

Equifax Canada Metro 2 Test Submission Handbook

Everything you need to prepare, check and send the Metro 2 test file

Version 1 · 1 October 2026 · For the person preparing the file · Online: <https://basehub.cc/equifax-metro2/handbook.html>

Equifax Canada takes monthly credit reporting in the **Metro 2** format. Before it accepts live reporting from a new lender, it asks for a **test file** that proves the lender can produce a correct one. This handbook explains how to prepare that file with the tools already built for this project: which values you need and where each one comes from, where to put them, how to build and check the file, and what to send with it.

Where things stand. Done: the decision flows (35 flows, 757 decision points, written for Equifax Canada), the file builder and its quality checks, and a complete test file built from 8 made-up accounts that passes every check except the two placeholder identifiers.

Still to do, and the subject of this handbook: the Program Identifier from Equifax Canada, our own Identification Number, the mapping from our loan system to the file, and the real accounts.

Every link in this document opens without signing in: no account, password or authenticator code. The pages and files hold made-up people only, so they are safe to forward. Never put real customer information on them (Section 11).

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1. What you will send to Equifax Canada

Item	What it is	How you get it
The Metro 2 test file	A plain-text file named like EFXCA-M2-202609-TEST.TXT: one 844-character line per record (a header, one record per account, a trailer).	The builder makes it from the accounts CSV and the settings (Section 8).
The test submission summary	A one-page text file (. . . -submission.txt) with the facts Equifax Canada asks about: format, record counts, identifiers, period, contents and the QA result. Five lines are left for you to fill in.	The builder writes it next to the file, read from the file itself (Section 9).
Answers to their onboarding questions	Contacts, the loan system, how the file is sent, the planned first live month.	You, with Section 10.

Two more files stay with us: the **QA report** (. . . -qa.csv, every finding of the checks) and the completed **value worksheet** (which field of our loan system feeds each value). Equifax Canada replies with an acknowledgement or an error report: fix what it lists, rebuild and send again until the test is accepted. Monthly live reporting starts after that.

2. Links (no sign-in needed)

Every link was checked from outside the network with no login on 1 October 2026. A .TXT or .csv link may open as text in the browser: right-click it and choose **Save link as** to keep the exact file.

2.1 Pages

Page	Link	Use it to
This handbook	https://basehub.cc/equifax-metro2/handbook.html	This document as a web page: the easiest way to share it.
Decision flows	https://basehub.cc/equifax-metro2/	See the decision behind every field: 35 flows, the Canadian rules, and the 53 points marked "Confirm with Equifax Canada".
File guide	https://basehub.cc/equifax-metro2/file-guide.html	Read the test file field by field: the format, where the value comes from, why the field is there and why it has this value.
Every value you need	https://basehub.cc/equifax-metro2/file-guide.html#values	The online copy of Section 6, with a spreadsheet download.

Page	Link	Use it to
Where real values go	https://basehub.cc/equifax-metro2/file-guide.html#paste	The settings, marked up (Section 7).
Test submission summary	https://basehub.cc/equifax-metro2/file-guide.html#submission	The summary of the test file (Section 9).
Field by field	https://basehub.cc/equifax-metro2/file-guide.html#file	All 10 records of the test file, every field explained.
CSV template, column by column	https://basehub.cc/equifax-metro2/file-guide.html#template	What goes in each column of the accounts CSV.
Build a file from your own accounts	https://basehub.cc/equifax-metro2/?f=OUT/build	The browser builder (Section 8.1).
Sample outputs	https://basehub.cc/equifax-metro2/?f=OUT	What the file, the QA report and typical mistakes look like.
Coverage audit	https://basehub.cc/equifax-metro2/?f=COV	The check that every section of the source guides is covered by a flow.

2.2 Files

File	Link	What it is
The test file	https://basehub.cc/equifax-metro2/files/EFXCA-M2-202609-TEST.TXT	The Metro 2 file built from the 8 made-up accounts, with placeholder identifiers.
Test submission summary	https://basehub.cc/equifax-metro2/files/EFXCA-M2-202609-TEST-submission.txt	The facts about the test file that Equifax Canada asks for.
QA report	https://basehub.cc/equifax-metro2/files/EFXCA-M2-202609-TEST-qa.csv	Every finding of the checks on the test file (two warnings: the placeholders).
Accounts CSV template	https://basehub.cc/equifax-metro2/files/accounts-template.csv	The header row only: paste the accounts under it, one per row.
The test accounts as CSV	https://basehub.cc/equifax-metro2/files/accounts-sample.csv	The template filled with the 8 made-up accounts: a worked example.
Settings	https://basehub.cc/equifax-metro2/files/config.json	The identifiers, company details and reporting month the builder reads.
Value worksheet	https://basehub.cc/equifax-metro2/files/value-worksheet.csv	Section 6 as a spreadsheet, with an empty column for our own system's field names.
Column list	https://basehub.cc/equifax-metro2/files/COLUMNS.md	Every column of the accounts CSV in one plain-text list.
This handbook (Word)	https://basehub.cc/equifax-metro2/files/Equifax-Canada-Metro2-Test-Submission-Handbook.docx	This document as a Word file.
This handbook (PDF)	https://basehub.cc/equifax-metro2/files/Equifax-Canada-Metro2-Test-Submission-Handbook.pdf	This document as a PDF, ready to print.

3. The steps, start to finish

1. **Read Sections 4 and 5.** They explain the format and the two identifiers everything else hangs on (about 15 minutes).
2. **Get the onboarding details from Equifax Canada:** the Program Identifier, the test window, how to send the file and how to encrypt it, any file-name rule, the line ending, and their own Canadian Metro 2 reporting guide (Section 10).
3. **Settle our Identification Number** with the company: our own company or branch code, 5 to 20 letters or digits, the same every month. Tell Equifax Canada what it is.

