

**OCC Field Definitions – Credit Card Metrics**  
**General Purpose, Private Label & Business for Domestic Portfolios**  
**Revised March 24, 2009**

The following are definitions for the account level data fields we expect to collect monthly. Data should be reported on a managed basis (securitized and bank-owned) unless otherwise noted. Most fields should be reported as of month end, though for some we specifically ask for cycle date information. All accounts (pre-charge-off) should be reported as well as all accounts charged-off within past 12 months. If data is missing, report as a null or leave the field blank. If no credit or debit activity occurred over a reporting period, populate the field with a zero. Blanks should only be reported for unknown or missing values. Business cards should exclude corporate and government cards, and be provided at the billed account level (i.e., individual pay or control account, not sub account).

For each account report:

1. Reference Number – 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.
2. State – 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.
  - a. State postal code
  - b. Non-US
  - c. APO
3. Zip Code – report the zip code the cardholder reported as their billing address (5 digits for U.S. accounts).
4. Country – report the country on the current billing address. If country codes reported by the banks are not consistent, the aggregator shall ensure that a uniform set of country codes are stored in the system for the OCC.
5. Credit Card Type – report each account in one of the following categories:
  - a. 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.
  - b. 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.

- 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).
6. Product Type – Report each account in one of the following product types:
  - a. Co-brand
  - b. Oil and Gas
  - c. Affinity
  - d. Student (if internally identified as a student card)
  - e. Other
7. Secured Credit Card – indicate whether the card is included in a program where any portion of the line is secured by collateral.
  - a. Y-Yes
  - b. N-No
8. Loan Source/Channel – 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:
  - a. 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.
  - b. Invitation to Apply “ITA” – accounts originated based on a solicitation that required a customer to undergo a full credit review prior to approval.
  - c. Take-One Branch application – unsolicited accounts based on customer completing an application obtained at bank.
  - d. Take-One Other application – unsolicited accounts based on a customer completing an internet, magazine insert or event marketing application.
  - e. Accounts Purchased from a 3<sup>rd</sup> Party – accounts added as a result of portfolio acquisition or mergers. Do not include here if already included in one of the above channels
  - f. Other.
9. Month Ending Balance – report the total balance outstanding on the account as of the month-end reporting date.
10. Cycle Ending Balance – report the total outstanding balance for the account at the end of the current month’s cycle.
11. Cycle Ending Balances Mix – segment balances outstanding at the end of the current month’s cycle into the following categories as applicable:
  - a. Balances at a Promotional Rate – report any amount outstanding priced at rates below the account’s normal purchase APR.

- b. Balances at a Cash Advance Rate – report any amount outstanding priced at a cash advance APR.
  - c. Balances Subject to Default or Penalty Pricing – report any amount outstanding subject to default or penalty pricing due to performance.
  - d. All Other Balances
12. Cycle Ending Average Daily Balance (ADB) – report the sum of the daily balances in the cycle divided by the number of days in the cycle.
13. Account Cycle Date – report the date in which transactions were accumulated for billing in the reporting month. Report even if no statement was generated.
14. Account Origination Date – report the date on which the original credit card was issued. If unknown due to acquisition or merger, report date account was acquired.
15. Multiple Banking Relationships – identify accounts that currently have other non credit card banking relationships (e.g. deposits, trust accounts, investments) with the bank.
- a. Y-Yes
  - b. N-No
16. Multiple Credit Card Relationships – report accounts where the bank has issued more than one credit card to the primary or joint account holder(s).
- a. Y-Yes
  - b. N-No
17. Joint Account – report whether the account has more than one primary obligor. Exclude authorized users.
- a. Y-Yes
  - b. N-No
18. Flagged as Securitized – identify whether the account has been securitized (designated for inclusion in a master trust).
- a. Y-Yes
  - b. N-No
19. Borrower's Income at Origination -- report the total income obtained at the account's origination (annualized if monthly income was provided).
87. Income Source at Origination -- identify whether the original income information related to the primary cardholder's income alone, or on other joint or household income.
- a. Individual
  - b. Household
20. Updated Borrower's Income -- report the amount of total income if new income information was obtained subsequent to the initial application or acquisition.

