**RCANZ Credit Data Reporting**

**- Industry Requirements**

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# Table of Contents

[Table of Contents 3](#_Toc42177951)

[1. Revision History 6](#_Toc42177952)

[2. Related Documents 7](#_Toc42177953)

[3. Summary of Amendments 8](#_Toc42177954)

[4. Issue Register 9](#_Toc42177955)

[5. Introduction 10](#_Toc42177956)

[5.1. About this document 10](#_Toc42177957)

[5.2. Background 10](#_Toc42177958)

[5.3. Document Purpose 10](#_Toc42177959)

[5.4. Scope 11](#_Toc42177960)

[**5.4.1.** **In Scope** 11](#_Toc42177961)

[**5.4.2.** **Out of Scope** 11](#_Toc42177962)

[**5.4.3.** **Future Scope/Changes** 11](#_Toc42177963)

[**5.4.4.** **Purpose** 12](#_Toc42177964)

[**5.4.5.** **Single standard** 12](#_Toc42177965)

[**5.4.6.** **Standard Content** 12](#_Toc42177966)

[**5.4.7.** **Mandatory, conditional and optional data** 12](#_Toc42177967)

[5.5. High Level Responsibilities 13](#_Toc42177968)

[5.6. Glossary of Terms 14](#_Toc42177969)

[6. General Requirements 17](#_Toc42177970)

[6.1. Reporting 17](#_Toc42177971)

[6.1.1. Data Load File Naming Convention 19](#_Toc42177972)

[6.2. Data Updating 19](#_Toc42177973)

[6.3. Data Correction 20](#_Toc42177974)

[6.4. Data Validation 20](#_Toc42177975)

[6.5. Data Rejection 21](#_Toc42177976)

[6.6. Data Rectification 22](#_Toc42177977)

[6.7. Data Re-Submission 23](#_Toc42177978)

[6.8. Verifying Data Load Processing Results 23](#_Toc42177979)

[6.9. Identifying Accounts 24](#_Toc42177980)

[6.10. Identifying Customer Records 26](#_Toc42177981)

[6.11. Maintaining Account Customer Linkage 26](#_Toc42177982)

[6.12. Account Status Changes 27](#_Toc42177983)

[6.13. Account Re-Opening 28](#_Toc42177984)

[6.14. Default Status Changes 28](#_Toc42177985)

[6.15. Non-Functional Requirements 29](#_Toc42177986)

[7. Initial (data load) Report Requirements 30](#_Toc42177987)

[7.1. Comprehensive Signatory 30](#_Toc42177988)

[8. On-going Reporting of Events Requirements 31](#_Toc42177989)

[8.1. Report Overview 31](#_Toc42177990)

[8.2. Reporting interactions permitted concurrently 33](#_Toc42177991)

[8.3. Reporting new account transaction 34](#_Toc42177992)

[8.4. Reporting account in default transaction 35](#_Toc42177993)

[8.5. Report payment status transactions 36](#_Toc42177994)

[8.6. Report change of account id 37](#_Toc42177995)

[8.7. Report account closed 37](#_Toc42177996)

[8.8. Report account re-opening 38](#_Toc42177997)

[8.9. Report re-associated customer 39](#_Toc42177998)

[8.10. Report ceased customer 40](#_Toc42177999)

[8.11. Report change of customer ID 41](#_Toc42178000)

[8.12. Updating account details 41](#_Toc42178001)

[8.13. Updating default details 42](#_Toc42178002)

[8.14. Updating customer details 43](#_Toc42178003)

[8.15. Report transfer of account ownership 44](#_Toc42178004)

[**8.15.1.** **Transferrer (out of scope)** 44](#_Toc42178005)

[**8.15.2.** **Transferee (out of scope)** 44](#_Toc42178006)

[9. Input file (batch) data set / elements 45](#_Toc42178007)

[10. Input Account Data Set / Elements 48](#_Toc42178008)

[10.1. Account Header 49](#_Toc42178009)

[10.2. Account Details 53](#_Toc42178010)

[10.3. Account Transfer Details (Out of scope) 55](#_Toc42178011)

[10.4. Payment Status 55](#_Toc42178012)

[10.5. Default Details 57](#_Toc42178013)

[10.6. Customer Header 60](#_Toc42178014)

[10.7. Customer Details 63](#_Toc42178015)

[**10.7.1.** **Name Details** 63](#_Toc42178016)

[**10.7.2.** **Formatted Name** 64](#_Toc42178017)

[**10.7.3.** **Personal Details** 65](#_Toc42178018)

[**10.7.4.** **Address Details** 67](#_Toc42178019)

[**10.7.4.1.** **Formatted Address** 68](#_Toc42178020)

[**10.7.4.2.** **Unformatted Address** 71](#_Toc42178021)

[11. Response Dataset / Elements 73](#_Toc42178022)

[12. Credit Reporters processing results – Input Batch Reporting Requirements 74](#_Toc42178023)

[12.1. Reporting File Processing results 74](#_Toc42178024)

[12.2. Reporting Account (record) Processing results 74](#_Toc42178025)

[12.3. File (Batch) Dataset / Elements 75](#_Toc42178026)

[12.4. Batch Header Processing Message Details 78](#_Toc42178027)

[12.5. File (Batch) Processing statistics 79](#_Toc42178028)

[12.6. Account Header Dataset / Elements 81](#_Toc42178029)

[12.7. Account Processing statistics 82](#_Toc42178030)

[12.8. Account Processing Message Details 83](#_Toc42178031)

[13. Corrections – Reporting Requirements 85](#_Toc42178032)

[13.1. Correct account details 85](#_Toc42178033)

[13.2. Correct Payment Status 86](#_Toc42178034)

[13.3. Correct Default Details 86](#_Toc42178035)

[13.4. Correct Customer Details 87](#_Toc42178036)

[14. Corrections Batch data set / elements 88](#_Toc42178037)

[15. Corrections Data Set / Elements 91](#_Toc42178038)

[15.1. Account Header 92](#_Toc42178039)

[15.2. Account Details 95](#_Toc42178040)

[15.3. Payment Status 98](#_Toc42178041)

[15.4. Default Details 99](#_Toc42178042)

[15.5. Customer Header 102](#_Toc42178043)

[15.6. Customer Details 104](#_Toc42178044)

[**15.6.1.** **Correcting Name Details** 104](#_Toc42178045)

[**Correcting Formatted Name** 104](#_Toc42178046)

[**15.6.2.** **Correcting Personal Details** 106](#_Toc42178047)

[**15.6.3.** **Correcting Address Details** 108](#_Toc42178048)

[15. Credit Reporters processing results – Corrections Reporting Requirements 113](#_Toc42178049)

[15.6. Corrections Reporting File Processing results 113](#_Toc42178050)

[15.7. Corrections Reporting (record) Processing results 113](#_Toc42178051)

[15.8. Corrections Response Batch Dataset / Elements 114](#_Toc42178052)

[15.9. Corrections Batch Header Processing Message Details 117](#_Toc42178053)

[15.10. Corrections (Batch) Processing statistics 118](#_Toc42178054)

[15.11. Corrections Account Header Dataset / Elements 119](#_Toc42178055)

[15.12. Corrections Account Processing statistics 121](#_Toc42178056)

[15.13. Corrections Account Processing Message Details 121](#_Toc42178057)

[16. Valid Codes 123](#_Toc42178058)

[17.1. Account Relationship Table 123](#_Toc42178059)

[17.2. Account Status Table 123](#_Toc42178060)

[17.3. (Out of Scope) Account Transfer Reason Table 123](#_Toc42178061)

[17.4. Account Type Table 124](#_Toc42178062)

[17.5. Address Type Table 124](#_Toc42178063)

[17.6. Batch Type Table 124](#_Toc42178064)

[17.7. Credit Purpose Table 124](#_Toc42178065)

[17.8. Credit Type Table 125](#_Toc42178066)

[17.9. Default Status Table 125](#_Toc42178067)

[17.10. Gender Table 125](#_Toc42178068)

[17.11. Industry Type Table 125](#_Toc42178069)

[17.12. Mode Table 125](#_Toc42178070)

[17.13. Payment Frequency Table 126](#_Toc42178071)

[17.14. Payment Status Table 127](#_Toc42178072)

[17.15. Payment Type Table 128](#_Toc42178073)

[17.16. Secured Credit Table 128](#_Toc42178074)

[17.17. Signatory Role Table 128](#_Toc42178075)

[17.18. Yes No Table 128](#_Toc42178076)

[18. Additional Notes 129](#_Toc42178077)

[18.1. Hardship reporting 129](#_Toc42178078)

[18.2. Guarantor reporting 129](#_Toc42178079)

[18.3. Payment Status Reporting 130](#_Toc42178080)

[18.4. Account Re-Opening 133](#_Toc42178081)

[18.5. Buy Now Pay Later Product Reporting Requirements 134](#_Toc42178082)

[19. Summary Changes V30 to V3.2 136](#_Toc42178083)

# Revision History

|  |  |  |  |
| --- | --- | --- | --- |
| **Version** | **Version Date** | **Update Comments** | **Author** |
| 3.0 | 19/03/2015 | Draft of changes for Version 3.0 | Megan George |
| 3.01 | 20/07/2016 | Changes to Version 3.0 to Gurantor Requirements and changes required to align with corrections made to schema XSD’s. | Darryl Spence |
| 3.02 | 30/11/2019 | Include new product type for Buy Now Pay Later (BNPL) products plus explanation on how new product will be reported | Darryl Spence and Jo Rowley |
| 3.02 | 30/05/2020 | Changes related to Error Code review and update of Error and Validation Document | Darryl Spence, Jo Rowley and Bridget Dixon |

# Related Documents

|  |  |
| --- | --- |
| **Document Name** | **Description** |
| **Credit Reporting Privacy Code 2004 – Amendment #5** | **Consolidated Credit Reporting Privacy Code 2004**  **Incorporating proposed Amendment No 5 – Submission Resource copy released by the OPC** |

# Summary of Amendments

# Issue Register

The following table summarises Issues raised and still outstanding relating to this document.

|  |  |  |  |
| --- | --- | --- | --- |
| # | Issue Type | Issues Description | Resolved |

1. **Introduction**
   1. **About this document**

This document, prepared by the Retail Credit Association of New Zealand Inc. (referred to as RCANZ throughout the rest of this document), details the requirements for Credit Providers reporting credit accounts, and events relating to those accounts, to Credit Reporters in New Zealand.

This document does not contain legal or compliance advice. Legal and compliance advice should be obtained by each respective Signatory to address their respective legal obligations.

* 1. **Background**

Credit Reporters and Credit Providers operating in the New Zealand market are subject to the provisions of the Privacy Act and the Credit Reporting Privacy Code, which regulates the system of credit reporting. The Code allows information about an individual’s credit-worthiness to be collected and disclosed to Credit Providers, such as banks, finance companies, mortgage companies, telecommunication service and utility providers and other organisations who are allowed by law to use this information.

Under changes to the Credit Reporting Privacy Code in 2012, more comprehensive credit reporting will enable the collection and reporting of details of consumer credit accounts and re-payment history. This is in addition to the ‘negative’ (i.e. default and adverse data) that is currently able to be collected and reported.

The RCANZ aims to promote responsible lending and establish a benchmark for best practice in consumer credit management through reciprocal sharing and use of this credit information and data. RCANZ’s primary objective is to develop industry codes and standards in relation to the use of information across the retail credit industry.

Refer to RCANZ Data Standards Committee Terms of Reference for the list of ‘Data Standards Key Principles’ on which these requirements are based.

Refer RCANZ Data Standards Committee Terms of Reference for the list of ‘Data Security Principles’ on which these requirements are based.

Version 3.0 was created in response to member feedback and issues raised about Version 2.02

* 1. **Document Purpose**

The RCANZ Credit Data Reporting Requirements document has been developed to define the requirements for reporting of credit data by Credit Providers to Credit Reporters to the RCANZ Data Standard.

It outlines the requirements for Credit Providers to accurately and consistently report client and account activity at the end of each reporting period.

It describes all those transactions that complying Credit Reporters are required to report as part of their credit reporting obligations.

It also provides information about business rules applicable to each of these transactions and the data ‘elements’ relating the consumer credit accounts that will be shared as part of these transactions.

It will assist Credit Providers and Credit Reporters in the development and establishment of processes, systems and procedures to support the reporting of credit data

* 1. **Scope**
     1. **In Scope**

This document will address the following areas:

* Requirements for which data elements will be reportable under Comprehensive Credit Data Reporting,
* Requirements for the reporting of validated credit data by Credit Providers to Credit Reporters, including definition of all ‘reportable events’ and the data that must be reported under each event.
* Requirements for a standard format for the credit data supplied by Credit Providers to Credit Reporters
* Requirements for processing of supplied credit data by Credit Reporters, including reporting back to the supplying Credit Provider of the result of this processing.
* Agreement of common file naming convention
  + 1. **Out of Scope**

The following areas are not covered by this document:

* The return of credit data resulting from credit enquiries.
* Complaints handling.
* Disputes handling.
* Initial data load scope - i.e. what data is to be supplied, including how much history should be provided, what accounts to provide, etc.
* Transitional arrangements – e.g. commencement details, timeframes for partial and full portfolio reporting by credit providers, reciprocity rules during transitional period, etc.).
* Corrections to historical/previous Account information – Credit Providers will need to liaise directly with Credit Reporters.
* Deletion of incorrect previously supplied Account information that is not covered by the agreed correction process will require Credit Providers to liaise directly with Credit Reporters.
* Processing Defaulted customer via the negative reporting channel.
* Reporting transfer of account ownership. Note: it was agreed this would be managed on a case by case project basis with the CRA/s involved.
  + 1. **Future Scope/Changes**
* Once the ‘RCANZ Credit Data Reporting – Industry Requirements’ document is formally ratified by RCANZ the approved change control process will be invoked. In terms of defining the required change control process; It is suggested a recommendation from the Data Standards sub-group be tabled with RCANZ for approval and once approved this process be embedded within the operation of the Data Standards sub-group. No material changes can be made to this document until a change control process has been defined and agreed.
* Agreement around common use of error and warning messages.
  + 1. **Purpose**

To ensure input and output formats, the data elements, their attributes and values for supply of credit data by Credit Providers to Credit Reporters is consistent.

To enable Credit Providers supplying credit data to multiple Credit Reporters to have to only develop a single extract transform process and to facilitate the reporting, updating and correction of data so that data held by a Credit Reporter is accurate, complete and up to date.

* + 1. **Single standard**

The RCANZ Credit Reporting Data Standard is the only credit reporting standard to be used by Credit Providers and Credit Reporters operating in New Zealand

* + 1. **Standard Content**
* input and data set formats (XML, or independent arrangement with Credit Reporters)
* data elements within each input dataset, their attributes, valid values and validation rules
* data elements within each output dataset, their attributes and valid values
  + 1. **Mandatory, conditional and optional data**

Data elements provided under Credit Data Reporting fall into one of three categories

* **Mandatory** - Data classed as mandatory is always required on input for the associated event. Some mandatory elements are required for all events; others are only required when particular events are reported.
* **Conditional** -Data classed as conditional is required on input dependent on the situation within the event being reported.
* **Optional** - Data classed as optional is not required on input for the associated event however it is strongly recommended that Credit Provider supply this data when possible to support data accuracy, completeness and currency.
  1. **High Level Responsibilities**