4. **Map the values.** Open the [value worksheet](#) and fill its last column, "Your system's field", with the loan system's field for each value. Section 6 explains every value.
5. **Export the accounts** into the [CSV template](#): one row per account, header row unchanged (Section 7.2).
6. **Enter the settings:** the Program Identifier, the Identification Number, the company name, address and phone, and the reporting month (Section 7.1).
7. **Build the file** in the browser builder or with the command-line tool (Section 8).
8. **Clear the QA findings:** fix every BLOCK (no file is produced until there are none) and read every WARN.
9. **Download** the TXT file, the submission summary and the QA report. Fill in the five blank lines at the end of the summary.
10. **Send** the file and the summary the way Equifax Canada specifies. Keep a copy of both and the SHA-256 shown in the summary: it proves later exactly which file was sent.
11. **Handle the reply:** fix what the error report lists, rebuild, send again.

Real data or test data? The published test file uses 8 made-up people and placeholder identifiers so that it can be shared. Equifax tests whether *our* data processes, so the file sent for the test is normally built from a real month of real accounts with the real identifiers. Ask Equifax Canada what they want in it.

4. The file format in brief

Metro 2 is the credit-reporting format published by the Consumer Data Industry Association in its *Credit Reporting Resource Guide* (the CRRG). Equifax Canada uses the same layout, with Canadian meanings for some fields (Section 4.3). The format is **fixed-width**: every field sits at a set position and length, with no commas or separators, so one extra character shifts every field after it. That is why nobody edits the file by hand: change the inputs and rebuild.

4.1 Records and segments

Line	Record	What it holds
1	Header	Who we are (the Program Identifier at positions 23-32, name, address, phone), the reporting period, the date the file was created and the software that made it.
2 to N-1	One account record per account , sorted by account number	The 426-character Base segment (the account and the primary borrower), then fixed slots for the optional segments below.
N (last)	Trailer	Totals: records, accounts by status, SINs, dates of birth, segments. Equifax recounts them to check the file arrived whole.

Segment	Length	Used when	In the test file
Base	426	The account and the primary borrower	Every account
J1	100	Another person on the account (co-borrower, co-signer, guarantor) at the same address	Account S1
J2	200	Another person on the account at a different address	Account S2
K2	34	The account was bought from, or sold to, another company	Account S7
K4	30	A special payment arrangement: deferred first payment or balloon payment	Account S5
L1	54	The account number (or Identification Number) changed	Account S8
Record	844	Every account record. An unused segment slot holds only its two-letter ID and blanks, so every record stays the same length.	

Equifax Canada also has an optional **P1** segment (533 characters: extra phone numbers, e-mail, driver's licence, passport). It is not in our layout; ask Equifax Canada whether they want it.

4.2 Formatting rules

Rule	Example from the test file	Why
One record per line, in this order: header, one record per account sorted by account number, trailer.	Line 1 header, lines 2-9 AUTO000101 to AUTO000108, line 10 trailer	Equifax reads the header first to know whose file it is, and the trailer last to check the totals.
Every record is exactly 844 characters, and its first 4 characters give that length (the RDW).	0844 at the start of every line	Fixed-length records are the simplest to read and check.
Numbers: digits only, right-justified, zero-filled.	25000 → 000025000	A fixed-width number must fill its field; zeros on the left do not change the value.
Money: whole dollars, cents dropped (never rounded up). A credit balance becomes 0.	\$15,022.40 → 000015022	The format has no decimal point; dropping cents never overstates what a consumer owes.
Dates: MMDDYYYY. A date that does not apply is all zeros.	2024-03-15 → 03152024	The Metro 2 date form; zeros mean "not applicable", not "unknown".
Text: uppercase, left-justified, blank-filled.	EDMONTON then blanks	Blanks on the right do not change the value.
Names: letters, spaces and hyphens; accents become plain letters; apostrophes are dropped.	Gagné → GAGNE Élodie → ELODIE	The file is plain ASCII; transliterating keeps the name matchable.
Characters and line ending: plain ASCII, one record per line, ending with a line feed (LF) unless Equifax Canada asks for CRLF.	8,450 bytes = 10 lines × (844 + 1)	Confirm the line ending with Equifax Canada.

4.3 What is Canadian about it

- **SIN, not SSN.** Field 34 carries the Social Insurance Number. It is **optional**: a SIN is never a condition of credit. When reported it must be 9 digits, pass the Luhn check and not start with 0 or 8; 000000000 means none, and the date of birth then carries the match.
- **Province and postal code** (fields 43 and 44): two-letter province, postal code as A1A1A1 whose first letter matches the province; country code CA.
- **Positions 214-230** are the Currency Type Code (left blank). **Position 231** and field 2 of J1 / J2 carry the **Consumer Transaction Type**: a new account, or a change of name, address or SIN.
- **Account status ZA** (in a consumer proposal, Orderly Payment of Debts or credit-counselling plan; shown on Equifax Canada reports as R7) is Canadian. Statuses 05, 07 and 87 are still valid in Canada.
- **Insolvency codes** (field 38, codes A to P) cover bankruptcy, consumer proposals, Orderly Payment of Debts and credit counselling: filed, discharged or completed, dismissed, withdrawn.
- **Association codes** (field 37): 1 individual, 2 joint, 7 has a co-signer, 9 has a guarantor, A assumed mortgage, T terminated, W business, X deceased, Z delete. There is no authorized-user code.
- **Compliance codes** XA to XG, XJ and XR; there is no XH.
- **Age of majority** is 18 in AB, MB, ON, PE, QC and SK and 19 elsewhere; the checks flag a borrower younger than that.
- **Disputes**: e-OSCAR, the US dispute system, does not apply. How Equifax Canada sends disputes is an onboarding question.

5. The two identifiers

Two identifiers tell Equifax Canada whose file it is. They are easy to mix up, and they come from different places.

Identifier	Where it goes	Who sets it	In the test file	Rules
Equifax Program Identifier	Header, positions 23-32	Equifax Canada , at onboarding	EFXPENDING	1-10 letters or digits.
Identification Number	Every account record: Base field 5, positions 21-40	We do: our own company or branch code	PENDINGID01	5-20 letters or digits; the same every month; tell Equifax Canada, and never change it without telling them.

The Identification Number is not an Equifax number. Some early project notes called it an "Equifax member number"; that was wrong. The CRRG defines it as the lender's own internal code (Oracle OFSLL builds it from the company and branch codes). Only the Program Identifier comes from Equifax.

