RCANZ Credit Data Reporting - Industry Requirements

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Table of Contents

TABLE OF CONTENTS 3

1. REVISION HISTORY 6

2. RELATED DOCUMENTS 7

3. SUMMARY OF AMENDMENTS 8

4. ISSUE REGISTER 9

5. INTRODUCTION 10

5.1. ABOUT THIS DOCUMENT 10
5.2. BACKGROUND 10
5.3. DOCUMENT PURPOSE 10
5.4. SCOPE 10
5.4.1. In Scope 10
5.4.2. Out of Scope 11
5.4.3. Future Scope/Changes 11
5.4.4. Purpose 11
5.4.5. Single standard 11
5.4.6. Standard Content 12
5.4.7. Mandatory, conditional and optional data 12
5.5. HIGH LEVEL RESPONSIBILITIES 12
5.6. GLOSSARY OF TERMS 12

GENERAL REQUIREMENTS 14

5.7. REPORTING 14
6.1.1. DATA LOAD FILE NAMING CONVENTION 15
6.2. DATA UPDATING 16
6.3. DATA CORRECTION 17
6.4. DATA VALIDATION 18
6.5. DATA REJECTION 18
6.6. DATA RECTIFICATION 19
6.7. DATA RE-SUBMISSION 19
6.8. VERIFYING DATA LOAD PROCESSING RESULTS 20
6.9. IDENTIFYING ACCOUNTS 22
6.10. IDENTIFYING CUSTOMER RECORDS 23
6.11. MAINTAINING ACCOUNT CUSTOMER LINKAGE 24
6.12. ACCOUNT STATUS CHANGES 24
6.13. DEFAULT STATUS CHANGES 25
6.14. NON-FUNCTIONAL REQUIREMENTS 25

7. INITIAL (DATA LOAD) REPORT REQUIREMENTS 26

7.1. COMPREHENSIVE SIGNATORY 26

8. ON-GOING REPORTING OF EVENTS REQUIREMENTS 27

8.1. REPORT OVERVIEW 27
8.2. REPORTING INTERACTIONS PERMITTED CONCURRENTLY 29
8.3. REPORTING NEW ACCOUNT TRANSACTION 31
8.4. REPORTING ACCOUNT IN DEFAULT TRANSACTION 32
8.5. REPORT PAYMENT STATUS TRANSACTIONS 33
8.6. REPORT CHANGE OF ACCOUNT ID 34
8.7. REPORT ACCOUNT CLOSED 35
8.8. REPORT NEW ASSOCIATED CUSTOMER 36
8.9. REPORT CEASED CUSTOMER 37
8.10. REPORT CHANGE OF CUSTOMER ID 39

8.11. UPDATING ACCOUNT DETAILS 40
8.12. UPDATING DEFAULT DETAILS 41
8.13. UPDATING CUSTOMER DETAILS 42
8.14. CORRECT ACCOUNT DETAILS 43
8.15. CORRECT PAYMENT STATUS 44
8.16. CORRECT DEFAULT DETAILS 45
8.17. CORRECT CUSTOMER DETAILS 46
8.18. REPORT TRANSFER OF ACCOUNT OWNERSHIP 46
8.18.1. Transferrer (out of scope) 46
8.18.2. Transferee (out of scope) 47

9. INPUT FILE (BATCH) DATA SET / ELEMENTS 48

10. INPUT ACCOUNT DATA SET / ELEMENTS 51

10.1. ACCOUNT HEADER 51
10.2. ACCOUNT DETAILS 55
10.3. ACCOUNT TRANSFER DETAILS (OUT OF SCOPE) 59
10.4. PAYMENT STATUS 59
10.5. DEFAULT DETAILS 60
10.6. CUSTOMER INPUT COUNT 63
10.7. CUSTOMER HEADER 64
10.8. CUSTOMER DETAILS 67
10.8.1. Name Details 67
10.8.1.1. Formatted Name 68
10.8.1.2. Unformatted Name 70
10.8.2. Personal Details 71
10.8.3. Address Details 74
10.8.3.1. Formatted Address 75
10.8.3.2. Unformatted Address 79

11. CREDIT REPORTER PROCESSING RESULTS – REPORTING REQUIREMENTS 80

11.1. REPORTING FILE PROCESSING RESULTS 80
11.2. REPORTING ACCOUNT (RECORD) PROCESSING RESULTS 80

12. RESPONSE DATASET / ELEMENTS 81

12.1. FILE (BATCH) DATASET / ELEMENTS 82
12.2. FILE (BATCH) PROCESSING STATISTICS 84
12.3. ACCOUNT HEADER DATASET / ELEMENTS 86
12.4. ACCOUNT PROCESSING STATISTICS 88
12.5. ACCOUNT PROCESSING MESSAGE DETAILS 89

13. VALID CODES 91

13.1. ACCOUNT RELATIONSHIP TABLE 91
13.2. ACCOUNT STATUS TABLE 91
13.3. (OUT OF SCOPE) ACCOUNT TRANSFER REASON TABLE 91
13.4. ACCOUNT TYPE TABLE – CONSUMER 91
13.5. CREDIT PURPOSE TABLE 92
13.6. CREDIT TYPE TABLE 92
13.7. DEFAULT EVENT TABLE – CONSUMER 92
13.8. DEFAULT STATUS TABLE 92
13.9. GENDER TABLE 93
13.10. INDUSTRY TYPE TABLE 93
13.11. MODE TABLE 93
13.12. SIGNATORY ROLE TABLE 93
13.13. PAYMENT FREQUENCY TABLE 93
13.14. PAYMENT TYPE TABLE 94
13.15. PAYMENT STATUS TABLE 94

13.16. SECURED CREDIT TABLE 95
13.17. STREET TYPE TABLE 95
13.18. YES NO TABLE 95
13.19. BATCH TYPE TABLE 95
13.20. NAME TYPE TABLE 95
13.21. ADDRESS TYPE TABLE 95

14. ADDITIONAL NOTES 97

14.1. HARDSHIP REPORTING 97
14.2. GUARANTOR REPORTING 97
14.3. PAYMENT STATUS REPORTING 97

15. CLOSED ISSUE REGISTER 101

1. Revision History

Version	Version Date	Update Comments	Author
1.0	24/12/2010	Initial draft, titled 'RCANZ Credit Data Reporting – Industry Requirements'	RCANZ Data Standards working group
2.0	14/03/2012	Changes approved by RCANZ membership during General Meeting held on 13/3/2012	RCANZ Data Standards working group

2. 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**

3. Summary of Amendments

The following table summarises amendments that have been made to this document.

#	Section	Document Change	Change Type

4. Issue Register

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

#	Issue Type	Issues Description	Resolved

5. Introduction

5.1. 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 Reporter 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.

5.2. Background

Credit Reporter 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.

5.3. 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 Reporter 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 Reporter 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 Reporter in the development and establishment of processes, systems and procedures to support the reporting of credit data

5.4. Scope

5.4.1. 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 Reporter, 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 Reporter
- Requirements for processing of supplied credit data by Credit Reporter, including reporting back to the supplying Credit Provider of the result of this processing.
- Agreement of common file naming convention

5.4.2. 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 Reporter
- 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.

5.4.3. 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

5.4.4. Purpose

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

To enable Credit Providers supplying credit data to multiple Credit Reporter 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.