* 1. **Glossary of Terms**

| **Term** | **Description** |
| --- | --- |
| RCANZ | Retail Credit Association of New Zealand Inc. |
| BR | Business Requirements |
| Comprehensive Credit Reporting | Changes to the Credit Reporting Privacy Code came into effect on 1 April 2012 to allow Comprehensive Credit Reporting (CCR) to be introduced into New Zealand. CCR allows for more information to be collected and reported by a credit reporter. In addition to the negative information already collected, CCR will allow for the following additional data fields to be collected and reported on;   * Type of credit account i.e. credit card, personal loan, home loan etc. * Amount of credit extended i.e. credit limit (but not current balance) * Status of account as open or closed (and dates opened and closed) * Details of credit provider i.e. which lender the loan or credit is with * 24 months repayment history (from 1st April 2012) |
| Correction | Data *previously supplied, validated and loaded by a Credit Reporter* is incorrect and correction is being supplied by the Credit Provider |
| Credit Data | Relates to credit reporting information – both negative (such as defaults) and neutral/positive data such as repayment history. |
| Credit Provider (CP) | A Credit Provider that is registered under Part 2 of the Financial Service Providers (Registration & Disputes Resolution) Act 2008”. |
| Credit Reporters (CR) | An organisation whose dominant business involves the preparation and maintenance of records relating to an individual’s personal information for the purpose of credit reporting. |
| Customer | An individual who has personal liability for a credit facility (commonly referred to as the borrower) |
| Date / Days | All days referred to in this document are calendar days. |
| Eligible Accounts | Eligible Accounts that can be included in the initial load are currently active, up to a maximum of 24 months prior to the date of the initial load.  Eligible Defaults: Historic default can be reported for an account if the date of default is prior to the eligibility date and not over 5 years prior to the reporting date. |
| Guarantor | An individual who has personal liability for a credit facility in the event the borrower defaults.   * See **Additional Notes** for more detail on guarantors |
| Grace Days | Payment grace days are the amount of time you have to make a payment after the due date and still be considered on time. Grace days apply to any amount in arrears/over limit but are only applicable to the first missed payment/over limit amount and any consecutively missed payment/over limit amount will be reported from the day it is usually considered overdue/over limit. It is up to the individual Credit Providers if they wish to allow their customers grace days however the maximum allowable period is 14 calendar days. |
| Grace Amount | A buffer amount to allow for small overdue amounts/excesses not to adversely impact on a customer’s comprehensive Credit Report. It is up to the individual Credit Providers if they wish to apply a grace amount however the maximum grace amount allowable is $100.00. The buffer amount applies after the expiration of any grace days. |
| Hardship | Hardship is any situation where a customer has asked and the Credit Provider has agreed, for temporary relief from the terms of a credit contract due to being unable to meet that financial obligation. Granting of any long term relief would require either new contract or a variation to an existing contract and as long as the debtor meets that new agreed obligation then that account would not be reported as being in “hardship”. |
| Overdraft Reporting | Transaction Accounts with Overdraft lending / limit where there is a contractual agreement between the customer and Credit Provider |
| Product Definitions | **Auto Loans** – A loan for a vehicle secured by a charge registered on the PPSR.  **Credit Cards** – An unsecured revolving credit facility.  **Charge Card** – An unsecured credit facility where the balance must be cleared on a monthly basis.  **Overdraft** – A credit facility with a defined limit that is payable on demand but does not require a regular payment.  **Personal Loan** – A secured (other than by mortgage) or unsecured term loan with a regular amortising payment.  **Equipment or rental hire** – A rent to buy agreement with a regular scheduled payment.  **Mortgage** – A mortgage secured facility.  **Telecommunications** – a contract for the provision of telecommunication services with a monthly payment required.  **Utilities** – a contract for the supply of electricity or gas with a monthly payment required.  **Buy Now Pay Later** – Laybuy lending facility with an easy payment option that enables customer to receive purchase straight away and pay over a short term (average 6 – 8 weeks) for personal consumer items or services |
| Re-aging | Re-aging is a process of forgiving delinquencies of an account that has met certain criteria. Account undergoing re-aging process will have its delinquent status reported as R in the month of re-aging with subsequent months reported as normal |
| Record | A set of information for a group of related Account events reported to the Credit Reporters for processing as a logical unit of work |
| Reportable Event | An event that occurs in relation to an account that causes a change to that account’s status, ownership, or to other details recorded about that account and/or its customers.  Such events must be reported by Credit Providers to Credit Reporters.  Refer body of document for full list of ‘reportable events’. |
| Reporting Period | Period to which the data being reported by a Credit Provider relates. Credit Providers will typically report monthly for the preceding month, but may report more frequently. |
| Signatory | Any organisation is that permitted to contribute and receive positive credit account data under the Credit Reporting Privacy Code. This includes Registered Credit Providers (registered under Part 2 of Financial Service Providers Act 2008), Electricity Retailers, Gas Retail, Telecommunications Service Providers and registered insurers for defined purposes. Any organization participating in Comprehensive Reporting (positive data sharing) will be expected to adhere to the governing data standards and principles of reciprocity as defined and formally ratified by RCANZ. |
| Update | Data that *has been previously supplied* *and loaded by Credit Reporters* and that needs to be updated due to trigger event (e.g. change of address, credit limit increase) or is something that can change over time. This can be supplied at the next update. |
| Valid/Validated Address | Refers to an address that is able to be matched to a current NZ Post delivery point, using the NZ Post Address Finder (the PAF). Credit Reporters use this system to check the validity of an address, and use the full and correct address information to match back to their database of exisiting customers. |

1. **General Requirements**
   1. **Reporting**

This section covers the requirements around initial and regular reporting, how often Credit Providers are required to report credit data, what accounts need to be reported and timeframes for reporting and processing by both Credit Providers and Credit Reporters.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Initial report (load) of eligible Accounts | When a Credit Provider agrees to report to a Credit Reporter it must provide an initial load of Account data. | M |
|  | On-going reporting of Account events | After the initial load of Account data Credit Providers are required to regularly report to a Credit Reporter for each of their portfolios all Account events. | M |
|  | Quality of data reported | Credit Providers have the responsibility to ensure the information they report to a Credit Reporter is accurate, consistent, complete and up-to-date. | M |
|  | Quality of data held by a Credit Reporter | It is the responsibility of the Credit Reporters to ensure the information held by the Credit Reporter is accurate, complete and up-to-date. | M |
|  | Timeliness of reporting events | Credit Providers have the responsibility ensure they report all ‘reportable events’ as soon as possible after the event’s occurrence. Preferably no more than 35 days after its occurrence or 10 days after month end. | M |
|  | Account for which no reportable events have occurred | Depending on a Credit Providers circumstances they may choose to report   * All accounts regardless of whether a reportable event occurred for ease of programming and processing OR * Only those accounts for which there has been a reportable event. | O |
|  | No reportable events for any Accounts | If no reportable events have occurred for any Accounts there is no need for the Credit Provider to report for the given reporting period. | O |
|  | Frequency of reporting | After initially reporting all eligible Accounts, it is necessary to report on at least a monthly basis any subsequent Account related reportable events. These may be re-occurring such as Monthly Payment Status or one-off events such as Close Account. (“Eligible” is defined in the Glossary).  There is flexibility around how often Credit Providers can provide account data to Credit Reporters each month.  **Examples;**   * Some Credit Providers may provide a single file each month; * Others may choose to provide daily or weekly files of reportable events only; * Others may provide a separate file for each of their account portfolios. | M |
|  | Identification of portfolio being supplied | For cases where a Credit Provider chooses to provide separate data files for each portfolio, there is provision in the data standard for the identification of which portfolio is being supplied. | O |
|  | Consistency in frequency of reporting | The frequency with which a Credit Provider reports should be consistent over time. | M |
|  | Permitted data based on signatory | Removed from Scope | M |
|  | Data loaded within 10 working days by Credit Reporters | Credit Reporters have the responsibility to load reported data as soon as possible after it is received. Preferably this would be no more than 10 working days under normal circumstances after its provision by the Credit Provider. Abnormal circumstances include   * Quality issues with reported data * Unusually large volume of data reported to Credit Reporters in a short period of time * Large volume of data to be processed by Credit Reporters in a short period of time | M |
|  | Concurrent reporting of multiple ‘events’ | Credit Providers must be able to report several reportable events (refer later section) relating to an account in a single reporting transaction, except where those events would conflict with each other. | M |

* + 1. **Data Load File Naming Convention**

In the interest of consistency, a naming convention must be used for Comprehensive Reporting Files provided by Credit Providers:

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Naming Convention | All batch files must follow this naming convention:   * Signatory ID * Signatory Sub ID * Extract Date * Extract Time (24 hour) * Batch ID * Version of Data Standard being supplied (V#-##) * Batch Type (I,P,T,C) * Example:XYZ000000000\_100012000000\_2012-05-31\_23-30-20\_0000000002\_v2-02\_P.XML | M |

* 1. **Data Updating**

This section covers the requirements around updating of data by the Credit Provider of their previously reported data held by a Credit Reporter

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Reporting of updates | If Account, Default or Customer information held by a Credit Provider changes Credit Providers must supply updates for data previously reported to a Credit Reporter | M |
|  | Timeliness of reporting updates | Credit Providers have the responsibility to develop the necessary processes, procedures and systems to report updates to a Credit Reporter in a timely manner. Preferably this would be no later than 35 days after its occurrence or 10 days post month end | M |
|  | Reported data differs to data held by Credit Reporters | If a data element reported to a Credit Reporter for an Account differs to the data element as it is recorded by the Credit Reporter for the Account, and the data element is a permitted updateable data element then the Credit Reporter will apply any necessary updates.  If a data element reported to a Credit Reporter for an Account does not differ no action will be taken by the Credit Reporter for the data element | M |
|  | Changes to Customer identity details | If Customer identity details have changed Credit Providers are strongly encouraged to supply previous identity data. This ensures the Credit Reporter is able to maintain linkage between Accounts and the identity of Customer | O |

* 1. **Data Correction**

This section covers the requirements around correction of data by the Credit Provider of their previously reported data held by a Credit Reporter

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Correction of data held by a Credit Reporter by a Credit Provider | If Account or Customer information held by a Credit Reporter is determined to be incorrect, the Credit Providers must supply corrections for the data. | M |
|  | Timeliness of reporting corrections | Credit Providers have the responsibility to develop the necessary processes, procedures and systems to report corrections to a Credit Reporters in a timely manner. Preferablywithin 35 days after its occurrence or 10 days post month end | M |
|  | Explicit reporting of corrections | Data corrections are to be provided using the Corrections XML format, where the correction applies to the latest instance of the account. If the correction is to be made to an earlier instance of the account, this must be done manually in consultation with your Credit Reporter. | M |

* 1. **Data Validation**

This section contains general requirements relating to the provision of valid data by Credit Providers and the validation of this data by Credit Reporters.

The Data Validation and Error Reporting document provides a guideline of possible error messages that could to be returned by the Credit Reporters, if your data is invalid. Credit Reporters also have their own internal processing which can result in additional errors. Discuss with your Credit Reporter/s any issues or concerns you have about the errors and validations as they apply to your data.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Credit Providers to provide valid data | Credit Providers must ensure that data that they supply to Credit Reporters is valid in accordance with the rules specified in the RCANZ data standard. | M |
|  | Credit Reporters to only accept data permitted for signatory level | Removed from Scope | M |
|  | Credit Reporters to only accept data in RCANZ Data Standard format | Credit Reporters must only accept Credit data to load to their system that conforms to the RCANZ Data Standard format | M |
|  | Credit Reporters to validate received data | Credit Reporters must validate received data in accordance with the rules specified in the RCANZ data standard | M |

* 1. **Data Rejection**

This section contains general requirements relating to the rejection of data.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Credit Reporters must not accept, ignore or modify invalid data | If input data is not valid/does not conform as specified in the RCANZ data standard it must be rejected. It cannot be accepted, or modified by the Credit Reporters | M |
|  | Credit Reporters to reject entire set of data for an Account if it contains an invalid data element | If an element of data within a set of data (record) for an Account is not valid as specified in the RCANZ data standard then the entire set of data (record) for the Account must be rejected by the Credit Reporters | M |
|  | Credit Reporters to provide rejection details | Where a set of data (record) for an Account has been rejected, the Credit Reporters must provide a corresponding record in the response file that contains error details as specified in the RCANZ data standard. | M |
|  | Credit Reporters to reject entire file if it contains unacceptable volume of invalid data | If the input file contains an unacceptable volume of invalid data, the Credit Reporters should reject the entire file and contact the supplying party  What consistutes “unacceptable volume” needs to be decided between the CP’s and CR’s, as each organisations measurement of when it is necessary to reject the whole batch will be different. | O |
|  | Credit Reporters to reject entire file if it contains unacceptable volume of abnormal conditions | If the input file contains an unacceptable volume of abnormal conditions, the Credit Reporters should reject the entire file and contact the supplying party.  Example of abnormal conditions could include   * Unusually high number of new accounts * Unusually high number of Customers not matched   What consistutes “unacceptable volume” or “abnormal conditions” needs to be decided between the CP’s and CR’s, as each organisations measurement of when it is necessary to reject the whole batch will be different. | O |

* 1. **Data Rectification**

This section contains general requirements relating to the rectification of rejected data for re-submission.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Credit Providers to rectify rejected data sets (records) | Credit Providers must assess any rejected data set (record) and where necessary rectify the cause of the issue and the data to be reported to the Credit Reporters. | M |
|  | Rejection due to systemic issue | Where a ‘systemic’ issue (e.g. a software issue that resulted in the failure of a data extraction or load process) has caused the rejection of data, Credit Providers and Credit Reporters must treat the issue as a top priority incident, and ensure resolution of the issue in a timely manner. | M |

* 1. **Data Re-Submission**

This section contains general requirements relating to the re-submission of rectified data.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Re-submitting rejected data | If/where necessary Credit Providers must re-submit rectified data. | M |
|  | Timeliness of re-submissions | Data re-submission needs to be made as soon as possible, preferably no later than 35 days after the ‘event’ being reported for the account, or the subsequent months reporting for the Account – whichever is the earlier. Re-submission for rectified data need to be supplied before any regular monthly reporting. | M |
|  | Processing of re-submitted data | Credit Reporters must load any re-submitted data as soon as practical, but no later than 10 working days after its provision by the Credit Provider or before the subsequent months reporting for the given Account – whichever is the earlier. | M |

* 1. **Verifying Data Load Processing Results**

This section covers the requirements for verifying the data load processing results.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Response file | After loading a file of data received from a Credit Provider, a Credit Reporter will provide a corresponding response file | M |
|  | Response file contents | The amount of information returned in the response will be determined by arrangement between CP and CRA.  At a minimum, the response file will contain batch level summary processing statistics.  Warning messages are optional in V3.0, and the CP’s can choose whether to receive these or not.  If a ‘detailed’ response is applicable, the response file will contain a response record for each set of Account information (record) provided by the Credit Provider on input, detailing   * the actions taken by the Credit Reporters in relation to that input record and * any error, warning or information messages for the input record   If a detailed response is not applicable, then the response file will only contain record-level response information for records that have any corresponding message/s. | M |
|  | Error reporting | If any data elements within a set of Account information (record) fail validation the corresponding response record will contain error details.  The Data Validation and Error Reporting document provides a guideline of possible error messages Credit Reporters can return. If you have a a specific concern about the application of an error or validation as it applies to your data, discuss this with your Credit Reporter/s. | M |
|  | Cross-check processing statistics | Credit Providers should crosscheck the processing statistics in the returned file against their own expected results. If the expected results and actual results are not aligned the Credit Provider should investigate further and engage with the Credit Reporters who provided the response file. | M |
|  | Confirming informatory and warning messages | A Credit Reporter may return warning messages in relation to an Account that was successfully processed. Informatory messages may be returned on a credit provider’s request.  Credit Providers should check returned messages and if necessary take action as required. | M |
|  | Investigating rejected data | Credit Providers should assess any rejected data set (record) and take any necessary steps to prevent such errors in the future | M |

* 1. **Identifying Accounts**

This section covers the business requirements in relation to the identification of accounts reported by Credit Providers to Credit Reporters.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Unique, persistent Account identifier (Account ID) | In order to maintain integrity of data between initial data reporting (i.e. when the account is first reported) and on-going reporting, a unique and persistent identifier for an Account must be provided by the Credit Provider whenever the account is reported to the Credit Reporters (to be referred to as Account ID).  It is essential for data integrity that Credit Providers have robust disciplines and practises in place for ensuring any changes to Account ID are reported to the Credit Reporters. | M |
|  | Composition of Account ID | **Account Number**  This is the number by which the Account is known to the Customer(s).  Any discussions or interactions between a Credit Reporter and a Credit Provider will refer to this Account Number which must be unique.  If this Account Number is not unique to this Account within the Credit Provider then additionally an Account Sub-Id or Suffix must be provided to ensure uniqueness of the Account Id.  **Account Sub-Id or Suffix**  This is required only if the Account Number is not unique to this Account within the Credit Provider  Account Sub-Id may be comprised of a Suffix OR Portfolio Id OR Sub-Account Id OR a system-generated id unique for the Account.  This is necessary when, for example, Account Numbers are:   * only unique within a portfolio * re-used * the Credit Card or Charge Card Number | M |
|  | Credit Reporters to match based on Account ID | The Account ID must be used by Credit Reporters to match data reported each month to a previously reported account. | M |
|  | Masking Credit Card Numbers | Credit Providers are required to mask any Credit Card or Charge Card number in accordance with PCI standards. A further identifier (Account Sub-Id or Suffix) must be appended to ensure uniqueness of the account. | M |
|  | Reporting changes to Account ID | In the case of changes to existing account numbers, Credit Providers must notify Credit Reporters of this change and must supply the ‘previous’ and ‘new’ Account ID for each modified account. | M |

* 1. **Identifying Customer Records**

This section covers the business requirements in relation to the establishment and maintenance of the link between an Account and its Customers.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Unique, persistent Customer Identifier | In order to maintain integrity of data between initial data reporting (i.e. when the customer is first reported) and on-going reporting , a unique and persistent identifier is required to be provided by the Credit Provider whenever the Customer is reported to the Credit Reporters (to be referred to as Customer ID). | M |
|  | Customer Number as Customer ID | Credit Providers may provide the Customer’s ‘Customer Number’ as the Customer ID. | O |
|  | System generated identifier as Customer ID | If a Credit Provider does not have a unique identifier such as ‘Customer Number’ for Customers they will need to generate a unique and persistent identifier for each Customer associated with an Account | O |
|  | Credit Reporters to match based on Customer identity | The Customer identifier must be used by Credit Reporters to match reported Customers to previously reported Customers. | M |
|  | Reporting changes to Customer identifier | In the case of changes to an existing Customer identifier, Credit Providers must notify Credit Reporters of this change and must supply the ‘previous’ and ‘new’ Customer identifiers for each modified Customer. | M |