While either one is still a placeholder, the builder names the file ...-TEST.TXT and the checks raise two warnings. With both real values in, the file name ends in -LIVE.TXT and the warnings go away.

6. Every value you need

There are 74 values in five groups. The first three groups are entered once, in the settings; the last two are columns of the accounts CSV, one row per account. For each value the table gives where to find it (and the exact field if our loan system is Oracle OFSLL, the platform the company's Metro 2 guide describes), how to enter it, which field and positions of the file it fills, and how it looks in the test file. In the examples a · marks a blank, so the padding shows. **Yellow rows** are the placeholders to replace. The same table is a spreadsheet: [value-worksheet.csv](#), with an empty last column for our own system's field names.

Values you never enter: the account status, payment rating, 24-month payment history, special comment, compliance code, date of first delinquency, consumer transaction type, association code, insolvency indicator, the record length and every trailer total. The builder works them out from the facts in the CSV, following the decision flows, so they stay consistent with each other.

6.1 From Equifax Canada (6)

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
Equifax Program Identifier	Equifax Canada, at onboarding (with the data furnishier agreement) OFSLL: Setup > Credit Bureau Reporting > Program Identifier, bureau code EFX	config.json "equifaxProgramId": 1-10 letters or digits	Header 5 (Equifax Program Identifier), positions 23-32	EFXPENDING from header	Always
Test file window and the date to send it	Equifax Canada	Not in the file	Not in the file		Before the first live file
How to send the file (e.g. SFTP address and login)	Equifax Canada. Keep logins in your password manager, never in these files	Not in the file	Not in the file		Before the first file
Encryption key (e.g. a PGP public key)	Equifax Canada	Not in the file	Not in the file		If they require encryption
File name pattern	Equifax Canada	config.json "fileName", e.g. EFXCA-M2-{period}-{mode}.TXT	Not in the file		Before the first file
Line ending between records	Equifax Canada (LF or CRLF)	config.json "lineEnding": LF or CRLF	Not in the file		Before the first file

6.2 Your company (6)

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
Identification Number (your company / branch code)	You choose it; tell Equifax Canada. One per branch or office that verifies data, if you have several OFSLL: Company code + branch code (ACCOUNTS.ACC_PTC_COMPANY + ACC_PCB_BRANCH)	config.json "identificationNumber": 5-20 letters or digits, no spaces, never all 0 or 9	Base 5 (Identification Number), positions 21-40	PENDINGID01 · · · · · from AUTO000101	Always

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
Reporter (company) name	Your legal name, as on the Equifax agreement OFSLL: Setup > Companies > Company Definition: Company	config.json "reporterName": up to 40 characters	Header 12 (Reporter Name), positions 80-119	SAMPLE·LENDING·CO·..... from header	Always
Reporter address	Your mailing address OFSLL: Setup > Companies > Company Definition: Address, City, State, Zip	config.json "reporterAddress": up to 96 characters	Header 13 (Reporter Address), positions 120-215	100·EXAMPLE·AVE·NW·EDMO NTON·AB·T5J0N3·..... from header	Always
Reporter phone	A number Equifax can call about the file OFSLL: Setup > Companies > Company Definition: Remittance Address Phone 1	config.json "reporterPhone": 10 digits	Header 14 (Reporter Telephone Number), positions 216-225	7805550100 from header	Always
Software vendor and version	Who built the program that writes the file OFSLL: Fixed: ORACLE FINANCIAL SERVICES SOFTWARE, 1.0	config.json "softwareVendor" (up to 40), "softwareVersion" (up to 5)	Header 15 (Software Vendor Name), positions 226-265	IN- HOUSE·..... from header	Always
Program date and revision date	When your reporting program started, and when it last changed OFSLL: Metro II release and revision dates	config.json "programDate", "programRevisionDate": YYYY-MM-DD	Header 10 (Program Date), positions 64-71	09012026 from header	Always

6.3 Each file (2)

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
Reporting period	The month you are reporting (the month that just ended) OFSLL: GL post date (CMN_GL_POST_DT)	config.json "period": YYYY-MM	Header 8 (Activity Date), positions 48-55	09302026 from header	Every file
Date the file is built	The day you build it, after the month has ended OFSLL: Batch run date	config.json "created": YYYY-MM-DD (blank = today)	Header 9 (Date Created), positions 56-63	10022026 from header	Every file

6.4 Each account (CSV) (41)

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
id	Your own label, e.g. the loan ID (not sent)	Text: Optional label for the row (e.g. your loan ID)	Not sent to Equifax		Optional
account_number	Loan system: the account / loan number OFSLL: ACCOUNTS.ACC_NBR	Text: Account number as reported: letters and digits only, never the SIN	Base 7, positions 43-72	AUTO000101·..... from AUTO000101	Always

