Account Credit Ratings (Account Statuses)

An account's credit rating indicates the status of the account. The credit rating (status) is useful in tracking how accounts have been classified. The credit rating (status) appears on various standard reports, including those on the CitiDirect® Card Management System and as a data element in the Citibank® Custom Reporting System. As an example, the status may indicate whether an account is suspended due to delinquency or temporarily closed due to suspicious activity/fraud.

The following listing is sorted by credit rating and contains the description, program liability type, open/closed/temporary closure status and if authorizations will be declined:

Account Status Codes	Description	Liability Type	Open, Closed, Temporary Closure	Declines Authorizations
Blank	The account is in good standing and available for spending.	All	Open	No
AV	VIP: The account is in good standing and available for spending.	All	Open	No
B3	Collection Bankrupt. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
B4	Collection Chapter 13. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
B5	Collection Agency. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
B6	Collection Write Off. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
B7	Collection PPA. The account is closed and not available for spending.	Joint/Several	Closed	Yes
B8	Collection Agency. The account is closed and not available for spending.	Joint/Several	Closed	Yes
B9	Deceased. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
CA	Abuse. The account is closed and not available for spending.	Joint/Several	Closed	Yes
CC	Collection CCCS. The account is closed and not available for spending.	Joint/Several	Closed	Yes
CM	Suspected Fraud. The account is closed and not available for spending.	Joint/Several	Closed	Yes
CRV	Activation block – card has not been activated.	All	Not Activated	Yes
F1	Security Lost/Stolen. The card has been closed for Security Investigation.	All	Closed	Yes
FA	Security Alt/Counterfeit. The card has been closed for Security Investigation.	All	Closed	Yes
FS	Collection Agency. The account is closed and not available for spending.	Joint/Several	Closed	Yes
FV	Failed Verification. The account is suspended from spending. Call Customer Service for information.	All	Closed	Yes

State of Colorado

Commercial Card Credit Ratings

Account Status	Description	Liability Type	Open, Closed, Temporary	Declines Authorizations
J1	Card Returned – Address Update/Card Resent The card has been resent after address updated.	All	Temporarily Closed	Yes
J2	Card Returned - Address Update Required. The card has been returned for address update.	All	Temporarily Closed	Yes
M9	The account is permanently closed by the bank and not available for spending.	All	Closed	Yes
NR	Collection Skip. The account is permanently closed and not available for spending.	All	Closed	Yes
S1	The account is past due however is available for spending.	All	Open	No
S2	The account is past due. Call Customer Service for information.	All	Closed	Yes
T1	Terminated Employment. The account is permanently closed and not available for spending.	All	Closed	Yes
T2	Return Mail. The account is suspended. Call Customer Service for information.	All	Closed	Yes
M9	The account is permanently closed by the bank and not available for spending.	All	Closed	Yes
T3	Security Fraud App. The card has been closed for Security Investigation.	All	Closed	Yes
T4	Card Not Received.	All	Closed	Yes
T5	Security Stolen. The card has been closed for Security Investigation.	All	Closed	Yes
T6	FEW Suspended. The account is suspended. Call Customer Service for information.	All	Closed	Yes
T8	2 Returned checks received within the lifetime of the account. Call Customer Service for the status of the account.	Joint/Several	Closed	Yes
T9	FEW. The account is permanently closed and not available for spending.	All	Closed	Yes
V6	VIP Flag. The account is in good standing and available for spending.	All	Open	No
V8	Cardholder. The account is closed and not available for spending.	All	Closed	Yes
V9	Agency. The account is closed and not available for spending.	All	Closed	Yes
Y9	Collection Attorney. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes