Data Validation and Error Reporting

Aligning to
RCANZ Credit Reporting Industry Requirements V3.01

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Document Information

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Revision Control

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1.0	23/03/2015	Initial version of document defining data validation and error reporting for Version 3.0 of the Data Standard	Megan George
1.3	31/5/2016	Update based on full review	Bridget Dixon
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Related Documents

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RCA Credit Data Reporting – Industry Requirements	V3.01

Table of Contents

1. Introduction

1.1 Purpose of document

This document lists validation performed and possible messages (errors, warnings and informational) as per the "RCANZ Credit Data Reporting – Industry Requirements" document that can be reported back to a Credit Provider by a Credit Reporter. It includes checks currently performed in order to satisfy RCANZ specifications as well as messages that may be generated by processing systems e.g. FTP and Credit Reporter business rules. Error Codes and messages listed in here will be reported in the Data Load Response File in the format described by the current RCANZ specification.

As more validation requirements are identified revisions to this document will be released.

1.2 Definitions

The following words or acronyms are specific to this document:

Batch	**A set of reporting interactions submitted to the Credit Reporting Agency – identified by a unique Batch ID**
Event	An Account-related occurrence within a Credit Provider's business that requires reporting to the Credit Reporting Agency
Record	A set of information for a group of related events reported to the Credit Reporting Agency for processing as a logical unit of work
CRA	Credit Reporting Agency

Column Heading	Description
Code	A unique code assigned to an error condition by Credit Reporter Processing. Where the Data Loading validation is to be applied in the Pre-Processing Stage by the XML Schema Definition (xsd) this is indicated by 'xsd' in the Code column.
	Numbering Ranges for errors are generally, consecutively assigned to an Element Group. However, some errors are out of sequence, due to additions made in version 2.02.
	The following table details the existing Error numbers and elements, and numbers that have been excluded as Bureau's are already using these internally. Any new additions should following the original sequencing.

Start of Range	End of Range	Element Relates To
ERR0001	**ERR1999**	**Batch Elements**
Additional Error codes		
ERR2017		Industry Type
ERR2021		Batch Type
ERR7273		SignatoryID
ERR7274		SignatorySubID
Exceptions		
ERR0001	ERR0002	Veda Internal Batch Processing
ERR0006	ERR0018	Veda Internal Batch Processing
ERR0050	ERR0059	Reserved for D&B internal processing
ERR2000	**ERR3999**	**Account Header and Account Detail Elements**
Additional Error codes		
ERR0005		Account header
Exceptions		
ERR2030	ERR2035	Reserved for D&B
ERR3022	ERR3036	Reserved for D&B
ERR4000	**ERR4999**	**Customer & Address Elements**
Additional Error codes		
ERR2024		Customer Header
ERR7239		CustomerID

ERR7240			CustomerID
ERR7241			PreviousCustomerID
ERR7242			PreviousCustomerID
Exceptions			
ERR4070	ERR4110		Reserved for D&B
ERR4900	ERR4999		Reserved for Veda
ERR5001	**ERR5999**		**Payment Elements**
Exceptions			
ERR6001		ERR6999	Veda Internal Batch Processing
ERR7000	**ERR7999**		**Default Elements**
Exceptions			
ERR7252		ERR7254	Reserved for D&B
ERR8000	**ERR8999**		**Corrections Element Errors**
MSG001			NON Error – Success Messages

Category   RCANZ values:

Code:	Definition:
S	Severe
W	Warning
I	Information

Type   RCANZ values:

Code:	Definition:
I	Invalid message format
M	Mandatory field not supplied
X	Conflicting data in message
F	Input field attributes invalid
V	Input field value invalid
C	Conflict with condition at Credit Reporting Agency

Source or Input Path   The source system location or input path for the XML element that caused the error.

Condition   The error condition or pre-condition that will trigger the error. This will not appear in the response file.

Message Text   The text message to be returned to the Credit Provider.

Action Required   The action required by Credit Provider for this error.

Code:	Definition:
N	None
C	Correct error and re-submit
R	Review error and re-submit if necessary
B	Contact Credit Reporter

Rule   Origination of Validation rule:

Code:	Definition:
RCANZ	RCANZ Data Standard
CRFTP	Credit Reporters FTP Protocols

CREDIT REPORTERS	Validation based on existing Credit reporter's business validation rules for Consumer Identity Data or any additional rules required by a Credit Reporter to incorporate Comprehensive Reporting Data to the Bureau.

This will not appear in the response file.

2. File Messages

The table below lists validation performed.

Where a particular row has Message Text column populated then this is what is returned within Account Processing Message details of the response string – along with the Code, Category, Type, Input Path and Action Required.

Where any messages for a particular Record ID indicate re submission (Type 'C') the Result Status for that Account will be returned as 'F' – otherwise the Result Status returned will be 'S'.

The Condition column explains the condition that must exist for these values to be returned.

2.1 File Transfer

MESSAGE							
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Rule
Transfer Protocols / Encoding							
	S			Invalid transfer protocol		C	CRFTP
Input File / File Name / Compression							
	S		Input File	Multiple Batch File. Only single batch files can be compressed.		C	CRFTP
	S	M	Input File	Invalid compression type. Valid types are: ▪ Zip (Default) ▪ Cab ▪ LHA ▪ Jar ▪ GZip ▪ Tar ▪ Ace ▪ Arj ▪ Arc ▪ 7Zip		C	CRFTP

MESSAGE							
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Rule**
	S	M	Input File	The input file cannot be opened, cannot be decompressed, and is empty or corrupted.		C	CRFTP
	S	M	Input File	The file cannot be decrypted.		C	CRFTP
	S	M	Input File	No records in file		C	CRFTP
	S	C	Input File	Duplicate File – This file has already been submitted.		R	CRFTP

2.2 File Name

				MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
FileName								
Xsd	S	V	Input File	XML Filename is invalid. File name is formatted as: Signatory ID "XYZ000000000" Signatory Sub ID "100012000000" Extract Date "31st May 2014" Extract Time "11:30pm and 20secs" Batch ID "0000000002" Version of Data Standard being supplied "V#-##" Batch Type "I,P,T or C" that will produce the following file name in accordance with the convention: XYZ000000000_100012000000_2012-05-31_23-30-20_0000000002_v2-02_P.XML	Field is Invalid	C	Input File	RCANZ (BR14)
ERR1020	S	M	Input File	Batch Type not included in File Name	File Name must include Batch Type	C	Input File	
ERR1024	S	M	Input File	Batch Version not supplied. Field is mandatory	Batch Version not supplied	C	Input File	
ERR1014	S	V	Input File	Invalid Batch Type. Must be in Batch Type Table	Batch Type must be in Batch Type Table	C	Input File	

2.3 Input File

XML elements within a batch are presented below in the order specified in the xml schema definition for version 3.0 of the RCANZ Data Reporting specification.

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
MESSAGE								
BatchID								
Xsd	S	M	CRAReportBatch/Batch/BatchID	Batch ID not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Batch/BatchID	Field length invalid – Batch ID must be between 10 and 20 characters inclusive	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR0003	S	C	CRAReportBatch/Batch/BatchID	A Batch with this Batch ID has already been processed by the bureau.	Batch already on Bureau.	C	Standard Upload Corrections	Credit Reporters
ERR1007	S	M	CRAReportBatch/Batch/BatchID	Batch ID not supplied - Field is mandatory	Batch ID not supplied.	C	Standard Upload Corrections	RCANZ
ExtractDate								
Xsd	S	M	CRAReportBatch/Batch/ExtractDate	Extract Date/Time not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Batch/ExtractDate	Extract Date format invalid - must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR1017	S	F	CRAReportBatch/Batch/ExtractDate	Batch Extract Date is not a valid *ISO date	Batch Extract Date is not a valid *ISO date.	C	Standard Upload Corrections	Credit Reporters
ERR1012	S	V	CRAReportBatch/Batch/ExtractDate	Extract Date is in the future	Batch Extract Date/Time cannot be in the future	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
ERR1022	S	M	CRAReportBatch/Batch/ExtractDate	Extract Date/Time not supplied. Field is mandatory	Extract Date/Time not supplied	C	Standard Upload Corrections	RCANZ
ExtractTime								
Xsd	S	M	CRAReportBatch/Batch/ExtractTime	Extract Date/Time not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Batch/ExtractTime	Invalid data format Invalid Format– Extract Time must be in the format hh:mm:ss	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR1012	S	V	CRAReportBatch/Batch/ExtractTime	Extract Time is in the future	Batch Extract Date/Time cannot be in the future	C	Standard Upload Corrections	RCANZ
ERR1022	S	M	CRAReportBatch/Batch/ExtractTime	Extract Date/Time not supplied. Field is mandatory	Extract Date/Time not supplied	C	Standard Upload Corrections	RCANZ
ProviderReference								
ERR1021	W	F	CRAReportBatch/Batch/ProviderReference	Field length invalid – Provider Reference must be between 1 and 20 characters inclusive.	Provider Reference Invalid. Field will be ignored.	R	Standard Upload Corrections	RCANZ
IndustryType								
Xsd	S	M	CRAReportBatch/Batch/IndustryType	Industry Type not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Batch/IndustryType	Field length invalid – Industry Type must be 1 character.	Field length/format is invalid	C	Standard Upload	RCANZ