5.4.5. Single standard

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

5.4.6. 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

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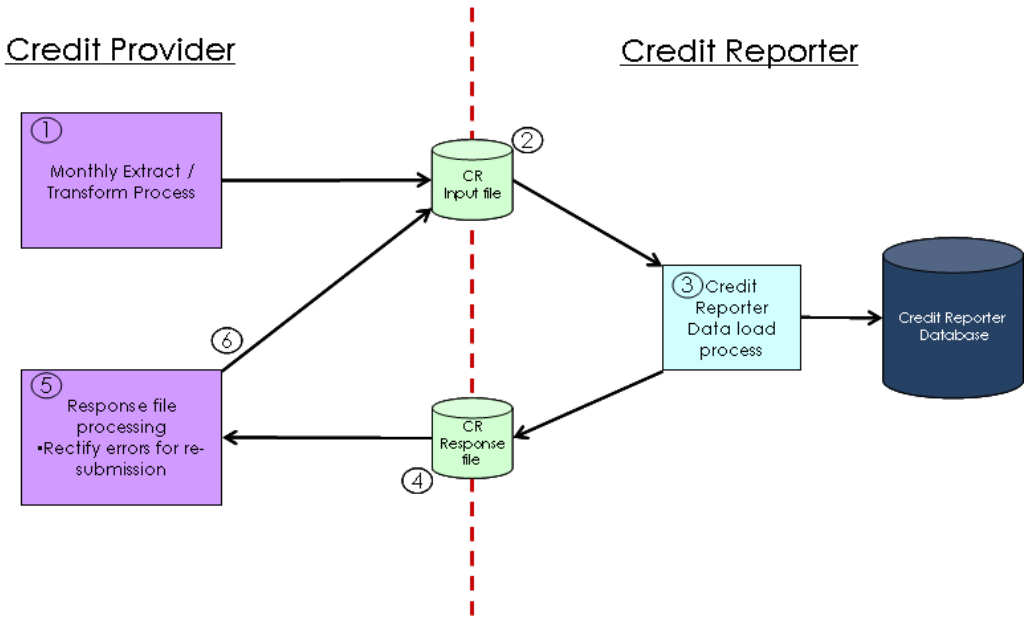
5.4.7. Mandatory, conditional and optional data

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.

5.5. High Level Responsibilities

The Credit data reporting cycle



Term	Description
RCANZ	Retail Credit Association of New Zealand Inc.
Comprehensive Reporting	Same as Positive Reporting

Term	Description
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 Reporter	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.
Record	A set of information for a group of related Account events reported to the Credit Reporter 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 Reporter* 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.
Date / Days	All days referred to in this document are calendar days.
BR	Business Requirements
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
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

General Requirements

5.7. 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 Reporter.

No.	Requirement Name	Description	M/O
BR01	Initial report (load) of existing Accounts	When a Credit Provider agrees to report to a Credit Reporter it must provide an initial load of Account data.	M
BR02	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
BR03	Quality of data reported	Credit Providers must ensure the information they report to a Credit Reporter is accurate, consistent, complete and up-to-date	M
BR04	Quality of data held by a Credit Reporter	It is the responsibility of the Credit Reporter to ensure the information held by the Credit Reporter is accurate, complete and up-to-date	M
BR05	Timeliness of reporting events	Credit Providers must report all 'reportable events' as soon as possible after the event's occurrence, but no more than 31 days after its occurrence or 10 days after month end.	M
BR06	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
BR07	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

No.	Requirement Name	Description	M/O
BR08	Frequency of reporting	After initially reporting all existing 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. There is flexibility around how often Credit Providers can provide account data to Credit Reporter 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
BR09	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
BR10	Consistency in frequency of reporting	The frequency with which a Credit Provider reports should be consistent over time.	M
BR11	Permitted data based on signatory	Removed from Scope	M
BR12	Data loaded within 10 working days by Credit Reporter	Credit Reporter must load reported data as soon as possible after it is received, but 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 Reporter in a short period of time • Large volume of data to be processed by Credit Reporter in a short period of time	M
BR13	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

6.1.1. 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
BR192	Naming Convention	All batch files must follow this naming convention: • Signatory ID • Signatory Sub ID • Extract Date • Extract Time (24 hour) • Batch ID • Example: XYZ000000000_100012000000_2012-05-31_23-30-20_0000000002_P.XML	M

6.2. 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
BR14	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
BR15	Timeliness of reporting updates	Credit Providers must develop the necessary processes, procedures and systems to report updates to the Credit Reporter in a timely manner – within 31 days after its occurrence or 10 days post month end	M
BR16	Reported data differs to data held by Credit Reporter	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
BR17	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

6.3. 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
BR18	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
BR19	Timeliness of reporting corrections	Credit Providers must develop the necessary processes, procedures and systems to report corrections to a Credit Reporter in a timely manner – within 31 days after its occurrence or 10 days post month end	M
BR20	Explicit reporting of corrections	Data corrections can be provided within the same batch of data as updates and additions but must be reported as a separate input record from any updates and additions for an Account	M

6.4. 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 Reporter.

No.	Requirement Name	Description	M/O
BR21	Credit Providers to provide valid data	Credit Providers must ensure that data that they supply to Credit Reporter is valid in accordance with the rules specified in the RCANZ data standard.	M
BR22	Credit Reporter to only accept data permitted for signatory level	Removed from Scope	M
BR23	Credit Reporter to only accept data in RCANZ Data Standard format	Credit Reporter must only accept Credit data to load to their system that conforms to the RCANZ Data Standard format	M
BR24	Credit Reporter to validate received data	Credit Reporter must validate received data in accordance with the rules specified in the RCANZ data standard	M

6.5. Data rejection

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

No.	Requirement Name	Description	M/O
BR25	Credit Reporter 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 Reporter	M
BR26	Credit Reporter 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 Reporter	M
BR27	Credit Reporter to provide rejection details	Where a set of data (record) for an Account has been rejected, the Credit Reporter must provide a corresponding record in the response file that contains error details as specified in the RCANZ data standard.	M
BR28	Credit Reporter 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 Reporter should reject the entire file and contact the supplying party. These levels will be agreed post migration to Comprehensive Credit Reporting by the RCANZ Data Standards Working Group	O

No.	Requirement Name	Description	M/O
BR29	Credit Reporter 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 Reporter 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 These levels will be agreed post migration to Comprehensive Credit Reporting by the RCANZ Data Standards Working Group	O

6.6. Data rectification

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

No.	Requirement Name	Description	M/O
BR30	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 Reporter.	M
BR31	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 Reporter must treat the issue as a top priority incident, and ensure resolution of the issue in a timely manner.	M

6.7. Data Re-submission

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

No.	Requirement Name	Description	M/O
BR32	Re-submitting rejected data	If/where necessary Credit Providers must re-submit rectified data.	M
BR33	Timeliness of re-submissions	Data re-submission must be as soon as possible, but no later than the 31 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 will be supplied before any regular monthly reporting.	M

No.	Requirement Name	Description	M/O
BR34	Processing of re-submitted data	Credit Reporter 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

6.8. Verifying Data Load processing results

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

No.	Requirement Name	Description	M/O
BR35	Response file	After loading a file of data received from a Credit Provider, a Credit Reporter will provide a corresponding response file	M
BR36	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. 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 Reporter 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
BR37	Error reporting	If any data elements within a set of Account information (record) fail validation the corresponding response record will contain error details.	M
BR38	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 Reporter who provided the response file.	M

No.	Requirement Name	Description	M/O
BR39	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. << Credit Reporters to work out a standardised list of warning messages and codes to be added to this document >>	M
BR40	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

6.9. Identifying Accounts

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

No.	Requirement Name	Description	M/O
BR41	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 Reporter (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 Reporter.	M
BR42	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
BR43	Credit Reporter to match based on Account ID	The Account ID must be used by Credit Reporter to match data reported each month to a previously reported account.	M
BR44	Masking Credit Card Numbers	If the Account Number is a Credit Card or Charge Card number, then it must be masked in accordance with PCI standards (specifically, first six digits and last four digits of the card) and a further identifier (Account Sub-Id or Suffix) must be appended to ensure uniqueness	M

No.	Requirement Name	Description	M/O
BR45	Reporting changes to Account ID	In the case of changes to existing account numbers, Credit Providers must notify Credit Reporter of this change and must supply the 'previous' and 'new' Account ID for each modified account.	M

6.10. 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
BR46	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 Reporter (to be referred to as Customer ID).	M
BR47	Customer Number as Customer ID	Credit Providers may provide the Customer's 'Customer Number' as the Customer ID.	O
BR48	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
BR49	Credit Reporter to match based on Customer identity	The Customer identifier must be used by Credit Reporter to match reported Customers to previously reported Customers.	M
BR50	Reporting changes to Customer identifier	In the case of changes to an existing Customer identifier, Credit Providers must notify Credit Reporter of this change and must supply the 'previous' and 'new' Customer identifiers for each modified Customer.	M

6.11. 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
BR51	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 Reporter can establish the link between the Account and the Customers reported with the Account	M
BR52	Minimum number of Customers linked to an Account	A minimum of 1 active Customer must be linked to an Account at any point in time	M
BR53	Maximum number of Customers linked to an Account	A maximum of 20 active Customers can be linked to an Account at any point in time	M
BR54	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 a Customer	M
BR55	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 Reporter including the date they ceased to be an Customer	M