88. Updated Income Source – identify whether the updated income information was for the primary cardholder only, or for joint or household members also.
- a. Individual
  - b. Household
21. Date Refreshed Income Obtained -- report the date the new income information was received.
22. Original FICO Score for the primary account holder – The FICO score can be 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.
23. Original FICO Score for the co-borrower (if any). Same as above.
24. Refreshed FICO Score – 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.
25. FICO Score Refresh Date – the date the FICO score (or managed internal/other bureau score) was last refreshed.
26. Behavioral Score – report the current behavior score available for the account in reporting month. If no score is available leave the field blank.
27. Original Credit Limit – 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.
28. Current Credit limit – 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.
29. Current Cash Advance Limit – at the reporting month’s end. Report the maximum cash advance amount available to the borrower at the reporting month’s end.
30. Line Frozen in the current month – report whether the account’s credit line is involuntarily frozen and authorizations are prohibited on the account in the current reporting month.
- a. Y-Yes
  - b. N-No
31. Line Decrease in the current month – report whether the account remains open but the credit line has been reduced in the current reporting month.
- a. Y-Yes
  - b. N-No

32. Line Increase in the current month – report whether the account’s credit line was increased in the current reporting month.
  - a. Y-Yes
  - b. N-No
33. Preset Spending Limit – Identify whether the account has a preset spending limit.
  - a. Y-Yes
  - b. N-No
34. Minimum Payment Due – report the current minimum dollar amount due that will roll into the first delinquency bucket if not paid. Use the most recent cycle date. This is generally referred to as minimum payment due on cardholder’s statement.
35. Total Payment Due – report the dollar amount of the total payment due for the cycle ending in the reporting month. This generally includes current minimum due, past due payments and any amount reported as over the credit limit.
36. Next Payment Due Date – report the date the cardholder is told a payment must reach the bank to keep the account in a current status.
37. Actual Payment Amount – 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 an account does not statement or a payment was not made, report as zero.
38. Other Credits – report the dollar amount of all credits (other than cardholder payments) received during the current month’s cycle. Also, exclude fee reversals or waivers (they will be accounted for in the “Fees Incurred” line item).
39. Total Past Due – report the dollar amount of delinquent balances at the end of the current month’s cycle.
40. Days Past Due – report the actual number of days the account is past due at the end of the reporting month. For current accounts, enter zero
41. Cycles Past Due at Cycle Date – report the number of cycles the account is past due as of the current month’s cycle date.
42. Cycles Past Due at Month-End – report the number of cycles the account is past due on the last day of the current reporting month.
43. Account Ever 60+ Days Past Due in the last 3 years – Report the date on which the account was last 60+ days past due in the last three years. If the account has not been 60+ days past due in the last three years, leave the field blank.
44. Interest Type in current month – 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.
  - a. Fixed – accounts where the purchase (not promotional) APR is fixed.

- b. 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.
45. APR at Cycle End – 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.
46. Finance Charge – report the dollar amount of the net finance charges assessed on the reporting month’s statement. If the account did not statement report as zero.
47. Fees Incurred – report the dollar amount of fees posted during the current month’s cycle for each category below. Report amounts net of reversals or waivers.
- a. Late Fee – assessed for late or nonpayment.
  - b. Over Limit Fee – assessed for account exceeding its credit limit.
  - c. Non-sufficient Funds Fee (NSF) – assessed against account when payment is returned unpaid for any reason.
  - d. Cash Advance Fee – assessed for cash advances made on the credit card.
  - e. Monthly/Annual Fee – assessed for the privilege of holding the credit card.
  - f. Debt Suspension/Cancellation Fee – assessed to protect consumer in event of a significant life event like the loss of a job.
  - g. Balance Transfer Fees – assessed for balances transferred from another institution to this cardholder’s account.
  - h. Other – any fee not captured above. Examples include convenience check fees and foreign currency fees.
48. Debt Suspension/Cancellation Program Enrollment – report whether the account is enrolled in a debt waiver/cancellation program.
- a. Y-Yes
  - b. N-No
49. Debt Suspension/Cancellation Program Active – report whether the borrower is receiving benefits under a debt suspension/cancellation program.
- a. Y-Yes
  - b. N-No
50. Month-end Account Status – report each account in one of the following categories as of month end :
- a. Open/active – if the account has had any debit, credit, or balance activity in the last twelve months.
  - b. Open/inactive – if the account is open but has no debit, credit, or balance activity in the last twelve months.