						MESSAGE				

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
							Corrections	
ERR2017	S	V	CRAReportBatch/Batch/IndustryType	Invalid Industry Type - Must be in Industry Type table	Industry Type – must be in Industry Type table.	C	Standard Upload Corrections	RCANZ
ERR1023	S	M	CRAReportBatch/Batch/IndustryType	Industry Type not supplied. Field is mandatory.	Industry Type not supplied.	C	Standard Upload Corrections	RCANZ
NotificationEmail								
ERR1013	W	F	CRAReportBatch/Batch/NotificationEmail	Invalid Email Address for Notification Email. Email must have between 7 and 60 characters inclusive and contain a "@" symbol and a ".".	Notification Email Address invalid. Field will be ignored.	R	Standard Upload Corrections	Credit Reporters
Version								
Xsd	S	M	CRAReportBatch\Batch\Version	Version not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch\Batch\Version	Field length invalid – Version must be 4 characters	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR1009	S	V	CRAReportBatch\Batch\Version	Invalid Version – must be a valid and supported RCANZ Data Exchange Standard Version	Must be a valid and supported RCANZ Data Exchange Standard Version.	C	Standard Upload Corrections	RCANZ

				MESSAGE					
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**	
ERR1024	S	M	CRAReportBatch\Batch\Version	Version not supplied. Field is mandatory	Version not supplied	C	Standard Upload Corrections	RCANZ	
Mode									
Xsd	S	M	CRAReportBatch\Batch\Mode	Mode not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ	
Xsd	S	F	CRAReportBatch\Batch\Mode	Field length invalid – Mode must be 1 character	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	
ERR1010	S	V	CRAReportBatch\Batch\Mode	Invalid Mode - Must be in Mode table	Mode must be in Mode table.	C	Standard Upload Corrections	RCANZ	
ERR1018	S	C	CRAReportBatch\Batch\Mode	Mode must match the environment in which it is run	Mode does not match environment	C	Standard Upload Corrections	RCANZ	
ERR1025	S	M	CRAReportBatch\Batch\Mode	Mode not supplied. Field is mandatory	Mode not supplied	C	Standard Upload Corrections	RCANZ	
BatchType									
Xsd	S	M	CRAReportBatch/Batch/BatchType	Batch Type not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload	RCANZ	

				MESSAGE				
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
Xsd	S	F	CRAReportBatch/Batch/BatchType	Field length invalid – Batch Type must be 1 character.	Field length/format is invalid	C	Standard Upload	RCANZ
ERR1014	S	V	CRAReportBatch/Batch/BatchType	Invalid Batch Type. Must be in Batch Type Table	Batch Type must be in Batch Type Table	C	Standard Upload	RCANZ
ERR2021	S	C	CRAReportBatch/Batch/BatchType	Batch Type is Initial Load and Account Number is already on the bureau.	Initial Load but Account already exists on Bureau.	C	Standard Upload	RCANZ (BR69)
ERR1019	S	C	CRAReportBatch/Batch/BatchType	Periodic load can only be submitted if Initial load has been processed	Initial load has not been processed - Batch Type of 'P' invalid	C	Standard Upload	RCANZ
ERR1026	S	M	CRAReportBatch/Batch/BatchType	Batch Type not supplied. Field is mandatory	Batch Type not supplied	C	Standard Upload	RCANZ
NameOfTheProvider								
Xsd	S	M	CRAReportBatch/Batch/NameOfTheProvider	Name of Provider not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Batch/NameOfTheProvider	Field length invalid – Provider Name must be between 2 and 50 characters inclusive.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR1027	S	M	CRAReportBatch/Batch/NameOfTheProvider	Name of the provider not supplied. Field is mandatory	Name of the provider not supplied	C	Standard Upload Corrections	RCANZ
SignatoryID								

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
Xsd	S	M	CRAReportBatch/Batch/signatory/SignatoryID	Signatory ID not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Batch/signatory/SignatoryID	Field length invalid – signatory ID must be 12 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR1028	S	M	CRAReportBatch/Batch/signatory/SignatoryID	Signatory ID not supplied. Field is mandatory.	Signatory ID not supplied.	C	Standard Upload Corrections	RCANZ
ERR7273	S	V	/CRAReportBatch/Batch/SignatoryID	Signatory ID not recognised by Bureau.	Signatory ID not known by Bureau	C	Standard Upload Corrections	Credit Reporters

SignatorySubID

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
Xsd	S	M	CRAReportBatch/Batch/signatory/SignatorysubID	Signatory Sub ID not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Batch/SignatorySubID	Field length invalid – Signatory Sub ID must be 12 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR1029	S	M	CRAReportBatch/Batch/SignatorySubID	Signatory Sub ID not supplied. Field is mandatory.	Signatory Sub ID not supplied	C	Standard Upload Corrections	RCANZ
ERR7274	S	V	/CRAReportBatch/Batch/SignatorySubID	Signatory Sub ID not recognised by Bureau.	Signatory Sub ID not known by Bureau	C	Standard Upload Corrections	RCANZ

MainContactName

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
				MESSAGE				
ERR1030	W	F	CRAReportBatch/Batch/ MainContactName	Field length invalid – Main Contact Name must be between 2 and 40 characters.	Main Contact Name invalid. Field will be ignored.	R	Standard Upload Corrections	RCANZ
MainContactEmail								
ERR1015	W	V	CRAReportBatch/Batch/ MainContactEmail	Main Contact email address is invalid. Must contain between 7 and 60 characters inclusive and must contain a "@" symbol and a ".".	Main Contact Email address invalid. Field will be ignored.	R	Standard Upload Corrections	Credit Reporters
MainContactPhone								
ERR1031	W	V	CRAReportBatch/Batch/M ainContactPhone	Field length invalid –Main Contact Phone must be between 8 and 12 characters and only digits, spaces and "(" ")" and "+" are allowed.	Main Contact Phone invalid. Field will be ignored.	R	Standard Upload Corrections	RCANZ
OptionalContactName								
ERR1032	W	V	CRAReportBatch/Batch/ OptionalContactName	Field length invalid – Optional Contact Name must be between 2 and 40 characters.	Optional Contact Name invalid. Field will be ignored.	R	Standard Upload Corrections	RCANZ
OptionalContactEmail								
ERR1016	W	V	CRAReportBatch/Batch/ OptionalContactEmail	Optional Contact email address is invalid. Must contain between 7 and 60 characters inclusive and must contain a "@" symbol and a ".".	Optional Contact Email address invalid. Field will be ignored.	R	Standard Upload Corrections	Credit Reporters
OptionalContactPhone								
ERR1033	W	V	CRAReportBatch/Batch/Op tionalContactPhone	Optional Contact Phone must be between 8 and 12 characters and only digits, spaces and the characters "(" ")" and "+" are allowed.	Optional Contact Phone invalid. Field will be ignored.	N	Standard Upload Corrections	RCANZ

2.4 Accounts / Account / AccountHeader

				MESSAGE				
Code	**Category**	**Typ e**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
ERR0005	S	M	CRAReportBatch/Account s/Account/AccountHeade r/	No Header Records in input file. File cannot be accepted without at least 1 account header record.	No Account Header Records in input file.	C	Standard Upload Corrections	RCANZ
ERR2040	S	C	CRAReportBatch/Account s/Account/AccountHeade r/	Extract Date is earlier than the 'effective date' of a previous update or correction. The reported record matches a previous instance of the account.	Account has been updated in the period since data was extracted	B	Standard Upload Corrections	RCANZ
ERR2042	S	M	CRAReportBatch/Account s/Account/AccountHeade r/	Attempting to load an Account without either a Payment Status OR an Original Default Date. Accounts must either have a Payment Status, or be an historic Default to be loaded	Account missing either Payment Status or an Original Default Date	C	Standard Upload	RCANZ
ERR8003	I	C	CRAReportBatch/Account s/Account/AccountHeade r/	Value supplied for the correction is the current value held by the bureau. No correction has been made	The data item you have supplied as a correction, is the current value. No correction has been made	N	Corrections	RCANZ
RecordID								
Xsd	S	M	CRAReportBatch/Account s/Account/ AccountHeader/Record ID	Record ID not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Account s/Account/ AccountHeader/Record ID	Field length invalid –Record ID must be between 1 and 8 characters	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Account s/Account/ AccountHeader/Record ID	Record ID incorrect format - Must be a numeric, positive integer	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
MESSAGE								
ERR2043	S	M	CRAReportBatch/Accounts/Account/AccountHeader/Record ID	Record ID not supplied. Field is mandatory	Record ID not supplied	C	Standard Upload Corrections	RCANZ
ERR2020	S	C	CRAReportBatch/Accounts/Account/ AccountHeader/Record ID	Duplicate Record ID found within the Batch. It must be unique.	This is a Duplicate Record ID, the first instance has been loaded and this instance rejected.	C	Standard Upload Corrections	RCANZ
AccountID								
AccountNumber								
Xsd	S	M	CRAReportBatch/Accounts/Account/AccountHeader/AccountID/AccountNumber	Account Number not supplied. Field is mandatory	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Accounts/Account/AccountHeader/AccountID/AccountNumber	Invalid Field length – Account Number must be between 6 and, 24 characters	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Accounts/Account/AccountHeader/AccountID/AccountNumber	Accounts.Account.AccountHeader.AccountNumber does not match any required pattern: [0-9a-zA-Z]*[0-9][0-9a-zA-Z]*	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR2044	S	M	CRAReportBatch/Accounts/Account/AccountHeader/AccountID/AccountNumber	Account Number not supplied. Field is mandatory	Account Number not supplied	C	Standard Upload Corrections	RCANZ
ERR2021	S	C	CRAReportBatch/Accounts/Account/AccountHeader/AccountID/AccountNumber	Batch Type is Initial Load and Account Number is already on the bureau.	Initial Load but Account already exists on the bureau.	C	Standard Upload	RCANZ (BR69)
ERR2041	S	F	CRAReportBatch/Accounts/Account/AccountHeade	Account Number must contain at least one numeric character and only zeros is	Account Number & Prev Account Number must have at least 1 numeric	C	Standard Upload	Credit Reporters