6.12. 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
BR56	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
BR57	Reportable Account statuses	• Refer table 13.2	M
BR58	Account status change	The status of an Account can change from any status to any status except for Accounts with a status of closed. Once an Account has been closed its status cannot be changed while it remains in a closed state.	M

No.	Requirement Name	Description	M/O
BR59	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 and Customers as the previously reported closed Account. If the Account Id or Customers differ it will be treated as a newly opened Account by the Credit Reporter The re-open date should be reported as the open Date	M

6.13. 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
BR60	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
BR61	Reportable Default statuses	Refer values in Default Status Table in section 13.8	M
BR62	Default status change	The status of a Default can change from Outstanding to any of the others detailed in Default Status Table in section 13.8 Once a Default status has been updated from Outstanding no further updates can be applied to the Default	M
BR63	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

6.14. Non-functional Requirements

No.	Requirement Name	Description	M/O
BR64	Security of data	Data must be supplied, transferred, stored and processed in a secure manner by both Credit Providers and Credit Reporter. Note: Strong encryption, such as SSL128 bit encryption, is recommended however this will vary depending on each individual Credit Providers internal security policy.	M
BR65	New Zealand Currency only	Only need to support New Zealand currency.	M

No.	Requirement Name	Description	M/O
BR66	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

7. Initial (data load) Report Requirements

This section describes the requirements for initial reporting by Credit Providers of Account information as permitted for their Signatory. 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.

7.1. Comprehensive Signatory

No.	Requirement Name	Description	M/O
BR67	Data to be reported	Credit Providers must report all Account data for all Accounts within agreed transition scope	M

BR68	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

BR69	Optional input datasets	None	-
BR70	Pre-condition	No records for the reported Account Id's exist at the Credit Reporter other than possibly Default information at the Credit Reporter.	M
BR71	Post-condition	The Account Id and reported details are recorded at the Credit Reporter and linked to Customers based on identity details supplied	M

8. On-going Reporting of Events Requirements

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

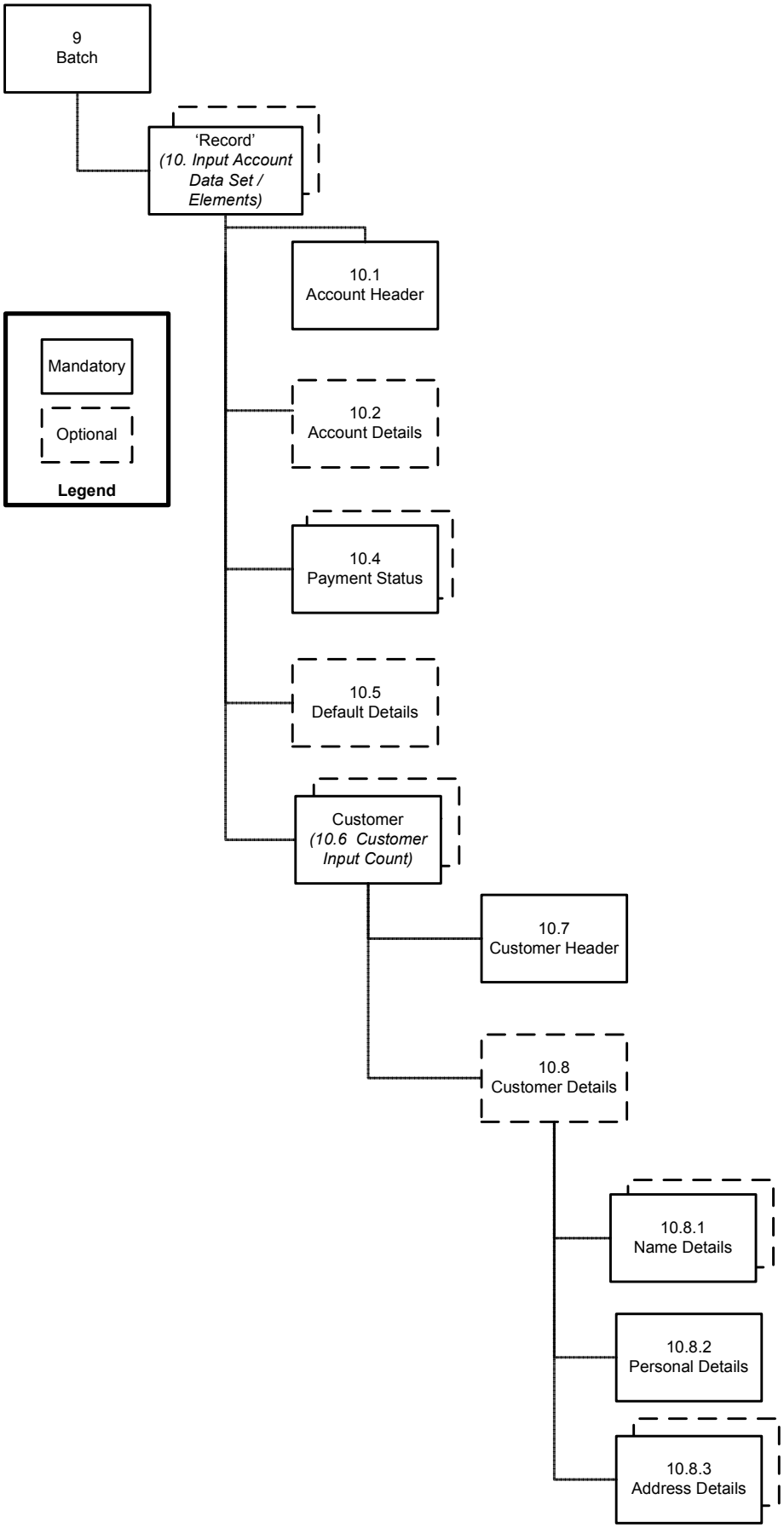
8.1. Report Overview

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.

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



8.2. 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 New Customer	Report Ceased Customer	Report Change of Customer ID	Updating Account Details	Updating Default Details	Updating Customer Details	Correct Account Details	Correct Payment Status	Correct Default Details	Correct Customer Details
Report New Account	N	Y	Y	N	N	N	N	N	N	N	N	N	N	N	N
Report Account in Default	Y	N	Y	Y	Y	Y	Y	Y	Y	N	Y	N	N	N	N
Report Payment Status	Y	Y	N	Y	N	Y	Y	Y	Y	Y	Y	N	N	N	N
Report Change of Account ID	N	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N	N	N	N
Report Account Closed	N	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	N	N	N	N
Report New Customer	N	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	N	N	N
Report Ceased Customer	N	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	N	N	N

	Report New Account	Report Account in Default	Report Payment Status	Report Change of Account ID	Report Account Closed	Report New Customer	Report Ceased Customer	Report Change of Customer ID	Updating Account Details	Updating Default Details	Updating Customer Details	Correct Account Details	Correct Payment Status	Correct Default Details	Correct Customer Details
Report Change of Customer ID	N	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	N	N	N	N
Updating Account Details	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N	N	N	N
Updating Default Details	N	N	Y	Y	Y	Y	Y	Y	Y	N	Y	N	N	N	N
Updating Customer Details	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	N	N	N
Correct Account Details	N	N	N	N	N	N	N	N	N	N	N	N	Y	Y	Y
Correct Payment Status	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	Y
Correct Default Details	N	N	N	N	N	N	N	N	N	N	N	Y	Y	N	Y
Correct Customer Details	N	N	N	N	N	N	N	N	N	N	N	Y	Y	Y	N

8.3. Reporting new account transaction

No.	Requirement Name	Description	M/O
BR72	When to use this reporting interaction	A Credit Provider opens a new loan 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
BR73	Applicable signatories	Removed from Scope	M
BR74	Mandatory input dataset	• Account Header • Account Details • Customer Header and Detail for each Customer associated with the Account	M
BR75	Specific (mandatory) input elements for this reporting interaction	None	-
BR76	Optional input datasets	None	-
BR77	Pre-condition	No record for the Account Id exists at the Credit Reporter. If the Account Id exists at the Credit Reporter it is deemed to be an existing Account	M
BR78	Post-condition	The Account Id and details are recorded at the Credit Reporter and linked to Customers based on identity details supplied. If no file exists for the Customer a Credit file will be created.	M
BR79	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report Account in Default • Report Payment status	O

8.4. 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 what channel to provide this data will be determined by the individual credit provider. The channel chosen by the credit provider is required to be consistent and the process of default management are compliant to the RCANZ (NZ) Principles of Reciprocity.