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
new_account_number	Loan system: the new number after a conversion or renumbering (that month only) OFSLL: ACCOUNTS.ACC_ORIG_SYS_XREF	Text: Only in the month the number changes: the new number (sends an L1 segment)	L1 segment, positions 794-823	AL2026000108..... from AUTO000108	Only in the month the number changes
portfolio_type	Product set-up: the kind of credit OFSLL: Product: credit bureau portfolio type (lookup CRB_PORTFOLIO_TYPE_CD)	Code (any case): I installment, M mortgage, C line of credit, R revolving, O open	Base 8, positions 73-73	I from AUTO000101	Always
account_type	Product set-up: Equifax account type code OFSLL: Product: credit bureau account type (lookup CRB_ACC_TYPE_CD)	Code (any case): Equifax Canada account type, e.g. 00 auto, 01 unsecured, 3A auto lease, 26 mortgage	Base 9, positions 74-75	00 from AUTO000101	Always
date_opened	Loan system: contract / funding date OFSLL: ACCOUNTS.ACC_EFFECTIVE_DT	Date YYYY-MM-DD: Date the account was opened	Base 10, positions 76-83	03152024 from AUTO000101	Always
credit_limit	Loan system: current credit limit (lines and revolving only) OFSLL: ACCOUNTS.ACC_CR_LMT_CUR	Number in dollars (e.g. 15022.40): Lines of credit and revolving accounts only	Base 11, positions 84-92	00000000 from AUTO000101 (no account in the test file uses it)	Lines of credit and revolving
original_amount	Loan system: amount financed (lines: highest balance) OFSLL: ACCOUNTS.ACC_CRB_HIGHEST_BAL_AMT	Number in dollars (e.g. 15022.40): Original loan amount (highest balance for lines)	Base 12, positions 93-101	000025000 from AUTO000101	Always
terms_payments	Loan system: number of payments, including extensions OFSLL: ACCOUNTS.ACC_TERM_CUR + ACC_EXTN_TERM_LIFE	Whole number: Number of scheduled payments (installment / mortgage)	Base 13, positions 102-104	060 from AUTO000101	Installment and mortgage
terms_frequency	Loan system: payment frequency OFSLL: ACCOUNTS.ACC_BILL_CYCLE_CD	Code (any case): M monthly, B every 2 weeks, E twice a month, W weekly, D deferred, P single payment	Base 13, 14, positions 105-105	M from AUTO000101	Always
scheduled_payment	Loan system: contractual payment amount OFSLL: Current payment amount (parameter MET_SCH_PMT_METHOD)	Number in dollars (e.g. 15022.40): Payment due each period	Base 15, positions 106-114	000000483 from AUTO000101	Always (0 when nothing is due)
payments_this_period	Transaction history: payments received this month, net of reversals OFSLL: Payment transactions incl. non-cash (PAYMENT_NON_CASH)	Number in dollars (e.g. 15022.40): Total received this month	Base 16, positions 115-123	000000483 from AUTO000101	Always (0 when nothing came in)
current_balance	Loan system: total owed at month end OFSLL: ACCOUNTS.ACC_OUTSTANDING_TOTAL_AMT (written off: ACC_DEFICIENCY_AMT)	Number in dollars (e.g. 15022.40): Balance at month end (0 when paid)	Base 21, positions 155-163	000015022 from AUTO000101	Always

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
amount_past_due	Loan system / collections: amount 30+ days overdue OFSLL: ACCOUNTS.ACC_DUE_DLQ_AMT	Number in dollars (e.g. 15022.40): Amount 30+ days past due	Base 22, positions 164-172	000000704 from AUTO000102	Always (0 when current)
oldest_unpaid_due_date	Collections: due date of the oldest unpaid payment OFSLL: Oldest due date on the account (delinquency details)	Date YYYY-MM-DD: Due date of the oldest unpaid payment; blank when nothing is overdue	Base 17A, 25 (worked out by the engine)		When a payment is overdue
date_last_payment	Transaction history: date of the last payment OFSLL: ACCOUNTS.ACC_PMT_DT_LAST	Date YYYY-MM-DD: Date of the most recent payment	Base 27, positions 206-213	09142026 from AUTO000101	When a payment was ever made
date_paid	Loan system: payoff date OFSLL: Paid-off date	Date YYYY-MM-DD: Date paid in full (payoff month only)	Base 17A, 24, 26, positions 198-205	09222026 from AUTO000103	In the payoff month
date_closed	Loan system: date closed (lines of credit) OFSLL: ACCOUNTS.ACC_CLOSE_DT (ACC_OPEN_IND = N)	Date YYYY-MM-DD: Date closed (lines of credit)	Base 26, positions 198-205	09222026 from AUTO000103	When a line is closed
closed_by	Loan system: who closed the account OFSLL: Account close transaction	Code (any case): GRANTOR, CONSUMER or INACTIVITY	Base 19, 20 (worked out by the engine)		When closed
worst_days_late_this_period	Collections: worst days past due during the month OFSLL: Payment rating (ACCOUNTS.ACC_CRB_PMT_RATING_CD)	Whole number: Payoff month: worst days late during the month (sets the rating)	Base 17B (worked out by the engine)		In the payoff month
rating_first_delinquency_date	Collections: when that delinquency began OFSLL: ACCOUNTS.ACC_CRB_FIRST_DLQ_DT	Date YYYY-MM-DD: Payoff month rated 1-6: first 30-day delinquency behind that rating	Base 25 (worked out by the engine)		Payoff month rated 1-6
charged_off	Collections / accounting: written off? OFSLL: Account status Charged-Off	Y or N: Y if written off	Base 17A (worked out by the engine)		When written off
charge_off_amount	Accounting: amount written off OFSLL: ACCOUNTS.ACC_CHGOFF_AMT	Number in dollars (e.g. 15022.40): Amount written off (never changes)	Base 23, positions 173-181	000008200 from AUTO000104	When written off
in_collections	Collections: placed with collections? OFSLL: Collections condition	Y or N: Y if placed with collections	Base 17A, 17B (worked out by the engine)		When placed with collections
repossession	Collections: vehicle / collateral taken back OFSLL: REPO condition (voluntary / involuntary)	Code (any case): VOLUNTARY (surrender) or INVOLUNTARY	Base 17A (worked out by the engine)		When the collateral was taken back
settled_for_less	Collections: settled for less than owed? OFSLL: Settlement condition	Y or N: Y if paid for less than the full balance	Base 19 (worked out by the engine)		When paid for less than owed
final_disposition	Loan system: sold or transferred this month OFSLL: Pool status ACC_POOL_ACC_STATUS_CD = S	Code (any case): SOLD or TRANSFERRED: sends the final record	Base 15, 17A, 19, 21-26, K2, positions 151-152	AH from AUTO000107	In the month of a sale or transfer