- c. Closed or revoked – if the account is closed and has no further charging privileges. Include accounts in default, in credit management programs and expired accounts

89. Cycle-end Account Status – report each account in one of the following categories as of cycle end:

- a. Open/active – if the account has had any debit, credit, or balance activity in the last twelve months.
- b. Open/inactive – if the account is open but has no debit, credit, or balance activity in the last twelve months.
- c. Closed or revoked – if the account is closed and has no further charging privileges. Include accounts in default, in credit management programs and expired accounts.

51. Account Closed at Request of Customer at Month-end – report whether the account was closed in the reporting month at the request of the borrower as of month end. The account may or may not have a balance.

- a. Y-Yes
- b. N-No

90. Account Closed at Request of Customer at Cycle End – report whether the account was closed in the reporting month at the request of the borrower as of cycle end. The account may or may not have a balance.

- Y-Yes
- N-No

52. Skip-a-payment – report whether the account holder opted for a promotional skip-a-payment during the reporting month.

- a. Y-Yes
- b. N-No

53. Credit Card Workout Program – Report whether the account entered into any type of workout program during the current reporting month.

- a. Y-Yes
- b. N-No

54. Workout Program Type – for accounts in a workout program at month-end, categorize the type of program in one of the options below:

- a. External Program – a permanent external program, often administered by a Consumer Credit Counseling Service (CCCS).
- b. Internal Long-Term Program – an internal program where terms have been modified and the account holder is paying off outstanding balances over an extended period. Include all programs with enrollment durations in excess of 12 months.

- c. Internal Temporary Programs – an internal program where terms are temporarily modified, not to exceed 12 months, in recognition of short term hardship.
  - d. Settlement Programs – an agreement where the lender will accept less than the full balance outstanding to satisfy and close the account.
  - e. Other – any other workout arrangement.
55. Workout Program Performance Status – this field tracks the performance of borrowers in all workout plans. These plans include the external Consumer Credit Counseling Programs, as well as, internal long-term and temporary programs. Report performance as of the reporting date in one of the following categories:
- a. Active and Performing – the borrower is performing as scheduled under the terms of an executed workout program.
  - b. Active and Non-Performing – the borrower is in a workout plan but has missed at least one program payment.
  - c. Broken – the borrower has defaulted on the terms of an executed plan during the month. Use the bank’s internal definition of broken.
56. Settlement Portion Forgiven – for any account for which the “Settlement” option has been selected under the Workout Program type, report the total amount of the outstanding balance forgiven in the current month.
57. Collection Re-age Date – report the date of the last account re-age performed by the collections department, or in relation to any performance-related delinquency.
58. Customer Service Re-age Date – report the date of the last re-age performed by any customer service rep (for example, in response to an erroneous payment posting or other similar non-performance issue.)
59. Loan Charged-Off in the current month – report whether the account incurred any type of charge-off in the current reporting month. Do not include charge-offs related to fraud.
- a. Y-Yes
  - b. N-No
60. Charge-off Reason – identify the reason for charge-off and loss recognition on an account.
- a. Contractual – losses incurred as a result of borrower’s inability to make full repayment under the contractual terms of the account.
  - b. Bankruptcy – losses incurred as a result of borrower’s bankruptcy proceedings.
  - c. Deceased – losses incurred as a result of death of account holder.
  - d. Other – any other reason. Do not include charge-offs related to fraud.
61. Principal Charge-off Amount – report the total amount of any principal write-downs (or principal reversals) 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.

62. Interest and Fees Charge-off/Reversal Amount – report the total amount of any write-downs, fee waivers, or reversal of loan interest and fees on the account 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.
63. Recovery Amount – report the dollar amount of any balance recovery from a previously charged-off account collected during the month.
64. Fraud in the current month report whether the account was frozen due to potential fraud or closed for cause at the conclusion of a fraud investigation in the current reporting month.
  - a. Y-Yes
  - b. N-No
91. Purchase Amount – report the net purchase dollar volume during the current month’s cycle
92. Cash Advance Amount – report the net cash advance dollar volume during the current month’s cycle
93. Balance Transfer Amount – report the balance transfer dollar volume during the current month’s cycle
94. Convenience Check Amount – report the convenience check dollar volume during the current month’s cycle
95. Account Sold Flag – Identifies accounts that have been sold. Identifier should persist while the account is reported.
  - a. Y - Yes
  - b. N - No

## Definitions of Field Elements Collected Monthly at a Portfolio Level

65. End of Period Managed Receivables – 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 for business purposes.
66. End of Period Book Receivables – 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 securitized accounts, the seller's or owner's interest should be included here.
67. Reporting Period Daily Average Managed Receivables – 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 for business purposes.
98. Securitized Receivables - Report the outstanding balance of receivables that have been transferred to a trust for purposes of issuing credit card backed securities, less the bank's ownership or seller's interest. The bank's ownership or seller's interest is generally equal to the total principal amount of assets included in the securitization structure, less the principal amount of those assets attributable to investors, i.e., in the form of securities issued to investors. The seller's interest would not include any interest that is a form of recourse or other seller-provided credit enhancement.
68. ALLL Managed Balance – 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.
69. ALLL Booked Balance – amount of the ALLL assigned to the bank-owned credit card portfolio at the end of the month.
70. Projected Managed Losses – report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the entire managed portfolio.
71. Projected Booked Losses – report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the bank-owned portfolio only. For securitized accounts, include estimated losses associated with the seller's interest.
72. Managed Gross Charge-offs for the current month – report the dollar amount of gross charge-offs recognized in the reporting month for the entire managed portfolio. Include any amounts (interest and fees) reversed against income.
73. Booked Gross Charge-offs for the current month – report the dollar amount of gross charge-offs recognized in reporting month for bank-owned receivables. Include any amounts (interest and fees) reversed against income.
96. Managed Recoveries – report amounts recovered on credit card loans previously charged-off for the entire managed portfolio.

74. Booked Recoveries – all recoveries for prior charge-offs on bank-owned receivables, recognized through the ALLL, in the current reporting month.
97. Interest and Fees Charge-off/Reversal Amount - 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.

## Definitions of Field Elements for Monthly Portfolio Level Income Statement

75. Interest Income – report total interest accrued on credit card receivables for the month, less any interest waived or reversed as uncollectible or any amount added to a contra-asset account for uncollectible interest that the bank maintains and reports separately from the ALLL. Do not include fee income in this category.
76. Fee Income – Report total fees assessed on credit card accounts during the month, less any fee waived or reversed as uncollectible or any amount added to a contra-asset account for uncollectible fees that the bank maintains and reports separately from the ALLL. Interchange, annual and debt suspension/cancellation fees should not be reported here. Report fees for each of the following categories:
- a. Late Fees – fee assessed for late or nonpayment on account.
  - b. Over Limit Fees – fee assessed for account going over established credit limit.
  - c. Balance Transfer Fees – fee assessed for transferring balances from another source outside the bank, such as another financial institution’s credit card to a credit card at this bank.
  - d. Convenience Check Fees – fee assessed for use of checks provided to access available credit on the account.
  - e. Cash Advance Fees – fee assessed for cash advances on the account.
  - f. NSF Fees – fee assessed for payments returned unpaid.
  - g. Other Fee Income – other fees assessed on an account such as foreign exchange conversion fees, etc.
77. Interest Expense – total interest expense accrued for the month to fund credit card receivables.
78. Credit Card Net Interest Margin – interest income plus fee income reported above minus interest expense.
79. Total Non-Interest Income – report non-interest income for the following categories:
- a. Interchange Income – interchange fees received from the card associations.
  - b. All Other Non-Interest Income – any other income, including annual fees, debt suspension/cancellation product fees, etc., associated with card operations.
80. Total Non-Interest Expense – report non-interest expense for the following categories:
- a. Interchange Expense – interchange fees paid to the card associations.
  - b. Marketing/Acquisition and Card Processing – report cost incurred to acquire advertise, or promote and process credit cards.
  - c. Rewards/Rebates – expenses associated with reward and rebate programs for credit cards.
  - d. Collections – report cost incurred to collect problem credits.
  - e. Fraud – losses incurred as a result of fraudulent activity.

- f. All Other Expenses – report all other operating and other expenses associated with card operations. This includes servicing, cardholder billing, processing interchange, processing payments, card issuing, authorizations, card administration and outside services/outsourcing expenses, etc.
81. Loan Loss Provision Expense.
- a. Provision Expense – provision expense taken during the month.
  - b. Provision Build – additional provision built up during the month. Provision build equals: provision expense + recoveries – charge-offs against the ALLL.
84. Extraordinary Items – report extraordinary items, which are categorized as material and infrequent, such as gains and/or losses on the sale of credit card portfolios.
85. Taxes – tax expense applicable to credit card income.
86. Net Income – total revenues less total expenses.