Reporting a default will result in a default listed for each customer associated with the account including guarantors.

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 reporter for the loading requirements.

No.	Requirement Name	Description	M/O
BR80	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
BR81	Applicable signatories	Removed from Scope	M
BR82	Mandatory input datasets	• Account Header • Customer Header for each Customer associated with the Account • Default Details	M
BR83	Specific (mandatory) input elements for this reporting interaction	• Default Status reported as one of the valid values from table 13.8 Default Status Table – Consumer below.	M
BR84	Optional input datasets	• Account Details • Customer Detail for each Customer associated with the Account	O
BR85	Pre-condition	• Account record and associated customer information is already recorded with the Credit Reporter • Account is not already recorded as an outstanding default at the Credit Reporter • Account is not in a 'Closed' state as of the DEFAULT-DATE.	M

No.	Requirement Name	Description	M/O
BR86	Post-condition	The Default details are recorded for the Account at the Credit Reporter	M
BR87	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report New Account • Report Payment status • Report change of Account Id • Report Account Closed • Report New Customer • Report Ceased Customer • Report change of Customer Id • Updating Account Details • Updating Customer Details	O

8.5. Report payment status transactions

No.	Requirement Name	Description	M/O
BR88	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. A payment status can be reported for the same period in which the Account was closed. When an Account has no activity and is not Closed or Suspended, then the Payment status for the period is to be reported as 'N' – No payment due Whether the payment frequency is monthly or other frequency (weekly, fortnightly, quarterly) the status represents the state for the monthly period being reported.	M
BR89	Applicable signatories	Removed from Scope	M
BR90	Mandatory input datasets	• Account Header • Customer Header for each Customer associated with the Account • Payment Status ○ 1 Payment status per period (month)	M

No.	Requirement Name	Description	M/O
		○ Refer to Correct Payment Status Transaction for reporting multiple periods (months)	
BR91	Specific (mandatory) input elements for this reporting interaction	None	-
BR92	Optional input datasets	• Account Details • Customer Detail for each Customer associated with the Account	O
BR93	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 Reporter OR provided on the input record with Payment Status • Must be not in a closed status during the reporting month	M
BR94	Post-condition	Payment status for the specified month has been recorded	M
BR95	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report New Account • Report Account in Default • Report change of Account Id • Report New Customer • Report Ceased Customer • Report change of Customer Id • Updating Account Details • Updating Default Details • Updating Customer Details •	O

8.6. Report change of account id

No.	Requirement Name	Description	M/O
BR96	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

BR97	Applicable signatories	Removed from Scope	**M**
BR98	Mandatory input datasets	• Account Header • Customer Header for each Customer associated with the Account	**M**
BR99	Specific (mandatory) input elements for this reporting interaction	Previous Account Id	**M**
BR100	Optional input datasets	• Account Details • Customer Detail for each Customer associated with the Account	**O**
BR101	Pre-condition	Account Id (previous) and details are already recorded with the Credit Reporter	**M**
BR102	Post-condition	• The previous Account Id recorded with the Credit Reporter 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**
BR103	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report Account in Default • Report Payment status • Report Account Closed • Report New Customer • Report Ceased Customer • Report change of Customer Id • Updating Account Details • Updating Default Details • Updating Customer Details •	**O**

8.7. Report account closed

No.	Requirement Name	Description	M/O
BR104	When to use this reporting interaction	This reporting interaction is used when the Account is closed	M
BR105	Applicable signatories	• Comprehensive	M

No.	Requirement Name	Description	M/O
BR106	Mandatory input datasets	• Account Header • Account Details • Customer Header for each Customer associated with the Account	M
BR107	Specific (mandatory) input elements for this reporting interaction	Account Closed Date	M
BR108	Optional input dataset	• Account Details • Customer Detail for each Customer associated with the Account	O
BR109	Pre-condition	Account Id and details are already recorded with the Credit Reporter	M
BR110	Post-condition	The Account is recorded as Closed at the Credit Reporter Only events that precede the Account Close Date can be reported to the Credit Reporter	M
BR111	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report Account in Default • Report Payment status • Report change of Account Id • Report New Customer • Report Ceased Customer • Report change of Customer Id • Updating Account Details • Updating Default Details • Updating Customer Details	O

8.8. Report new associated customer

No.	Requirement Name	Description	M/O
BR112	When to use this reporting interaction	This reporting interaction is used when a new Customer is associated with an Account previously reported to a Credit Reporter. If a ceased Customer resumes their relationship with an Account they would be reported as a new Customer	M

No.	Requirement Name	Description	M/O
BR113	Applicable signatories	• Comprehensive	M
BR114	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
BR115	Specific (mandatory) input elements for this reporting interaction	None	-
BR116	Optional input datasets	• Account Details • Customer Detail for all other existing Customers associated with the Account	O
BR117	Pre-condition	Account Id and details are already recorded with the Credit Reporter The Customer Id for the new Customer is not linked to the Account	M
BR118	Post-condition	The new Customer is linked to the Account at the Credit Reporter	M
BR119	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report Account in Default • Report Payment status • Report change of Account Id • Report Account Closed • Report Ceased Customer • Report change of Customer Id • Updating Account Details • Updating Default Details • Updating Customer Details •	O

8.9. Report ceased customer

No.	Requirement Name	Description	M/O

No.	Requirement Name	Description	M/O
BR120	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
BR121	Applicable signatories	• Comprehensive	M
BR122	Mandatory input datasets	• Account Header • Customer Header for all Customers associated with the account (including ceased customers) •	M
BR123	Specific (mandatory) input elements for this reporting interaction	• Ceased date for the Customer	M
BR124	Optional input datasets	• Account Details • Customer Detail for all Customers associated with the Account	O
BR125	Pre-condition	Account Id and details are already recorded with the Credit Reporter There must already be a minimum of 2 Customers Associated with the Account	M
BR126	Post-condition	The Customer is recorded as ceased for the Account at the Credit Reporter For ceased Customers details of the Account will be presented in their Credit Report as they were at the point in time they ceased to be an Customer for the permitted period of time that the information can be included in their Credit Report. Any changes to Account Details after the date they ceased will not be presented in their Credit Report. Payment History for the time period after the ceased date (if applicable) will not be presented in their Credit Report. Once an Customer has been reported as ceased details of the Customer should not be reported as part of any future reporting for the Account	M
BR127	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report Account in Default • Report Payment status • Report change of Account Id • Report Account Closed	O

No.	Requirement Name	Description	M/O
		• Report New Customer • Report change of Customer Id • Updating Account Details • Updating Default Details • Updating Customer Details •	

8.10. Report change of customer ID

No.	Requirement Name	Description	M/O
BR128	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
BR129	Applicable signatories	• Comprehensive	M
BR130	Mandatory input datasets	• Account Header • Customer Header for each Customer associated with the Account •	M
BR131	Specific (mandatory) input elements for this reporting interaction	• Previous Customer Id • New Customer Id	M
BR132	Optional input datasets	• Account Details • Customer Detail for all Customers associated with the Account	O
BR133	Pre-condition	Customer Id (previous) is already recorded with the Credit Reporter for the Account	M
BR134	Post-condition	• The previous Customer Id recorded with the Credit Reporter 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
BR135	Permitted concurrent	The following events are permitted to be reported concurrently	O

No.	Requirement Name	Description	M/O
	reportable events	• Report Account in Default • Report Payment status • Report change of Account Id • Report Account Closed • Report New Customer • Report Ceased Customer • Updating Account Details • Updating Default Details • Updating Customer Details •	

8.11. Updating account details

No.	Requirement Name	Description	M/O
BR136	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
BR137	Applicable signatories	• Comprehensive	M
BR138	Mandatory input datasets	• Account Header • Account Details • Customer Header for each Customer associated with the Account	M
BR139	Specific (mandatory) input elements for this reporting interaction	Credit Provider must supply all Account Detail data elements – both changed and unchanged	M
BR140	Optional input datasets	• Customer Detail for each Customer associated with the Account	O
BR141	Pre-condition	Account Id and details are already recorded with the Credit Reporter	M
BR142	Post-condition	Account Details are updated If Account Details input do not differ to what is held by the Credit Reporter no updates will occur	M
BR143	Permitted concurrent	The following events are permitted to be reported concurrently	O