				MESSAGE				
Code	Category	Typ e	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
			r/AccountID/AccountNum ber	invalid.	character and cannot be only zeros		Corrections	
ERR8002	S	C	CRACorrectionsBatch/Acc ounts/Account/AccountH eader/AccountID/Accoun tNumber	Account ID cannot be found on the Bureau. Account Id must exist at the Bureau for a correction to be applied.	Account ID does not exist at the Bureau. Correction cannot be applied	C	Corrections	RCANZ
AccountSubID								
Xsd	S	F	CRAReportBatch/Account s/Account/AccountHeade r/AccountID/AccountSubI D	Invalid Field length - Account Sub ID must be between 2and 12 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Account s/Account/AccountHeade r/AccountID/AccountSubI D	Accounts.Account.AccountHeader.Accoun tSubID does not match any required pattern: [0-9a-zA-Z]*[0-9][0-9a-zA-Z]*	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR2013	S	F	CRAReportBatch/Account s/Account/AccountHeade r/AccountID/AccountSubI D	Account Sub ID must contain at least one numeric character and only zeros is invalid.	Account SubID & Prev Account SubID must contain at least 1 numeric character and cannot be only zeros	C	Standard Upload Corrections	RCANZ
ERR2012	S	M	CRAReportBatch/Account s/Account/AccountHeade r/AccountID/AccountSubI D	Account Sub ID was not provided. It is required for uniqueness as the Account Number is masked	Account Sub ID must be provided if Account Number masked.	C	Standard Upload Corrections	RCANZ
PreviousAccountID								
PreviousAccountNumber								
Xsd	S	F	CRAReportBatch/Account s/Account/AccountHeade r/PreviousAccountID/Prev iousAccountNumber	Invalid Field length – Previous Account Number must be between 6 and, 24 characters	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

MESSAGE									
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule	
Xsd	S	F	CRAReportBatch/Accounts/Account/AccountHeader/PreviousAccountID/PreviousAccountNumber	Accounts.Account.AccountHeader.PreviousAccountNumber does not match any required pattern: [0-9a-zA-Z]*[0-9][0-9a-zA-Z]*	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	
ERR2022	I	C	CRAReportBatch/Accounts/Account/AccountHeader/PreviousAccountID/PreviousAccountNumber	Previous Account Number and Account Number both exist on Bureau.	New and Previous Account Number already exists on Bureau.	N	Standard Upload Corrections	Credit Reporters	
ERR2041	S	F	CRAReportBatch/Accounts/Account/AccountHeader/PreviousAccountID/PreviousAccountNumber	Previous Account Number must contain at least one numeric character and only zeros is invalid.	Account Number & Prev Account Number must have at least 1 numeric character and cannot be only zeros	C	Standard Upload Corrections	Credit Reporters	
PreviousAccountSubID									
Xsd	S	F	CRAReportBatch/Accounts/Account/AccountHeader/PreviousAccountID/PreviousAccountSubID	Invalid Field length – Previous Account Sub ID must be between 2and 12 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	
Xsd	S	F	CRAReportBatch/Accounts/Account/AccountHeader/PreviousAccountID/PreviousAccountSubID	Accounts.Account.AccountHeader.PreviousAccountSubID does not match any required pattern: [0-9a-zA-Z]*[0-9][0-9a-zA-Z]*	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	
ERR2013	S	F	CRAReportBatch/Accounts/Account/AccountHeader/PreviousAccountID/PreviousAccountSubID	Previous Account Sub ID must contain at least one numeric character and only zeros is invalid.	Account SubID & Prev Account SubID must contain at least 1 numeric character and cannot be only zeros	C	Standard Upload Corrections	RCANZ	
ERR2005	S	M	CRAReportBatch/Accounts/Account/AccountHeader/PreviousAccountID/PreviousAccountSubID	Previous Account Sub ID was not provided. It is required for uniqueness as the Account Number is masked	Previous Account Sub ID must be provided if Previous Account Number masked.	C	Standard Upload Corrections	RCANZ	

						MESSAGE				

Code	Category	Typ e	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
Status								
Xsd	S	M	CRAReportBatch/Account s/Account/AccountHeade r/Status	Status not supplied Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Account s/Account/AccountHeade r/Status	Invalid Field length – Status must be 1 character.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR2014	S	V	CRAReportBatch/Account s/Account/AccountHeade r/Status	Invalid Account Status – Must be in Account Status table.	Account Status – must be in Account Status table	C	Standard Upload Corrections	RCANZ
ERR3014	S	C	CRAReportBatch/Account s/Account/AccountHeade r/Status	Non Closed Status has been provided and Account Status is 'closed' on Bureau. A new (later) open date has not been provided – so re-open is not permitted.	Bureau Acct closed. Cannot change Status or re-open as New Open Date not after Original Open Date.	C	Standard Upload	RCANZ (BR58)
ERR3021	S	C	CRAReportBatch/Account s/Account/AccountHeade r/Status	Account Status on Bureau is one of C, D, N, or X. These Account Statuses cannot be updated UNLESS the account is being re-opened. Any changes must be supplied as a correction.	Account Status on Bureau is one of C, D, N, or X. Must be supplied as a correction.	C	Standard Upload	RCANZ (BR57 / BR106)
StatusDate								
Xsd	S	F	CRAReportBatch/Account s/Account/ AccountHeader/StatusDa te	Invalid Format Must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR2026	S	F	CRAReportBatch/Account s/Account/ AccountHeader/StatusDa te	Status Date is not a valid *ISO date.	Account Status Date must be valid *ISO Date.	C	Standard Upload Corrections	Credit Reporters

				MESSAGE					
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule	
ERR2015	S	X	CRAReportBatch/Accounts/Account/ AccountHeader/StatusDate	Status Date is after Extract Date	Account Status Date cannot occur after Extract Date.	C	Standard Upload Corrections	RCANZ	
ERR3002	S	X	CRAReportBatch/Accounts/Account/AccountHeader/StatusDate	Status Date is earlier than Account Open date.	Account Status Date cannot precede Account Open Date.	C	Standard Upload Corrections	RCANZ	
ERR2025	S	C	CRAReportBatch/Accounts/Account/AccountHeader/StatusDate	Either Status supplied is different from Status on the Bureau for this account and status date not supplied OR status date not supplied for an initial load.	Account Status Date required.	C	Standard Upload Corrections	RCANZ	
CreditPurpose									
Xsd	S	M	CRAReportBatch/Accounts/Account/AccountHeader/CreditPurpose	Credit Purpose not supplied Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ	
Xsd	S	F	CRAReportBatch/Accounts/Account/AccountHeader/CreditPurpose	Field length invalid – Credit Purpose must be 1 character.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	
ERR2045	S	M	CRAReportBatch/Accounts/Account/AccountHeader/CreditPurpose	Credit Purpose not supplied. Field is mandatory.	Credit Purpose not supplied	C	Standard Upload	RCANZ	
ERR2018	S	V	CRAReportBatch/Accounts/Account/AccountHeader/CreditPurpose	Invalid Credit Purpose - Must be in Credit Purpose table	Credit Purpose must be in Credit Purpose table	C	Standard Upload Corrections	RCANZ	
TypeOfAccount									
Xsd	S	M	CRAReportBatch/Accounts/Account/AccountHeader/TypeOfAccount	Type of Account not supplied Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ	

				MESSAGE					
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule	
Xsd	S	F	CRAReportBatch/Accounts/Account/AccountHeader/TypeOfAccount	Invalid Field length – Type of Account must be between 1 and 2 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	
ERR2046	S	M	CRAReportBatch/Accounts/Account/AccountHeader/TypeOfAccount	Type Of Account not supplied. Field is mandatory.	Type Of Account not supplied	C	Standard Upload	RCANZ	
ERR2019	S	V	CRAReportBatch/Accounts/Account/AccountHeader/TypeOfAccount	Invalid Type Of Account - Must be in Account Type Table	Account Type must be in Account Type Table	C	Standard Upload Corrections	RCANZ	

2.5 Account Detail

				MESSAGE					
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule	
ERR2023	S	C	CRAReportBatch/Accounts/Account/AccountDetail/	Account details have not been provided and account is not found on the database.	Account not yet on bureau. Account Detail required	C	Standard Upload	RCANZ	
ERR8003	I	C	CRAReportBatch/Accounts/Account/AccountDetail/	Value supplied for the correction is the current value held by the bureau. No correction has been made	The data item you have supplied as a correction, is the current value. No correction has been made	N	Corrections	RCANZ	
OpenDate									
Xsd	S	M	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Open Date not supplied Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ	
Xsd	S	F	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Invalid data format – Open Date must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	

				MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR3015	S	F	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Open Date is not a valid *ISO Date.	Account Open Date must be a valid *ISO Date.	C	Standard Upload Corrections	Credit Reporters
ERR3003	S	V	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Open Date is '0001-01-01'	Open Date cannot be '0001-01-01'	C	Standard Upload Corrections	Credit Reporters
ERR3001	S	V	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Open Date is after the Extract Date.	Open Date cannot occur after Extract Date	C	Standard Upload Corrections	RCANZ
ERR3002	S	V	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Status Date is earlier than Account Open date.	Account Status Date cannot precede Account Open Date.	C	Standard Upload Corrections	RCANZ
ERR3019	S	V	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Account Status is not Closed. Open Date supplied differs from Open Date held on Bureau and has not been supplied as a correction	Account not Closed. Open Date can only be updated on a Closed account or via a correction.	C	Standard Upload	Credit Reporters
ERR3022	S	M	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Account Re-open (not correction) - Open date of re-opened account must be after closed' date of previous version of the account	Open Date cannot precede the current Account Closure Status date.	C	Standard Upload	Credit Reporters
ERR3023	S	M	CRAReportBatch/Accounts/Account/AccountDetail/OpenDate	Account Re-open – full details of account must be provided	Full Account and Customer details must be provided for account Re-Open.	C	Standard Upload	Credit Reporters
PaymentType								
ERR3008	W	V	CRAReportBatch/Accounts/Account/AccountDetail/PaymentType	Invalid Payment Type. Must be 1 character and in the Payment Type Table.	Payment Type must be in Payment Type Table. Field will be ignored.	C	Standard Upload Corrections	RCANZ
ERR3026	W	V	CRAReportBatch/Accounts/Account/AccountDetail/PaymentType	Credit Type is 'U', 'R' then Payment Type must be 'X'.	Payment Type does not match that needed for Credit Type. Field will be ignored.	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
CreditType								
ERR3009	W	V	CRAReportBatch/Accounts /Account/AccountDetail/C reditType	Invalid Credit Type. Must be 1 character and in the Credit Type table	Credit Type must be in Credit Type Table. Field will be ignored.	C	Standard Upload Corrections	RCANZ
SecuredCredit								
Xsd	S	M	CRAReportBatch/Accounts /Account/AccountDetail/S ecuredCredit	Secured Credit not supplied Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/AccountDetail/S ecuredCredit	Field length invalid – Secured Credit must be 1 character.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR3031	S	M	CRAReportBatch/Accounts /Account/AccountDetail/S ecuredCredit	Secured Credit not supplied. Field is mandatory.	Secured Credit not supplied	C	Standard Upload	RCANZ
ERR3010	S	V	CRAReportBatch/Accounts /Account/AccountDetail/S ecuredCredit	Invalid Secured Credit type. Must be in the Secured Credit table	Secured Credit type must be in Secured Credit Table.	C	Standard Upload Corrections	RCANZ
TermOfLoan								
Xsd	S	M	CRAReportBatch/Accounts /Account/AccountDetail/T ermOfLoan	Term of Loan not supplied Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/AccountDetail/T ermOfLoan	Invalid Format Term Of Loan must be in the format MMM where MMM = Months (to a maximum of 999)	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/AccountDetail/T ermOfLoan	Invalid Term of Loan – must be between 001 and 999 or else 'XXX'. 000 is invalid	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

					MESSAGE				
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
ERR3032	S	M	CRAReportBatch/Accounts /Account/AccountDetail/T ermOfLoan	Term of Loan not supplied. Field is mandatory.	Term of Loan not supplied	C	Standard Upload	RCANZ
ERR3027	S	F	CRAReportBatch/Accounts /Account/AccountDetail/T ermOfLoan	If Credit Type ='R' or 'U' 'revolving line of credit', Term of Loan must be 'XXX'.	For revolving line of credit types, 'R' or 'U', Term of loan must be 'XXX'	C	Standard Upload Corrections	RCANZ
PaymentFrequency								
Xsd	S	M	CRAReportBatch/Accounts /Account/AccountDetail/P aymentFrequency	Payment Frequency not supplied Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/AccountDetail/P aymentFrequency	Field length invalid. Payment Frequency must be 1 character	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR3033	S	M	CRAReportBatch/Accounts /Account/AccountDetail/P aymentFrequency	Payment Frequency not supplied. Field is mandatory.	Payment Frequency not supplied	C	Standard Upload Corrections	RCANZ
ERR3011	S	V	CRAReportBatch/Accounts /Account/AccountDetail/P aymentFrequency	Invalid Payment Frequency - Must be in the Payment Frequency Table	Payment Frequency – must be in Payment Frequency table	C	Standard Upload Corrections	RCANZ
CreditLimit								
Xsd	S	F	CRAReportBatch/Accounts /Account/AccountDetail/C reditLimit	Invalid data type – Credit Limit Must be a whole, positive number	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Xsd	S	V	CRAReportBatch/Accounts /Account/AccountDetail/C reditLimit	Credit Limit exceeds upper limit of $999,999,999	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

				MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR3017	S	F	CRAReportBatch/Accounts /Account/AccountDetail/C reditLimit	Credit Limit is not numeric.	Credit Limit is not numeric.	C	Standard Upload Corrections	RCANZ
ERR3028	S	M	CRAReportBatch/Accounts /Account/AccountDetail/C reditLimit	Credit Limit is not supplied and Account Type is not TC , CA or UA. Credit Limit only optional for those Account Types.	Credit Limit is not supplied and Account Type not TC , CA or UA	C	Standard Upload Corrections	RCANZ
AccountName								
ERR3024	W	V	CRAReportBatch/Accounts /Account/AccountDetail/A ccountName	Account Name must be between 1 and 40 characters inclusive and valid characters are alphanumeric, blanks, and the following characters, - : . @ # $ % & * ( ) _ + = ! \ } { " ' ? / , ;	Invalid Account Name. Field will be ignored.	C	Standard Upload Corrections	RCANZ

2.6   Customer Header

				MESSAGE				
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
ERR2024	S	C	CRAReportBatch/Accounts/Account/Customer	Not all customers previously reported for this account have been reported	Not all Customers have been reported for this account.	R	Standard Upload	RCANZ
ERR8003	I	C	CRAReportBatch/Accounts/Account/Customer	Value supplied for the correction is the current value held by the bureau. No correction has been made	The data item you have supplied as a correction, is the current value. No correction has been made	N	Corrections	RCANZ
CustomerID								
Xsd	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerID	Customer ID not supplied. Field is Mandatory when loading or correcting customer detail	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Accounts/Account/Customer/CustomerID	Invalid Field length – Customer ID must be between 4 and 24 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Accounts/Account/ustomer/CustomerID	Customers/Customer/CustomerID does not match any required pattern :[0-9a-zA-Z]*[0-9][0-9a-zA-Z]*	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR4002	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerID	Customer ID not supplied. Field is Mandatory when loading or correcting customer detail	Mandatory Customer id not supplied	C	Standard Upload Corrections	RCANZ
ERR4041	S	X	CRAReportBatch/Accounts/Account/Customer/CustomerID	Customer ID not yet on Bureau. Customer Detail required	Customer ID not yet on bureau. Customer detail required.	C	Standard Upload	RCANZ
ERR7239	S	F	CRAReportBatch/Accounts/Account/Customer/CustomerID	Customer ID cannot be only zeros.	Invalid Customer ID - Cannot have only Zeros	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR7240	S	F	CRAReportBatch/Accounts /Account/Customer/Custo merID	Customer ID has no numeric's.	Invalid Customer ID - Must have at least one numeric character	C	Standard Upload Corrections	RCANZ
ERR7243	S	C	CRAReportBatch/Accounts /Account/Customer/Custo merID	More than 1 account holder has the same customer ID on the account .	Customer ID not unique. Customer ID must be unique for each account holder on the account.	C	Standard Upload Corrections	RCANZ
PreviousCustomerID								
ERR4044	W	F	CRAReportBatch/Accounts /Account/Customer/Previ ousCustomerID	Invalid Field length – Previous Customer ID must be between 4 and 24 characters and alphanumeric	Previous Customer ID is invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ
ERR4042	S	V	CRAReportBatch/Accounts /Account/Customer/Previ ousCustomerID	Previous Customer ID not on Bureau and Customer ID not on Bureau and Customer Detail not Provided.	Previous Customer ID and Customer ID do not exist on Bureau. Customer Detail required.	C	Standard Upload	RCANZ
ERR4043	I	V	CRAReportBatch/Accounts /Account/Customer/Previ ousCustomerID	Previous Customer ID on Bureau and Customer ID also already on Bureau.	Customer ID and Previous Customer ID both already exist on the bureau	N	Standard Upload Corrections	RCANZ
ERR7241	W	F	CRAReportBatch/Accounts /Account/Customer/Previ ousCustomerID	Previous Customer ID cannot be only zeros.	Invalid Previous Customer ID - Cannot have only Zeros	C	Standard Upload Corrections	RCANZ
ERR7242	W	F	CRAReportBatch/Accounts /Account/Customer/Previ ousCustomerID	Previous Customer ID has no numeric's.	Invalid Previous Customer ID - Must have at least one numeric character	C	Standard Upload Corrections	RCANZ
StartDate								
Xsd	S	F	CRAReportBatch/Accounts /Account/Customer/Start Date	Invalid data format – Start Date must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR4057	S	F	CRAReportBatch/Accounts /Account/Customer/Start Date	Customer Start Date is not valid *ISO date	Customer Start Date must be a valid *ISO Date.	C	Standard Upload Corrections	Credit Reporters
ERR4056	S	V	CRAReportBatch/Accounts /Account/Customer/Start Date	Customer Start Date is after the Extract Date	Customer Start Date cannot occur after the Extract Date.	C	Standard Upload Corrections	RCANZ
ERR4051	S	V	CRAReportBatch/Accounts /Account/Customer/Start Date	Customer Start Date is before the Account Open Date.	Account Open Date cannot be after Customer Start Date.	R	Standard Upload Corrections	RCANZ
ERR4060	S	V	CRAReportBatch/Accounts /Account/Customer/Start Date	Customer is not Ceased. Start Date supplied differs from Start Date held on Bureau.	Customer Start Date supplied differs from Start Date held on bureau.	C	Standard Upload	Credit Reporters
ERR4071	S	C	CRAReportBatch/Accounts /Account/Customer/Start Date	Customer on Bureau is ceased but Start Date supplied is not after previously reported Customer cease date.	Customer Start Date Supplied is not after previously reported Cease Date.	C	Standard Upload	Credit Reporters
CeaseDate								
Xsd	S	F	CRAReportBatch/Accounts /Account/Customer/Cease Date	Invalid data format – Cease Date Must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR4058	S	F	CRAReportBatch/Accounts /Account/Customer/Cease Date	Customer Cease Date is not valid *ISO date	Customer Cease Date must be a valid *ISO Date.	C	Standard Upload Corrections	RCANZ
ERR4050	S	V	CRAReportBatch/Accounts /Account/Customer/Cease Date	Cease Date precedes Customer Start Date	Customer Cease Date cannot be before Start Date.	C	Standard Upload Corrections	RCANZ
ERR4072	S	X	CRAReportBatch/Accounts /Account/Customer/Cease Date	All customers associated with Account have Cease Dates, but Account Status is not Closed	All customers associated with Account have Cease Dates, but Status not Closed.	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
ERR4045	S	X	CRAReportBatch/Accounts /Account/Customer/Cease Date	All customers associated with the Account have Cease Dates earlier than the Account Status date when the account closed (reached an end state).	All customers have Cease Dates earlier than the Account Status date when the account closed.	C	Standard Upload Corrections	RCANZ
ERR4061	S	V	CRAReportBatch/Accounts /Account/Customer/Cease Date	Cease Date supplied differs from the Cease Date held on the Bureau	Cease Date supplied differs from the Cease Date held on the Bureau	C	Standard Upload	Credit Reporters
ERR4073	S	V	CRAReportBatch/Accounts /Account/Customer/Cease Date	Cease Date prior to 1 April 2012. Legislation does not allow for back loading of data	Customer Cease Date is prior to CR Commencement	C	Standard Upload Corrections	RCANZ
ERR4074	S	X	CRAReportBatch/Accounts /Account/Customer/Cease Date	Cease Date cannot occur after the Extract Date	Cease Date cannot occur after the Extract Date	C	Standard Upload Corrections	RCANZ
Relationship								
Xsd	S	M	CRAReportBatch/Accounts /Account/Customers/Cust omer/Relationship	Relationship not supplied Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/Customer/Relati onship	Invalid Field length– Relationship must be 1 character.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR4003	S	V	CRAReportBatch/Accounts /Account/Customer/Relati onship	Invalid Relationship - Must be in the Account Relationship table	Account Relationship must be in Account Relationship Table	C	Standard Upload Corrections	RCANZ

