

Comprehensive Reporting – Corrections Spreadsheet

The existing RCA Data Standards (up to V2.02) do not allow for historical corrections of some data that is provided by Credit Providers to the Credit Reporters.

Where the Standard does not allow for historical corrections, the Comprehensive Reporting Corrections Spread sheet can be utilised. It is the intention to incorporate a historical corrections facility into the next version of the Standard, so this is just an interim work-around.

Please note that the existing data upload channel for Comprehensive Reporting should be used for the reporting data corrections wherever possible.

This spread sheet does not allow for corrections to a Customer's name or address. Updates to this data can be made using the existing data reporting channel. If a correction is required (due to a wrong name or erroneous address being previously reported by a Credit Provider), then the Credit Provider must contact the Credit Reporters directly to notify them of the correction.

Comprehensive Reporting – Corrections Spreadsheet

Data Set:	Description:	Column Heading:	Mandatory ?	Format / Values:	Notes:
File Header	Required for identification and management of the file to be processed.	Extract Date	Y	CCYY-MM-DD	Date the information was extracted by the Credit Provider.
		Extract Time	Y	hh:mm:ss	Time the information was extracted by the Credit Provider.
		Main Contact Email			Contact Email Address of the Credit Provider.
		Main Contact Phone			Contact Phone Number of the Credit Provider.
		Signatory ID	Y		Unique ID for the Credit Provider as issued by the Credit Bureau.
		Correction Flag	Y	Y	Identifies that the file is a Correction file.
Bureau Required Data	Data required by the Credit Bureau to identify the Account, Customer and period the correction is to be applied to.	Account ID	Y		Credit Providers unique identifier for the Account. Must be a unique Identifier for the Account. Consists of at least: <ul style="list-style-type: none"> • Account Number and, optionally, • Account Sub Id or Suffix The Credit Bureau will use the Account ID to identify which Account the correction is to be applied to.
		Customer ID	Y		Credit Providers unique identifier for the Customer.
		Period Of Correction	Y	CCYY-MM	Period that the Correction is to be applied to.
Supplementary Account/Customer Identification (if required)	Supplementary data to identify the Account and associated Customer (if required).	Account Number			Account Number with the Credit Provider. If the Account Number is not unique to the Account, then the Account Sub ID must be provided.
		Account Sub ID / Suffix			The Account Sub ID may be comprised of a Portfolio ID OR Sub-Account ID OR and system-generated ID unique for the Account.
		Previous Account ID			Credit Providers previous unique identifier for the Account – provided if/when the Account ID is changed by the Credit Provider.
		Previous Account			Refer to Account Number.

Comprehensive Reporting – Corrections Spreadsheet

Data Set:	Description:	Column Heading:	Mandatory ?	Format / Values:	Notes:
		Number			
		Previous Accounts Sub ID / Suffix			Refer Account Sub ID / Suffix.
		Previous Customer ID			
Account Status	Account Status data as at the period of correction. If correcting the Account Status, Status and Status Date must be provided.	Status	Y		Status of the Account as at the Period of Correction (above).
		Status Date	Y		Date on which the Change of Account Status occurred.
Account Details	Various Account Details as at the Period of Correction.	Industry Type		Table 13.19	Industry associated with the Credit that has been provided.
		Type of Account		Table 13.4	Type of Account.
		Credit Purpose		Table 13.5	The purpose for which credit is being provided.
		Open Date		CCYY-MM-DD	The date the facility is set up and available to the Customer.
		Closed Date		CCYY-MM-DD	The date on which the Consumer credit is terminated or otherwise ceases to be in force.
		Payment Type		Table 13.14	Type of loan repayment arrangement.
		Credit Type		Table 13.6	Credit arrangement type for the Account.
		Secured Credit		Table 13.16	Indicates whether the loan is Secured or Unsecured.
		Term of Loan		001-999	The time period of the loan in months. If revolving credit, use 'XXX'
		Payment Frequency		Table 13.13	Payment frequency.
		Maximum Amount of Credit (Credit Limit)			Original loan amount and any loan amount changes agreed since. Current limit applicable to revolving credit facility accounts.

Comprehensive Reporting – Corrections Spreadsheet

Data Set:	Description:	Column Heading:	Mandatory ?	Format / Values:	Notes:
Payment Status	If correcting Payment status, Period and Payment Status must be provided.	Period	Y	CCYY-MM	Year and Month of payment to be corrected.
		Payment Status	Y	Table 13.15	The Payment Status of the Account for the specified period (above).
Customer Details	Customer details to be corrected (pertaining to the Customer ID as reported above).	Start Date		CCYY-MM-DD	Date Customer commenced involvement with the Account.
		Cease Date		CCYY-MM-DD	Date Customer ceased involvement with the Account.
		Delete this Customer from Account?		Y / N	If 'Y', then the Credit Bureau will delete all details relating to the reported CustomerID from the account.
		Account Relationship		Table 13.1	Relationship Customer has with the account.
		Birth Date		CCYY-MM-DD	Date of Birth of Customer.
		Gender		Table 13.9	Gender of Customer.
		Deceased		Table 13.18	Indicator that the Customer is deceased.