No.	Requirement Name	Description	M/O
	reportable events	• Report Account in Default • Report Payment status • Report change of Account Id • Report Account Closed • Report New Customer • Report Ceased Customer • Report change of Customer Id • Updating Default Details • Updating Customer Details •	

8.12. Updating default details

No.	Requirement Name	Description	M/O
BR144	When to use this reporting interaction	This reporting interaction is used when any Default Details for an Account are changed by the Credit Provider	M
BR145	Applicable signatories	• Comprehensive	M
BR146	Mandatory input datasets	• Account Header • Customer Header for each Customer associated with the Account • Default Details	M
BR147	Specific (mandatory) input elements for this reporting interaction	Credit Provider must supply all Default Detail data elements – both changed and unchanged	M
BR148	Optional input datasets	• Customer Detail for each Customer associated with the Account	O
BR149	Pre-condition	• Account Id and Default details are already recorded with the Credit Reporter • Default has a status of outstanding	M
BR150	Post-condition	Default Details are updated If Default Details input do not differ to what is held by the Credit Reporter no updates will occur	M

No.	Requirement Name	Description	M/O
BR151	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report Payment status • Report change of Account Id • Report Account Closed • Report New Customer • Report Ceased Customer • Report change of Customer Id • Updating Account Details • Updating Customer Details •	O

8.13. Updating customer details

No.	Requirement Name	Description	M/O
BR152	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
BR153	Applicable signatories	• Comprehensive	M
BR154	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
BR155	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
BR156	Optional input datasets	• Customer Detail for all other Customers associated with the Account	O
BR157	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
BR158	Post-condition	Customer Details are updated If Customer Details input do not differ to what is held by the Credit Reporter no updates will occur	M

No.	Requirement Name	Description	M/O
BR159	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Report Account in Default • Report Payment status • Report change of Account Id • Report Account Closed • Report New Customer • Report Ceased Customer • Report change of Customer Id • Updating Account Details • Updating Default Details •	O

8.14. Correct account details

No.	Requirement Name	Description	M/O
BR160	When to use this reporting interaction	This reporting interaction is used when the Account Details for an Account held by the Credit Reporter are incorrect	M
BR161	Applicable signatories	• Comprehensive	M
BR162	Mandatory input datasets	• Account Header • Account Details • Customer Header for each Customer associated with the Account	M
BR163	Specific (mandatory) input elements for this reporting interaction	Credit Provider must supply • Corrected flag set to YES • all Account Detail data elements – both corrected and uncorrected	M
BR164	Optional input datasets	• Customer Detail for each Customer associated with the Account	O
BR165	Pre-condition	Account Id and details are already recorded with the Credit Reporter	M
BR166	Post-condition	Account Details are corrected If Account Details input do not differ to what is held by the Credit	M

No.	Requirement Name	Description	M/O
		Reporter no corrections will occur and an informative message will be returned in the response	
BR167	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Correct Payment Status • Correct Default Details • Correct Customer Details	O

8.15. Correct Payment status

No.	Requirement Name	Description	M/O
BR168	When to use this reporting interaction	This reporting interaction is used when the Payment Status for an Account held by the Credit Reporter is incorrect. Note: Status for multiple Periods (months) can be reported but isn't mandatory.	M
BR169	Applicable signatories	• Comprehensive	M
BR170	Mandatory input datasets	• Account Header • Customer Header for each Customer associated with the Account • Payment Status	M
BR171	Specific (mandatory) input elements for this reporting interaction	Credit Provider must supply • Corrected flag set to YES • Payment Status for period	M
BR172	Optional input datasets	• Account Details • Customer Detail for each Customer associated with the Account	O
BR173	Pre-condition	Account Id and details are already recorded with the Credit Reporter Payment Status for period is already recorded with the Credit Reporter	M
BR174	Post-condition	Payment Status is corrected If Payment Status input does 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

No.	Requirement Name	Description	M/O
BR175	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Correct Account Details • Correct Default Details • Correct Customer Details	O

8.16. Correct default details

No.	Requirement Name	Description	M/O
BR176	When to use this reporting interaction	This reporting interaction is used when any Default Details for an Account held by the Credit Reporter are incorrect	M
BR177	Applicable signatories	• Comprehensive	M
BR178	Mandatory input datasets	• Account Header • Default Details • Customer Header for each Customer associated with the account	M
BR179	Specific (mandatory) input elements for this reporting interaction	Credit Provider must supply • Corrected flag set to YES • all Default Detail data elements – both corrected and uncorrected	M
BR180	Optional input datasets	• Account Details • Customer Detail for each Customer associated with the Account	O
BR181	Pre-condition	Account record and associated customer information as well as Default details are already recorded with the Credit Reporter	M
BR182	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
BR183	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Correct Account Details • Correct Payment Status • Correct Customer Details	O

8.17. Correct customer details

No.	Requirement Name	Description	M/O
BR184	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	M
BR185	Applicable signatories	• Comprehensive	M
BR186	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 corrected	M
BR187	Specific (mandatory) input elements for this reporting interaction	Credit Provider must supply • Corrected flag set to YES • Credit Provider must supply all Customer Detail data elements for the Customer being updated – both corrected and uncorrected	M
BR188	Optional input datasets	• Customer Detail for all other Customers associated with the Account	O
BR189	Pre-condition	Customer details are already recorded with the Credit Reporter for the Account The Customer is not a ceased Customer	M
BR190	Post-condition	Customer Details are corrected If Customer 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
BR191	Permitted concurrent reportable events	The following events are permitted to be reported concurrently • Correct Account Details • Correct Payment Status • Correct Default Details	O

8.18. 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.

8.18.1. Transferrer (out of scope)

8.18.2. Transferee (out of scope)

9. 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	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	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	-

Element name	Description	M/C/O	Data Type and Size	Validation Rules
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, 2 character	Must be a valid and supported RCANZ Data Exchange Standard Version
Mode	Processing Mode. Indicates whether use is in production or test systems.	Mandatory	Field length – FIXED, 1 character	Refer to Mode Table in section 13.11 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 13.19 for valid values.
Name of the provider	Name of the provider	Mandatory	Field length – VARIABLE, minimum 3, 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 5, maximum 40 characters	-

Element name	Description	M/C/O	Data Type and Size	Validation Rules
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 5, 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.

10. 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.

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 Reporter
  - inclusion in Credit Reporter product
- if the input of the data element is
  - Mandatory
  - Conditional
  - Optional
- if the data element is
  - Updateable
  - Correctable
  - n/a

10.1. 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/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)
Correction Flag	Indicates if the record is provided as a correction to data currently held by Credit Reporter	Control	C	n/a	Field length – FIXED, 1 character	Must be provided if Account Details being reported are a correction to previously reported data
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	Control Management	M	n/a	See below	See below

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
	relationship between the Account and associated Customers. • .					
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 6 characters, maximum 24 characters Alphanumeric.	Must contain at least one numeric character. If the AccountNumber is a Credit Card Number then only the first 6 and last 4 digits of the AccountNumber can be entered. The other digits of the Credit Card number must be replaced with 'x' e.g. Credit Card Number 1234567890123456 must be supplied as 123456xxxxxx3456. 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,	Control Management	M	n/a	Field length – VARIABLE, minimum 2 characters, maximum 12 characters	Must contain at least one numeric character. **Conditional** If the AccountNumber does not uniquely

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
	Account Ids are: • only unique within a portfolio • re-used • the Credit Card Number				Alphanumeric.	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 **Conditional** 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	Management Product	M	Up Co	Field length – FIXED, 1 character	Refer to Account Status Table in section 13.2 for valid values.
Status Date	Date on which change of account status occurs.	Management Product	C	Up Co	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the Extract Date. Cannot precede

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
						Account Open date. Cannot precede the date associated with the last reported Account Status **Conditional** Must be reported if Account Status being reported differs to last Account Status reported
Industry Type	Industry associated with the Credit that has been provided	Product	M	Co	Field length – FIXED, 1 character	Refer to Industry Type table 13.10 for valid types
Credit Purpose	The purpose for which credit is being provided	Product	M	Co	Field length – FIXED, 1 character	Refer to Credit Purpose table 13.5 for valid types
Type of Account	Type of Account	Product	M	Co	Field length – VARIABLE, minimum 1 characters, maximum 2 characters	Refer to Account Type Table – Consumer 13.4 for valid types