* 1. **Maintaining Account Customer Linkage**

This section covers the business requirements in relation to the establishment and maintenance of the link between an Account and its Customers.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Reporting Customers for an Account | When a Credit Provider first reports an Account to a Credit Reporter details for all Customers must be reported so that the Credit Reporters can establish the link between the Account and the Customers reported with the Account | M |
|  | Minimum number of Customers linked to an Account | A minimum of 1 Customer must be linked to an Account at any point in time  A customer’s relationship to an account may continue after death. It can be necessary for an account to remain “active” for a period of time to allow for the correct processes to be actioned after a customers death. | M |
|  | Reporting new Customers for an existing Account | When a new Customer is added to an Account that was previously reported to a Credit Reporter, the Customer details must be reported to the Credit Reporter including the date they became associated with the account. | M |
|  | Reporting ceased Customers for an existing Account | When an existing Customer for an Account that was previously reported to a Credit Reporter ceases this must be reported to the Credit Reporters including the date they ceased being associated with the account. | M |

* 1. **Account Status Changes**

This section covers the business requirements in relation to changes to the Account Status over time

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Reporting Account status | During the lifetime of an Account its status can change. Changes to the Account status must be reported as an Account Update | M |
|  | Reportable Account statuses | Refer table 17.2 | M |
|  | Account status change | The status of an Account can change from any status to any status except where the status is an End State closed status.  **Status Correctable Only, NOT Updateable**: Closed (C), Outsourced Debt Collector, account closed with Credit Provider (D), Closed Involuntarily (N) and Debt Sold (X).  **Status Updateable**: Active, Outsourced Debt Collector but account still open with Credit Provider, Hardship, Scheme of Arrangement, Inactive, Suspended, Credit non-compliance action, Confirmed Credit non-compliance and Serious Credit Infringement | M |

* 1. **Account Re-Opening**

This section covers the business requirements in relation to changes to the Re-Opening of a previously Closed Account

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Report an Account Re-Opening | If an Account previously reported to a Credit Reporter as closed is subsequently re-opened by the Credit Provider, it should be reported as a new Account with the same Account ID.  The Re-open date should be reported as the Open Date, and must be after the previously reported closure Status Date.  At least 1 customer must be on both the existing closed account and the new account reported.  If **ALL** Account Holders differ, it will be treated as a newly opened Account using a re-issued/re-used Account ID by the Credit Reporter/s. | M |
|  | Report a Customer on Re-opened Account | At least 1 Customer ID must be the same as previously reported for the re-opened account. | M |

* 1. **Default Status Changes**

This section covers the business requirements in relation to changes to the Default Status over time

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Reporting Default status | During the lifetime of a Default its status can change. Changes to the Default status must be reported as a Default Update | M |
|  | Reportable Default statuses | Refer values in Default Status Table in section 17.9 | M |
|  | Default status change | The status of a Default can change from Outstanding to any of the others detailed in Default Status Table in section 17.9  Once a Default status has been updated from Outstanding no further updates can be applied to the Default | M |
|  | Accounts that go into Default again | If an Account whose Default status is ‘Outstanding debt brought up-to-date’ goes into debt a subsequent time this should be reported as a new Default for the Account | M |

* 1. **Non-Functional Requirements**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Security of data | Data must be supplied, transferred, stored and processed in a secure manner by both Credit Providers and Credit Reporters.  Note: Strong encryption, such as SSL128 bit encryption, is recommended however this will vary depending on each individual Credit Providers internal security policy. | M |
|  | New Zealand Currency only | Only need to support New Zealand currency. | M |
|  | English Character Set | Only need to support English Character set. This could be a single-byte English sub-set of the interchange code (e.g. US-ASCII, EBCDIC, ISO etc.) | M |

1. **Initial (data load) Report Requirements**

In New Zealand there is only a single, Comprehensive, Signatory status. This section describes the requirements for initial reporting by Credit Providers of Account information. The scope of data to be reported i.e. accounts in which status and the amount of historical information to report is a transitional matter and as such not specified in this document.

* 1. **Comprehensive Signatory**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Data to be reported | Credit Providers must report all Account data for all Accounts within agreed transition scope | M |
|  | Mandatory input datasets | * Account Header * Account Details * Payment Status (if applicable) * Default Details (if applicable) * Customer Header and Detail for each Customer associated with the Account   + Existing   + Ceased (if in scope) | M |
|  | Optional input datasets | * None | - |
|  | Pre-condition | * No records for the reported Account Id’s exist at the Credit Reporters other than possibly Default information at the Credit Reporters. | M |
|  | Post-condition | * The Account Id and reported details are recorded at the Credit Reporters and linked to Customers based on identity details supplied | M |

1. **On-going Reporting of Events Requirements**

The section describes the requirements for on-going reporting of Account events.

* 1. **Report Overview**

Every file supplied to credit reporting businesses will represent a single report batch. Each batch will contain information about one or more accounts, as well as descriptive information about the batch itself, in the form of a header record.

Diagrammatically, this structure can be represented in the illustration below. Sections represented by dotted lines indicate that the information is optional, depending on the transaction being reported. A report batch must always contain a header, information as required for the reportable Account events and Customer details.

Reporting of defaulted customers can be provided either through Comprehensive Reporting Channel, and subject to these requirements or through the Negative Reporting Channel, which is out of scope of this document. The decision of what channel to provide this data will be determined by the individual credit provider. The selected reporting channel should be consistent, or changed in consultation with their credit reporter.

An example, of a typical batch file structure. This is not meant to depict every file example.

**Legend**

9

Batch

10

.

1

Account Header

10

.

2

Account Details

Payment Status

10

.

5

Default Details

10

.

7

Customer Header

10

.

8

.

2

Personal Details

Account Holder

Customer

10

.

4

Payment Status

10

.

8

.

1

Name Details

10

.

8

.

3

Address Details

10

.

8

Customer Details

Mandatory

Optional

*‘*Record”

(10 Input Account Data Set / Elements)

* 1. **Reporting interactions permitted concurrently**

The following table indicates which reporting interactions are permitted concurrently as part of the one input record and which reporting interactions are mutually exclusive.

|  | Report New Account | Report Account in Default | Report Payment Status | Report Change of Account ID | Report Account Closed | Report Account Re-Open | Report New Customer | Report Ceased Customer | Report Change of Customer ID | Updating Account Details | Updating Default Details | Updating Customer Details |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Report New Account | N | Y | Y | N | Y | N | Y | N | N | N | N | N |
| Report Account in Default | Y | N | Y | Y | Y | N | Y | Y | Y | Y | N | Y |
| Report Payment Status | Y | Y | N | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| Report Change of Account ID | N | Y | Y | N | Y | N | Y | Y | Y | Y | Y | Y |
| Report Account Closed | Y | Y | Y | Y | N | N | Y | Y | Y | Y | Y | Y |
| Report Account Re-Open | N | N | Y | N | N | N | Y | Y | Y | Y | Y | Y |
| Report New Customer | Y | Y | Y | Y | Y | Y | N | Y | Y | Y | Y | Y |
| Report Ceased Customer | N | Y | Y | Y | Y | Y | Y | N | Y | Y | Y | Y |
| Report Change of Customer ID | N | Y | Y | Y | Y | Y | Y | Y | N | Y | Y | Y |
| Updating Account Details | N | Y | Y | Y | Y | Y | Y | Y | Y | N | Y | Y |
| Updating Default Details | N | N | Y | Y | Y | Y | Y | Y | Y | Y | N | Y |
| Updating Customer Details | N | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | N |

* 1. **Reporting new account transaction**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | A Credit Provider opens a new credit facility account for one or more Customers. An Account can first be reported to a Credit Reporter after the date the Facility is setup and available to the Customer (appears as a liability on the books). | M |
|  | Mandatory input dataset | * Account Header * Account Details * Customer Header and Detail for each Customer associated with the Account * Either Payment Status OR Default Details | M |
|  | Specific (mandatory) input elements for this reporting interaction | * None | - |
|  | Optional input datasets | * None | - |
|  | Pre-condition | * No record for the Account Id exists at the Credit Reporters. * If the Account Id exists at the Credit Reporters it is deemed to be an existing Account | M |
|  | Post-condition | * The Account Id and details are recorded at the Credit Reporters and linked to Customers based on identity details supplied. * If no file exists for the Customer a Credit file will be created. | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Reporting account in default transaction**

Reporting of defaulted customers can be provided either through Comprehensive Reporting Channel or through the Negative Reporting Channel. The decision of which channel to provide this data through will be determined by the individual Credit Provider, in conjunction with their Credit Reporter/s. Depending on how the data is held by the Bureau/s, it may be possible to use both channels for updating an exisiting default. The process of default management needs to be compliant to the RCANZ (NZ) Principles of Reciprocity.

Reporting a Default will result in a Default listed for each customer associated with the account.

The below requirements are for credit providers who chose to provide default data through the comprehensive channel. Those providers choosing to report via the negative channel should contact their credit Reporters for the loading requirements.

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | An Account previously reported by the Credit Provider goes into default for the first time  An Account (previously reported by the Credit Provider as in default that has been brought up-to-date) goes into default for a subsequent time | M |
|  | Mandatory input datasets | * Account Header * Customer Header for each Customer associated with the Account * Default Details | M |
|  | Specific (mandatory) input elements for this reporting interaction | * Default Status reported as one of the valid values from table 17.9 Default Status. | M |
|  | Optional input datasets | * Account Details * Customer Detail for each Customer associated with the Account | O |
|  | Pre-condition | * Account record and associated customer information is already recorded with the Credit Reporters * Account is not already recorded as an outstanding default at the Credit Reporters | M |
|  | Post-condition | * The Default details are recorded for the Account at the Credit Reporters | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Report payment status transactions**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | To report the Payment status for the specified month (period)  Credit Providers should report the payment status of all accounts monthly unless an account was Closed or Suspended in a prior payment period.  Status for multiple Periods (months) can be reported at the same time.   * Refer to Account Status table for valid closed end states * Refer to FAQ’s for further detail of reporting payment status | M | |
|  | Mandatory input datasets | * Account Header * Customer Header for each Customer associated with the Account * Payment Status | M | |
|  | Specific (mandatory) input elements for this reporting interaction | * None | - | |
|  | Optional input datasets | * Account Details * Customer Detail for each Customer associated with the Account | O | |
|  | Pre-condition | * Payment Status must not have previously been reported for the specified payment period. * Account Id and details are already recorded with the Credit Reporters OR provided on the input record with Payment Status. | M | |
|  | Post-condition | * Payment status for the specified month has been recorded | M | |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently Report New Account | O | |

* 1. **Report change of account id**

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Requirement Name** | **Description** | **M/O** |
|  | When to use this reporting interaction | When the Account Id for an existing Account is changed by the Credit Provider  When a new Account is setup to replace an existing Account (e.g. CC Account upgrade, Lost/Stolen Credit Card). For continuity of Account history the Account Id for the “replacement” Account is reported as a change of Account Id | **M** |
|  | Mandatory input datasets | * Account Header * Customer Header for each Customer associated with the Account | **M** |
|  | Specific (mandatory) input elements for this reporting interaction | * Previous Account Id | **M** |
|  | Optional input datasets | * Account Details * Customer Detail for each Customer associated with the Account | **O** |
|  | Pre-condition | * Account Id (previous) and details are already recorded with the Credit Reporters | **M** |
|  | Post-condition | * The previous Account Id recorded with the Credit Reporters is replaced with the new Account Id * Any future reporting of Account events is with the new Account Id. * The Account is no longer identified by the previous Account Id | **M** |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | **O** |

* 1. **Report account closed**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when the Account is closed  Events that precede the Account Closure Status Date can be reported to the Credit Reporters | M |
|  | Mandatory input datasets | * Account Header * Customer Header for each Customer associated with the Account | M |
|  | Specific (mandatory) input elements for this reporting interaction | * Account Status code of, ‘C’, ‘D’, ‘N’ or ’X’ (closed status not updateable) * Account Status Date | M |
|  | Optional input dataset | * Customer Detail for each Customer associated with the Account | O |
|  | Pre-condition | * Account Id and details are already recorded with the Credit Reporters | M |
|  | Post-condition | * The Account is recorded as Closed at the Credit Reporters when the status codes of ‘C’, ‘D’, ‘N’ or ’X’ are used. | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Report account re-opening**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | An Account previously reported to a Credit Reporter as closed is subsequently re-opened by the Credit Provider. | M |
|  | Mandatory input datasets | * Account Header * Account Details * Customer Header for each Customer associated with the Account * Customer Details for each Customer associated with the Account | M |
|  | Specific (mandatory) input elements for this reporting interaction | * Account Open Date – must be after the previously reported closure Status date * Account Status of A * Customer ID of at least 1 customer previously linked to account | M |
|  | Optional input dataset | * None | O |
|  | Pre condition | * Account has a current Status of closed * The Re-open date should be reported as the Open Date, and must be after the previously reported Closure Staus Date. * At least 1 customer must be on both the existing closed account and the new account reported. | M |
|  | Post-condition | * The existing Account is re-established as an open Account at the Credit Reporting Body. Details of the periods of time during which the Account was open and closed are recorded | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Report re-associated customer**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when a Customer is associated with an Account previously reported to a Credit Reporters.  If a the same Customer ID is re-associated, then resumed Customer Start Date must be after the previously reported Cease Date. | M |
|  | Mandatory input datasets | * Account Header * Customer Header for all Customers (new and existing) associated with the Account * Customer Detail for each new Customer associated with the Account | M |
|  | Specific (mandatory) input elements for this reporting interaction | * None | - |
|  | Optional input datasets | * Account Details * Customer Detail for all other existing Customers associated with the Account | O |
|  | Pre-condition | * Account Id and details are already recorded with the Credit Reporters * The Customer Id for the new Customer is not currently an active Account Holder | M |
|  | Post-condition | * The new Customer is linked to the Account at the Credit Reporter | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Report ceased customer**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when an existing Customer ceases to be associated with an Account previously reported to a Credit Reporter | M |
|  | Mandatory input datasets | * Account Header * Customer Header for all Customers associated with the account (including ceased customers) | M |
|  | Specific (mandatory) input elements for this reporting interaction | * Ceased date for the Customer | M |
|  | Optional input datasets | * Account Details * Customer Detail for all Customers associated with the Account | O |
|  | Pre-condition | * Account Id and details are already recorded with the Credit Reporters | M |
|  | Post-condition | * The Customer is recorded as ceased for the Account at the Credit Reporters   Refer to FAQ’s for more detail on Consumption of data for ceased customers | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Report change of customer ID**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when the Customer Id for an existing Customer associated with an Account is changed by the Credit Provider | M |
|  | Mandatory input datasets | * Account Header * Customer Header for each Customer associated with the Account | M |
|  | Specific (mandatory) input elements for this reporting interaction | * Previous Customer Id * New Customer Id | M |
|  | Optional input datasets | * Account Details * Customer Detail for all Customers associated with the Account | O |
|  | Pre-condition | * Customer Id (previous) is already recorded with the Credit Reporters for the Account | M |
|  | Post-condition | * The previous Customer Id recorded with the Credit Reporters is replaced with the new Customer Id * Any future reporting of Account events is with the new Customer Id. * The Customer is no longer identified by the previous Customer Id | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Updating account details**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when any Account Details for an Account are changed by the Credit Provider | M |
|  | Mandatory input datasets | * Account Header * Account Details * Customer Header for each Customer associated with the Account | M |
|  | Specific (mandatory) input elements for this reporting interaction | * Credit Provider must supply all Account Detail data elements – both changed and unchanged | M |
|  | Optional input datasets | * Customer Detail for each Customer associated with the Account | O |
|  | Pre-condition | * Account Id and details are already recorded with the Credit Reporters | M |
|  | Post-condition | * Account Details are updated * If Account Details input do not differ to what is held by the Credit Reporters no updates will occur | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Updating default details**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when details for an outstanding Default on an Account are changed by the Credit Provider | M |
|  | Mandatory input datasets | * Account Header * Customer Header for each Customer associated with the Account * Default Details | M |
|  | Specific (mandatory) input elements for this reporting interaction | Credit Provider must supply all Default Detail data elements – both changed and unchanged | M |
|  | Optional input datasets | * None | O |
|  | Pre-condition | * Account Id and Default details are already recorded with the Credit Reporters * Default has a status of outstanding | M |
|  | Post-condition | * Default Details are updated * If Default Details input do not differ to what is held by the Credit Reporters no updates will occur | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Updating customer details**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when any Customer(s) Details for an Account are changed by the Credit Provider | M |
|  | Mandatory input datasets | * Account Header * Customer Header for each Customer associated with the Account * Customer Detail for each Customer associated with the Account whose details need to be updated | M |
|  | Specific (mandatory) input elements for this reporting interaction | * Credit Provider must supply all Customer Detail data elements for the Customer being updated – both changed and unchanged | M |
|  | Optional input datasets | * Customer Detail for all other Customers associated with the Account | O |
|  | Pre-condition | * Account record and associated customer information is already recorded with the Credit Reporter for the Account. * The Customer is not a ceased Customer. | M |
|  | Post-condition | * Customer Details are updated * If Customer Details input do not differ to what is held by the Credit Reporters no updates will occur | M |
|  | Permitted concurrent reportable events | Refer to section 8.2 Reporting interactions permitted concurrently | O |

* 1. **Report transfer of account ownership**

It was agreed the reporting of transfer of account ownership was outside the scope of this document (at least initially). It was agreed this process would generally be managed on a case by case project basis with the CRA/s involved.

