refreshed Income Obtained	DateUpdatedBorrowerIncome	Report the date the new income information was received.	D	Optional	Date YYYYMMDD

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
38	Original FICO Score for the primary account holder	OriginalFicoScorePrimaryBorrower	Report FICO score or alternative score based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. For Business Cards, provide the score for the proprietor or primary business owner.	S	Mandatory	N3
39	Original FICO Score for the co-borrower (if any)	OriginalFicoScoreCoBorrower	For the co-borrower, defined like "Original FICO Score for the primary account holder". See Field No. 39.	S	Mandatory	N3
40	Refreshed FICO Score	RefreshedFicoScorePrimaryBorrower	A refreshed FICO score is any update to the score used for the original credit decision. Report the most recent score for the primary account holder. If internal credit scores or other bureau scores are used (as opposed to FICO), map the score to a FICO equivalent and report that score.	D	Mandatory	N3
41	FICO Score Refresh Date	FicoScoreRefreshDate	The date the FICO score (or managed internal/other bureau score) was last refreshed.	D	Mandatory	Date YYYYMMDD
42	Behavioral Score	BehavioralScore	Report the current internal behavior score available for the account in the reporting month. If no score is available leave the field blank.	D	Optional	N4

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
43	Original Credit Limit	OriginalCreditLimit	Report the amount of the credit line set by the card issuer at origination. If unknown due to acquisition or merger, report the credit line at acquisition.	S	Mandatory	N12.2
44	Current Credit limit	CurrentCreditLimit	At the reporting month's end. Report the maximum dollar amount that may be borrowed on the account during the reporting month. If no credit limit, report the purchase or shadow limit.	D	Mandatory	N12.2
45	Current Cash Advance Limit	CurrentCashAdvanceLimit	At the reporting month's end. Report the maximum cash advance amount available to the borrower.	D	Mandatory	N12.2
46	Line Frozen in the current month	LineFrozenFlag	Report whether the account's credit line is involuntarily frozen and authorizations are prohibited on the account in the current reporting month. 1 = Yes 0 = No	D	Mandatory	N1
47	Line Increase or Decrease in the current month	LineIncreaseDecreaseFlag	Report whether the account remains open but the credit line has been increased or reduced in the current reporting month. 2 = Increase 1 = Decrease 0 = No change	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
48	Minimum Payment Due	MinimumPaymentDue	Report the current minimum dollar amount due that will make the account roll into the first delinquency bucket if not paid. Use the most recent cycle date of the current reporting month. This is generally referred to as minimum payment due on cardholder's statement.	D	Mandatory	N12.2
49	Total Payment Due	TotalPaymentDue	Report the dollar amount of the total payment due for the cycle ending in the current reporting month. This generally includes current minimum due, past due payments and any amount reported as over the credit limit.	D	Mandatory	N12.2
50	Next Payment Due Date	NextPaymentDueDate	Report the date the cardholder is told a payment must reach the bank for the cycle in the current reporting month to keep the account in a current status.	D	Optional	Date YYYYMMDD
51	Actual Payment Amount	ActualPaymentAmount	Report the dollar amount of all payments received during the current month's cycle. Aggregate multiple payments. Report net of checks returned for non-sufficient funds, account closed, etc. (even if related to prior cycles). If a statement was not generated or a payment was not made, report as zero.	D	Mandatory	N12.2
52	Total Past Due	TotalPastDue	Report the dollar amount of delinquent balances at the end of the current month's cycle.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
53	Days Past Due	DaysPastDue	Report the actual number of days the account is past due as of the current reporting month's cycle date. If cycle ending information is not available, report information at the month-end reporting date.	D	Mandatory	N3
54	Account 60 Plus DPD Last Three Years Flag	Account60PlusDPDLastThreeYearsFlag	Identify if an account was ever 60+ Days Past Due in the last 3 years. 1 = Yes 0 = No	D	Mandatory	N1