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
final_date	Sale / transfer agreement: date OFSL: Pool sale date	Date YYYY-MM-DD: Sale / transfer date	Base 24, 26, positions 182-189	09252026 from AUTO000107	With final_disposition
sold_to	Sale agreement: buyer name OFSL: Pool sale details: buyer	Text: Buyer name (sends a K2 segment)	K2 segment, positions 730-759	SAMPLE·RECOVERY·INC· from AUTO000107	When sold
transferred_internally	Loan system: transferred within the company?	Y or N: Y if transferred within the company	Base 19 (worked out by the engine)		When transferred within the company
dispute_open	Customer service: open credit-reporting dispute? OFSL: Compliance condition on the account	Y or N: Y while a consumer dispute is being investigated	Base 20, positions 153-154	XB from AUTO000102	While a dispute is investigated
dispute_type	Customer service: consumer or billing dispute	Code (any case): CONSUMER or BILLING	Base 20 (worked out by the engine)		With dispute_open
arrangement_type	Loan system: deferral or forbearance in place OFSL: Deferment / forbearance condition	Code (any case): DEFERRAL or FORBEARANCE	Base 13-15, 17A, 18, 19, K4 (worked out by the engine)		During a deferral or forbearance
arrangement_payment	Loan system: payment due during the arrangement	Number in dollars (e.g. 15022.40): Payment due during the arrangement (0 = nothing due)	Base 15 (worked out by the engine)		With arrangement_type
first_payment_due_date	Loan system: first payment due date OFSL: First payment due date	Date YYYY-MM-DD: Deferral: first payment due date (sends a K4 segment)	K4 segment, positions 765-772	11012026 from AUTO000105	Deferral with a known first due date
ever_in_repayment	Loan system: has any payment ever fallen due?	Y or N: N if the loan has never been in repayment	Base 18 (worked out by the engine)		With a deferral
last_update	Loan system: when the account record last changed OFSL: Metro II batch time stamp	Text: When the account data was last updated: YYYY-MM-DDTHH:MM:SS	Base 3, header 8, positions 6-19	09302026180000 from AUTO000101	Always
last_status	Last month's file: the status sent OFSL: Previous Metro II row: account status	Code (any case): Status sent last month; blank = first time reported	Base 18, 29 (worked out by the engine)		Every month after the first
last_payment_history	Last month's file: the 24-character history sent OFSL: ACCOUNTS.ACC_CRB_FULL_PMT_HISTORY	Code (any case): The 24-character payment history sent last month	Base 18, positions 127-150	000000000000000000000000BBB B from AUTO000101	Every month after the first
last_nothing_due	Last month's file: was nothing due?	Y or N: Y if nothing was due last month (deferral)	Base 18 (worked out by the engine)		After a deferral month

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
first_delinquency_date	Collections: stored date the current delinquency began OFSL: ACCOUNTS.ACC_CRB_FIRST_DLQ_DT	Date YYYY-MM-DD: Stored date of first delinquency of the current delinquency	Base 25, positions 190-197	08142026 from AUTO000102	While a delinquency continues

6.5 Each person on the account (CSV, c1_ / c2_ / c3_) (19)

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
c1_role also c2_, c3_	Customer relations on the account OFSL: CUS_ACC_RELATIONS (relation type)	Code (any case): PRIMARY (c1), JOINT, COSIGNER or GUARANTOR	Base / J1 / J2 placement (worked out by the engine)		Always
c1_relation also c2_, c3_	Customer relations: how the person is liable OFSL: CUS_ACC_RELATIONS.CAR_CRB_ECOA_CD	Word: individual, joint, cosigned (primary with a co-signer), cosigner, guaranteed, guarantor, assumed	Base 37 / J 10, positions 325-325	2 from AUTO000101	Always
c1_surname also c2_, c3_	Customer record: last name OFSL: CUSTOMERS.CUS_LAST_NAME	Text: Accents are fine: the file carries them as plain letters	Base 30 / J 3, positions 232-256	TREMBLAY..... .. from AUTO000101	Always
c1_first_name also c2_, c3_	Customer record: first name OFSL: CUSTOMERS.CUS_FIRST_NAME	Text	Base 31 / J 4, positions 257-276	JANE..... from AUTO000101	Always
c1_middle_name also c2_, c3_	Customer record: middle name OFSL: CUSTOMERS.CUS_MIDDLE_NAME	Text	Base 32 / J 5, positions 277-296	Q..... from AUTO000101	If known
c1_generation also c2_, c3_	Customer record: suffix (Jr, Sr, II) OFSL: CUSTOMERS.CUS_GENERATION_CD	Code (any case): J, S or 2-9	Base 33 / J 6, positions 297-297	. from AUTO000101 (no account in the test file uses it)	If any
c1_sin also c2_, c3_	Customer record: SIN, only if the customer gave it OFSL: CUSTOMERS.CUS_SSN (holds the SIN in a Canadian set-up)	Digits: Optional: leave blank when not collected	Base 34 / J 7, positions 298-306	00000000 from AUTO000101 (no account in the test file uses it)	Optional
c1_date_of_birth also c2_, c3_	Customer record: date of birth OFSL: CUSTOMERS.CUS_BIRTH_DT	Date YYYY-MM-DD: Required when there is no SIN	Base 35 / J 8, positions 307-314	04121985 from AUTO000101	Always (required without a SIN)
c1_phone also c2_, c3_	Customer record: phone OFSL: ADDRESS.ADR_PHONE	Digits: 10 digits	Base 36 / J 9, positions 315-324	7805550101 from AUTO000101	If known
c1_address1 also c2_, c3_	Customer mailing address, line 1 OFSL: ADDRESS.ADR_ADDRESS1	Text: Street address or PO Box	Base 40 / J2 13, positions 330-361	123·MAIN·ST·NW..... from AUTO000101	Always
c1_address2 also c2_, c3_	Customer mailing address, line 2 OFSL: ADDRESS.ADR_ADDRESS2	Text: Unit, station, etc.	Base 41 / J2 14, positions 362-393	UNIT·2..... from AUTO000102	If any