* + 1. **Transferrer (out of scope)**
    2. **Transferee (out of scope)**

1. **Input file (batch) data set / elements**

When reporting a file (batch) of Accounts, a set of Batch Header details are required for identification and management of the file to be processed. Details are as follows:

Elements describing the batch. Mandatory. One occurrence per report batch.

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| ALL | ALL |

| **Element name** | | **Description** | **M/C/O** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- |
| Batch ID | | Unique Id for the set of records input by the Signatory | Mandatory | Field length – VARIABLE, minimum 10, maximum 20 characters |  |
| Extract Date | | New Zealand Date the information was extracted from the providers system. | Mandatory | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot be a date in the future. New Zealand date. |
| Extract time | | New Zealand Time the information was extracted from the providers system. | Mandatory | Field length – FIXED, 8 time (hh:mm:ss) | Cannot be a time in the future. New Zealand time |
| Provider Reference | | Credit Provider Supplier provided control information – returned to Credit Providers on output i.e. Current NZ Bank Numbers  This field is provided for use by Credit Providers to use internally to administer and manage the exchange of data with the Credit reporting businesses. | Optional | Field length – VARIABLE, minimum 1, maximum 20 characters |  |
| Industry Type | Industry associated with the Credit that has been provided | Mandatory | Field length – Fixed, 1 character | Refer to Industry Type table 17.11 |
| Notification Email | Email address to which batch file receipt and response file pick-up notifications will be sent | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | If provided, must contain a “@” symbol and a “.” |
| Version | Data Exchange Standard Version number | Mandatory | Field length – FIXED, 4 character | Must be a valid and supported RCANZ Data Exchange Standard Version. Valid characters are numeric and . |
| Mode | Processing Mode. Indicates whether use is in production or test systems. | Mandatory | Field length – FIXED, 1 character | Refer to Mode Table in section 17.12 for valid values. |
| Batch type | Indicates whether this file is an initial load, a transition load or a periodic load. | Mandatory | Field length – FIXED, 1 character | Refer to Batch Type Table in section 17.6 for valid values. |
| Name of the provider | Name of the provider | Mandatory | Field length – VARIABLE, minimum 2, maximum 50 characters |  |
| Signatory ID | Unique Id for the Credit Provider supplying data - as issued by the Bureau. | Mandatory | Field length – FIXED, 12 characters | Must be a valid Bureau Signatory Id |
| Signatory SubId | Unique Sub Id for the Credit Provider supplying data - as issued by the Bureau. | Mandatory | Field length – FIXED, 12 characters | Must be a valid Bureau Signatory Sub Id |
| Main Contact Name | Name of person to contact if required in relation to this Batch of data | Optional | Field length – VARIABLE, minimum 2, maximum 40 characters |  |
| Main Contact Email | Contact email of person | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | Must contain a “@” symbol and a “.” |
| Main Contact Phone | Contact phone number of person. Includes area code and country code if outside of New Zealand. | Optional | Field length – VARIABLE, minimum 8 characters, maximum 12 | Digits, spaces and the characters “(”, “)” and “+” are allowed. |
| Optional Contact Name | Alternative person to contact if required in relation to this Batch of data | Optional | Field length – VARIABLE, minimum 2, maximum 40 characters |  |
| Optional Contact Email | Contact email of alternative person | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | Must contain a “@” symbol and a “.” |
| Optional Contact Phone | Contact phone number of alternative person. Includes area code and country code if outside of New Zealand. | Optional | Field length – VARIABLE, minimum 8 characters, maximum 12 | Digits, spaces and the characters “(”, “)” and “+” are allowed. |

1. **Input Account Data Set / Elements**

For each Account being reported there are sets of data elements required to be reported based on the events being reported.

**All data supplied in the below elements must conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition):** [**http://www.w3.org/TR/REC-xml/**](http://www.w3.org/TR/REC-xml/)

The section lists

* each of the datasets and their elements
* what events the data set relates to
* if a data element is for the purposes
  + data reporting control
  + data management by the Credit Reporters
  + inclusion in Credit Reporters product
* if the input of the data element is
  + Mandatory
  + Conditional
  + Optional
* if the data element is
  + Updateable
  + n/a
  1. **Account Header**

Details of the accounts being reported. At least one account must be included in the batch.

|  |  |
| --- | --- |
| **Reportable events** |  |
| ALL |  |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Up** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Record ID | Unique identifier for record in current batch. | Control | M | n/a | Numeric, positive integers. Field length – VARIABLE, minimum 1, maximum 8 characters | Must be a unique Identifier for the input record generated by the Credit Provider (unique within batch) |
| Account Id | Credit Provider’s unique identifier for the Account.  Must be a unique Identifier for the Account.  Consists of at least:   * AccountNumber and, optionally, * AccountSubId or Suffix(see below)   AccountId is required on input for every reporting interaction with a Credit reporting business. It enables Credit Reporting businesses to identify and update the Account records for the Credit Provider and maintain the relationship between the Account and associated Customers. | Control Management | M | n/a | See below | See below |
| Account Number | If the Account Number is not unique to the Account within the Credit Provider, then the Account SubId must be provided. | Control Management | M | n/a | Field length – VARIABLE, minimum 2 characters, maximum 24 characters  Alphanumeric. | Alpha, Numeric, Blanks, Hyphens and Slashes are allowed.  Can not be all zero’s  Must start with alpha or numeric.  If the AccountNumber is a Credit Card Number then this must be masked in accordance with PCI standards.  If the AccountNumber is a Credit Card Number then AccountSubId must be provided to ensure uniqueness. |
| AccountSubId or Suffix | This AccountSubId or suffix may be comprised of a Portfolio Id OR Sub-Account Id OR a system-generated Id unique for the Account.  This is necessary when, for example, Account Ids are:   * only unique within a portfolio * re-used * the Credit Card Number | Control Management | C | n/a | Field length – VARIABLE, minimum 1 character, maximum 12 characters  Alphanumeric. | Alpha, Numeric, Blanks, Hyphes and Slashes are allowed.  Must start with alpha or numeric.  **Condition**  If the AccountNumber does not uniquely identify the Account or is a Credit Card number the Credit Provider must provide a persistent Id for the Account on input. |
| Previous Account Id | Credit Provider’s previous unique identifier for the Account – provided if/when Account Id is changed by Credit Provider.  Change of this Account ID could be due to:   * an internal change of Account ID, * correction | Control Management | C | n/a | See below | See below  **Condition**  Provided if the Account Id for the Account has changed |
| Previous AccountNumber | Refer to AccountNumber | Control Management | C | n/a | Refer to AccountNumber | Refer to AccountNumber |
| Previous AccountSubId or Suffix | Refer to AccountSubId or Suffix | Control Management | C | n/a | Refer to AccountSubId or Suffix | Refer to AccountSubId or Suffix |
| Status | Status of the account  End states of an account are C, D, N & X | Management  Product | M | Y | Field length – FIXED, 1 character | Refer to Account Status Table in section 17.2 for valid values.  Values correctable only, **NOT** updateable: C, D, N & X. |
| Status Date | Date on which change of account status occurs.  When Status is changed to an end state Closure status, Status Date is the closed date. | Management  Product | C | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the Extract Date.  Cannot precede Account Open date.  Cannot precede the date associated with the last reported Account Status  **Condition**  **Initial Load:** Must be provided on Initial load.  **Periodic Load:** Must be reported if Account Status differs from the last Account Status reported |
| Credit Purpose | The purpose for which credit is being provided. Only consumer credit can be reported on in NZ.  Lending by a personal entity for business purposes, such as a sole trader buying equipment, is considered Consumer lending. | Product | M | Y | Field length – FIXED, 1 character | Refer to Credit Purpose table 17.7 for valid types |
| Type of Account | Type of Account | Product | M | Y | Field length – VARIABLE, minimum 1 characters, maximum 2 characters | Refer to Account Type Table 17.4 for valid types |

* 1. **Account Details**

Information about the account. Zero or one occurrence per account.

|  |  |
| --- | --- |
| **Reportable events** |  |
| Mandatory for:   * Report new Account * Report Account closed * Updating Account details |  |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Up** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Open Date | The date the **facility** is setup and available to the Customer (appears as a liability on the books). This field will be used by credit reporting businesses as an additional data quality check.  This field is “**conditionally updateable**” and can only be updated for the same account id, if it has a status of Closed.  The new Open Date must be AFTER the previous Closure Status Date, and at least 1 customer must be the same as the last closed instance of the account. | Product | M | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the Extract Date.  Cannot occur after Customer Start Date  For an account Re-Opening, must be after the Closure Status Date |
| Payment Type | Type of loan repayment arrangement.  If Credit Type is ‘R’, Revolving, or ‘U’ , Unkown, then use Payment Type ‘X’. | Product | O | Y | Field length – FIXED, 1 character | Refer to Payment Type Table 17.16 for valid types  Credit Type in ‘U’, ‘R’ then Payment Type must be ‘X’. |
| Credit Type | Credit arrangement type for the Account | Product | O | Y | Field length – FIXED, 1 character | Refer to Credit Type Table 17.8 for valid types |
| Secured Credit | Indicates whether the loan is Secured or Unsecured | Product | M | Y | Field length – FIXED, 1 character | Refer to Secured Credit Table 17.17 for valid types |
| Term Of Loan | The time period of the loan in months. | Product | M | Y | Field length – FIXED, 3 character  Format MMM  Where MMM = Months (to a maximum of 999) | Must be between 001 and 999 or else ‘XXX’. 000 is invalid.  Where no credit term exisits use ‘XXX’ not 999 |
| Payment Frequency | Payment frequency | Product | M | Y | Field length – FIXED, 1 character | Refer to Payment Frequency table 17.14 for valid values |
| Credit Limit | Original loan amount and any loan amount changes agreed since (contractual changes). Current limit applicable to revolving credit facility accounts e.g. Credit Cards and Overdrafts  For Account Types where no Credit Limit exisits, this element does not have to be supplied | Product | C | Y | Numeric, positive  Field length – VARIABLE, minimum 1 character, maximum 9 characters | Must be a positive, whole-dollar value (currency – New Zealand)  Maximum value $999,999,999  **Condition**  If the Account Type is TC or UA or CA, Credit Limit do not supply |
| Account Name | Name of the Account. Typically has some relevance/association to the Customers and used in communications with the Customers | Product | O | Y | Field length – VARIABLE, minimum 1 character, maximum 40 characters | Valid characters are alpha, numeric, blanks, and the following characters,  - : . @ # $ % & \* ( ) \_ + = ! \ } { “ ‘ ? / , ; |

* 1. **Account Transfer Details (Out of scope)**

It was agreed the reporting of transfer of account ownership was outside the scope of this document (at least initially). It was agreed this process would generally be managed on a case by case project basis with the CRA/s involved.

* 1. **Payment Status**

Details of payments being reported. When being reported; 1 or more occurrences per account (up to 24 max).

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| * Report Payment Status | * Comprehensive |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Up** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Period | Year and Month for which payment is being reported | Product | M | n/a | Field length – FIXED, 7 date (ccyy-mm)  Where   * ccyy = Year * mm = Month in year | Cannot be for a period more than two years in the past |
| Payment Status | The Payment status of the Account for the specified monthly period | Product | M | N | Field length – FIXED, 1 character | Refer to Payment Status table 17.15 for valid values  There is no validation on what payment status can be reported for an account from one reporting period to another, but it is recommended that Credit Providers perform their own validation to ensure corrupted files aren’t processed.  A payment status can be reported for the same period in which the Account was closed. |

* 1. **Default Details**

Details of the default being reported or updated. When being reported; one occurrence per account.

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| * Report Account in Default * Update Default Details | ALL |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Up** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Original Default Date | The date an Account can be put in to default is defined by the Credit Reporting Privacy Code 2004.  <https://www.privacy.org.nz/the-privacy-act-and-codes/codes-of-practice/credit-reporting-privacy-code/credit-reporting-the-law/>  Credit Providers must meet their obligations under this code, and their subscriber agreement with the Credit Reporter/s, when calculating the Default Date.  To allow for the loading of historic defaults into CCR, defaults that are not more than 5 years older than the reporting date can be loaded without a Payment Status.  New Defaults can be added for the same account id as long as the Default Status is NOT Outstanding, and the new Original Default Date is AFTER the previous Default Status Date. | Product | M | N | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the Extract Date.  Cannot precede Account Open Date  Cannot be less than 30 days after the Account Open Date  **Cannot be more than 5 years before the extract date**  **CONDITION**  **Current Default**:The Payment status for the period in which the Original Default Date occurs can ***NOT*** be a Payment Status of ‘U’, ‘0’ or ‘1’.  (refer to Section 17.15 Payment Status Table for valid Payment status codes)  **Historic Defaults:** Can beloaded without a Payment Status, as long as the Original Default date preceeds customer disclosure, and is less than 5 years before the extract date. |
| Original Due Date | Date payment was due | Product | M | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the extract date  Cannot precede 30 days after Account Open date  Cannot occur after the Last Payment date |
| Default Status | The payment status of the debt | Product | M | Y | Field length – FIXED, 1 character | Refer to Default Status Table 17.9 for valid values  Once the status of a default has been updated to Paid, Current or Settled, Default details can only be corrected. |
| Default Status Date | Date of last status update on default | Product | M | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the extract date.  Cannot precede Original Default date  Cannot precede Account Open date |
| Default Balance | Total amount currently outstanding, (including default amount + admin and other costs). | Product | M | Y | Numeric, positive  Field length – VARIABLE, minimum 1 character, maximum 9 characters | Must be a positive, whole-dollar value greater than 0 (currency – New Zealand)  Can be updated to 0 only if status is current, paid or settled  Maximum value $999,999,999 |
| Original Default Amount | The amount of the debt as it was at the time of loading. | Product | M | N | Numeric, positive  Field length – VARIABLE, minimum 1 character, maximum 9 characters | Must be a positive, whole-dollar value (currency – New Zealand)  Maximum value $999,999,999  Minimum value $125. |
| Last Payment Date | Date last payment was made post default listing | Product | O | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the extract date  Cannot precede 30 days after Account Open date |

* 1. **Customer Header**

Details for a single customer. One or more occurrences per account.

A set of customer’s information is required for every reporting interaction for each Customer associated with the Account. Every customer associated with an account must be reported in consecutive reporting periods, except for periods after they cease to be a customer.

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| * Report New Account * Report Account in Default * Report New Customer * Report Ceased Customer * Report change of Customer Id * Update Customer Details | ALL |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **UP** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Customer ID | The unique number the Credit Provider has allocated and uses to identify the customer. | Control | M | n/a | Field length – VARIABLE, minimum 2, maximum 24 characters | Must be a unique Identifier for the Customer.  Alpha, Numeric, Blanks, Hyphens and Slashes are allowed.  Must start with Alpha or Numeric  Cannot be zero.  Must be a persistent identifier for the Customer from one reporting batch to the next unless it is being corrected or updated. |
| Previous Customer ID | For cases where the previously provided and loaded customer identifier (Customer ID) has changed | Management | C | n/a | Field length – VARIABLE, minimum 2, maximum 24 characters | Can only be input if Customer ID has been input.  Refer Customer ID for validation rules.  **Condition**  Only provide if the Customer Number has changed since the last successful bureau load |
| Start Date | Date customer commenced involvement with the account. This date typically matches the Account open date except where a Customer commenced involvement with an account at a later point in time than other Customers.  This field is “**conditionally updateable**” – can be updated where the Customer is rejoining an account, and the Start Date is ***after*** the previously supplied Cease Date. | Management  Product | C | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the extract date.  Cannot precede Account Open date  **Condition**  If not supplied assumed to be the same as account open date |
| Cease Date | Date customer ceased involvement with account. | Management  Product | C | N | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot precede Customer start date  If date is in error, then use the Corrections XML.  If customer has rejoined an account, then leaves again, provide a new Cease date |
| Relationship | Relationship Customer has with the Account. Report 1 relationship per customer. Only report as Guarantor if the customer does not have a Primary or Joint relationship with the Account. | Product | M | Y | Field length – FIXED, 1 character | Refer to Account Relationship Table 17.1 for valid values |

* 1. **Customer Details**

Information about the customer. Zero or one occurrence per customer.

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| * Report New Account * Report Account in Default * Update Customer Details | ALL |

* + 1. **Name Details**

**Reporting names**

A Customer’s Primary Name must be provided per customer record.

A Credit Provider must pre-process any unformatted names they hold into the format specified below.

If a Customer changes their name, the credit provider should, if possible, supply both the Customer’s current (Primary) name and their previous name.

Multiple names, of differing Name types, can be provided on input.

**Primary Name - Mandatory**

The Customer’s primary name.

**Previous Name**

Where the Customer has legally changed their name using DEED POLL, or a Maiden name prior to marriage

**Known As**

Where the Customer informally uses another name. The aliases or other names by which the customer is known,

Every Customer must have at least one Primary name. A Customer may have from zero to any number of Previous Names or Known As Names. Field validations for all types of names are the same except that Previous and Known As Names are optional. For Corrections, all types of names are optional.

