

# 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, open/closed/temporary closure status and if authorizations will be declined:

Account Status Codes	Description	Open, Closed, Temporary Closure	Declines Authorizations
<b>Open</b>	The account is in good standing and available for spending.	Open	No
<b>AV</b>	VIP: The account is in good standing and available for spending.	Open	No
<b>B3</b>	Collection Bankrupt. The account is permanently closed and not available for spending.	Closed	Yes
<b>B4</b>	Collection Chapter 13. The account is permanently closed and not available for spending.	Closed	Yes
<b>B5</b>	Collection Agency. The account is permanently closed and not available for spending.	Closed	Yes
<b>B6</b>	Collection Write Off. The account is permanently closed and not available for spending.	Closed	Yes
<b>B7</b>	Collection PPA. The account is closed and not available for spending.	Closed	Yes
<b>B8</b>	Collection Agency. The account is closed and not available for spending.	Closed	Yes
<b>B9</b>	Deceased. The account is permanently closed and not available for spending.	Closed	Yes
<b>CA</b>	Abuse. The account is closed and not available for spending.	Closed	Yes
<b>CB</b>	The account is suspended from spending. Call Customer Service for information.	Closed	Yes
<b>CC</b>	Collection CCCS. The account is closed and not available for spending.	Closed	Yes
<b>CM</b>	Suspected Fraud. The account is closed and not available for spending.	Closed	Yes



Account Status Codes	Description	Open, Closed, Temporary Closure	Declines Authorizations
<b>DR</b>	The account is in good standing and available for spending.	Open	No
<b>F1</b>	Security Lost/Stolen. The card has been closed for Security Investigation.	Closed	Yes
<b>FA</b>	Security Alt/Counterfeit. The card has been closed for Security Investigation.	Closed	Yes
<b>FS</b>	Collection Agency. The account is closed and not available for spending.	Closed	Yes
<b>FV</b>	Failed Verification. The account is suspended from spending. Call Customer Service for information.	Closed	Yes
<b>G1</b>	Past due. The account is past due however is available for spending.	Open	No
<b>G2</b>	Pre-Suspended. The account is past due however is available for spending.	Open	No
<b>G3</b>	The account is suspended. Call Customer Service for information.	Closed	Yes
<b>G4</b>	Pre-Cancelled; the account is suspended from spending. Call Customer Service for information.	Closed	Yes
<b>G5</b>	Cancelled. The account is closed and not available for spending.	Closed	Yes
<b>G6</b>	Pre-Cancel 3x. The account is suspended from spending. Call Customer Service for information.	Closed	Yes
<b>G7</b>	Cancelled 3x. The account is suspended from spending. Call Customer Service for information.	Closed	Yes
<b>G8</b>	Returned Check. The account is suspended from spending. Call Customer Service for information.	Closed	Yes
<b>GF</b>	Fail Reissue. The account is available for spending however the card will not be reissued.	Open	No
<b>GM</b>	Gov't Mission. The account is in good standing and available for spending.	Open	No
<b>GN</b>	Navy/USMC Specific. The account is suspended from spending. Call Customer Service for information.	Closed	Yes
<b>GP</b>	Payment Plan. The account is suspended from spending. Call Customer Service for information.	Closed	Yes



Account Status Codes	Description	Open, Closed, Temporary Closure	Declines Authorizations
<b>GS</b>	Signature Missing. The account is suspended from spending. Call Customer Service for information.	Closed	Yes
<b>GW</b>	Navy Waiver. The account is in good standing and available for spending.	Open	No
<b>J1</b>	Card Returned – Address Updt/Card Resent The card has been resent after address updated.	Temporarily Closed	Yes
<b>J2</b>	Card Returned - Address Update Required. The card has been returned for address update.	Temporarily Closed	Yes
<b>LG</b>	Ford Executive. The account is in good standing and available for spending.	Open	No
<b>M9</b>	The account is permanently closed by the bank and not available for spending.	Closed	Yes
<b>NR</b>	Collection Skip. The account is permanently closed and not available for spending.	Closed	Yes
<b>RC</b>	Auth Bypass. The account is in good standing and available for spending.	Open	No
<b>S1</b>	The account is past due however is available for spending.	Open	No
<b>S2</b>	The account is past due. Call Customer Service for information.	Closed	Yes
<b>T1</b>	Terminated Employment. The account is permanently closed and not available for spending.	Closed	Yes
<b>T2</b>	Return Mail. The account is suspended. Call Customer Service for information.	Closed	Yes
<b>T3</b>	Security Fraud App. The card has been closed for Security Investigation.	Closed	Yes
<b>T4</b>	Security NRI. The card has been closed for Security Investigation.	Closed	Yes
<b>T5</b>	Security Stolen. The card has been closed for Security Investigation.	Closed	Yes
<b>T6</b>	FEW Suspended. The account is suspended. Call Customer Service for information.	Closed	Yes
<b>T8</b>	2 Returned checks received within the lifetime of the account. Call Customer Service for the status of the account.	Closed	Yes

Account Status Codes	Description	Open, Closed, Temporary Closure	Declines Authorizations
<b>T9</b>	FEW. The account is permanently closed and not available for spending.	Closed	Yes
<b>V6</b>	VIP Flag. The account is in good standing and available for spending.	Open	No
<b>V8</b>	Cardholder. The account is closed and not available for spending.	Closed	Yes
<b>V9</b>	Agency. The account is closed and not available for spending.	Closed	Yes
<b>Y9</b>	Collection Attorney. The account is permanently closed and not available for spending.	Closed	Yes
<b>EA</b>	Open for Authorization	Open	No
<b>EB</b>	Open for Authorization	Open	No
<b>EC</b>	Open for Authorization	Open	No
<b>ED</b>	Open for Authorization	Open	No
<b>EE</b>	Open for Authorization	Open	No
<b>EF</b>	Open for Authorization	Open	No
<b>EG</b>	Open for Authorization	Open	No
<b>EH</b>	Open for Authorization	Open	No
<b>EI</b>	Open for Authorization	Open	No
<b>EJ</b>	Open for Authorization	Open	No
<b>EK</b>	Open for Authorization	Open	No
<b>EL</b>	Open for Authorization	Open	No
<b>EM</b>	Open for Authorization	Open	No
<b>EN</b>	Open for Authorization	Open	No
<b>EO</b>	Open for Authorization	Open	No
<b>EP</b>	Open for Authorization	Open	No
<b>EQ</b>	Open for Authorization	Open	No

Account Status Codes	Description	Open, Closed, Temporary Closure	Declines Authorizations
<b>ER</b>	Open for Authorization	Open	No
<b>ES</b>	Open for Authorization	Open	No
<b>ET</b>	Open for Authorization	Open	No
<b>EU</b>	Open for Authorization	Open	No
<b>EV</b>	Open for Authorization	Open	No
<b>EW</b>	Open for Authorization	Open	No
<b>EX</b>	Open for Authorization	Open	No
<b>EY</b>	Open for Authorization	Open	No
<b>EZ</b>	Open for Authorization	Open	No
<b>E0</b>	Open for Authorization	Open	No
<b>E1</b>	Open for Authorization	Open	No
<b>E2</b>	Open for Authorization	Open	No
<b>E3</b>	Open for Authorization	Open	No
<b>E4</b>	Open for Authorization	Open	No
<b>E5</b>	Open for Authorization	Open	No
<b>E6</b>	Open for Authorization	Open	No
<b>E7</b>	Open for Authorization	Open	No
<b>E8</b>	Open for Authorization	Open	No
<b>E9</b>	Open for Authorization	Open	No