Value	Where to find it	Enter it as	Goes into the file	In the test file	Needed
c1_city also c2_, c3_	Customer mailing address: city OFSLL: ADDRESS.ADR_CITY	Text	Base 42 / J2 15, positions 394-413	EDMONTON..... from AUTO000101	Always
c1_province also c2_, c3_	Customer mailing address: province OFSLL: ADDRESS.ADR_STATE_CD	Code (any case): AB, BC, MB, NB, NL, NS, NT, NU, ON, PE, QC, SK, YT	Base 43 / J2 16, positions 414-415	AB from AUTO000101	Always
c1_postal_code also c2_, c3_	Customer mailing address: postal code OFSLL: ADDRESS.ADR_ZIP	Code (any case): A1A 1A1	Base 44 / J2 17, positions 416-424	T5J0N3... from AUTO000101	Always
c1_identity_change also c2_, c3_	Customer maintenance log: what changed this month OFSLL: Customer maintenance (CUS_MAINT) history	Code (any case): This month only: NAME, ADDRESS, SIN, or e.g. NAME+ADDRESS	Base 29 / J 2, positions 231-231	3 from AUTO000103	Only in the month of a change
c1_insolvency_type also c2_, c3_	Notice from the trustee, court or counselling agency OFSLL: Bankruptcy details on the account	Code (any case): BANKRUPTCY, PROPOSAL, OPD, COUNSELLING or RECEIVERSHIP	Base 17A, 38 / J 11, positions 326-327	B. from AUTO000106	When the person is insolvent
c1_insolvency_stage also c2_, c3_	Same notice: filed, discharged, dismissed or withdrawn OFSLL: Bankruptcy disposition	Code (any case): FILED, COMPLETED (discharged), DISMISSED (annulled) or WITHDRAWN	Base 38 / J 11 (worked out by the engine)		With insolvency_type
c1_insolvency_date also c2_, c3_	Same notice: filing or decision date OFSLL: Bankruptcy notice date	Date YYYY-MM-DD: Filing / decision date	Base 25 (worked out by the engine)		With insolvency_type
c1_insolvency_includes_account also c2_, c3_	Trustee's list of included debts	Y or N: Y if this account is in the insolvency (default Y)	Base 38 (worked out by the engine)		With insolvency_type

7. Where the real values go

Never type into the TXT file. Every record is fixed-width and the trailer totals are counted from the records, so a hand edit shifts fields or breaks the totals. Put the real values into the two inputs below and rebuild.

7.1 The settings (config.json, or the boxes in the browser builder)

Setting	Now (test file)	What to put	Where it lands
period	2026-09	The month being reported, YYYY-MM.	Dates in every record fall in this month
created	2026-10-02	The day the file is built (after month end), YYYY-MM-DD. Blank = today.	Header, positions 56-63
equifaxProgramId	EFXPENDING	Replace: The Program Identifier from Equifax Canada.	Header, positions 23-32
identificationNumber	PENDINGID01	Replace: Our own company or branch code (Section 5).	Every account record, positions 21-40
reporterName	SAMPLE LENDING CO	Our legal name as Equifax Canada has it (up to 40 characters).	Header, positions 80-119
reporterAddress	100 EXAMPLE AVE NW EDMONTON AB T5J0N3	Our office address (up to 96 characters).	Header, positions 120-215
reporterPhone	7805550100	Our phone number, 10 digits.	Header, positions 216-225
softwareVendor	IN-HOUSE	Who made the software that builds the file.	Header
softwareVersion	1.0	Its version.	Header
layout	J1, J2, K2, K4, L1	Leave as it is: it fixes the 844-character record.	Every account record
lineEnding	LF	LF or CRLF, once Equifax Canada says which.	Between records
fileName	EFXCA-M2-{period}-{mode}.TXT	{period} becomes YYYYMM; {mode} is TEST until both real identifiers are in, then LIVE.	The file name

The file itself, as published ([config.json](#)):

```
{
  "period": "2026-09",
  "created": "2026-10-02",
  "equifaxProgramId": "EFXPENDING",
  "identificationNumber": "PENDINGID01",
  "reporterName": "SAMPLE LENDING CO",
  "reporterAddress": "100 EXAMPLE AVE NW EDMONTON AB T5J0N3",
  "reporterPhone": "7805550100",
  "softwareVendor": "IN-HOUSE",
  "softwareVersion": "1.0",
  "layout": ["J1", "J2", "K2", "K4", "L1"],
  "lineEnding": "LF",
  "fileName": "EFXCA-M2-{period}-{mode}.TXT"
}
```

7.2 The accounts (accounts CSV)

- Start from [accounts-template.csv](#). Keep row 1, the header, exactly as it is; put one account per row from row 2.
- There are 98 columns: 41 about the account, and 19 for each of up to three people on it. c1_ is the primary borrower; c2_ and c3_ are co-borrowers, co-signers or guarantors.
- Dates are YYYY-MM-DD. Money is in dollars; cents are fine (the builder drops them). Yes / no columns take Y or N. Leave a cell blank when the column does not apply.
- Include every account to report for the month, including accounts paid off, written off or sold during it: they get a final record.
- Save as CSV (UTF-8). Accented letters are fine: the builder converts them to plain letters.
- [accounts-sample.csv](#) is the template filled with the 8 test accounts: a worked example of every column. Sections 6.4 and 6.5 explain each column; [COLUMNS.md](#) lists them in one place.

8. Build and check the file

8.1 In the browser (recommended)

1. Open <https://basehub.cc/equifax-metro2/?f=OUT/build> (the Outputs tab, section 8).
2. Fill the set-up boxes: reporting period, date created, Equifax Program Identifier, Identification Number, company name, address and phone, line ending.
3. Choose or drop the accounts CSV.
4. Read the verdict and the list of findings. Changing a set-up box rebuilds at once from the same CSV.
5. Download the TXT file (offered only when there is no BLOCK), the QA report and the submission summary.

Nothing is uploaded. The builder runs inside your browser tab: the CSV is read on your own computer and never leaves it. It takes files up to 50 MB.

8.2 From the command line

Needs Node.js and a copy of the project folder (tools/, visualizer/ and templates/), which is not public: ask the person who sent you this handbook. Then, from the project folder:

```
node tools/build_file.js --accounts accounts.csv --config config.json --out out
```

It writes four files into out/: the TXT file, -qa.csv (every finding), -manifest.json (counts, SHA-256, QA totals) and -submission.txt (the summary). The exit code says how it went:

Exit code	Meaning
0	Clean: the file is written and no check raised anything.
1	Warnings only: the file is written; read every WARN in the QA report.
2	A BLOCK finding or a set-up error: the TXT file is not written. Fix what the output lists and run it again.