55	Interest Type in current month	InterestType	Report whether the Purchase (not promotional) APR is fixed or variable rate. If the account is in temporary workout program, report pre-workout terms. If the account is in permanent workout program, report the workout terms. 1 = Fixed - accounts where the purchase (not promotional) APR is fixed. 2 = Variable - loans where the purchase APR rate fluctuates based on a spread to an index. Report accounts as variable even if there is a temporary initial fixed period. Include as variable even if the APR is at its floor or cap.	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
56	APR at Cycle End	CycleEndingRetailAPR	Report the purchase APR unless the account is in default or workout. If the account is in default then report the default APR. If the account is in a workout program (temporary or permanent), report the workout APR.	D	Mandatory	N6.3
57	FeeType	FeeTypeFlag	Indicate if Monthly or Annual Fee is assessed for the privilege of holding the credit card. 0 = No fee 1 = Annual 2 = Monthly 3 = Other	D	Mandatory	N9.2
58	Account Status - Active	ActiveFlag	Indicate if the account has had any debit, credit, or balance activity in the last twelve months. 1 = Yes 0 = No	D	Mandatory	N1
59	Month-end Account Status - Closed	MonthEndClosedRevokedFlag	Indicate if in the current reporting month the account is closed or revoked and has no further charging privileges. Include accounts in default, in credit management programs and expired accounts. 0 = No. 1 = Yes, at the request of the borrower. 2 = Yes, not at the request of the borrower. 3 = Yes, borrower deceased.	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
60	Collection Re-age Date	CollectionReageDate	Report the date of the last account re-age performed by the collections department, or in relation to any performance-related delinquency.	D	mandatory	Date YYYYMMDD
61	Charge-off Reason	ChargeOffReasonCode	<p>Identify the reason for charge-off and loss recognition on an account. Do not include charge-offs related to fraud.</p> <p>1 = Contractual - losses incurred as a result of borrower's inability to make full repayment under the contractual terms of the account. 2 = Bankruptcy - losses incurred as a result of borrower's bankruptcy proceedings. 3 = Deceased - losses incurred as a result of death of account holder. 4 = Other - any other known reason. Do not include charge-offs related to fraud. 5 = Charge-off Reason Unknown - any other charge-off, reason unknown. Do not include charge-offs related to fraud.</p>	D	mandatory	N1
62	Gross Charge-off Amount – Current Month	GrossChargeOffInCurrentMonthAmount	<p>Report the total amount of gross charge-offs on the account during the reporting month. Record all charges against the Allowance for Loan and Lease Losses (ALLL), using the FFIEC Call Report Instructions as guidance.</p> <p>Value will only be populated in month charged off.</p>	D	mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
63	Recovery Amount – Current Month	RecoveryAmount	Report the dollar amount of any balance recovery from a previously charged-off account collected during the month.	D	mandatory	N12.2
64	Purchase Amount	PurchaseVolume	Report the net purchase dollar volume during the current month's cycle	D	optional	N12.2
65	Cash Advance Amount	CashAdvanceVolume	Report the net cash advance dollar volume during the current month's cycle	D	optional	N12.2
66	Balance Transfer Amount	BalanceTransferVolume	Report the balance transfer dollar volume during the current month's cycle.	D	optional	N12.2
67	Convenience Check amount	ConvenienceCheck Amount	Report the Convenience Check dollar volume during the current month's cycle.	D	optional	N12.2
68	Account Sold Flag	AccountSoldFlag	Identify accounts that have been sold during the current month. Identifier should persist while the account is reported. 1 = Yes 0 = No	D	mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
69	Bankruptcy Flag	BankruptcyFlag	Identify if borrower has filed for bankruptcy and bankruptcy process is ongoing, or has filed for bankruptcy and has completed the bankruptcy process. Identifier should persist while the account is reported. 1 = Yes 0 = No	D	mandatory	N1
70	Loss sharing	LossShare	Identify accounts that are part of a loss sharing agreement. 1 = Yes 0 = No	D	mandatory	N1
