

## 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
<b>Blank</b>	The account is in good standing and available for spending.	All	Open	No
<b>AV</b>	VIP: The account is in good standing and available for spending.	All	Open	No
<b>B3</b>	Collection Bankrupt. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
<b>B4</b>	Collection Chapter 13. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
<b>B5</b>	Collection Agency. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
<b>B6</b>	Collection Write Off. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
<b>B7</b>	Collection PPA. The account is closed and not available for spending.	Joint/Several	Closed	Yes
<b>B8</b>	Collection Agency. The account is closed and not available for spending.	Joint/Several	Closed	Yes
<b>B9</b>	Deceased. The account is permanently closed and not available for spending.	Joint/Several	Closed	Yes
<b>CA</b>	Abuse. The account is closed and not available for spending.	Joint/Several	Closed	Yes
<b>CC</b>	Collection CCCS. The account is closed and not available for spending.	Joint/Several	Closed	Yes
<b>CM</b>	Suspected Fraud. The account is closed and not available for spending.	Joint/Several	Closed	Yes
<b>F1</b>	Security Lost/Stolen. The card has been closed for Security Investigation.	All	Closed	Yes
<b>FA</b>	Security Alt/Counterfeit. The card has been closed for Security Investigation.	All	Closed	Yes
<b>FS</b>	Collection Agency. The account is closed and not available for spending.	Joint/Several	Closed	Yes
<b>FV</b>	Failed Verification. The account is suspended from spending. Call Customer Service for information.	All	Closed	Yes
<b>J1</b>	Card Returned – Address Update/Card Resent The card has been resent after address updated.	All	Temporarily Closed	Yes

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Commercial Card Manual

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