8.3 Reading the QA result

- **BLOCK:** the file would be wrong or rejected (a bad date, a value that does not fit its field, totals that do not match). No file is produced until every BLOCK is fixed.
- **WARN:** probably fine, but a person should look (a placeholder, an unusual combination).
- Each finding names a rule, such as QAF-02PY. Search for it in the [decision flows](#) to see the rule and where it comes from.

The published test file has 0 BLOCK and 2 WARN findings, both about the placeholders:

Severity	Rule	Account	Finding
WARN	QA-02BN	header	Equifax Program Identifier is missing or still a placeholder: put in the one Equifax Canada issues before sending
WARN	QAF-02PY	AUTO000101	Identification Number is still a placeholder on 8 record(s): put in your own company / branch code and tell Equifax Canada what it is

9. The test submission summary

The builder writes a summary next to every file (...-submission.txt). It is read from the file itself, so it always matches what is sent. Below is the summary of the published test file; ours will show the real identifiers and counts. The **SHA-256** is a fingerprint of the exact bytes of the file: if Equifax Canada's copy has the same fingerprint, it arrived unchanged.

Item	Value for the test file	Note
The file		
File name	EFXCA-M2-202609-TEST.TXT	
Bureau	Equifax Canada	
Format	Metro 2, character format, fixed-length records (no block descriptor word)	
Record length	844 characters = Base 426 + J1 100 + J2 200 + K2 34 + K4 30 + L1 54	
Records	10 = 1 header + 8 account records + 1 trailer	
Segments in each record (how many carry data)	Base 8, J1 1, J2 1, K2 1, K4 1, L1 1	An unused segment slot carries only its two-letter ID
Characters and line ending	ASCII, uppercase, accents transliterated; one record per line, LF	
Size	8,450 bytes	
SHA-256	016234dfaf524301b531052ad4e21638e27f02e567a39d55dd00c9915eaaca15	
Reporting		
Reporting period	September 2026 (2026-09-01 to 2026-09-30)	
Frequency	Monthly, as of the end of the month	
Date created (header, positions 56-63)	2026-10-02	
Activity date (header, positions 48-55)	2026-09-30	
Identifiers		
Equifax Program Identifier (header, positions 23-32)	EFXPENDING	PLACEHOLDER: replace with the Program Identifier Equifax Canada issues
Identification Number (every account record, positions 21-40)	PENDINGID01	PLACEHOLDER: replace with your own company / branch code
Reporter name	SAMPLE LENDING CO	
Reporter address	100 EXAMPLE AVE NW EDMONTON AB T5J0N3	
Reporter phone	7805550100	
Software	IN-HOUSE 1.0; program date 2026-09-01, last revised 2026-09-01	

Item	Value for the test file	Note
Contents		
Accounts by portfolio type (field 8)	I Installment: 8	
Accounts by account status (field 17A)	11 Current: 3, 13 Paid / closed, zero balance: 1, 78 60-89 days late: 1, 80 90-119 days late: 1, 97 Written off: 1, ZA In a consumer proposal, OPD or credit counselling plan: 1	
Associated consumers	J1 (same address) 1, J2 (different address) 1	
Identity data reported	SIN 0, date of birth 10, phone 10	The SIN is optional; where none was given the date of birth carries the match
Provinces (field 43)	AB: 2, BC: 1, MB: 1, NS: 1, ON: 2, QC: 1	
Insolvency indicators (field 38)	B Consumer proposal filed: 1	
Consumer Transaction Types (field 29)	3 Address change: 1	
Quality check		
QA result	0 BLOCK, 2 WARN	• Equifax Program Identifier is missing or still a placeholder: put in the one Equifax Canada issues before sending • Identification Number is still a placeholder on 8 record(s): put in your own company / branch code and tell Equifax Canada what it is
Trailer totals	Recounted from the records: every total matches	
To fill in before sending		
Our contact for this file (name, email, phone)	_____	
Equifax Canada data reporting contact	_____	
Loan system that holds the accounts (name and version)	_____	
How the file is sent (the method Equifax Canada gave us)	_____	
Planned first live reporting month	_____	

Do not send this example summary with a real file. Build the real file, and send the summary the builder writes for it, with the five blank lines filled in.

10. What to settle with Equifax Canada

10.1 Before the test

- The data furnisher agreement, and the **Program Identifier** for the header.
- Whether the test should use real accounts (usual) or test accounts, and how many months of files they want.
- The **test window** and the date to send.
- How the file is sent (usually SFTP) and how it must be encrypted (often PGP, with their public key).
- Their **file-name** rule, if any, and the **line ending** (LF or CRLF).
- The layout of their acknowledgement and error report, and who to contact about it.

- Their own **Canadian Metro 2 reporting guide**. It is not public; the decision flows will be checked against it.
- Whether they want the optional P1 segment.

10.2 Format and code questions

Each of these is a point marked **Confirm with Equifax Canada** in the [decision flows](#), where the reasoning is set out.

- How disputes reach us, and how to correct a record between monthly files (e-OSCAR is US-only).
- How a co-signer's or guarantor's own J1 / J2 segment is coded (association codes 7 and 9).
- Which special comment codes they accept.
- How statuses ZA, 07 and 87 are counted in the trailer (it has no totals for them).
- Postal code spacing: A1A1A1 or A1A 1A1.
- Whether positions 214-230 (Currency Type Code) stay blank.
- Whether to keep using statuses 05, 07 and 87.
- Status and payment rating while a borrower is in bankruptcy, compared with a consumer proposal.
- How the "Subject disputes this account" note is cleared, given there is no XH code.
- Whether a new account carries Consumer Transaction Type 1 on its first report.
- Whether association code X (deceased) is still bypassed.

10.3 Company decisions (internal)

- How we report insolvencies, and the order of priority when several special comments apply.
- How long we keep reporting data (Equifax Canada drops negative information about 6 years after the first delinquency), and whether paid accounts keep being reported.
- The credit-reporting consent wording in our loan agreements.
- Compliance sign-off on the choices built into the flows: the order of the paid statuses 61-65, payment rating L before G and then Y, and ZA ahead of a write-off.

