Batch Missed Payment Tradelines

Early Payment Performance Reporting

CSV Integration Guide (v1)

This document describes how to report early payment performance in a tradeline-style format, tied to a consumer and bank account, for the purpose of identifying:

- First Payment Default (FPD)
- Second / Third missed payments
- “Never Paid” behavior

Each row represents a single account snapshot as of a specific date.

What this reporting is used for

This feed allows companies to report when a consumer:

- Missed their 1st scheduled payment
- Missed their 2nd scheduled payment
- Missed their 3rd scheduled payment

From these signals, the system derives standardized risk indicators such as **FPD** and **never paid**.

This format intentionally mirrors traditional tradeline reporting while remaining ACH-centric.

File format requirements

Requirement	Value
File type	CSV
Encoding	UTF-8
Delimiter	`,`
Quote character	`"`
Header row	Required
One row	One account

Date format	`YYYY-MM-DD`
Month format	`YYYY-MM`

Required columns

These fields are required for every row.

Company & account identity

Column	Description	Example
`company_id`	Your assigned company identifier	`abc123`
`account_number`	Your internal account / loan ID	`LN-000123`
`as_of_date`	Date the account status is asserted	`2025-04-20`
`first_due_date`	Due date of the first scheduled payment	`2025-02-15`
`payment_frequency`	Payment cadence (`M` = monthly)	`M`

Missed payment indicators

Column	Description	Example
`missed_pmt_1`	First payment missed (1 = yes)	`1`
`missed_pmt_2`	Second payment missed (1 = yes)	`1`
`missed_pmt_3`	Third payment missed (1 = yes)	`0`

Rules

- Payments must be sequential
- Missed payments must have come due on or before `as_of_date`

Consumer identity

Column	Description	Example
`consumer_first_name`	Consumer first name	`JANE`
`consumer_middle_name`	Consumer middle name	`Q`
`consumer_last_name`	Consumer last name	`DOE`
`consumer_generational_code`	Jr / Sr / III (if applicable)	`JR`
`consumer_dob`	Date of birth	`1985-06-15`
`government_id_type`	ID type	`social_security_number`
`government_id_number`	ID number	`666113333`

Consumer address

Column	Description	Example
`address_line1`	Street address line 1	`123 MAIN ST`
`address_line2`	Street address line 2	`#1`
`address_city`	City	`TAMPA`
`address_state`	State	`FL`
`address_postal_code`	ZIP / postal code	`33602`

Bank account (payment instrument)

> Full bank account details are accepted but not required.

Column	Description	Example

`bank_account_number`	Bank account number	`12345123`
`bank_routing_number`	Bank routing number	`1100`
`bank_account_type`	`checking` or `savings`	`checking`

Recommended (optional) columns

These fields improve reporting quality and matching accuracy.

Column	Description	Example
`date_opened`	Account open date	`2025-01-23`
`scheduled_payment_amount`	Scheduled payment amount	`275.00`
`term_length`	Original term length	`1`
`term_unit`	Unit of term (days, weeks, months)	`weeks`
`high_credit`	Highest balance / original amount	`3300.00`
`current_balance`	Current outstanding balance	`3300.00`
`amount_past_due`	Total past-due amount	`550.00`
`account_status`	Tradeline-style status code	`71`
`payment_rating`	Tradeline-style rating	`2`
`report_id`	Unique row ID (idempotency)	`rpt_20250420_001`

Derived indicators (computed automatically)

You do **not** need to calculate these, but you can pass FPD and Never Paid overrides if they do not match the missed payment logic.

Indicator	Override Field	Definition
First Payment Default (FPD)	`first_payment_default`	`missed_pmt_1 = 1`
Second Payment Default		`missed_pmt_2 = 1`
Third Payment Default		`missed_pmt_3 = 1`
Never Paid	`no_pay`	Missed first 3 payments

The system may also compute:

- `date_of_first_delinquency`
- payment history strings
- internal tradeline status mappings

Example: CSV row matching your JSON example

```
company_id,account_number,as_of_date,date_opened,first_due_date,payment_frequency,scheduled_payment_amount,term_months,high_credit,current_balance,amount_past_due,missed_pmt_1,missed_pmt_2,missed_pmt_3,account_status,payment_rating,consumer_first_name,consumer_middle_name,consumer_last_name,consumer_dob,government_id_type,government_id_number,address_line1,address_city,address_state,address_postal_code,bank_account_number,bank_routing_number,bank_account_type
abc123,LN-000123,2025-04-20,2025-01,2025-02-15,M,275.00,12,3300.00,3300.00,550.00,1,1,0,71,2,JANE,Q,DOE,1985-06-15,social_security_number,666113333,123 MAIN ST,TAMPA,FL,33602,12345123,1100,checking

```

Validation behavior

File rejection

- Missing required columns
- Invalid date formats
- Invalid payment sequencing

- `as_of_date` earlier than due date of a missed payment

Row-level rejection

- Non-sequential missed payments
- Missing consumer or bank account identity

Best practices

- Report only payments that are **truly missed** (after any grace period)
- Use consistent account numbers and bank details across updates
- Include `report_id` to prevent duplicate reporting
- Submit updates as **new rows**, not file replacements