71	Basel II - PD	Basel2PD	Report the Basel II Probability of Default for the account. More specifically, report the PD associated to the account's corresponding Basel II segment. Example, a one in ten probability of default should be reported as 0.1.	D	Optional	N6.5
72	Basel II - LGD	Basel2LGD	Report the Basel II Loss Given Default for the account. More specifically, report the LGD associated to the account's corresponding Basel II segment. Example, a ninety percent loss given default should be reported as 0.9.	D	Optional	N6.5

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
73	Basel II - ELGD	Basel2ELGD	Report the Basel II Expected Loss Given Default parameter for the account. More specifically, report the ELGD associated to the account's corresponding Basel II segment. For example, a ninety percent expected loss given default should be reported as 0.9.	D	Optional	N6.5
74	Basel II - EAD	Basel2EAD	Report the Basel II \$ Exposure at Default for the account. More specifically, report the EAD associated to the account's corresponding Basel II segment. In particular, for open-ended exposures assign to all the accounts in a particular Basel II segment the corresponding LEQ, CCF, or related parameters, associated with that segment. After the corresponding parameter is assigned to each account, calculate the account EAD and report this as the variable value.	D	Optional	N12.2
75	Basel II – EAD id segment	Basel2EADid	Report the unique Basel II EAD segment Id identifier - A unique number identifying the Basel II EAD segment where the loan record resides in the current month.	D	Optional	N7

2. Portfolio Level

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
1	BankId	BankId (PK)	Identifies the bank.	S	mandatory	C - tbd
2	PeriodId	PeriodId (PK)	Identifies the reporting period. Reporting period is the period (month) over which account metrics are reported.	D	mandatory	Date YYYYMMDD
3	Credit Card Type	CreditCardType (PK)	<p>Report portfolio level information in one of the following categories:</p> <p>1 = General Purpose - can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student card if applicable.</p> <p>2 = Private Label - also known as Proprietary Credit Cards, are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.</p> <p>3 = Business Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level).</p> <p>4 = Corporate Card -Employer-sponsored credit cards for use by a company's employees.</p>	D	mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
4	Lending Type	LendingType (PK)	<p>Report portfolio level information in one of the following categories:</p> <p>1 = Consumer Bank Card - Regular general purpose credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.</p> <p>2 = Consumer Charge Card - Consumer credit cards for which the balance is repaid in full in each billing cycle.</p> <p>3 = Non Consumer Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Also report Corporate Card Employer-sponsored credit cards for use by a company's employees.</p> <p>4 = Non Consumer Charge Card – Small business credit card or corporate credit card for which the balance is repaid in full in each billing cycle.</p>	D	mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
5	End of Month Managed Receivables	MonthEndManagedReceivables	Include the amount of all outstanding credit card receivables, bank owned and securitized, to individuals for household, family and other personal expenditures arising from General Purpose or Private Label Credit Cards. For Business Cards, this would be the amount outstanding to individuals, bank owned and securitized, for business purposes. For Corporate Cards this will be the amount outstanding on Employer-sponsored credit cards, bank owned and securitized, for use by a company's employees.	D	mandatory	N12.2
6	End of Month Book Receivables	MonthEndBookReceivables	Include the amount of outstanding credit card receivables, bank owned only (not securitized, not serviced for others), to individuals for household, family and other personal expenditures arising from charges on General Purpose or Private Label Credit Cards. For Business Cards, this would be the amount of extensions of credit to individuals for business purposes. For Corporate Cards this will be the amount outstanding on Employer-sponsored credit cards for use by a company's employees.	D	mandatory	N12.2
7	Number of Accounts	NumberAccount	Report in millions the total number of non-charge-off accounts as of the reporting month.	D	mandatory	N12.2