2.7 Customer Detail

2.7.1 Customer Formatted Name

MESSAGE								
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
Xsd	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName	Primary Name not supplied. Field is mandatory if supplying customer detail	Primary Name not supplied	C	Standard Update	RCANZ
ERR4049	I	X	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName	Family Name/First Name combination provided as Primary Name is different to the Primary Name previously supplied to the bureau for this Customer ID.	Primary Name different on Bureau for this Customer ID	R	Standard Upload	Credit Reporters
ERR8003	I	C	CRAReportBatch/Accounts/Account/Customer	Value supplied for the correction is the current value held by the bureau. No correction has been made	The data item you have supplied as a correction is the current value. No correction has been made	N	Corrections	RCANZ
Family								
Xsd	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName/CustomerName//Family CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PreviousName/CustomerName//Family CRAReportBatch/Accounts/Account/Customer/CustomerDetail/KnownAsName/CustomerName//Family	Family Name not supplied. Field is mandatory if loading or correcting Primary Customer Name	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName/CustomerName//Family CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PreviousName/CustomerName//Family CRAReportBatch/Accounts/Accoun	Invalid Field length – Family Name must be between 1 and 100 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

MESSAGE

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
			t/Customer/CustomerDetail/KnownAsName/CustomerName//Family					
ERR4076	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName/CustomerName//Family CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PreviousName/CustomerName//Family CRAReportBatch/Accounts/Account/Customer/CustomerDetail/KnownAsName/CustomerName//Family	Family Name not supplied. Field is mandatory if loading or correcting Primary Customer Name	Family Name not supplied	C	Standard Upload Corrections	RCANZ
ERR4081	S	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName/CustomerName//Family CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PreviousName/CustomerName//Family CRAReportBatch/Accounts/Account/Customer/CustomerDetail/KnownAsName/CustomerName//Family	One of the Family names provided is Invalid. Either First character must be alpha OR Invalid Characters detected OR Hyphens and apostrophes blanks adjacent OR single character Family name that is not 'O' - Customer does not exist on the Bureau	Family Name Invalid and customer does not exist on the Bureau	C	Standard Upload Corrections	RCANZ
ERR4082	W	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName/CustomerName//Family CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PreviousName/CustomerName//Family CRAReportBatch/Accounts/Accoun	One of the Family names provided is Invalid. Either First character must be alpha OR Invalid Characters detected OR Hyphens and apostrophes blanks adjacent OR single character Family name that is not 'O' - Customer does exist on the Bureau	Family Name Invalid, But customer already exists on the Bureau. Field will be ignored.	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
			t/Customer/CustomerDetail/Know nAsName/CustomerName//Family					
First								
Xsd	S	M	CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Prima ryName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Previo usName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Know nAsName/CustomerName//*First*	First Name not supplied. Field is mandatory if loading or correcting Primary Customer Name	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Accounts/Accoun t/Customers/Customer/Formatted Name/First CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Prima ryName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Previo usName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Know nAsName/CustomerName//*First*	Invalid Field length – First Name must be between 2 and 100 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR4077	S	M	CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Prima ryName/CustomerName//*First* CRAReportBatch/Accounts/Accoun	First Name not supplied. Field is mandatory if loading or correcting Primary Customer Name	First Name not supplied	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
			t/Customer/CustomerDetail/Previo usName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Know nAsName/CustomerName//*First*					
ERR4083	S	V	CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Prima ryName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Previo usName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Know nAsName/CustomerName//*First*	One of the First names provided is Invalid. Either First character must be alpha OR Invalid Characters detected OR Hyphens and apostrophes blanks adjacent - Customer does not exist on the Bureau	First Name Invalid and customer does not exist on the Bureau	C	Standard Upload Corrections	RCANZ
ERR4084	W	V	CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Prima ryName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Previo usName/CustomerName//*First* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Know nAsName/CustomerName//*First*	One of the First names provided is Invalid. Either First character must be alpha OR Invalid Characters detected OR Hyphens and apostrophes blanks adjacent - Customer does exist on the Bureau	First Name Invalid, But customer already exists on the Bureau. Field will be ignored.	C	Standard Upload Corrections	RCANZ
Middle								
Err4089	W	F	CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Prima ryName/CustomerName//*Middle* CRAReportBatch/Accounts/Accoun	Invalid Field length – Middle Name must be between 1 and 100 characters.	Middle Name Invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ

MESSAGE

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
			t/Customer/CustomerDetail/PreviousName/CustomerName//*Middle* CRAReportBatch/Accounts/Account/Customer/CustomerDetail/KnownAsName/CustomerName//*Middle*					
ERR4085	W	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName/CustomerName//*Middle* CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PreviousName/CustomerName//*Middle* CRAReportBatch/Accounts/Account/Customer/CustomerDetail/KnownAsName/CustomerName//*Middle*	One of the Middle names provided is Invalid. Either First character must be alpha OR Invalid Characters detected OR Hyphens and apostrophes blanks adjacent - Customer does not exist on the Bureau	Middle Name Invalid and customer does not exist on the Bureau. Field will be ignored.	C	Standard Upload Corrections	RCANZ
ERR4086	W	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName/CustomerName//*Middle* CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PreviousName/CustomerName//*Middle* CRAReportBatch/Accounts/Account/Customer/CustomerDetail/KnownAsName/CustomerName//*Middle*	One of the Middle names provided is Invalid. Either First character must be alpha OR Invalid Characters detected OR Hyphens and apostrophes blanks adjacent - Customer does exist on the Bureau	Middle Name Invalid. As customer exists on the Bureau, Field will be ignored.	C	Standard Upload Corrections	RCANZ
Title								
ERR4090	W	F	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/PrimaryName/CustomerName//*Title* CRAReportBatch/Accounts/Account	Invalid Field length – Title must be between 2 and 20 characters.	Title Invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
			t/Customer/CustomerDetail/Previo usName/CustomerName/*/Title* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Know nAsName/CustomerName/*/Title*					
ERR4087	W	F	CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Prima ryName/CustomerName/*/Title* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Previo usName/CustomerName/*/Title* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Know nAsName/CustomerName/*/Title*	Invalid characters detected for one of the Customer Titles provided. Valid characters are alpha, numeric, blank, hyphen. First Character must be alpha. Blanks and hyphens must not be adjacent. – AND customer does not exist on the Bureau	Customers Title is invalid and customer does not exist on the Bureau. Field will be ignored.	C	Standard Upload Corrections	RCANZ
ERR4088	W	F	CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Prima ryName/CustomerName/*/Title* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Previo usName/CustomerName/*/Title* CRAReportBatch/Accounts/Accoun t/Customer/CustomerDetail/Know nAsName/CustomerName/*/Title*	Invalid characters detected for one of the Customer Titles provided. Valid characters are alpha, numeric, blank, hyphen. First Character must be alpha. Blanks and hyphens must not be adjacent. – But customer does exist on the Bureau	Customers Title is invalid. As customer exists on the Bureau, Field will be ignored.	C	Standard Upload Corrections	RCANZ