10.2. Account Details

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

Reportable events	~~Signatory~~
Mandatory for: • Report new Account • Report Account closed • Updating Account details • Correct Account details	~~• Comprehensive~~

Element name	Description	Purpose	M/C/O	Up/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	M	Co	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date. Cannot occur after the Account Status Date Cannot occur after Account Detail Date Corrected Cannot occur after Customer Status Status Date Cannot occur after Payment Date Corrected Cannot occur after Default Date Corrected Cannot occur after Default Status Date Cannot occur after Default Date

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
						Cannot be less than 60 days after the Default Original Due Date Cannot be less than 60 days after the Last Payment Date
Closed Date	The day on which the consumer credit is terminated or otherwise ceases to be in force.	Product	C	Co	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot be before open date. Cannot be before status date. Only required if account is being closed.
Payment type	Type of loan repayment arrangement	Product	O	Up Co	Field length – FIXED, 1 character	Refer to Payment Type Table 13.14 for valid types
Credit Type	Credit arrangement type for the Account	Product	O	Up Co	Field length – FIXED, 1 character	Refer to Credit Type Table 13.6 for valid types
Secured Credit	Indicates whether the loan is Secured or Unsecured	Product	M	Up Co	Field length – FIXED, 1 character	Refer to Secured Credit Table 13.16 for valid types
Term Of Loan	The time period of the loan in months. If revolving line of credit then enter 'XXX'	Product	M	Up Co	Field length – FIXED, 3 character Format MMM Where MMM =	Must be between 001 and 999 or else 'XXX'. 000 is invalid.

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
					Months (to a maximum of 999)	
Payment Frequency	Payment frequency	Product	M	Up Co	Field length – FIXED, 1 character	Refer to Payment Frequency table 13.13 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	Product	C	Up Co	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	O	O	Up	Field length – VARIABLE, minimum 1 character, maximum 40 characters	Valid characters are alpha-numerics, blanks, and the following characters, - : . @ # $ % & * ( ) _ + = ! \ } { " ' ? / , ; The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/

10.3. 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.

10.4. Payment Status

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

Reportable events	Signatory
• Report Payment Status • Correct Payment Status	• Comprehensive

Element name	Description	Purpose	M/C/O	Up/Co	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	Co	Field length – FIXED, 1 character	Refer to Payment Status table 13.15 for valid values If a payment is being reported in arrears then it cannot be reported as more than 1 month

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
						greater than the preceding month's payment status e.g.. if the preceding month status is '1' (month in arrears) then it would be invalid to report a payment status of '3' (months in arrears) for this month A payment status can be reported for the same period in which the Account was closed.

10.5. Default Details

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

Reportable events	Signatory
• Report Account in Default • Update Default Details • Correct Default Details	ALL

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Original Default Date	This is the date that the Account became in default I.e. at least 30 days.	Product	M	Co	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 less than 30 days after the Default Original Due Date~~ **Cannot be more than 5 years before the extract date** When reporting a Default the Payment status for the Payment period in which the date of default occurs must be at least 30 days in arrears (i.e. PaymentStatus >= 2).
Original Due Date	Date payment was due ***more clarification required***	Product	M	Co	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	The reason to report the debt to a credit reporting business I.e. because of a failure to make payment - "Payment	Product	M	Up Co	Field length – VARIABLE, minimum 1, maximum 2	Refer to Default Event Table – Consumer 13.7

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
	Default".				characters	for valid values
Default Event Date	Date associated with the latest reason to default – could change over time.	Product	M	Up Co	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur on or before the Original Default Date Cannot occur after the extract date.
Default Status	The payment status of the debt	Product	M	Up Co	Field length – FIXED, 1 character	Refer to Default Status Table 13.8 for valid values Once the status of a default has been updated to Paid, Current or Settled no Default details can be updated or corrected.
Default Status Date	Date of last status update on default	Product	M	Up Co	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date. Cannot precede Default date Cannot precede Account Open date
Default Balance	Total amount owing (including default amount + admin and other costs)	Product	M	Up Co	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

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Original Default Amount	The amount of the debt that is outstanding	Product	M	Co	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 $100.
Last Payment Date	Date last payment was made post default listing	Product	O	Up Co	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date Cannot precede 30 days after Account Open date Cannot occur before the Original due date

10.6. Customer Input Count

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

• Correct Customer Details	

Element name	Description	Purpose	M/C/O	Up/Co	Data type & size	Validation Rules
Count (recorded at Customer level)	The number of 'current' customers only for the account (i.e., those with a status of “existing” or “new”).	Control	M	n/a	Numeric	Must be between 1 and 40. Must reflect the total number of New and Existing customers reported for the Account

10.7. Customer Header

Details for a single customer. One or more occurrences per account, to a maximum of 40, where 20 are either “existing” or “new” customers, and a maximum 20 are “ceased” customers. The Count attribute records the number of existing and new customers.

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	ALL

• Update Customer Details • Correct Customer Details	

Element name	Description	Purpose	M/C/O	Up/Co	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 4, maximum 24 characters	Alphanumeric. Must be a unique Identifier for the Customer,. Alpha, Numeric, Blanks, Hyphens and Slashes are allowed. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/ Must contain at least one numeric character. Any combination of only zeroes and blanks is invalid Must be a persistent identifier for the Customer from one reporting batch to the next unless it is being corrected or updated.

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Previous Customer ID	Previous Customer ID, for cases where the previously provided identifier changes.	Management	C	n/a	Field length – VARIABLE, minimum 4, maximum 24 characters	Can only be input if Customer ID has been input. Alphanumeric. Must be a unique Identifier for the Customer. Alpha, Numeric, Blanks, Hyphens and Slashes are allowed. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/ Must contain at least one numeric character. Any combination of only zeroes and blanks is invalid **Conditional** Only provided if the Customer Number has changed
Start Date	Date customer commenced involvement with account. This date typically matches the Account open date except where a Customer commenced involvement with an account at a later	Management Product	C	Co	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date. Cannot precede Account Open date

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
	point in time than other Customers					
Cease Date	Date customer ceased involvement with account.	Management Product	C	Co	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot precede Customer start date

10.8. 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 • Correct Customer Details	ALL

10.8.1. Name Details

Reporting names

Either a formatted or an unformatted name must be provided per customer record.

Multiple names, of differing Name types, can be provided on input. A Customer's Primary Name is mandatory.

A maximum of four formatted names are allowed.

Up to two Known-as or Alias names may be provided to support matching by the Credit reporting business.

A formatted name is represented by the following data elements:

- Family name
- First name and, optionally
- Middle name and
- Title

An unformatted name is represented as a single data element.

NOTE

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

Primary

The Customer's primary name. A primary name must be provided for every customer.

Refer Formatted and Unformatted Name definitions in sections 10.8.1.1 and 10.8.1.2 below.

Previous

The Customer's previous name. Zero to one occurrence per customer.

Refer Formatted and Unformatted Name definitions in sections 10.8.1.1 and 10.8.1.2 below.

Known As

The aliases or other names by which the customer is known. Also used when a maiden name, for example, is being reported. Zero, one or two occurrences per customer.

Refer Formatted and Unformatted Name definitions in sections 10.8.1.1 and 10.8.1.2 below.