* + 1. **Formatted Name**

| **Element name** | **Description** | **Purpose** | **M/C/O** | **UP** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Family | Family Name. Also referred to as Surname | Product | M | Y | Field length – VARIABLE, minimum 1, maximum 100 characters | Valid characters are alpha, numeric, blanks, hyphens, fullstops and apostrophes.  First character must be alpha. |
| First | First name | Product | M | Y | Field length – VARIABLE, minimum 2, maximum 100 characters | Valid characters are alpha, numeric, blanks, hyphens, fullstops and apostrophes.  First character must be alpha. |
| Middle | Middle names. Also referred to as second names. Names must be separated by a blank. This should be provided if available. | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 100 characters | Valid characters are alpha, numeric, blanks, hyphens fullstops and apostrophes.  First character must be alpha. |
| Title | Person’s title, also referred to as salutation | Product | O | Y | Field length – VARIABLE, minimum 2, maximum 20 characters | Valid characters are alpha, blanks and hyphens. First character must be alpha. |

* + 1. **Personal Details**

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Up** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Birth Date | Date of Birth of customer.  If date or birth is unknown, or known to be an incorrect value, use the Null value of 0001-01-01.  This known null value will be automatically over written by Credit Reporters when a valid DOB is later supplied. | Product | M | N | Field length – FIXED, 10 date (ccyy-mm-dd) | Customer must be at least 18 years of age but not over 150 years of age.  0001-01-01 to be used if Date of Birth is unknown |
| Gender | Gender of person | Product | M | Y | Field length – FIXED, 1 character | Refer to Gender Table 1710 for valid values.  Note: If gender is not able to be supplied by Credit Providers – it will be reported as Unknown. |
| Deceased | Indicator that Customer has been reported as deceased. Value ‘Y’ if reporting Customer as deceased. | Product | M | Y | Field length – FIXED, 1 character | Refer to Yes No table 17.19 for valid values |
| Drivers Licence Number | Drivers Licence number | Product | O | Y | Field length – FIXED, 8 characters | Must be a valid Driver’s Licence Number as issued by the NZLTA |
| Drivers Licence Version Number | Drivers Licence Version number | Product | O | Y | Field length – FIXED, 3 characters | Must be a valid Driver’s Licence Version Number as issued by the NZLTA |
| Employer Name | Name of Employer | Product | O | Y | Field length – VARIABLE, minimum 2, maximum 100 characters | Valid characters are alpha-numerics, blanks, hypehns, apostrophes and the following characters, @ &, ( ) / \ , : : . |
| Previous Employer Name | Name of Previous Employer | Product | O | Y | Field length – VARIABLE, minimum 2, maximum 100 characters | Valid characters are alpha-numerics, blanks, hypehns, apostrophes and the following characters, @ &, ( ) / \ , : : . |
| Occupation | Occupation Description | Product | O | Y | Field length – VARIABLE, minimum of 2 characters , maximum 100 characters | Valid characters are Alpha, Numeric, Blanks, Hyphens, Colons, Full stops and the following characters are allowed: @ # $ % & \* ( ) \_ + = ! \ } { “ ‘ ? / ,; |

* + 1. **Address Details**

**Reporting addresses**

* A **MINIMUM** of 1 address of any type, must be provided on input. A **Current** address is preferred.
* Only 1 of either a formatted **OR** unformatted address to be provided per customer record, per address type. **NO validation is applied to International Addresses.**
* Address data must conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): <http://www.w3.org/TR/REC-xml/>
* Multiple address types can be provided:

**Current or last known address**

The Customer’s current, or last known, address. A residential address is preferred.

**Previous address**

The Customer’s previous residential address, 0 to 1 occurrence per customer.

**Mailing address**

The Customer’s mailing address, 0 to 1 occurrence per customer.

**Address Elements**

Depending on how your address data is held, you can choose between 2 address options:

* A Formatted Address – this is represented by a series of data elements.
  + If the customer has a Rural Delivery address, use the Suburb element to hold the RD number. (Note: ‘RD’ must precede the number – ie; RD3.)
* An Unformatted Address – allows Credit Reporters to supply address data as a string of text, plus additional address elements if known.
  + Only Address Line 1 of the Unformatted Address option is mandatory
  + If you are able to delimit the text, the PIPE delimiter “|” is to be used
  + Additional, separate address elements can be supplied, depending upon how your address data is held.
    - 1. **Formatted Address**

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Up** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Address Type | Type of Address being reported | Product | M | N/A | Field length – Fixed 1 character | Refer table 17.5 for valid values |
| Property | Property Name | Product | C | Y | Field length – VARIABLE, minimum 3, maximum 50 characters | This is a required field only if Street Name NOT entered.  Valid characters are alpha, numeric,blanks, hyphens, commas, apostrophes, slash and back slash. |
| Unit Number | Unit or Flat Number | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 5 characters | Valid characters are alpha, numeric, blanks, hyphens, commas, slash and back slash. |
| Street Number | Street/House Number | Product | C | Y | Field length – VARIABLE, minimum 1, maximum 8 characters | This is a required field only if Street Name is entered and not Property.  Editing is in the format,  NXXXXXXX  Where N is numeric and X is numeric or alpha.  Valid characters are Alpha Numeric, Blanks, Hyphen, Slash and Backslash |
| Street Name | Street Name | Product | C | Y | Field length – VARIABLE, minimum 1, maximum 100characters | This is a required field only if Property is NOT entered.  Must be entered if a Street Type is entered  Valid characters are alpha, numeric, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Street Type | Street Type | Product | C | Y | Field length – VARIABLE, minimum 2, maximum 25 characters | If this field is entered then there MUST be a Street Name entered.  Refer to NZ Post Website for valid street Types. |
| Suburb | Suburb  Use this element for RD portion of rural addresses | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 50 characters | Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Town | Town | Product | M | Y | Field length – VARIABLE, minimum 1, maximum 80 characters | Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Postcode | Post code | Product | O | Y | Field length – VARIABLE, minimum 4, maximum 10 character | Alpha Numerics are allowed. New Zealand addresses should have a valid NZ Post Postcode. International addresses will not be validated. |
| DPID | Delivery Point Identifier as issued by NZPO. A 7 digit number that uniquely identifies a delivery point in New Zealand. | Product | O | Y | Field length – FIXED, 7 character | NZ addresses must have a valid New Zealand Post DPID. International address are not validated. |
| Country | If an overseas address then name of country | Product | C | Y | Field length – VARIABLE, minimum 2, maximum 50 characters | Valid characters are Alpha, Blanks and Hyphens.  If Country is blank NZ is assumed |

* + - 1. **Unformatted Address**

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Up** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Address Type | Type of Address being reported | Product | M | N/A | Field length – Fixed 1 character | Refer table 17.5 for valid values |
| Unformatted Address Line 1 | Free-form Address elements  If able to delimit the elements use a | (pipe)  If supplying only this line, must contain a minimum set of Address data elements to identify a valid unique address.  Mandatory if supplying an Unformatted Address | Product | M | Y | Field length – VARIABLE, minimum 10, maximum 340 characters | A validated address of one type must be provided for every Customer |
| Unformatted Address Line 2 | Free-form Address elements  If able to delimit the elements use a | (pipe) | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 340 characters | Valid characters are alpha, numeric, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Unformatted Address Suburb | Suburb name, use for RD element for a rural delivery address | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 50 characters | Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Unformatted Address Town | Town Name | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 80 characters | Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Unformatted Address Post Code | Post Code for the address if known | Product | O | Y | Field length – VARIABLE, minimum 4, maximum 10 characters | Alpha Numerics are allowed. New Zealand addresses should have a valid NZ Post Postcode. International addresses will not be validated. |
| Unformatted Address DPID | Delivery Point Identifier as issued by NZ Post. A 7 digit number that uniquely identifies a delivery point in New Zealand. | Product | O | Y | Field length – FIXED, 7 character | Must be a valid New Zealand Post DPID. If an International address no validation is applied |
| Unformatted Address Country | Name of the Country of residence, if not New Zealand | Product | O | Y | Field length – VARIABLE, minimum 4, maximum 50 characters | Valid characters are Alpha, Blanks and Hyphens.  If Country is blank, NZ is assumed |

1. **Response Dataset / Elements**

Every file returned by credit reporting businesses will represent a single response batch. Each batch will contain descriptive information about the batch, in the form of a header record, as well as statistics and detailed results for either every account reported or only those accounts that generate an information, warning, or error message. The Credit Provider must declare their preference with individual Credit Reporters during the initial implementation.

Diagrammatically, this structure can be represented in the illustration below. Sections represented by dotted lines indicate that the information is optional, depending on whether multiple accounts are being reported in the same batch and whether any messages have been returned.



Note that if Credit Providers report multiple input records with the same Account Id, there will be a corresponding number of output records (applicable only if the Credit Provider has requested a ‘detailed’ response).

A response batch will always contain a header, summary information, and (if applicable) processing details for each input record reported. Each of the elements of the batch is described below.

Messages: Additional information may be provided if any messages were produced in processing. If multiple messages are generated for an input record, then a set of Message details will be reported back. The message collection will indicate, among other things, where the message was generated, the message category and, in the case of errors, the severity of the error, and any action required. Where a message is generated for a record and where a ‘summary’ report is applicable, the response file will include the Account header details (and not the Result Counts) for the corresponding message/s.

Credit Providers can choose to have Warning messages returned to them in the response file, or not. If the Credit Provider does not have the resources to deal with Data Quality issues rasied by the Warning messages, they can have only Error Messages returned.

1. **Credit Reporters processing results – Input Batch Reporting Requirements**
   1. **Reporting File Processing results**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Visibility of Credit Reporters batch processing | For every reporting batch submitted by Credit Providers the Credit Reporters must produce a response batch for Credit Provider detailing outcome of processing performed | M |
|  | Verification of processing results | The level of detail of processing results must support the ability for a Credit Provider to   * cross check results against expected outcomes * cross check results against the corresponding input file * act on rejected records * take active steps to ensure compliance with the Principles of Reciprocity * take active steps to ensure the information held by the Credit Reporters is accurate, complete and up-to-date | M |

* 1. **Reporting Account (record) Processing results**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Visibility of Credit Reporters processing for an Account (record) | On the Credit Provider’s request, for every Account (record) in a batch submitted by Credit Providers the Credit Reporters must produce a corresponding response record for Credit Providers detailing outcome of processing performed for the Account | M |
|  | Updates to Credit Reporters system | The response record will indicate what additions, changes and deletions of data occurred for the Account | M |
|  | Rejected records | If validation of the incoming record fails either as a result of invalid data on input or a conflict with what is held on the Credit Reporters system error details for each error condition identified for the Account will be returned detailing field(s) in error, error type and description | M |
|  | Warning and informatory messages | If during processing of a valid input record by a Credit Reporter an unusual condition is encountered a warning or informatory message could be returned | M |

* 1. **File (Batch) Dataset / Elements**

The corresponding response to a batch report of account activity that has occurred in a reporting period for the credit account portfolio managed by a Credit Provider. Field values supplied in the batch header on output will match those entered by the credit provider on input.

| **Element name** | **Description** | **M/C/O** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- |
| Batch ID | Unique Id for the set of records input by the Signatory | Mandatory | Field length – VARIABLE, minimum 10, maximum 20 characters |  |
| Extract Date | NZ Date the information was extracted from the providers system. | Mandatory | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot be a date in the future |
| Extract Time | NZ Time the information was extracted from the providers system. | Mandatory | Field length fixed, 8 time (hh:mm:ss) | Cannot be a time in the future. |
| Provider Reference | Credit Provider Supplier provided control information – returned to Credit Providers on output i.e. Current NZ Bank Numbers  This field is provided for use by Credit Providers to use internally to administer and manage the exchange of data with the Credit reporting businesses. | Optional | Field length – VARIABLE, minimum 1, maximum 20 characters |  |
| Notification Email | Email address to which batch file receipt and response file pick-up notifications will be sent | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | If provided, must contain a “@” symbol and a “.” |
| Version | Data Exchange Standard Version number | Mandatory | Field length – FIXED, 4 character | Must be a valid and supported RCANZ Data Exchange Standard Version. Valid characters are numeric and . |
| Mode | Processing Mode. Indicates whether use is in production or test systems. | Mandatory | Field length – FIXED, 1 character | Refer to Mode Table in section 17.12 for valid values. |
| Batch type | Indicates whether this file is an initial load, a transition load or a periodic load. | Mandatory | Field length – FIXED, 1 character | Refer to Mode Table in section 17.6 for valid values. |
| Name of the provider | Name of the provider | Mandatory | Field length – VARIABLE, minimum 2, maximum 50 characters |  |
| Industry Type | Industry associated with the Credit that has been provided | Mandatory | Fixed field length 1 charactor | Refer to Industry Type table 17.11 for valid values. |
| Signatory ID | Unique Id for the Credit Provider supplying data - as issued by RCANZ. | Mandatory | Field length – FIXED, 12 characters | Must be a valid RCANZ Signatory Id |
| Signatory SubId | Unique Sub Id for the Credit Provider supplying data - as issued by RCANZ. | Mandatory | Field length – FIXED, 12 characters | Must be a valid RCANZ Signatory Sub Id |
| Main Contact Name | Name of person to contact if required in relation to this Batch of data | Optional | Field length – VARIABLE, minimum 2, maximum 40 characters |  |
| Main Contact Email | Contact email of person | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | Must contain a “@” symbol and a “.” |
| Main Contact Phone | Contact phone number of person. Includes area code and country code if outside of New Zealand. | Optional | Field length – VARIABLE, minimum 8 characters, maximum 12 | Digits, spaces and the characters “(”, “)” and “+” are allowed. |
| Optional Contact Name | Alternative person to contact if required in relation to this Batch of data | Optional | Field length – VARIABLE, minimum 2, maximum 40 characters |  |
| Optional Contact Email | Contact email of alternative person | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | Must contain a “@” symbol and a “.” |
| Optional Contact Phone | Contact phone number of alternative person. Includes area code and country code if outside of New Zealand. | Optional | Field length – VARIABLE, minimum 8 characters, maximum 12 | Digits, spaces and the characters “(”, “)” and “+” are allowed. |

* 1. **Batch Header Processing Message Details**

| **Element name** | **Description** | **M/C/O** | **Data type & size** |
| --- | --- | --- | --- |
| Code | Unique code associated with the message | Mandatory | Field length – VARIABLE, maximum 10 characters |
| Category | Message severity :   * S – Severe * W – Warning * I – Information | Mandatory | Field length – FIXED, 1 character |
| Type | Message type when Category = “S”:   * I – Invalid message format * M – Mandatory filed not supplied * X – Conflicting data in message * F – Input field attributes invalid * V – Input field value invalid * C – Conflict with condition at Credit Reporters | Conditional | Field length – FIXED, 1 character |
| Input Path | The XML path to the field triggering the message in the corresponding input record. | Mandatory | Field length – VARIABLE, minimum 1 character |
| Error Text | Explanatory text. Must be returned if Category = S. | Conditional | Field length – VARIABLE, minimum 1 , maximum 100 characters |
| Action Required | The action required by the Credit Provider to respond to this event.   * N– None * C – Correct error and re-submit * R – Review error and re-submit if necessary * B – Contact Credit Reporter | Mandatory | Field length – FIXED, 1 character |

* 1. **File (Batch) Processing statistics**

Processing Results for a Batch of Records. One occurrence per response batch.

| **Element name** | **Description** | **M/C/O** | **Data type & size** |
| --- | --- | --- | --- |
| Records Received | Count of the number of records received | Mandatory | Numeric. |
| Records Successfully Processed | Count of the number of records successfully processed (i.e., where the database was updated). | Mandatory | Numeric. |
| Records Not Processed | Count of the number of records not processed (i.e., where the database was not updated). | Mandatory | Numeric. |
| Accounts Opened | Count of the number of accounts opened | Mandatory | Numeric. |
| Accounts Closed | Count of the number of accounts closed | Mandatory | Numeric. |
| Accounts Reopened | Count of the number of accounts reopened | Mandatory | Numeric. |
| Account Details Updated | Count of the number of account where details were updated | Mandatory | Numeric. |
| Payment Status Added | Count of the number of payment statuses added to the database | Mandatory | Numeric. |
| Defaults Added | Count of the number of defaults added to the database | Mandatory | Numeric. |
| Defaults Updated | Count of the number of defaults updated | Mandatory | Numeric. |
| Customers Added | Count of the number of customers added | Mandatory | Numeric. |
| Customers Updated | Count of the number of customers updated | Mandatory | Numeric. |
| Customers Ceased | Count of the number of customers removed | Mandatory | Numeric. |

* 1. **Account Header Dataset / Elements**

| **Element name** | **Description** | **M/C/O** | **Data Type and Size** |
| --- | --- | --- | --- |
| Record ID | Unique identifier for record in current batch. | M | Numeric, positive integers. Field length – VARIABLE, minimum 1, maximum 8 characters |
| Account Id | Credit Provider’s unique identifier for the Account. | Mandatory | See below |
| AccountNumber |  | Mandatory | Field length – VARIABLE, minimum 2 characters, maximum 24 characters  Alphanumeric. |
| AccountSubId or Suffix |  | Conditional | Field length – VARIABLE, minimum 1 character, maximum 12 characters  Alphanumeric. |
| Previous Account Id | Credit Provider’s previous unique identifier for the Account | Optional | See below |
| Previous AccountNumber |  | Optional | Refer to AccountNumber |
| Previous AccountSubId or Suffix |  | Optional | Refer to AccountSubId or Suffix |
| Status | Status of the account | Optional | Field length – FIXED, 1 character |
| Status Date | Date on which change of account status occurs. | Optional | Field length – FIXED, 10 integer (ccyy-mm-dd) |
| Credit Purpose | The purpose for which credit is being provided | Optional | Field length – FIXED, 1 character |
| Type of Account | Type of Account | Optional | Field length – VARIABLE, minimum 1 characters, maximum 2 characters |
| ResultStatus | The status of the input record for which the error response was returned. Success means the record updated occured for the account (although a warning or information message may have been generated); S means a severe error was detected and the account was not updated on the bureau. | Mandatory | Field length – FIXED, 1 character |