2.7.2 Personal Detail

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule

				MESSAGE				
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
BirthDate								
Xsd	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/BirthDate	Birth Date not supplied. Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/BirthDate	Invalid data format – Birth Date must be in the format ccyy-mm-dd.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR4078	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/BirthDate	Birth Date not supplied. Field is mandatory if loading Customer Detail	Birth Date not supplied.	C	Standard Upload	RCANZ
ERR4059	S	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/BirthDate	Customer Birth Date is not a valid *ISO date	Customer Birth Date must be a valid *ISO date	C	Standard Upload Corrections	Credit Reporters
ERR4004	S	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/BirthDate	Customer age calculated to be less than 18 years or greater than 150 years.	Customer Birthdate invalid.	C	Standard Upload Corrections	RCANZ
ERR4062	S	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/BirthDate	Birth date supplied differs from Birth Date held on Bureau – must be supplied as a correction.	Birth date supplied differs from Birth Date previously supplied – must be applied as a correction.	C	Standard Upload	Credit Reporters
Gender								
Xsd	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/Gender	Gender not supplied. Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ

				MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR4079	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/Gender	Gender not supplied. Field is mandatory if loading Customer Details.	Gender not supplied.	C	Standard Upload	RCANZ
ERR4005	W	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/Gender	Invalid Gender code – must be in the Gender table NOTE: Even though this is a mandatory field, a severe error will not be generated if the value is invalid.	Gender Invalid. Must be in Gender table. Field will be ignored	C	Standard Upload Corrections	RCANZ
Deceased								
Xsd	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/Deceased	Deceased Flag not supplied. Field is mandatory.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/Deceased	Field length invalid – Deceased must be 1 character.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR4080	S	M	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/Deceased	Deceased status not supplied. Field is mandatory if loading Customer Details	Deceased status not supplied	C	Standard Upload	RCANZ
ERR4006	S	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/Deceased	Invalid Deceased indicator – must be in the Yes No table.	Deceased flag– must be in the Yes No table	C	Standard Upload Corrections	RCANZ
DriverLicenceNumber								
ERR4030	W	F	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/DriversLicenceNumber	Field length invalid – Drivers Licence must be 8 characters.	Drivers Licence Number Invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ

					MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR4007	W	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/DriversLicenceNumber	Driver's Licence Number was not verified by NZTA.	Driver's Licence Number is invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ
DriverLicenceVersionNumber								
ERR4031	W	F	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/DriversLicenceVersionNumber	Invalid Field length – Drivers Licence must be 3 characters.	Field length invalid – Drivers Licence Version must be 3 characters. Field will be ignored.	C	Standard Upload Corrections	RCANZ
ERR4008	W	V	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/DriversLicenceVersionNumber	Driver's Licence Version Number was not verified by NZTA	Driver's Licence Version Number is Invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ
EmployerName								
ERR4032	W	F	CRAReportBatch/Accounts/Account/Customer/CustomerDetail/EmployerName	Invalid Field length – Employer Name must be between 2 and 100 characters and valid characters are alphanumeric, blanks, hyphens, colons, full stops and the following characters: @ # $ % & * ( ) _ + = ! \ } { " ' ? / ,;	Employer Name invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ
PreviousEmployerName								
ERR4033	W	F	CRAReportBatch/Accounts/Account/ Customer/CustomerDetail/PrviousEmployerName	Invalid Field length – Previous Employer Name must be between 2 and 100 characters and valid characters are alphanumeric, blanks, hyphens, colons, full stops and the following characters: @ # $ %	Previous Employer Name invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
				& * ( ) _ + = ! \ } { " ' ? / ,;				
Occupation								
ERR4034	W	F	CRAReportBatch/Accounts/Account/ Customer/CustomerDetail/Occupation	Invalid Field length – Occupation must be between 2 and 100 characters and valid characters are alphanumeric, blanks, hyphens, colons, full stops and the following characters: @ # $ % & * ( ) _ + = ! \ } { " ' ? / ,;	Occupation invalid. Field will be ignored.	C	Standard Upload Corrections	RCANZ

2.7.3 Customer Address

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				MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR4205	S	M	CRAReportBatch/Accounts/ Account/Customer//Custo merDetail/FormattedAddre ss	No Address supplied. Field is mandatory. At least one address must be supplied for every Customer	Either a Formatted or Unformatted Address needs to be supplied.	C	Standard Upload	RCANZ
ERR4200	W	V	CRAReportBatch/Accounts/ Account/Customer//Custo merDetail/FormattedAddre ss	1 or more of addresses supplied cannot be validated, however the Customer already exists on the Bureau.	The address supplied cannot be validated, however the Customer already exists on the Bureau. Field will be ignored.	C	Standard Upload Corrections	RCANZ
ERR4201	S	M	CRAReportBatch/Accounts/ Account/Customer//Custo merDetail/FormattedAddre ss	On Initial Load, or First load for this Customer, no valid addresses are provided	No valid Address provided for Customer with the First Load for this account/customer	C	Standard Upload	RCANZ
ERR4204	S	C	CRAReportBatch/Accounts/ Account/Customer//Custo merDetail/FormattedAddre ss	CP cannot provide mixture of formatted and unformatted address details - must provide one or the other.	Record contains mixture of formatted and unformatted address elements	C	Standard Upload Corrections	RCANZ
AddressType								
Xsd	S	M	CRAReportBatch/Accounts/ Account/ Customer/Customer/Detail /FormattedAddress/Addres sType	Address Type not supplied. Field is mandatory if loading or correcting an Addresses	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ

					MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
Xsd	S	F	CRAReportBatch/Accounts/ Account/ Customer/Customer/Detail /FormattedAddress/Addres sType	Invalid Field length – Address Type must be 1 character	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR4206	S	M	CRAReportBatch/Accounts/ Account/ Customer/Customer/Detail /FormattedAddress/Addres sType	Address Type not supplied. Field is mandatory if loading or correcting an address	Address Type not supplied	C	Standard Upload Corrections	RCANZ
ERR4029	S	V	CRAReportBatch/Accounts/ Account/ Customer/Customer/Detail /FormattedAddress/Addres sType	Invalid Address Type – must be in the Address Type Table	Address Type must be in Address Type Table.	C	Standard Upload Corrections	RCANZ
Property								
ERR4091	W	F	CRAReportBatch/Accounts/ Account/ Customer/CustomerDetail/ FormattedAddress/Propert y	Invalid Field length – Property must be between 3 and 50 characters and Property can only include alphanumeric, blanks, hyphens, commas, apostrophes, slash and back slash	Field length/format is invalid	V	Standard Upload Corrections	RCANZ
UnitNumber								
ERR4091	W	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /UnitNumber	Invalid Field length – Unit Number must be between 1 and 5 characters and Unit Number can only include alphanumeric, blanks, hyphens, commas, slash and back slash	Field length/format is invalid	V	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
StreetNumber								
ERR4091	S	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /StreetNumber	Invalid Field length – Street Number must be between 1 and 8 characters and Street Number can only include alphanumeric, blanks, hyphens, slash and back slash	Field length/format is invalid	V	Standard Upload Corrections	RCANZ
StreetName								
ERR4091	S	F	CRAReportBatch/Accounts/ Account/CustomerDetail/C ustomerFormattedAddress /StreetName	Invalid Field length – Street Name must be between 1 and 100 characters and Street Name can only include alphanumeric, blanks, hyphens, commas, apostrophes, slash and back slash	Field length/format is invalid	V	Standard Upload Corrections	RCANZ
StreetType								
ERR4091	S	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /StreetType	Invalid Field length – Street Type must be between 2 and 25 characters.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Suburb/UnformattedAddressSuburb								
ERR4091	W	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /Suburb CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/UnformattedAddr ess/UnformattedAddressSu burb	Field length invalid –Suburb must be 1 to 50 characters and Suburb can only include alpha, blanks, hyphens, apostrophes, commas, slash and back slash	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Town/UnformattedAddressTown								

				MESSAGE					
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule	
Xsd	S	M	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /Town	Town not supplied. Field is mandatory if loading or correcting an Addresses .	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ	
ERR4091	W	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /Town CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/UnformattedAddr ess/UnformattedAddressTo wn	Invalid Field length – Town must be between 1 and 80 characters and Town can only include alpha, blanks, hyphens, apostrophes, commas, slash and back slash.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	

Postcode/UnformattedAddressPostcode

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR4091	W	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /Postcode CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/UnformattedAddr ess/UnformattedAddressPo stcode	Invalid Field length – Postcode must be between 4 and 10 characters and be alphanumeric.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

DPID/UnformattedAddressDPID

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR4091	W	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /DPID CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/UnformattedAddr ess/UnformattedAddressD PID	Field length invalid –DPID must be 7 characters and be alphanumeric.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
Country/UnformattedAddressCountry								
ERR4091	W	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/FormattedAddress /Country CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/UnformattedAddr ess/UnformattedAddressCo untry	Invalid Field length – Country must be between 2 and 50 characters and Country can only contain alpha, blanks and hyphens.	Field length/format is invalid	N	Standard Upload Corrections	RCANZ