10.8.1.1. Formatted Name

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Name Type	Type of name being reported	Product	M	N/A	Field length – Fixed 1 character	Refer table 13.20 for valid values

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Family	Family Name. Also referred to as Surname	Product	M	Up Co	Field length – VARIABLE, minimum 1, maximum 60 characters	Valid characters are Alpha, Blanks, Hyphens and Apostrophes. First character must be Alpha. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/
First	First name	Product	M	Up Co	Field length – VARIABLE, minimum 2, maximum 60 characters	Valid characters are Alpha, Blanks, and Hyphens. First character must be Alpha. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/
Middle	Middle names. Also referred to as second names. Names must be separated by a blank. This should be provided if available.	Product	O	Up Co	Field length – VARIABLE, minimum 1, maximum 100 characters	For each name - Valid characters are Alpha, Blanks, and Hyphens. First character must be Alpha. The Data Standards will

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
						conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/
Title	Person's title, also referred to as salutation	Product	O	Up Co	Field length – VARIABLE, minimum 2, maximum 20characters	Valid characters are Alpha, Blanks, Hyphens. First character must be Alpha. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/

10.8.1.2. Unformatted Name

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Name Type	Type of name being reported	Product	M	N/A	Field length – Fixed 1 character	Refer table 13.20 for valid values
Unformatted Name	Family and given names of person. May include person's title.	Product	M	Up Co	Field length – VARIABLE, minimum 4, maximum 240characters	Person's family name and first given name must be provided. Names must be separated by a blank or comma. For each name

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
						Valid characters are Alpha, Blanks, Hyphens and Apostrophes. First character must be Alpha. Blanks, Hyphens and Apostrophes must not be adjacent. The same validation rules for Title, First Name, Middle name and Family name will be applied to each equivalent portion of the unformatted name.

10.8.2. Personal Details

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Relationship	Relationship Customer has with the Account	Product	M	Up Co	Field length – FIXED, 1 character	Refer to Account Relationship Table 13.1 for valid values
Birth Date	Date of Birth of Customer	Product	M	Co	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

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Gender	Gender of person	Product	M	Up Co	Field length – FIXED, 1 character	Refer to Gender Table 13.9 for valid values.
Deceased	Indicator that Customer has been reported as deceased. Value 'Y' if reporting Customer as deceased.	Product	M	Up Co	Field length – FIXED, 1 character	Refer to Yes No table 13.18 for valid values
Drivers Licence Number	Drivers Licence number	Product	O	Up Co	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	Up Co	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	Up Co	Field length – VARIABLE, minimum 4, maximum 100 characters	Valid characters are Alpha, Numeric, Blanks, Hyphens, Colons, Full stops and the following characters are allowed: @ # $ % & * ( ) _ + = ! \ } { " ' ? / ,; The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/
Previous	Name of Previous Employer	Product	O	Up	Field length –	Valid characters are

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Employer Name				Co	VARIABLE, minimum 4, maximum 100 characters	Alpha, Numeric, Blanks, Hyphens, Colons, Full stops and the following characters are allowed: @ # $ % & * ( ) _ + = ! \ } { " ' ? / ,; The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/
Occupation	Occupation Description	Product	O	Up Co	Field length – VARIABLE, minimum 4, maximum 100 characters	Valid characters are Alpha, Numeric, Blanks, Hyphens, Colons, Full stops and the following characters are allowed: @ # $ % & * ( ) _ + = ! \ } { " ' ? / ,; The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/

10.8.3. Address Details

Reporting addresses

Multiple Addresses, of differing types, can be provided on input. A Customer's Current or Last Known residential address is mandatory. A Mailing address may also be provided. Either a formatted or unformatted address to be provided per customer record. A mixture of formats is not permitted.

A Previous residential address may be provided when reporting a new Customer. When the Customer has changed address, Previous Address should be supplied, if possible.

A formatted address is represented by the following data elements:

- Property/Building Name (optional)
- Unit number (optional)
- Street number
- Street Name
- Street type (optional)
- Suburb
- Town
- Postcode and
- DPID (optional).
- Country

An unformatted address is represented as a single data element.

Address business rules

1. There can be a Unit Number with a Property.
2. BOTH Property and Street Name can be entered.

3. There MUST be either a Property or a Street Name entered.
4. If Street Name entered, then there must be a Street Number or a Property.
5. If Street Type entered then there MUST be a Street Name.
6. If Street Number entered then Street Name must be entered.

For specific, technical detail about the XML schema and its contents, please refer to the RCANZ Data Exchange XML Schema document.

NOTE

If a Customer changes their address or if a customer's previous or mailing address is known, the credit provider should, if possible supply their previous and/or mailing address.

Current or last known address

The Customer's current or last known residential address. A current or last known residential address must be provided for every customer.

Refer Formatted and Unformatted Address definitions in sections 10.8.3.1 and 10.8.3.2 below.

Previous address

The Customer's previous residential address. Zero to one occurrence per customer.

Refer Formatted and Unformatted Address definitions in sections 10.8.3.1 and 10.8.3.2 below.

Mailing address

The Customer's mailing address. Zero to one occurrence per customer.

Refer Formatted and Unformatted Address definitions in sections 10.8.3.1 and 10.8.3.2 below.

10.8.3.1. Formatted Address

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Address Type	Type of Address being reported	Product	M	N/A	Field length – Fixed 1 character	Refer table 13.21 for valid values

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Property	Property Name	Product	C	Up Co	Field length – VARIABLE, minimum 3, maximum 50 characters	This is a required field only if Street Name NOT entered. Valid characters are Alpha, Numeric and Blanks. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/
Unit Number	Unit or Flat Number	Product	O	Up Co	Field length – VARIABLE, minimum 1, maximum 5 characters	Valid characters are Alpha and Numeric.
Street Number	Street/House Number	Product	C	Up Co	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.
Street Name	Street Name	Product	C	Up	Field length – VARIABLE, minimum	This is a required field only if Property is NOT

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
				Co	1, maximum 100characters	entered. Must be entered if a Street Type is entered Valid characters are Alpha, Numeric and Blanks. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/
Street Type	Street Type	Product	C	Up Co	Field length – VARIABLE, minimum 2, maximum 25 characters	If this field is entered then there MUST be a Street Name entered. Refer to Street Type table 13.17 for valid values
Suburb	Suburb	Product	O	Up Co	Field length – VARIABLE, minimum 1, maximum 50 characters	Valid characters are Alpha, Blanks and Hyphens. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/R

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
						EC-xml/
Town	Town	Product	M	Up Co	Field length – VARIABLE, minimum 1, maximum 80 characters	Valid characters are Alpha, Blanks and Hyphens. The Data Standards will conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/
Postcode	Post code	Product	O	Up Co	Field length – VARIABLE, minimum 4, maximum 10 character	Numerics only are allowed. Must be a 4-digit number. Postcode should be valid for New Zealand
DPID	Delivery Point Identifier as issued by NZPO. A 7 digit number that uniquely identifies a delivery point in New Zealand.	Product	O	Up Co	Field length – FIXED, 7 character	Must be a valid New Zealand Post DPID for the Address
Country	If an overseas address then name of country	Product	C	Up Co	Field length – VARIABLE, minimum 2, maximum 50 characters	Valid characters are Alpha, Blanks and Hyphens. The Data Standards will conform to the Extensible Markup

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
						Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/

10.8.3.2. Unformatted Address

Element name	Description	Purpose	M/C/O	Up/Co	Data Type and Size	Validation Rules
Address Type	Type of Address being reported	Product	M	N/A	Field length – Fixed 1 character	Refer table 13.21 for valid values
Unformatted Address	Free-form Address. Must contain a minimum set of Address data elements to identify a valid unique address. "Refer to Address Business rules - section 4.5.2"	Product	O	Up Co	Field length – VARIABLE, minimum 10, maximum 340 characters	A current address (either formatted or unformatted) must be provided for every Customer

11. Credit Reporter processing results – Reporting Requirements

11.1. Reporting File Processing results

No.	Requirement Name	Description	M/O
BR192	Visibility of Credit Reporter batch processing	For every reporting batch submitted by Credit Providers the Credit Reporter must produce a response batch for Credit Provider detailing outcome of processing performed	M
BR193	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 Reporter is accurate, complete and up-to-date	M

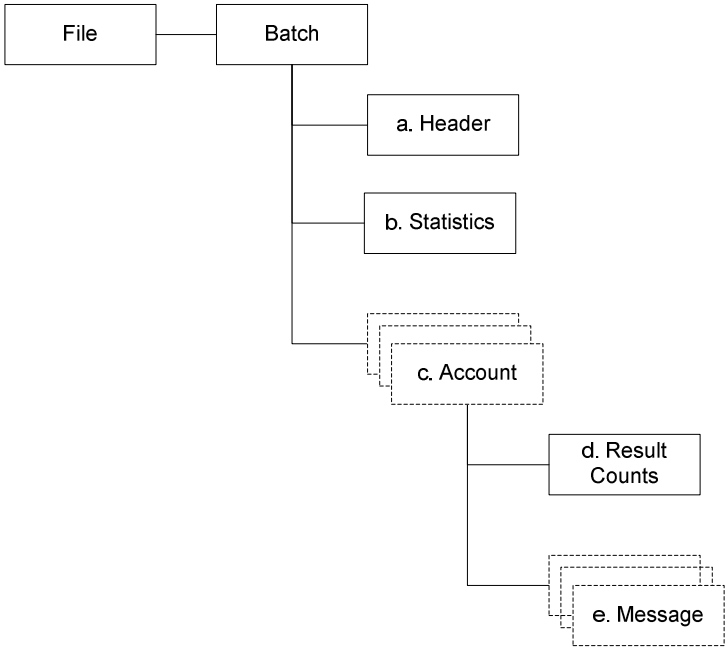
11.2. Reporting Account (record) Processing results