* 1. **Account Processing statistics**

| **Element name** | **Description** | **M/C/O** | **Data type & size** |
| --- | --- | --- | --- |
| Account Opened | Account created indicator   * 0 – n/a * 1 – Yes | Mandatory | Numeric. Field length – FIXED, 1 character, Maximum value 1 |
| Account Closed | Account closed indicator   * 0 – n/a * 1 – Yes | Mandatory | Numeric. Field length – FIXED, 1 character, Maximum value 1 |
| Account Reopened | Account reopened indicator   * 0 – n/a * 1 – Yes | Mandatory | Numeric. Field length – FIXED, 1 character, Maximum value 1 |
| Account Details Updated | Account Details updated indicator   * 0 – n/a * 1 – Yes | Mandatory | Numeric. Field length – FIXED, 1 character, Maximum value 1 |
| Payment Status Added | Count of the number of Payment Statuses reported | Mandatory | Numeric. Field length – VARIABLE, minimum 1 , maximum 2 characters; maximum value 24 |
| Default Added | Default reported indicator   * 0 – n/a * 1 – Yes | Mandatory | Numeric. Field length – FIXED, 1 character, Maximum value 1 |
| Default Updated | Default updated indicator   * 0 – n/a * 1 – Yes | Mandatory | Numeric. Field length – FIXED, 1 character, Maximum value 1 |
| Customers Added | Count of new Customers added | Mandatory | Numeric. |
| Customers Updated | Count of Customers whose identity details were changed | Mandatory | Numeric |
| Customers Ceased | Count of Customers that are no longer associated with an Account | Mandatory | Numeric. |

* 1. **Account Processing Message Details**

| **Element name** | **Description** | **M/C/O** | **Data type & size** |
| --- | --- | --- | --- |
| Code | Unique code associated with the message | Mandatory | Field length – VARIABLE, maximum 10 characters |
| Category | Message severity :   * S – Severe * W – Warning * I – Information | Mandatory | Field length – FIXED, 1 character |
| Type | Message type when Category = “S”:   * I – Invalid message format * M – Mandatory filed not supplied * X – Conflicting data in message * F – Input field attributes invalid * V – Input field value invalid * C – Conflict with condition at Credit Reporters | Conditional | Field length – FIXED, 1 character |
| Input Path | The XML path to the field triggering the message in the corresponding input record. | Mandatory | Field length – VARIABLE, minimum 1 character |
| Error Text | Explanatory text. Must be returned if Category = S. | Conditional | Field length – VARIABLE, minimum 1 , maximum 100 characters |
| Action Required | The action required by the Credit Provider to respond to this event.   * N– None * C – Correct error and re-submit * R – Review error and re-submit if necessary * B – Contact Credit Reporter | Mandatory | Field length – FIXED, 1 character |

1. **Corrections – Reporting Requirements**

With the introduction of version 3.0 of the Data Standard, a separate Corrections data transfer was created, to make corrections on the current instance of an account or customer. The aim of this separate Corrections XML is to automate and streamline the corrections process. A copy of the XSD can be found in the resources page of the RCANZ website.

For corrections that need to be applied to historical data, please discuss how to do this with your Credit Reporter/s.

**Refer to section 6.1.1 for file name conventions.**

* 1. **Correct account details**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when the Account Details for an Account held by the Credit Reporters are incorrect, for the current instance of the account, use the specific Corrections XML. Corrections for a previous instance of an account must be done manually.  **Note**: ONLY those elements to be corrected should be supplied. i.e. do NOT send in details that are not to be corrected. | M |
|  | Mandatory input indentifier | * Account ID | M |
|  | Specific (mandatory) input elements for correction | * Account Header/Detail elements that are to be corrected | M |
|  | Pre-condition | * Account ID and details are already recorded with the Credit Reporters | M |
|  | Post-condition | * Account Details are corrected * If Account Details input do not differ to what is held by the Credit Reporters no corrections will occur and an informative message will be returned in the response | M |

* 1. **Correct Payment Status**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when the Payment Status for an Account held by the Credit Reporters is incorrect.  Note: Status for multiple Periods (months) can be reported at the same time | M |
|  | Mandatory input identifier | * Account ID * Period | M |
|  | Specific (mandatory) input elements for correction | * Payment Status | M |
|  | Pre-condition | * Account ID and details are already recorded with the Credit Reporters * Payment Status for period is already recorded with the Credit Reporters | M |
|  | Post-condition | * Payment Status is updated to the correct value * If Payment Status input does not differ to what is held by the Credit Reporters no corrections will occur and an informative message will be returned in the response | M |

* 1. **Correct Default Details**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when any Default Details for an Account held by the Credit Reporters are incorrect. This process can not be used to delete a Default, or remove a Customer from a Default. Those processes must be done manually in conjunction with your Credit Reporter.  **Note** ONLY those elements to be corrected should be supplied. i.e. do not send in details that are not to be corrected. | M |
|  | Mandatory input identifier | * Account ID | M |
|  | Specific (mandatory) input elements for correction | * Default Detail data elements to be corrected   + If correcting a Default Status, Default Status Date must be provided | M |
|  | Pre-condition | * Account record and associated customer information as well as Default details are already recorded with the Credit Reporter | M |
|  | Post-condition | * Default Details are corrected * If Default Details input do not differ to what is held by the Credit Reporter no corrections will occur and an informative message will be returned in the response | M |

* 1. **Correct Customer Details**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | When to use this reporting interaction | This reporting interaction is used when any Customer Details for an Account held by the Credit Reporter are incorrect.  When correcting Name and Address data the whole name or address block needs to supplied in order to ensure the data is accurate. Other elements can be corrected individually. | M |
|  | Mandatory input identifier | * Account ID * Customer ID for the Customer being corrected | M |
|  | Specific (mandatory) input elements for correction | * all Customer Detail data elements for the Customer to be corrected | M |
|  | Pre-condition | Customer details are already recorded with the Credit Reporter for the Account | M |
|  | Post-condition | All previously supplied customer detail will be removed and replaced the the corrected detail set.  If Customer Details input do not differ to what is held by the Credit Reporters no corrections will occur and an informative message will be returned in the response | M |

1. **Corrections Batch data set / elements**

When reporting a Corrections file (batch) of Accounts a set of Batch Header details are required for identification and management of the file to be processed. Details are as follows:

Elements describing the batch. Mandatory. One occurrence per report batch.

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| ALL | ALL |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Element name** | | **Description** | **M/C/O** | **Data Type and Size** | **Validation Rules** |
| Batch ID | | Unique Id for the set of records input by the Signatory | Mandatory | Field length – VARIABLE, minimum 10, maximum 20 characters |  |
| Extract Date | | New Zealand Date the information was extracted from the providers system. | Mandatory | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot be a date in the future. New Zealand date & time format. |
| Extract time | | New Zealand Time the information was extracted from the providers system. | Mandatory | Field length – FIXED, 8 time (hh:mm:ss) | Cannot be a time in the future. New Zealand date & time format. |
| Provider Reference | | Credit Provider Supplier provided control information – returned to Credit Providers on output i.e. Current NZ Bank Numbers  This field is provided for use by Credit Providers to use internally to administer and manage the exchange of data with the Credit reporting businesses. | Optional | Field length – VARIABLE, minimum 1, maximum 20 characters |  |
| Industry Type | Industry associated with the Credit that has been provided | Mandatory | Field length – Fixed, 1 character | Refer to Industry Type table 17.11 for valid values |
| Notification Email | Email address to which batch file receipt and response file pick-up notifications will be sent | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | If provided, must contain a “@” symbol and a “.” |
| Version | Data Exchange Standard Version number | Mandatory | Field length – FIXED, 4 character | Must be a valid and supported RCANZ Data Exchange Standard Version. Valid characters are numeric and . |
| Mode | Processing Mode. Indicates whether use is in production or test systems. | Mandatory | Field length – FIXED, 1 character | Refer to Mode Table in section 17.12 for valid values. |
| Batch type | Indicates whether this file is a Corrections Batch – Batch Type C for corrections | Mandatory | Field length – FIXED, 1 character | Refer to Batch Type Table in section 17.6 for valid values. |
| Name of the provider | Name of the provider | Mandatory | Field length – VARIABLE, minimum 2, maximum 50 characters |  |
| Signatory ID | Unique Id for the Credit Provider supplying data - as issued by the Bureau. | Mandatory | Field length – FIXED, 12 characters | Must be a valid Bureau Signatory Id |
| Signatory SubId | Unique Sub Id for the Credit Provider supplying data - as issued by the Bureau. | Mandatory | Field length – FIXED, 12 characters | Must be a valid Bureau Signatory Sub Id |
| Main Contact Name | Name of person to contact if required in relation to this Batch of data | Optional | Field length – VARIABLE, minimum 2, maximum 40 characters |  |
| Main Contact Email | Contact email of person | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | Must contain a “@” symbol and a “.” |
| Main Contact Phone | Contact phone number of person. Includes area code and country code if outside of New Zealand. | Optional | Field length – VARIABLE, minimum 8 characters, maximum 12 | Digits, spaces and the characters “(”, “)” and “+” are allowed. |
| Optional Contact Name | Alternative person to contact if required in relation to this Batch of data | Optional | Field length – VARIABLE, minimum 2, maximum 40 characters |  |
| Optional Contact Email | Contact email of alternative person | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | Must contain a “@” symbol and a “.” |
| Optional Contact Phone | Contact phone number of alternative person. Includes area code and country code if outside of New Zealand. | Optional | Field length – VARIABLE, minimum 8 characters, maximum 12 | Digits, spaces and the characters “(”, “)” and “+” are allowed. |

1. **Corrections Data Set / Elements**

For each Account being reported for a correction, there are sets of data elements required to be reported based on the corrections being made.

Only the last instance of the Account can be corrected using the automated XML process. All historical corrections need to made manually by your Credit Reporter.

**All data supplied in the below elements must conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition):** [**http://www.w3.org/TR/REC-xml/**](http://www.w3.org/TR/REC-xml/)

The section lists

* each of the datasets and their elements
* if a data element is for the purposes
  + data reporting control
  + data management by the Credit Reporters
  + inclusion in Credit Reporters product
* if the input of the data element is
  + Mandatory – this must be supplied to identify the account to be corrected
  + Conditional – Elements need to be supplied together to accurately correct the account details
  + Optional – Elements that can be supplied for a correction with only the account identifiers
* if the data element is
  + Correctable
  1. **Account Header**

Details of the accounts being Corrected. These elements need to be supplied to accurately identify the account being Corrected.

|  |  |
| --- | --- |
| **Reportable events** |  |
| ALL |  |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **CO** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Record ID | Unique identifier for record in current batch. | Control | M | n/a | Numeric, positive integers. Field length – VARIABLE, minimum 1, maximum 8 characters | Must be a unique Identifier for the input record generated by the Credit Provider (unique within batch) |
| Account Id | Credit Provider’s unique identifier for the Account.  Must be a unique Identifier for the Account.  Consists of at least:   * AccountNumber and, optionally, * AccountSubId or Suffix(see below)   AccountId is required on input for every reporting interaction with a Credit reporting business. It enables the Credit reporting businesses to identify and update the Account records for the Credit Provider and maintain the relationship between the Account and associated Customers. | Control Management | M | n/a | See below | See below |
| Account Number | If the Account Number is not unique to the Account within the Credit Provider, then the Account SubId must be provided. | Control Management | M | n/a | Field length – VARIABLE, minimum 2 characters, maximum 24 characters  Alphanumeric. | Alpha, Numeric, Blanks, Hyphes and Slashes are allowed.  Cannot be all zero’s  Must start with alpha or numeric  If the AccountNumber is a Credit Card Number then this must be masked in accordance with PCI standards.  If the AccountNumber is a Credit Card Number then AccountSubId must be provided to ensure uniqueness. |
| AccountSubId or Suffix | This AccountSubId or suffix may be comprised of a Portfolio Id OR Sub-Account Id OR a system-generated Id unique for the Account  This is necessary when, for example, Account Ids are:   * only unique within a portfolio * re-used * the Credit Card Number | Control Management | C | n/a | Field length – VARIABLE, minimum 1 characters, maximum 12 characters  Alphanumeric. | Alpha, Numeric, Blanks, Hyphes and Slashes are allowed.  Must start with alpha or numeric.  **Condition**  If the AccountNumber does not uniquely identify the Account or is a Credit Card number the Credit Provider must provide a persistent Id for the Account on input. |
| Status | Status of the account  End states of an account are C, D, N & X  If status is corrected from a closed status to an non-closed status, then the Credit Reporter will correct the Status Date to a null value | Management  Product | O | Y | Field length – FIXED, 1 character | Refer to Account Status Table in section 17.2 for valid values.  Values correctable only, **NOT** updateable: C, D, N & X. |
| Status Date | Date on which change of account status occurs  **If correcting Account Status, Status Date must be provided** | Management  Product | C | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the Extract Date.  Cannot precede Account Open date.  Cannot precede the date associated with the last reported Account Status |
| Credit Purpose | The purpose for which credit is being provided. Only consumer credit can be reported on in NZ.  Lending by a personal entity for business purposes, such as a sole trader buying equipment, is considered Consumer lending. | Product | O | Y | Field length – FIXED, 1 character | Refer to Credit Purpose table 17.7 for valid types |
| Type of Account | Type of Account | Product | O | Y | Field length – VARIABLE, minimum 1 characters, maximum 2 characters | Refer to Account Type Table – Consumer 17.4 for valid types |

* 1. **Account Details**

Information about the account to be corrected. Supply only those elements that need to be Corrected

|  |  |
| --- | --- |
| **Reportable events** |  |
| Mandatory for:   * Correcting Account details |  |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Co** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Open Date | The date the **facility** is setup and available to the Customer (appears as a liability on the books). This field will be used by credit reporting businesses as an additional data quality check. | Product | O | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the Extract Date.  Cannot occur after Customer Start Date |
| Payment type | Type of loan repayment arrangement.  If Credit Type is ‘R’, Revolving, or ‘U’ , Unkown, then use Payment Type ‘X’. | Product | O | Y | Field length – FIXED, 1 character | Refer to Payment Type Table 17.16 for valid types  Credit Type in ‘U’, ‘R’ then Payment Type must be ‘X’. |
| Credit Type | Credit arrangement type for the Account | Product | O | Y | Field length – FIXED, 1 character | Refer to Credit Type Table 17.8 for valid types |
| Secured Credit | Indicates whether the loan is Secured or Unsecured | Product | O | Y | Field length – FIXED, 1 character | Refer to Secured Credit Table 17.17 for valid types |
| Credit Limit | Original loan amount and any loan amount changes agreed since (contractual changes). Current limit applicable to revolving credit facility accounts e.g. Credit Cards and Overdrafts  For Account Types where no Credit Limit exisits it does not have to be supplied | Product | C | Y | Numeric, positive  Field length – VARIABLE, minimum 1 character, maximum 9 characters | Must be a positive, whole-dollar value (currency – New Zealand)  Maximum value $999,999,999  **Condition**  If the Account Type is in TC or UA or CA, Credit Limit does not need to be supplied |
| Term Of Loan | The time period of the loan in months. | Product | O | Y | Field length – FIXED, 3 character  Format MMM  Where MMM = Months (to a maximum of 999) | Must be between 001 and 999 or else ‘XXX’. 000 is invalid.  If the Credit Type = ‘U’ or ‘R’ then use ‘XXX’ not 999 |
| Payment Frequency | Payment frequency | Product | O | Y | Field length – FIXED, 1 character | Refer to Payment Frequency table 17.14 for valid values |
| Credit Limit | Original loan amount and any loan amount changes agreed since (contractual changes). Current limit applicable to revolving credit facility accounts e.g. Credit Cards and Overdrafts  For Credit Providers in Industries outside of Banks and Financial Services, they do not need to supply a Credit Limit  **The last recorded Credit Limit will be corrected only** | Product | O | Y | Numeric, positive  Field length – VARIABLE, minimum 1 character, maximum 9 characters | Must be a positive, whole-dollar value (currency – New Zealand)  Maximum value $999,999,999 |
| Account Name | Name of the Account. Typically has some relevance/association to the Customers and used in communications with the Customers | Product | O | Y | Field length – VARIABLE, minimum 1 character, maximum 40 characters | Valid characters are alpha, numeric, blanks, and the following characters,  - : . @ # $ % & \* ( ) \_ + = ! \ } { “ ‘ ? / , ; |

* 1. **Payment Status**

Details of payments being Corrected.

**When correcting a payment status for a period, both elements are mandatory**

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| * Correcting Payment Status | * Comprehensive |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Co** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Period | Year and Month for which payment is being corrected | Product | M | n/a | Field length – FIXED, 7 date (ccyy-mm)  Where   * ccyy = Year * mm = Month in year | Cannot be for a period more than two years in the past |
| Payment Status | The Payment status of the Account for the specified monthly period  Is Mandatory if providing the Period for a correction. | Product | M | Y | Field length – FIXED, 1 character | Refer to Payment Status table 17.15 for valid values  Must be provided if Period is provided for a correction |

* 1. **Default Details**

Details of the default being corrected.