UnformattedAddressLine1								
ERR4091	W	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/UnformattedAddre ss/UnformattedAddressLine 1	Invalid Field length – Unformatted Address Line 1 must be between 10 and 340 characters .	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
UnformattedAddressLine2								

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR4091	W	F	CRAReportBatch/Accounts/ Account/Customer/Custom erDetail/UnformattedAddre ss/UnformattedAddressLine 2	Invalid Field length – Unformatted Address Line 2 must be between 1 and 340 characters and Unformatted Address Line 2 can only include alphanumeric, blanks, hyphens, commas, apostrophes, slash and back slash.	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

2.8 Payment

MESSAGE								
Code	**Category**	**Type**	**Source or Input Path**	**Condition**	**Message Text**	**Action**	**Applicable to:**	**Rule**
Xsd	S	V	CRAReportBatch/Accounts /Account/Payment	More than 24 Payment Periods provided.	Maximum 24 Payments allowed.	C	Standard Upload Corrections	RCANZ
ERR8003	I	C	CRAReportBatch/Accounts /Account/Payment	Value supplied for the correction is the current value held by the bureau. No correction has been made.	The data item you have supplied as a correction, is the current value. No correction has been made	N	Corrections	RCANZ
Period								
Xsd	S	F	CRAReportBatch/Accounts /Account/Payment/Period	Period not supplied. Field is mandatory when loading or correction Payment History.	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/Payment/Period	Invalid Period. Must be in the format ccyy-mm where ccyy = year and mm = month in the year	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR5013	S	M	CRAReportBatch/Accounts /Account/Payment/Period	Period not supplied. Field is mandatory if loading or correcting payment status	Period not supplied	C	Standard Upload Corrections	RCANZ
ERR5003	S	V	CRAReportBatch/Accounts /Account/Payment/Period	Period more than two years in the past.	Payment Period must be within last two years.	C	Standard Upload Corrections	RCANZ

					MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR5006	S	V	CRAReportBatch/Accounts /Account/Payment/Period	Payment Period is before April 1st 2012. Legislation prohibits reporting on periods prior to this.	Payment Period is before April 1st 2012	C	Standard Upload Corrections	Credit Reporters
ERR5007	S	X	CRAReportBatch/Accounts /Account/Payment/Period	Payment Period is before account open date.	Payment cannot be before Account Opened Date.	C	Standard Upload Corrections	Credit Reporter
ERR5008	S	X	CRAReportBatch/Accounts /Account/Payment/Period	Account Status is one of C, D, N, or X (end state) and Payment Period is after Account Closure Month.	Payment Period cannot be after Month of Account Closure.	C	Standard Upload Corrections	RCANZ (BR87)
ERR5010	S	C	CRAReportBatch/Accounts /Account/Payment/Period	Payment period must be in or after the month in which the subscriber notified their Customers that reporting of Account data would be commencing.	Payment period is prior to Customer notification month	C	Standard Upload Corrections	RCANZ
ERR5011	S	X	CRAReportBatch/Accounts /Account/Payment/Period	The payment period cannot for a period after the reporting period defined by the Extract Date	Payment Period cannot be after Extract Date	C	Standard Upload Corrections	RCANZ
PaymentStatus								
Xsd	S	M	CRAReportBatch/Accounts /Account/Payment/Status	Payment Status not supplied. Field is mandatory when loading or correction Payment History.	Mandatory Field is not supplied	C	Standard Upload Corrections	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/Payment/Status	Field length invalid – Payment Status must be 1 character	Field length/format is invalid	C	Standard Upload Corrections	RCANZ

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
				MESSAGE				
ERR5014	S	M	CRAReportBatch/Accounts /Account/Payment/Status	Payment Status not supplied. Field is mandatory when loading or correcting payment status	Payment Status not supplied.	C	Standard Upload Corrections	RCANZ
ERR5002	S	V	CRAReportBatch/Accounts /Account/Payment/Status	Invalid Field, Payment Status must be in Payment Status table	Payment Status must be in Payment Status table	C	Standard Upload Corrections	RCANZ
ERR5005	S	C	CRAReportBatch/Accounts /Account/Payment/Period	Cannot report more than one payment status per payment period. Payment for the period already on Bureau. Updates to payment status are not permitted, must be applied as a correction.	Payment for the period already on Bureau. Payment Status changes must be applied as a correction.	C	Standard Upload	RCANZ

2.9 Default

Reported defaults are zero or one occurrence per account. If a default is reported then all mandatory rules apply except during a correction.

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
				MESSAGE				
ERR7227	S	X	CRAReportBatch/Accounts /Account/Default/	Account does not exist on the Bureau. Account Details required.	Account does not exist on the Bureau. Account Details required.	C	Standard Upload Corrections	RCANZ
ERR7228	S	C	CRAReportBatch/Accounts /Account/Default/	More than 1 outstanding default supplied for same account.	More than 1 default Supplied	C	Standard Upload Corrections	RCANZ
ERR8003	I	C	CRAReportBatch/Accounts /Account/Default/	Value supplied for the correction is the current value held by the bureau. No correction has been made	The data item you have supplied as a correction, is the current value. No correction has been made	N	Corrections	RCANZ
OriginalDefaultDate								

				MESSAGE					
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
Xsd	S	M	CRAReportBatch/Accounts /Account/Default OriginalDefaultDate	Original Default Date not supplied. Field is mandatory when loading a Default.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	V	CRAReportBatch/Accounts /Account/Default OriginalDefaultDate	Invalid data format – Original Default Date must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR7275	S	M	CRAReportBatch/Accounts /Account/Default/Original DefaultDate	Default Date not supplied. Field is mandatory when loading a Default	Original Default Date not supplied	C	Standard Upload	RCANZ
ERR7230	S	F	CRAReportBatch/Accounts /Account/Default OriginalDefaultDate	Original Default Date is not a valid *ISO date	Original Default Date must be a valid *ISO date	C	Standard Upload Corrections	RCANZ
ERR7202	S	V	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultDate	Original Default Date occurs after Extract Date	Original Default Date must be before extract Date.	C	Standard Upload Corrections	RCANZ
ERR7204	S	V	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultDate	Original Default Date is more than five years prior to Extract Date	Original Default Date cannot be more than 5 years before extract date.	C	Standard Upload Corrections	RCANZ
ERR7205	S	V	CRAReportBatch/Accounts /Account/Default/Original DefaultDate	Original Default Date is less than 30 days after the Account Open Date	Original Default Date cannot be less than 30 days after the Account Open Date.	C	Standard Upload Corrections	RCANZ
ERR7245	S	V	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultDate	Original Default Date overlaps with another default for this account	Original Default Date overlaps with another default for this account	C	Standard Upload Corrections	Credit Reporters

				MESSAGE					
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule	
ERR7248	S	C	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultDate	A later default exists. Cannot load an earlier outstanding Default.	A later default exists. Cannot load an earlier outstanding Default.	C	Standard Upload	Credit Reporters	

OriginalDueDate

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule	
Xsd	S	M	CRAReportBatch/Accounts /Account/Default/Original DueDate	Original Due Date not supplied. Field is mandatory when loading a Default.	Mandatory Field is not supplied	C	Standard Upload	RCANZ	
Xsd	S	V	CRAReportBatch/Accounts /Account/Default/Original DueDate	Invalid data format – Original Due Date must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ	
ERR7276	S	M	CRAReportBatch/Accounts /Account/Default/Original DueDate	Original Due Date not supplied. Field is mandatory when loading a default	Original Due Date not supplied	C	Standard Upload	RCANZ	
ERR7231	S	F	CRAReportBatch/Accounts /Account/Default/Original DueDate	Original Due Date is not a valid *ISO date	Original Due Date must be a valid *ISO date	C	Standard Upload Corrections	RCANZ	
ERR7208	S	V	CRAReportBatch/Accounts /Account/Default/Original DueDate	Original Due Date occurs after the extract date	Original Due Date must be before extract date.	C	Standard Upload Corrections	RCANZ	
ERR7209	S	X	CRAReportBatch/Accounts /Account/Default/Original DueDate	Original Due Date is less than 30 days after Account Open date	Original Due Date must not be less than 30 days after Account Open Date.	C	Standard Upload Corrections	RCANZ	
ERR7210	S	X	CRAReportBatch/Accounts /Account/Default/Original DueDate	Original Due Date is after the Last Payment Date	Original Due Date cannot be after the last Payment Date	C	Standard Upload Corrections	RCANZ	