8	Total Number of New Accounts	NumberNewAccounts	Report in thousands total number of new accounts originated in the reporting month.	D	mandatory	N12.2
9	ALLL Managed Balance	ALLLManagedBalance	Amount of the ALLL assigned to the managed credit card portfolio at the end of the month; include reserves maintained for securitized assets, if any.	D	mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
10	ALLL Booked Balance	ALLLBookedBalance	Amount of the ALLL assigned to the bank-owned credit card portfolio at the end of the month.	D	mandatory	N12.2
11	Projected Managed Losses	ProjectedManagedLosses	Report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the entire managed portfolio.	D	mandatory	N12.2
12	Projected Booked Losses	ProjectedBankOwnedLosses	Report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the bank-owned portfolio only.	D	mandatory	N12.2
13	Managed Gross Charge-offs for the current month	ManagedGrossChargeOffs	Report the dollar amount of gross charge-offs recognized in the reporting month for the entire managed portfolio (including, the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables).	D	mandatory	N12.2
14	Booked Gross Charge-offs for the current month	OnBalanceSheetGrossChargeOffs	Report the dollar amount of gross charge-offs recognized in reporting month for bank-owned receivables. (Including, the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables).	D	mandatory	N12.2
15	Managed Bankruptcy Charge-off Amount for Current Month	ManagedBankruptcyChargeOffAmount	Report the dollar amount of gross charge-offs recognized in the reporting month that was due to bankruptcy for the entire managed portfolio.	D	mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
16	Booked Bankruptcy Charge-off Amount for Current Month	OnBookBankruptcyChargeOffAmount	Report the dollar amount of gross charge-offs recognized in the reporting month that was due to bankruptcy for bank owned receivables.	D	mandatory	N12.2
17	Managed Recoveries	ManagedRecoveries	Report amounts recovered on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	mandatory	N12.2
18	Booked Recoveries	BookedRecoveries	Report all recoveries for prior charge-offs on bank-owned receivables, recognized through the ALLL, in the current reporting month.	D	mandatory	N12.2
19	Managed Principal Recovery Amount	ManagedPrincipalRecoveryAmount	Report amounts recovered attributed as principal recovery on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	mandatory	N12.2
20	Managed Interest and Fees Recovery Amount	ManagedInterestRecoveryAmount	Report amounts recovered attributed as any Interest and Fees recovery on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	mandatory	N12.2
21	Booked Principal Recovery Amount	BookedPrincipalRecoveryAmount	Report amounts recovered attributed as principal recovery on credit card loans previously charged-off for the entire booked portfolio in the current reporting month.	D	mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
22	Booked Interest and Fees Recovery Amount	BookedInterestRecoveryAmount	Report amounts recovered attributed as any Interest and Fees recovery on credit card loans previously charged-off for the entire booked portfolio in the current reporting month.	D	mandatory	N12.2
23	Interest and Fees Charge-off/Reversal Amount	InterestAndFeeChargeOffAmount	Report the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables during the reporting month. Interest and fee reversals, waivers or write-downs can include those charged against the Allowance for Loan and Lease Losses (ALLL), or a separate valuation reserve, or reversed against current period income during the reporting period.	D	mandatory	N12.2
24	Loan Loss Provision Expense	LoanLossProvisionExpense	Report Loan Loss Provision Expense.	D	mandatory	N12.2
25	Loan Loss Provision Taken	ProvisionExpenseTaken	Report Provision expense taken during the month.	D	mandatory	N12.2
26	Loan Loss Provision Build	ProvisionExpenseBuild	Report additional provision built up during the month. Provision build equals: provision expense + recoveries - charge-offs against the ALLL.	D	mandatory	N12.2
27	Extraordinary Items	ExtraOrdinaryItems	Report extraordinary items, which are categorized as material and infrequent, such as gains and/or losses on the sale of credit card portfolios during the month.	D	mandatory	N12.2