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| * Correcting Default Details | ALL |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Co** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Original Default Date | The Date the Account was put into Default | Product | O | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the Extract Date.  Cannot precede Account Open Date  Cannot be less than 30 days after the Account Open Date  **Cannot be more than 5 years before the extract date** |
| Original Due Date | Date payment was due | Product | O | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the extract date  Cannot precede 30 days after Account Open date |
| Default Status | The payment status of the debt | Product | O | Y | Field length – FIXED, 1 character | Refer to Default Status Table 17.9 for valid values  Once the status of a default has been updated to Paid, Current or Settled, Default details can only be corrected. |
| Default Status Date | Date of last status update on default.  **If correcting Default Status, then Default Status Date must be provided.** | Product | C | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the extract date.  Cannot precede Original Default date  Cannot precede Account Open date  Must be provided if correction supplied for Default Status |
| Default Balance | Total amount currently outstanding, (including default amount + admin and other costs). | Product | O | Y | Numeric, positive  Field length – VARIABLE, minimum 1 character, maximum 9 characters | Must be a positive, whole-dollar value greater than 0 (currency – New Zealand)  Can only be changed to 0 when status is paid or settled.  Maximum value $999,999,999 |
| Original Default Amount | The amount of the debt as it was at the time the default was loaded. | Product | O | Y | Numeric, positive  Field length – VARIABLE, minimum 1 character, maximum 9 characters | Must be a positive, whole-dollar value (currency – New Zealand)  Maximum value $999,999,999  Minimum value $125. |
| Last Payment Date | Date last payment was made post default listing | Product | O | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the extract date  Cannot precede 30 days after Account Open date |

* 1. **Customer Header**

Details for a single customer.

**When correcting Customer Header only the Customer ID and elements being corrected need to be supplied. However, specific rules apply for the correction of Names and Address data.**

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| * Correcting Customer Details | ALL |

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Co** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Customer ID | The unique number the Credit Provider has allocated and uses to identify the customer. | Control | O | n/a | Field length – VARIABLE, minimum 2, maximum 24 characters | Must be a unique Identifier for the Customer.  Alpha, Numeric, Blanks, Hyphens and Slashes are allowed.  Must start with Alpha or Numeric.  Cannot be zero  Must be a persistent identifier for the Customer from one reporting batch to the next unless it is being corrected or updated. |
| Start Date | Date customer commenced involvement with the account. This date typically matches the Account open date except where a Customer commenced involvement with an account at a later point in time than other Customers. | Management  Product | O | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot occur after the extract date.  Cannot precede Account Open date |
| Cease Date | Date customer ceased involvement with account.  **If a customer has been incorrectly ceased from an open account, then a null date must be supplied to effect the correction** | Management  Product | O | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot precede Customer start date |
| Relationship | Relationship Customer has with the Account. Can only report 1 relationship, the highest held by the customer. | Product | O | Y | Field length – FIXED, 1 character | Refer to Account Relationship Table 17.1 for valid values |

* 1. **Customer Details**

Information about the customer. Zero or one occurrence per customer.

|  |  |
| --- | --- |
| **Reportable events** | **Signatory** |
| * Correct Customer Details | ALL |

* + 1. **Correcting Name Details**

As Customer Name Details does not have a unique key for a particular non-primary name to be corrected, the complete set of ALL names must be provided. The previously supplied set of name/s will be REPLACED with the corrected set

When correcting a Customer Name the same conditions that apply to the standard load, apply to a correction:

* + Family and First name elements are mandatory. Middle name & title are optional.
  + A Credit Provider must pre-process any unformatted names they hold into the format specified below
  + The Credit Provider should, if possible, supply both the Customer’s current name and their previous name

**Correcting Formatted Name**

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Co** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Family | Family Name. Also referred to as Surname.  If correcting a Customer name Family name is Mandatory. | Product | M | Y | Field length – VARIABLE, minimum 1, maximum 100 characters | Valid characters are alpha, numeric, blanks, hyphens and apostrophes.  First character must be alpha. |
| First | First name  If correcting a Customer name First name is Mandatory. | Product | M | Y | Field length – VARIABLE, minimum 2, maximum 100 characters | Valid characters are alpha, numeric, blanks, hyphens and apostrophes.  First character must be alpha. |
| Middle | Middle names. Also referred to as second names. Names must be separated by a blank. This should be provided if available. | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 100 characters | Valid characters are alpha, numeric, blanks, hyphens and apostrophes.  First character must be alpha. |
| Title | Person’s title, also referred to as salutation | Product | O | Y | Field length – VARIABLE, minimum 2, maximum 20 characters | Valid characters are alpha, blanks and hyphens.  First character must be alpha. |

* + 1. **Correcting Personal Details**

Only Provide the elements you need to Correct

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Co** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Birth Date | Date of Birth of customer.  If date of birth is unknown, or known to be an incorrect value, use the Null value of 0001-01-01.  This known null value will be automatically over written by Credit Reporters when a valid DOB is later supplied. | Product | O | Y | Field length – FIXED, 10 date (ccyy-mm-dd) | Customer must be at least 18 years of age but not over 150 years of age.  0001-01-01 to be used if Date of Birth is unknown |
| Gender | Gender of customer | Product | O | Y | Field length – FIXED, 1 character | Refer to Gender Table 17.10 for valid values. |
| Deceased | Indicator that Customer has been reported as deceased. Value ‘Y’ if reporting Customer as deceased. | Product | O | Y | Field length – FIXED, 1 character | Refer to Yes No table 17.19 for valid values |
| Drivers Licence Number | Drivers Licence number | Product | O | Y | Field length – FIXED, 8 characters | Must be a valid Driver’s Licence Number as issued by the NZLTA |
| Drivers Licence Version Number | Drivers Licence Version number  If providing DL number must supply version | Product | C | Y | Field length – FIXED, 3 characters | Must be a valid Driver’s Licence Version Number as issued by the NZLTA |
| Employer Name | Name of Employer | Product | O | Y | Field length – VARIABLE, minimum 2, maximum 100 characters | Valid characters are alpha-numerics, blanks, hypehns, apostrophes and the following characters, @ &, ( ) / \ , : : . |
| Previous Employer Name | Name of Previous Employer | Product | O | Y | Field length – VARIABLE, minimum 2, maximum 100 characters | Valid characters are alpha-numerics, blanks, hypehns, apostrophes and the following characters, @ &, ( ) / \ , : : . |
| Occupation | Occupation Description | Product | O | Y | Field length – VARIABLE, minimum of 2 characters , maximum 100 characters | Valid characters are Alpha, Numeric, Blanks, Hyphens, Colons, Full stops and the following characters are allowed: @ # $ % & \* ( ) \_ + = ! \ } { “ ‘ ? / ,; |

* + 1. **Correcting Address Details**
  + **To correct a Formatted Address, the whole address block is required.**
  + To correct an Unformatted Address, Unformatted Address Line 1, and any additional unformatted address elements already supplied are required.
  + Only 1 of either a formatted **OR** unformatted address to be provided per customer record, per correction. Address Type must be provided for a correction
  + **NO validation is applied to International Addresses.**
  + **Address data must conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition):** [**http://www.w3.org/TR/REC-xml/**](http://www.w3.org/TR/REC-xml/)

**Correcting Formatted Address**

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Co** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Address Type | Type of Address being reported  Must be reported for a correction | Product | M | N/A | Field length – Fixed 1 character | Refer table 17.5 for valid values |
| Property | Property Name | Product | C | Y | Field length – VARIABLE, minimum 3, maximum 50 characters | This is a required field only if Street Name NOT entered.  Valid characters are alpha, numeric,blanks, hyphens, commas, apostrophes, slash and back slash. |
| Unit Number | Unit or Flat Number | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 5 characters | Valid characters are alpha, numeric, blanks, hyphens, commas, slash and back slash. |
| Street Number | Street/House Number | Product | C | Y | Field length – VARIABLE, minimum 1, maximum 8 characters | This is a required field only if Street Name is entered and not Property.  Editing is in the format,  NXXXXXXX  Where N is numeric and X is numeric or alpha.  Valid characters are Alpha Numeric, Blanks, Hyphen, Slash and Backslash |
| Street Name | Street Name | Product | C | Y | Field length – VARIABLE, minimum 1, maximum 100characters | This is a required field only if Property is NOT entered.  Must be entered if a Street Type is entered  Valid characters are alpha, numeric, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Street Type | Street Type | Product | C | Y | Field length – VARIABLE, minimum 2, maximum 25 characters | If this field is entered then there MUST be a Street Name entered.  Refer to NZ Post Website for valid street Types. |
| Suburb | Suburb | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 50 characters | Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Town | Town | Product | M | Y | Field length – VARIABLE, minimum 1, maximum 80 characters | Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Postcode | Post code | Product | O | Y | Field length – VARIABLE, minimum 4, maximum 10 character | Alpha Numerics are allowed. New Zealand addresses should have a valid NZ Post Postcode. International addresses will not be validated. |
| DPID | Delivery Point Identifier as issued by NZPO. A 7 digit number that uniquely identifies a delivery point in New Zealand. | Product | O | Y | Field length – FIXED, 7 character | NZ addresses must have a valid New Zealand Post DPID. International address are not validated. |
| Country | If an overseas address then name of country | Product | C | Y | Field length – VARIABLE, minimum 2, maximum 50 characters | Valid characters are Alpha, Blanks and Hyphens.  If Country is blank NZ is assumed |

**Correcting Unformatted Address**

| **Element name** | **Description** | **Purpose** | **M/C/O** | **Co** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- | --- | --- |
| Address Type | Type of Address being reported  Must be reported for an Address Correction | Product | M | N/A | Field length – Fixed 1 character | Refer table 17.5 for valid values |
| Unformatted Address Line 1 | Free-form Address elements, if able to delimit the elements use a | (pipe)  If supplying only this line, must contain a minimum set of Address data elements to identify a valid unique address.  Mandatory if supplying an Unformatted Address | Product | M | Y | Field length – VARIABLE, minimum 10, maximum 340 characters |  |
| Unformatted Address Line 2 | Free-form Address elements, if able to delimit the elements use a | (pipe) | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 340 characters | Valid characters are alpha, numeric, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Unformatted Address Suburb | Suburb name , use for RD element for a rural delivery address | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 100 characters | Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Unformatted Address Town | Town Name | Product | O | Y | Field length – VARIABLE, minimum 1, maximum 100 characters | Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash. |
| Unformatted Address Post Code | Post Code for the address if known | Product | O | Y | Field length – VARIABLE, minimum 4, maximum 10 characters | Alpha Numerics are allowed. New Zealand addresses should have a valid NZ Post Postcode. International addresses will not be validated. |
| Unformatted Address DPID | Delivery Point Identifier as issued by NZ Post. A 7 digit number that uniquely identifies a delivery point in New Zealand. | Product | O | Y | Field length – FIXED, 7 character | Must be a valid New Zealand Post DPID. If an International address no validation is applied |
| Unformatted Address Country | Name of the Country of residence, if not New Zealand | Product | O | Y | Field length – VARIABLE, minimum 4, maximum 100 characters | Valid characters are Alpha, Blanks and Hyphens.  If Country is blank, NZ is assumed |

1. **Credit Reporters processing results – Corrections Reporting Requirements**
   1. **Corrections Reporting File Processing results**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Visibility of Credit Reporters batch processing | For every Corrections batch submitted by Credit Providers the Credit Reporters must produce a response batch for Credit Provider detailing outcome of processing performed | M |
|  | Verification of processing results | The level of detail of processing results must support the ability for a Credit Provider to   * cross check results against expected outcomes * cross check results against the corresponding input file * act on rejected records * take active steps to ensure compliance with the Principles of Reciprocity * take active steps to ensure the information held by the Credit Reporters is accurate, complete and up-to-date | M |

* 1. **Corrections Reporting (record) Processing results**

| **No.** | **Requirement Name** | **Description** | **M/ O** |
| --- | --- | --- | --- |
|  | Visibility of Credit Reporters processing for an Account (record) | On the Credit Provider’s request, for every Account (record) in a Corrections batch submitted by Credit Providers, the Credit Reporters must produce a corresponding response record for Credit Providers detailing outcome of processing performed for the Account | M |
|  | Updates to Credit Reporters system | The Corrections response record will indicate what changes of data occurred for the Account | M |
|  | Rejected records | If validation of the incoming Corrections record fails, either as a result of invalid data on input or a conflict with what is held on the Credit Reporters system, error details for each error condition identified for the Account will be returned detailing field(s) in error, error type and description | M |
|  | Warning and informatory messages | If during processing of a valid Correction record by a Credit Reporter an unusual condition is encountered a warning or informatory message could be returned | M |

* 1. **Corrections Response Batch Dataset / Elements**

The corresponding response is for a Corrections batch that has occurred in a reporting period for the credit account portfolio managed by a credit reporting code of conduct Signatory. Field values supplied in the batch header on output will match those entered by the credit provider on input.

| **Element name** | **Description** | **M/C/O** | **Data Type and Size** | **Validation Rules** |
| --- | --- | --- | --- | --- |
| Batch ID | Unique Id for the set of records input by the Signatory | Mandatory | Field length – VARIABLE, minimum 10, maximum 20 characters |  |
| Extract Date | NZ Date the information was extracted from the providers system. | Mandatory | Field length – FIXED, 10 date (ccyy-mm-dd) | Cannot be a date in the future |
| Extract Time | NZ Time the information was extracted from the providers system. | Mandatory | Field length fixed, 8 time (hh:mm:ss) | Cannot be a time in the future. |
| Provider Reference | Credit Provider Supplier provided control information – returned to Credit Providers on output i.e. Current NZ Bank Numbers  This field is provided for use by Credit Providers to use internally to administer and manage the exchange of data with the Credit reporting businesses. | Optional | Field length – VARIABLE, minimum 1, maximum 20 characters |  |
| Notification Email | Email address to which batch file receipt and response file pick-up notifications will be sent | Optional | Field length – VARIABLE, minimum 7, maximum 60 characters | If provided, must contain a “@” symbol and a “.” |
| Version | Data Exchange Standard Version number | Mandatory | Field length – FIXED, 4 character | Must be a valid and supported RCANZ Data Exchange Standard Version. Valid characters are numeric and . |
| Mode | Processing Mode. Indicates whether use is in production or test systems. | Mandatory | Field length – FIXED, 1 character | Refer to Mode Table in section 17.12 for valid values. |
| Batch type | Indicates that this file is Corrections load – Batch Type C | Mandatory | Field length – FIXED, 1 character | Refer to Batch Table in section 17.6 for valid values. |
| Name of the provider | Name of the provider | Mandatory | Field length – VARIABLE, minimum 2, maximum 50 characters |  |
| Industry Type | Industry associated with the Credit that has been provided | Mandatory | Fixed field length 1 charactor | Refer to Industry Table in section 17.11 for valid values. |
| Signatory ID | Unique Id for the Credit Provider supplying data - as issued by RCANZ. | Mandatory | Field length – FIXED, 12 characters | Must be a valid RCANZ Signatory Id |
| Signatory SubId | Unique Sub Id for the Credit Provider supplying data - as issued by RCANZ. | Mandatory | Field length – FIXED, 12 characters | Must be a valid RCANZ Signatory Sub Id |
| Main Contact Name | Name of person to contact if required in relation to this Batch of data | Optional | Field length – VARIABLE, minimum 2, maximum 40 characters |  |
| Main Contact Email | Contact email of person | Optional | Field length – VARIABLE, minimum 9, maximum 60 characters | Must contain a “@” symbol and a “.” |
| Main Contact Phone | Contact phone number of person. Includes area code and country code if outside of New Zealand. | Optional | Field length – VARIABLE, minimum 8 characters, maximum 12 | Digits, spaces and the characters “(”, “)” and “+” are allowed. |
| Optional Contact Name | Alternative person to contact if required in relation to this Batch of data | Optional | Field length – VARIABLE, minimum 2, maximum 40 characters |  |
| Optional Contact Email | Contact email of alternative person | Optional | Field length – VARIABLE, minimum 9, maximum 60 characters | Must contain a “@” symbol and a “.” |
| Optional Contact Phone | Contact phone number of alternative person. Includes area code and country code if outside of New Zealand. | Optional | Field length – VARIABLE, minimum 8 characters, maximum 12 | Digits, spaces and the characters “(”, “)” and “+” are allowed. |

* 1. **Corrections Batch Header Processing Message Details**

| **Element name** | **Description** | **M/C/O** | **Data type & size** |
| --- | --- | --- | --- |
| Code | Unique code associated with the message | Mandatory | Field length – VARIABLE, maximum 10 characters |
| Category | Message severity :   * S – Severe * W – Warning * I – Information | Mandatory | Field length – FIXED, 1 character |
| Type | Message type when Category = “S”:   * I – Invalid message format * M – Mandatory filed not supplied * X – Conflicting data in message * F – Input field attributes invalid * V – Input field value invalid * C – Conflict with condition at Credit Reporters | Conditional | Field length – FIXED, 1 character |
| Input Path | The XML path to the field triggering the message in the corresponding input record. | Mandatory | Field length – VARIABLE, minimum 1 character |
| Error Text | Explanatory text. Must be returned if Category = S. | Conditional | Field length – VARIABLE, minimum 1 , maximum 100 characters |
| Action Required | The action required by the Credit Provider to respond to this event.   * N– None * C – Correct error and re-submit * R – Review error and re-submit if necessary * B – Contact Credit Reporter | Mandatory | Field length – FIXED, 1 character |