DefaultStatus

				MESSAGE				
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
Xsd	S	M	CRAReportBatch/Accounts /Account/Default/ DefaultStatus	Default Status not supplied. Field is mandatory when loading a Default.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/Default/ DefaultStatus	Field length invalid – Default Status must be 1 character	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR7279	S	M	CRAReportBatch/Accounts /Account/Default/DefaultS tatus	Default Status not supplied. Field is mandatory when loading a Default	Default Status not supplied	C	Standard Upload	RCANZ
ERR7214	S	V	CRAReportBatch/Accounts /Account/Default/ DefaultStatus	Invalid Default Status – must be in Default Status table	Default Status Code must be in Default Status Table.	C	Standard Upload Corrections	RCANZ
ERR7215	S	V	CRAReportBatch/Accounts /Account/Default/ DefaultStatus	This default is no longer outstanding and cannot be updated	This default is no longer outstanding and cannot be updated.	R	Standard Upload	RCANZ (BR61, 148)
DefaultStatusDate								
Xsd	S	M	CRAReportBatch/Accounts /Account/Default/ DefaultStatusDate	Default Status Date not supplied. Field is mandatory when loading a Default.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	F	CRAReportBatch/Accounts /Account/Default/ DefaultStatusDate	Invalid data format – Default Status Date must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR7280	S	M	CRAReportBatch/Accounts /Account/Default/DefaultS tatusDate	Default Status Date not supplied .Field is mandatory when loading a Default	Default Status Date not supplied	C	Standard Upload	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR7233	S	F	CRAReportBatch/Accounts/Account/Default/DefaultStatusDate	Default Status Date is not a valid *ISO date	Default Status Date must be a valid *ISO date	C	Standard Upload Corrections	RCANZ
ERR7216	S	V	CRAReportBatch/Accounts/Account/Default/DefaultStatusDate	Default Status Date occurs after the Extract Date	Default status date cannot be after the extract date	C	Standard Upload Corrections	RCANZ
ERR7217	S	V	CRAReportBatch/Accounts/Account/Default/DefaultStatusDate	Default Status Date precedes Original Default Date	Default status date cannot be before Original Default Date.	C	Standard Upload Corrections	RCANZ
ERR7218	S	V	CRAReportBatch/Accounts/Account/Default/DefaultStatusDate	Default Status Date precedes Account Open Date	Default Status Date cannot be before the Account Open Date.	C	Standard Upload Corrections	RCANZ

DefaultBalance

Xsd	S	M	CRAReportBatch/Accounts/Account/Default/DefaultBalance	Default Balance not supplied. Field is mandatory when loading a Default.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	V	CRAReportBatch/Accounts/Account/Default/DefaultBalance	Invalid data type – Balance must be a whole, positive number	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR7281	S	M	CRAReportBatch/Accounts/Account/Default/DefaultBalance	Default Balance not supplied. Field is mandatory when loading a Defaults	Default Balance not supplied	C	Standard Upload	RCANZ
ERR7235	S	F	CRAReportBatch/Accounts/Account/Default/DefaultBalance	Invalid data type – Balance must be a whole, positive number	Default Balance must be a whole positive number	C	Standard Upload Corrections	RCANZ

MESSAGE								
Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR7219	S	V	CRAReportBatch/Accounts /Account/Default/Default Balance	Balance exceeds $999,999,999 - Cannot be greater than $999,999,999	Default Balance cannot be greater than $999,999,999.	C	Standard Upload Corrections	RCANZ
ERR7220	S	V	CRAReportBatch/Accounts /Account/Default/Default Balance	Balance is zero with a Default Status of Outstanding	Default Balance cannot be zero when Default Status is Outstanding.	C	Standard Upload Corrections	RCANZ
OriginalDefaultAmount								
Xsd	S	M	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultAmount	Original Default Amount not supplied. Field is mandatory when loading a Default.	Mandatory Field is not supplied	C	Standard Upload	RCANZ
Xsd	S	V	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultAmount	Invalid data type – Original Default Amount must be a whole, positive number	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR7282	S	M	CRAReportBatch/Accounts /Account/Default/Original DefaultAmount	Original Default Amount not supplied. Field is mandatory when loading a Default	Original Default Amount not supplied	C	Standard Upload	RCANZ
ERR7221	S	V	CRAReportBatch/Accounts /Account/Default/Original DefaultAmount	Default Amount less than $100 - Must be $100 or more	Original Default Amount must be >=$100	C	Standard Upload Corrections	RCANZ
ERR7222	S	V	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultAmount	Default Amount exceeds $999,999,999 - Cannot be greater than $999,999,999	Default Amount cannot be greater than $999,999,999.	C	Standard Upload Corrections	RCANZ
ERR7223	S	F	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultAmount	Invalid data type – Default Amount must be a whole, positive number	Default Amount must be a whole, positive number	C	Standard Upload Corrections	RCANZ

						MESSAGE				

Code	Category	Type	Source or Input Path	Condition	Message Text	Action	Applicable to:	Rule
ERR7247	S	V	CRAReportBatch/Accounts /Account/Default/ OriginalDefaultAmount	Original Default Amount differs from Original Default Amount held on Bureau. Field is Correctable only.	Original Default Amount differs from that held on Bureau. Changes must be applied as a Correction.	C	Standard Upload	Credit Reporters
LastPaymentDate								
Err7237	W	F	CRAReportBatch/Accounts /Account/Default/LastPay mentDate	Invalid data format – Last Payment Date must be in the format ccyy-mm-dd	Field length/format is invalid	C	Standard Upload Corrections	RCANZ
ERR7234	W	V	CRAReportBatch/Accounts /Account/Default/LastPay mentDate	Last Payment Date is not a valid *ISO date	Last Payment Date must be a valid *ISO date	C	Standard Upload Corrections	RCANZ
ERR7226	W	V	CRAReportBatch/Accounts /Account/Default/LastPay mentDate	Last Payment Date occurs after the extract date	Last Payment Date must be before the Extract Date. Field will be ignored.	C	Standard Upload Corrections	RCANZ
ERR7224	W	V	CRAReportBatch/Accounts /Account/Default/LastPay mentDate	Last Payment Date cannot be before the Original Default Date. Refer to the Data Standard element description for more detail	Last Payment Date cannot be before the Original Default Date. Field will be ignored.	C	Standard Upload Corrections	RCANZ

3. Valid Codes

3.1   Account Relationship Table

Code	Description
1	Individual
2	Joint
3	Guarantor

3.2   Account Status Table

Code	Updateable	End State	Description
A	Y	N	Active
C	N	Y	Closed
D	N	Y	Outsourced to Debt Collector, account closed with Credit Provider
U	Y	N	Outsourced to Debt Collector but account still open with Credit Provider
H	Y	N	Hardship
G	Y	N	Scheme of Arrangement
I	Y	N	Inactive
N	N	Y	Closed involuntarily – no further credit available and no remaining outstanding balance. Credit is terminated or otherwise ceases to be in force
S	Y	N	Suspended
V	Y	N	Credit non-compliance action
W	Y	N	Confirmed Credit non-compliance
X	N	Y	Debt sold
Z	Y	N	Serious Credit Infringement

3.3   (Out of Scope) Account Transfer Reason Table

Code	Description
M	Credit Provider has merged / been taken over
R	Assignment Reversal
T	Assignment Transfer
X	Account sold

3.4   Account Type Table

Code	Credit Limit	Description
AL	Y	Auto Loan
CC	Y	Credit Card
CA	N	Charge Card
OD	Y	Overdraft
PL	Y	Personal Loan
R	Y	Equipment Hire or Rental
RM	Y	Mortgage
TC	N	Telecommunications Services
UA	N	Utilities (electric / gas provider)

3.5   Address Type Table

Code	Description
C	Current or last known address
P	Previous Address
M	Mailing Address

3.6   Batch Type Table

Code	Description
I	Initial Load
P	Periodic Load
T	Transform to Comprehensive
C	Corrections

3.7   Credit Purpose Table

Code	Description
R	Consumer

- **Note** Commercial Credit Purpose removed in V3.0. See FAQ document for full details.

3.8   Credit Type Table

Code	Description
F	Fixed
R	Revolving
U	Unspecified

3.9   Default Status Table

Code	Description
O	Means that the payment is still outstanding.
C	Current means that the account has been brought up to date and that the account is still open.
P	Paid means that the whole account has been paid in full and that the account is now closed.
S	Settled means that partial payment of the debt has been accepted by the creditor.

3.10   Gender Table

Code	Description
M	Male
F	Female
U	Unknown/unspecified

3.11   Industry Type Table

Code	Description
F	Finance Services
I	Insurance company
T	Telco
U	Utility
B	Bank

3.12   Mode Table

Code	Description
P	Production data load
T	Test data load

3.13   **Name Type Table - this table is no longer used**

3.14   **Payment Frequency Table**

Code	Description
M	Monthly
F	Fortnightly
H	Half-yearly
Q	Quarterly
W	Weekly
Y	Yearly
N	No Repayment required
T	30 day cycle (Telco's)
V	Variable Repayment plan

3.15   Payment Status Table

Code	Category	Description
N	Current	No payment required..
0 (zero)	Current	Payments up-to-date as at the cycle date. Overdraft with limited agreed.
1	1-29 days past due	Payments 1-29 days in arrears as at the cycle date. A grace period of up to 14 calendar days may be observed by individual credit provider.
2	30-59 days past due	Payments 30-59 days in arrears as at the cycle date
3	60-89 days past due	Payments 60-89 days in arrears as at the cycle date
4	90-119 days past due	Payments 90-119 days in arrears as at the cycle date
5	120-149 days past due	Payments 120-149 days in arrears as at the cycle date
6	150-179 days past due	Payments 150-179 days in arrears as at the cycle date
X	180+ days past due date	Payments more than 180 days in arrears as at the cycle date
H	Hardship	Customer in Hardship
R	Re-aged	An account has been re-aged by credit provider

o **NOTE –** when a payment status is missing/not reported, U may be returned. U cannot be reported in a data load.

Code	Category	Description
U	Other	Unreported/Unavailable. Payment status unavailable at Bureau as a result of a Credit Provider having not provided an update for the month for example.

3.16   Payment Type Table

Code	Description
P	Principal and Interest
I	Interest only
L	Buy now – pay later
F	Interest free instalments
X	Other

3.17   Secured Credit Table

Code	Description
S	Secured
U	Unsecured

3.18   Signatory Role Table

Code	Description
N	New Account Owner
P	Previous Account Owner

3.19   Yes No Table

Code	Description
N	No
Y	Yes