11. Handling data and credentials

- The basehub pages and files hold **made-up people only**. Never upload, paste or publish real customer information there. The browser builder never sends anything anywhere.
- The real accounts CSV and the real TXT file contain personal information: names, dates of birth, SINs, addresses and account details. Keep them on company systems, send them only by Equifax Canada's secure method, and delete working copies according to the company's retention policy.
- Report a SIN only when the consumer gave it with consent; never require one.
- Logins, passwords and encryption keys for sending the file belong in the transfer tool or a password manager. Never put them in config.json, the CSV, the summary, this handbook or an e-mail.
- Keep each month's sent file, its submission summary and its SHA-256: together they are the record of what was reported.

Appendix A. The 8 test accounts

The test file covers the cases most likely to go wrong. Every person in it is made up.

#	Account	Province	Status in the file	Case
S1	AUT0000101	AB	11 Current (Equifax Canada rate 1)	Current auto loan, joint borrowers at the same address (AB) Paid on time. Two borrowers on the contract, living together in Edmonton.
S2	AUT0000102	ON	78 60-89 days late (Equifax Canada rate 3)	60 days late, co-signer at a different address, consumer dispute open (ON) Missed the 07/15 and 08/15 payments. Disputed the balance with us directly; investigation running. His mother co-signed.
S3	AUT0000103	BC	13 Paid / closed, zero balance (Equifax Canada rate 1)	Paid in full this month, was 30 days late earlier in the month; moved (BC) The 08/10 payment was 30 days late on 09/09; the loan was paid off on 09/22. Also moved to a new address this month.
S4	AUT0000104	MB	97 Written off (Equifax Canada rate 9)	Charged off, consumer still paying it down (MB) Charged off in March 2026 for \$8,200. A \$150 payment came in this month.
S5	AUT0000105	NS	11 Current (Equifax Canada rate 1)	New loan in deferral: first payment not due until November (NS) Opened 08/20 with the first payment deferred to 11/01. Never in repayment yet.
S6	AUT0000106	ON	ZA In a consumer proposal, OPD or credit counselling plan (Equifax Canada rate 7)	Consumer proposal filed; account was current (ON) Borrower filed a consumer proposal with a Licensed Insolvency Trustee on 09/08. Payments now go to the trustee, so nothing is due to us. Equifax Canada shows this as R7.
S7	AUT0000107	AB	80 90-119 days late (Equifax Canada rate 4)	Sold to another company while 90 days late (final record, AB) Buyer will not carry our history, so we send a final "sold" record on 09/25.
S8	AUT0000108	QC	11 Current (Equifax Canada rate 1)	Account renumbered in a system conversion (L1); French name with accents (QC) New account number from 10/2026. This file still carries the old number plus an L1 with the new one. The name and address are keyed with accents; the file carries them as plain letters (GAGNE, ELODIE, MONTREAL).

Appendix B. Glossary

Term	Meaning
Metro 2	The standard fixed-width format for reporting consumer credit accounts to credit bureaus.
CRRG	The Credit Reporting Resource Guide: the Metro 2 specification, published by the Consumer Data Industry Association (CDIA). Licensed.
Data furnisher	A lender that reports its accounts to a credit bureau: here, us.
Program Identifier	The identifier Equifax Canada issues to us; header positions 23-32.
Identification Number	Our own company or branch code, in every account record (Base field 5, positions 21-40).
Header / trailer	The first and last records of the file. The trailer holds the totals.
Base segment	The 426-character core of each account record: the account and the primary borrower.

Term	Meaning
J1 / J2	Segments for another person on the account, at the same / a different address.
K2, K4, L1	Segments for an account bought or sold (K2), a special payment arrangement (K4), and an account number change (L1).
P1	An optional Equifax Canada segment for extra contact and identity details.
RDW	Record descriptor word: the 4-digit record length at the start of each record (0844).
Account status (17A)	The account's state this month: 11 current; 71, 78, 80, 82, 83 and 84 for 30, 60, 90, 120, 150 and 180+ days late; 13 paid; 97 written off; ZA in a proposal or plan; and so on.
Payment rating (17B)	How up to date the account was when it reached a final status (paid, closed, transferred).
Payment history (18)	24 characters, one per month, most recent first.
DOFD (25)	Date of first delinquency: when the delinquency that led to a negative status began. It sets how long the negative information stays on file.
Insolvency indicator (38)	The Consumer Information Indicator: bankruptcy, consumer proposal, Orderly Payment of Debts, credit counselling.
Association code (37)	The person's relationship to the account (individual, joint, co-signer, guarantor...).
Consumer Transaction Type	Flags a new account, or a change of name, address or SIN.
SIN	Social Insurance Number. Optional in credit reporting.
OPD	Orderly Payment of Debts: a provincial debt-repayment program.
OFSLL	Oracle Financial Services Lending and Leasing: the loan platform described in the Metro 2 guide the company was sent. Its fields are listed in Section 6 in case it is our system.
QA	The checks run on the built file. BLOCK must be fixed; WARN must be read.
R0-R9	Equifax Canada's rating scale on credit reports, from R1 (paid as agreed) to R9 (bad debt). ZA shows as R7.
SHA-256	A fingerprint of a file's exact bytes. Two files with the same SHA-256 are identical.

Appendix C. Sources

- CDIA, *Credit Reporting Resource Guide (CRRG)*, 2020: the Metro 2 standard. Licensed; do not redistribute.
- Oracle, *OFSLL 14.12 Metro II Data Preparation and Reporting*: how an OFSLL system builds the file (the OFSLL fields in Section 6).
- Equifax Canada, *Consumer Credit Report User Guide* (public): the R0-R9 ratings.
- "Metro2 Format for Canadian Reporting", a public developer's transcription of Equifax Canada's layouts and codes: the source of the Canadian meanings, marked **Confirm** in the flows until Equifax Canada's own guide is in hand.
- Equifax Canada's own Metro 2 reporting guide: to be obtained at onboarding (Section 10.1).

Built from the project's engine on 1 October 2026; the figures match the published test file (SHA-256 016234dfaf524301b531052ad4e21638e27f02e567a39d55dd00c9915eaaca15).