* 1. **Corrections (Batch) Processing statistics**

Processing Results for a Batch of Records. One occurrence per response batch.

| **Element name** | **Description** | **M/C/O** | **Data type & size** |
| --- | --- | --- | --- |
| Records Received | Count of the number of records received | Mandatory | Numeric |
| Records Successfully Processed | Count of the number of records successfully processed (i.e., where the database was updated). | Mandatory | Numeric |
| Records Not Processed | Count of the number of records not processed (i.e., where the database was not updated). | Mandatory | Numeric |
| Account Details Corrected | Count of the number of account where details were corrected | Mandatory | Numeric |
| Payment Status Corrected | Count of the number of payment statuses corrected | Mandatory | Numeric |
| Defaults Corrected | Count of the number of defaults corrected | Mandatory | Numeric |
| Customers Corrected | Count of the number of customers corrected | Mandatory | Numeric |

* 1. **Corrections Account Header Dataset / Elements**

| **Element name** | **Description** | **M/C/O** | **Data Type and Size** |
| --- | --- | --- | --- |
| Record ID | Unique identifier for record in current batch. | M | Numeric, positive integers. Field length – VARIABLE, minimum 1, maximum 8 characters |
| Account Id | Credit Provider’s unique identifier for the Account. | Mandatory | See below |
| AccountNumber |  | Mandatory | Field length – VARIABLE, minimum 6 characters, maximum 24 characters  Alphanumeric. |
| AccountSubId or Suffix |  | Mandatory | Field length – VARIABLE, minimum 2 characters, maximum 12 characters  Alphanumeric. |
| Status | Status of the account | Mandatory | Field length – FIXED, 1 character |
| Status Date | Date on which change of account status occurs. | Conditional | Field length – FIXED, 10 integer (ccyy-mm-dd) |
| Credit Purpose | The purpose for which credit is being provided | Mandatory | Field length – FIXED, 1 character |
| Type of Account | Type of Account | Mandatory | Field length – VARIABLE, minimum 1 characters, maximum 2 characters |
| ResultStatus | The status of the Corrections record for which the error response was returned. Success means the record updated the database successfully (although a warning or information message may have been generated); S means a severe error was detected and the database was not updated. | Mandatory | Field length – FIXED, 1 character |

* 1. **Corrections Account Processing statistics**

| **Element name** | **Description** | **M/C/O** | **Data type & size** |
| --- | --- | --- | --- |
| Account Details Corrected | Account Details corrected indicator   * 0 – n/a * 1 – Yes | Mandatory | Numeric. Field length – FIXED, 1 character, Maximum value 1 |
| Payment Status Corrected | Count of the number of Payment Statuses corrected | Mandatory | Numeric. Field length – VARIABLE, minimum 1 , maximum 2 characters; maximum value 24 |
| Default Corrected | Default corrected indicator   * 0 – n/a * 1 – Yes | Mandatory | Numeric. Field length – FIXED, 1 character, Maximum value 1 |
| Customers Corrected | Count of Customers whose details were corrected | Mandatory | Numeric |

* 1. **Corrections Account Processing Message Details**

| **Element name** | **Description** | **M/C/O** | **Data type & size** |
| --- | --- | --- | --- |
| Code | Unique code associated with the message | Mandatory | Field length – VARIABLE, maximum 10 characters |
| Category | Message severity :   * S – Severe * W – Warning * I – Information | Mandatory | Field length – FIXED, 1 character |
| Type | Message type when Category = “S”:   * I – Invalid message format * M – Mandatory filed not supplied * X – Conflicting data in message * F – Input field attributes invalid * V – Input field value invalid * C – Conflict with condition at Credit Reporters | Conditional | Field length – FIXED, 1 character |
| Input Path | The XML path to the field triggering the message in the corresponding input record. | Mandatory | Field length – VARIABLE, minimum 1 character |
| Error Text | Explanatory text. Must be returned if Category = S. | Conditional | Field length – VARIABLE, minimum 1 , maximum 100 characters |
| Action Required | The action required by the Credit Provider to respond to this event.   * N– None * C – Correct error and re-submit * R – Review error and re-submit if necessary | Mandatory | Field length – FIXED, 1 character |

1. **Valid Codes**
   1. **Account Relationship Table**

|  |  |
| --- | --- |
| Code | Description |
| 1 | Individual |
| 2 | Joint |
| 3 | Guarantor |

* 1. **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 |

* 1. **(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 |

* 1. **Account Type Table**

|  |  |  |
| --- | --- | --- |
| Code | Credit Limit | Description |
| **AL**  **BN** | Y  Y | Auto Loan  Buy Now Pay Later |
| **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) |

* 1. **Address Type Table**

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

* 1. **Batch Type Table**

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

* 1. **Credit Purpose Table**

|  |  |
| --- | --- |
| Code | Description |
| **R** | Consumer |

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

|  |  |
| --- | --- |
| Code | Description |
| F | Fixed |
| R | Revolving |
| U | Unspecified |

* 1. **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. |

* 1. **Gender Table**

|  |  |
| --- | --- |
| Code | Description |
| M | Male |
| F | Female |
| U | Unknown/unspecified |

* 1. **Industry Type Table**

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

* 1. **Mode Table**

|  |  |
| --- | --- |
| Code | Description |
| P | Production data load |
| T | Test data load |

* 1. **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 |

* 1. **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 in the reporting month.. 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 in the reporting month. |
| 3 | 60-89 days past due | Payments 60-89 days in arrears in the reporting month. |
| 4 | 90-119 days past due | Payments 90-119 days in arrears in the reporting month. |
| 5 | 120-149 days past due | Payments 120-149 days in arrears in the reporting month. |
| 6 | 150-179 days past due | Payments 150-179 days in arrears in the reporting month |
| X | 180+ days past due date | Payments more than 180 days in arrears in the reporting month |
| H | Hardship | Customer in Hardship |
| R | Re-aged | An account has been re-aged by credit provider |

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

|  |  |  |
| --- | --- | --- |
| 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. |

* 1. **Payment Type Table**

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

* 1. **Secured Credit Table**

|  |  |
| --- | --- |
| Code | Description |
| S | Secured |
| U | Unsecured |

* 1. **Signatory Role Table**

|  |  |
| --- | --- |
| Code | Description |
| N | New Account Owner |
| P | Previous Account Owner |

* 1. **Yes No Table**

|  |  |
| --- | --- |
| Code | Description |
| N | No |
| Y | Yes |

1. **Additional Notes**

This section is designed to provide additional information or detail to assist credit providers tobetter understand specific areas within this document. The information provided is aligned to the business requirements and should not be used independent of them.

* 1. **Hardship reporting**

It is the choice of the credit Reporters to either report hardship in either or both the account status and payment status fields as defined by sections 17.2 and 17.15 respectively.

The definition of Hardship should be in line with the Credit Providers classification.

* 1. **Guarantor reporting**

Credit Providers are obliged, where possible, to report guarantors as part of Credit Reporting, in order to show the full extent of a customer’s potential obligations. The Credit Reporters Privacy Act states that only information about personal lending can be included in credit reporting. RCANZ suggest that all Credit Providers investigate and understand their business processes and the data they hold in relation to guarantees, when including them in CCR. Information about guarantees on non-personal lending cannot be included.

**Who is a Guarantor?**

A customer who has guarantee obligations in place to support lending obligations on a **personal account**.  If no lending is in place against the guarantee, they are not reported.

If a customer has two relationships to the same account e.g. they are both an owner and a guarantor, then only the highest relationship, of owner, is reported.

**Can we report Guarantors**?

This will depend on a Credit Providers initial disclosure to the guarantor, before they give the guarantee. Credit Providers must inform the guarantor that they will be providing information about the guarantor to Credit Bureaux for the purposes of credit checking and reporting.

If the correct disclosures have not been made, then the relationship of guarantor is not to be reported.

**What is reported for personal customers ?**

The definition of Credit information in the Credit Reporters Privacy Code applies on what information can be included about guarantors. The Data Standards Committee advised that the following can be included when both parties to the Guarantee are personal customers    :

Account ID of account being guaranteed,

Customer start date (this is the Guarantors start date on the account as it could be after the account was already opened),

Customer cease date (the date the guarantee ceases to be in effect. The guarantee must be released for this date to be included),

Account Relationship e.g. Guarantor,

Credit Provider,

No credit limit, status or payment history can be provided.

**However, what is reported for Non personal customers ?**

Under the definition of Personal information in the Credit Reporters Privacy Act, it limits what information can be included about guarantors when it is to a non personal entity . The Data Standards Committee recommend only the following is included      :

Account ID of account being guaranteed,

Customer start date (this is the Guarantors start date on the account as it could be after the account was already opened),

Customer cease date (the date the guarantee ceases to be in effect. The guarantee must be released for this date to be included),

Account Relationship e.g. Guarantor,

Credit Provider,

No credit limit, status or payment history will be provided.

* 1. **Payment Status Reporting**

Cycle based reporting, for a particular reporting period:

To ensure there is no confusion when applying the Payment Status definition and consistent rules are applied across all Credit Providers (and all products), the following examples have been complied to illustrate how we will report on cycle based reporting.

Example 1

Customer “Monthly” has one regular payment per month and her payment date is early in the month:



* In the above example, “Monthly” has missed her payment due date by 15 days;
* She has caught up the arrears by month end; but
* Is still reported as Payment Status 1, because during the reporting period she was between 1 -29 days in arrears (as per Payment Status 1 definition).

Example 2

Customer “Monthly\_2” has one regular payment per month and her payment date is late the month:



* In the above example, “Monthly\_2” has missed her payment date by 15 days;
* She has caught up the arrears in the following month; but
* Is still reported as Payment Status 1, because during the reporting period she was between 1 -29 days in arrears (as per Payment Status 1 definition).

Example 3

Customer “Weekly” has four regular contractual payments per month:



* “Weekly” misses his second payment during the month, but catches it up before the month end;
* As with the earlier examples, because a payment has been missed during the month, “Weekly” will have a Payment Status of 1;

Example 4

Customer “Revolving” does not have any regular repayment dates, but will operate up to an agreed limit or beyond, where excesses are allowed:



* Customer “Revolving” has been beyond his limit for 15 days in the reporting period;
* This meets the definition of Payment Status 1 (i.e. 1-29 days in arrears) and is therefore reported as so
  1. **Account Re-Opening**

Where a Credit Facility has the ability to open and close over a period of time, such as a formal Over-Draft, CCR enables Credit Reporters to provide a clear, single view of an account over time.

An Account previously reported to a Credit Reporter as closed, can be reported as open again, as long as the new Open Date is after the previously reported Closure Status Date and at least 1 customer is the same on both the existing closed account and the new account reported.

**Example Account Re-Opening**

Account Number 123456789 Account Sub ID 00001

Account Closed Status & Date Notified 12/01/2014

Customer 11112

Cease Date 25/01/2014

Customer 11113

Cease Date 25/01/214

February 2014

March 2014

Account Open Status & Date Notified 25/02/2014

Customer 11112 Start Date 25/02/2014

Customer 22224 Start Date 25/02/2014

January 2014

**Example New Account Re-Using Account Number**

If **ALL** Account Holders differ, it will be treated as a newly opened Account using a re-issued/re-used Account ID by the Credit Reporter/s, and requiring a new account sub id or suffix.

Account Number 123456789 Account Sub ID 00002

Account Closed Status & Date Notified 12/01/2014

Customer 11112

Cease Date 25/01/2014

Customer 11113

Cease Date 25/01/214

February 2014

March 2014

Account Open Status & Date Notified 25/02/2014

Customer 22223 Start Date 25/02/2014

Customer 22224 Start Date 25/02/2014

January 2014

* 1. **Buy Now Pay Later Product Reporting Requirements**

Where a Credit Facility is being reported by a credit provider for a Buy Now Pay Later (BNPL) the following process will be used for reporting BNPL products by the credit reporters:

* The same account number will be used to report all the various transactions and facilities provided by the same credit provider for the same customer each month
* All origination amounts for each transaction or facility will be aggregated up to one monthly amount to be increased or reduced as new amounts are approved or transactions repaid
* Payment status for the month will reflect the worse payment status across all the customers BNPL accounts for the same credit provider in that month
* Customers BNPL CCR account will only be recorded closed if all the transaction amounts have been repaid and is no longer any lending to that customer or revolving limit in place

To meet this requirement BNPL Credit Providers need to provide the following specific data in their files:

* The data should be provided at an account level (the roll-up of this data is catered for by the credit reporters when reporting the data). However a credit provider can also provide account data in a rolled up view.
* It is important that the BNPL provider ‘closes’ each account when the particular account has been paid in full (if they don’t do this, then (1); the limit of the account will be reflected in the ‘limit’ that is reported and (2) the account will continue to be reported by the credit reporter forever). This does not apply if the accounts has a permanent limit in place which a customer can continue to use even when balance is 0, These only need to be reported closed once the limit is also 0 or been removed.
* As the Credit reporters will be rolling up the data into one amalgamated view, BNPL providers to use standard values for the following data elements within each file (for each account reported):

‘Account Type’ should be the new account type that will be assigned for BNPL products (BN).

‘Credit Type’ can be either ‘R’ (Revolving) or ‘U’ (Unspecified) (to be agreed….)

‘Industry Type’ should be ‘F’ (Finance Services)

‘Secured Credit Type’ should by ‘U’ (unsecured)

‘Term of Loan’ should be ‘XXX’

‘Payment Frequency’ should be ‘V’ (Variable Repayment Plan)

‘Payment Type’ should be ‘L’ (Buy now – pay later)

**Example of how Credit Reporters will report BNPL accounts:**

**Month 1 :**

Customer A has 5 different BNPL transaction accounts with Credit Provider B:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Account #:** | **Lending Amount:** | **Open Date:** | **Closed Date:** | **Payment Status:** |
| 1 | 600 | 08/08/2019 | - | 0 |
| 2 | 100 | 18/08/2019 | - | 1 |
| 3 | 150 | 08/09/2019 | - | 0 |
| 4 | 100 | 25/09/2019 | - | 0 |
| 5 | 100 | 15/09/2019 | - | 0 |

*Report for Month 1 will have a Current Limit for CCR Reporting of $1050 with an open date as 08/08/2019 and payment status 1.*

**Month 2:**

Customer A has 6 different BNPL transaction accounts with Credit Provider B:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Account #:** | **Lending Amount:** | **Open Date:** | **Closed Date:** | **Payment Status:** |
| 1 | 600 | 08/08/2019 | - | 0 |
| 2 | 100 | 18/08/2019 | 02/10/2019 | 0 |
| 3 | 150 | 08/09/2019 | - | 0 |
| 4 | 100 | 25/09/2019 | - | 0 |
| 5 | 100 | 15/09/2019 | - | 0 |
| 6 | 200 | 20/10/2019 | - | 0 |

*Report for Month 2 will have Current Limit for CCR Reporting showing as Limit of $1150 with an open date still as 08/08/2019 and payment status 0.*

**Month 3:**

Customer A has 6 different BNPL transaction accounts with Credit Provider B:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Account #:** | **Lending Amount:** | **Open Date:** | **Closed Date:** | **Payment Status:** |
| 1 | 600 | 08/08/2019 | 01/11/2019 | 0 |
| 2 | 100 | 18/08/2019 | 02/10/2019 | 0 |
| 3 | 150 | 08/09/2019 | 05/11/2019 | 0 |
| 4 | 100 | 25/09/2019 | 06/11/2019 | 0 |
| 5 | 100 | 15/09/2019 | 15/11/2019 | 1 |
| 6 | 200 | 20/10/2019 | 20/11/2019 | 0 |

*Report for Month 3 will have Current Limit for CCR Reporting showing as Limit of $0 with an open date still as 08/08/2019, closed date as 20/11/2019 and payment status 1.*

# Summary Changes V3.0 to V3.02

|  |  |
| --- | --- |
| **Glossary of Terms:** | Add new BNPL product type to product definition table |
| **Reporting new associated accountholder** | BR119 changed to “new customer not currently an active account holder |
| **Account Header** | Section 10.1 - Changes to data type, size and validation rules to align with standardisation of error codes |
| **Customer Header** | Section 10.6 - Changes to data type, size and validation rules to align with standardisation of error codes |
| **Account Header Data Set Elements** | Section 12.6 - Changes to data type and size to align with standardisation of error codes |
| **Account Header Corrections** | Section 15.1 - Changes to data type, size and validation rules to align with standardisation of error codes |
| **Customer Header Corrections** | Section 15.5 - Changes to data type, size and validation rules to align with standardisation of error codes |
| **Account Type Table** | Section 1.4 – add new code BN for BNPL product type |
| **BNPL Reporting Requirements** | New Section 18.5 covering all BNPL product reporting requirements for CCR. |
| **Personal Details** | Section 10.7.3 – Gender Validation Rules Updated to enable gender to be recorded as unknown if not supplied by Credit Provider as not held by them |
|  |  |