No.	Requirement Name	Description	M/O
BR194	Visibility of Credit Reporter processing for an Account (record)	On the Credit Provider's request, for every Account (record) in a batch submitted by Credit Providers the Credit Reporter must produce a corresponding response record for Credit Providers detailing outcome of processing performed for the Account	M
BR195	Updates to Credit Reporter system	The response record will indicate what additions, changes and deletions of data occurred for the Account	M
BR196	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 Reporter system error details for each error condition identified for the Account will be returned detailing field(s) in error, error type and description	M
BR197	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 is returned	M

12. 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 Reporter 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.

12.1. 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 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 Time	Date/time the information was extracted from the providers system.	Mandatory	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot be a date 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, 2 character	Must be a valid and supported RCANZ Data Exchange Standard Version

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Mode	Processing Mode. Indicates whether use is in production or test systems.	Mandatory	Field length – FIXED, 1 character	Refer to Mode Table in section 13.11 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 13.19 for valid values.
Name of the provider	Name of the provider	Mandatory	Field length – VARIABLE, minimum 3, maximum 50 characters	-
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 5, 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.

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Optional Contact Name	Alternative person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum 5, 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.

12.2. 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. Field length – VARIABLE, minimum 1, maximum 7 characters
Records Successfully Processed	Count of the number of records successfully processed (i.e., where the database was updated).	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters

Element name	Description	M/C/O	Data type & size
RecordsNotProcessed	Count of the number of records not processed (i.e., where the database was not updated).	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Corrections Received	Count of the number of records with errors identified and reported back.	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Accounts Opened	Count of the number of accounts opened	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Accounts Closed	Count of the number of accounts closed	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
AccountsReopened	Count of the number of accounts reopened	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Account Details Updated	Count of the number of account where details were updated	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Account Details Corrected	Count of the number of account where details were corrected	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Payment Status Added	Count of the number of payment statuses added to the database	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Payment Status Corrected	Count of the number of payment statuses corrected	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Defaults Added	Count of the number of defaults added to the database	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Defaults Updated	Count of the number of defaults updated	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters

Element name	Description	M/C/O	Data type & size
Defaults Corrected	Count of the number of defaults corrected	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Customers Added	Count of the number of customers added	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Customers Updated	Count of the number of customers updated	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters
Customers Ceased	Count of the number of customers removed	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 7 characters

12.3. 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
Correction Flag	Indicates if the record is provided as a correction to data currently held by Credit Reporter • 0 – n/a • 1 – Yes	C	Field length – FIXED, 1 character
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.

Element name	Description	M/C/O	Data Type and Size
AccountSubId or Suffix		Mandatory	Field length – VARIABLE, minimum 2 characters, maximum 12 characters Alphanumeric.
Previous Account Id	Credit Provider's previous unique identifier for the Account	Conditional	See below
Previous AccountNumber		Conditional	Refer to AccountNumber
Previous AccountSubId or Suffix		Conditional	Refer to AccountSubId or Suffix
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)
Industry Type	Industry associated with the Credit that has been provided	Mandatory	Field length – FIXED, 1 character
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 input record for which the error response was returned. Success means the record updated database successfully (although a warning or information message may have been generated); F means a severe error was detected and the database was not updated.	Mandatory	Field length – FIXED, 1 character

12.4. 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
Account Details Corrected	Account Details corrected 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
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 Added	Default reported indicator • 0 – n/a • 1 – Yes	Mandatory	Numeric. Field length – FIXED, 1 character, Maximum value 1

Element name	Description	M/C/O	Data type & size
Default Updated	Default updated indicator • 0 – n/a • 1 – Yes	Mandatory	Numeric. Field length – FIXED, 1 character, Maximum value 1
Default Corrected	Default corrected 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. Field length – VARIABLE, minimum 1, maximum 2 characters; maximum value 10
Customers Updated	Count of Customers whose identity details were changed	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 2 characters; maximum value 10
Customers Ceased	Count of Customers that are no longer associated with an Account	Mandatory	Numeric. Field length – VARIABLE, minimum 1, maximum 2 characters; maximum value 10

12.5. 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

Element name	Description	M/C/O	Data type & size
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 Reporter	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

13. Valid Codes

13.1. Account Relationship Table

Code	Description
1	Individual
2	Joint
3	Guarantor

13.2. Account Status Table

Code	Description
A	Active
C	Closed
D	External Debt Collector
H	Hardship
G	Scheme of Arrangement
I	Inactive (no utilisation))
S	Suspended
X	Debt sold

13.3. (Out of Scope) Account Transfer Reason Table

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

13.4. Account Type Table – Consumer

Code	Description
AL	Auto Loan
CC	Credit Card
CA	Charge Card
OD	Overdraft

PL	Personal Loan
R	Equipment Hire or Rental
RM	Mortgage
TC	Telecommunications Services
UA	Utilities (electric / gas provider)

13.5. Credit Purpose Table

Code	Description
C	Commercial
R	Consumer

13.6. Credit Type Table

Code	**Description**
F	Fixed
R	Revolving
U	Unspecified

13.7. Default Event Table – Consumer

Code	**Description**
C	Serious Credit Infringement
PD	Payment Default
DC	Credit non-compliance action
CC	Confirmed Credit non Compliance
J	Judgements
SA	Scheme of Arrangement

13.8. 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.

13.9. Gender Table

Code	Description
M	Male
F	Female
U	Unknown/unspecified

13.10. Industry Type Table

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

13.11. Mode Table

Code	Description
P	Production data load
T	Test data load

13.12. Signatory Role Table

Code	Description
N	New Account Owner
P	Previous Account Owner

13.13. 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

13.14. Payment Type Table

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

13.15. Payment Status Table

Code	Category	Description
N	Current	No payment required..
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.
0 (zero)	Current	Payments up-to-date as at the cycle date. Overdraft with limited agreed.
1	1-29 days past due	Payments 1-29 days in arrears as at the cycle date. A grace period of up to 7 calendar days may be observed by individual credit provider.
2	30-59 days past due	Payments 30-59 days in arrears as at the cycle date
3	60-89 days past due	Payments 60-89 days in arrears as at the cycle date
4	90-119 days past due	Payments 90-119 days in arrears as at the cycle date
5	120-149 days past due	Payments 120-149 days in arrears as at the cycle date
6	150-179 days past due	Payments 150-179 days in arrears as at the cycle date
X	180+ days past	Payments more than 180 days in arrears as

	due date	at the cycle date
H	Hardship	Customer in Hardship
R	Re-aged	An account has been re-aged by credit provider

13.16. Secured Credit Table

Code	Description
S	Secured
U	Unsecured

13.17. Street Type Table

Refer current PAF file.

13.18. Yes No Table

Code	Description
N	No
Y	Yes

13.19. Batch Type Table

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

13.20. Name Type Table

Code	Description
P	Primary Name
V	Previous Name
K	Known As or Alias

13.21. Address Type Table

Code	Description
C	Current or last known address
P	Previous Address

M	Mailing Address

14. Additional Notes

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

14.1. Hardship reporting

It is the choice of the credit reporter to either report hardship in either or both the account status and payment status fields as defined by sections 13.2 and 13.15 respectively.

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

14.2. Guarantor reporting

Credit Provider must submit all guarantors in line with the requirements specified for customer with the Account Relationship code referred to in 13.1. All individuals linked to the guarantee should be included this includes signatories to trusts or other legal entities.

Credit Reports will only provide limited information regarding the guarantee including:

Date Open,

Date Closed,

Account Relationship

Credit Provider,

Type of Facility

No limit, status or payment history will be provided.

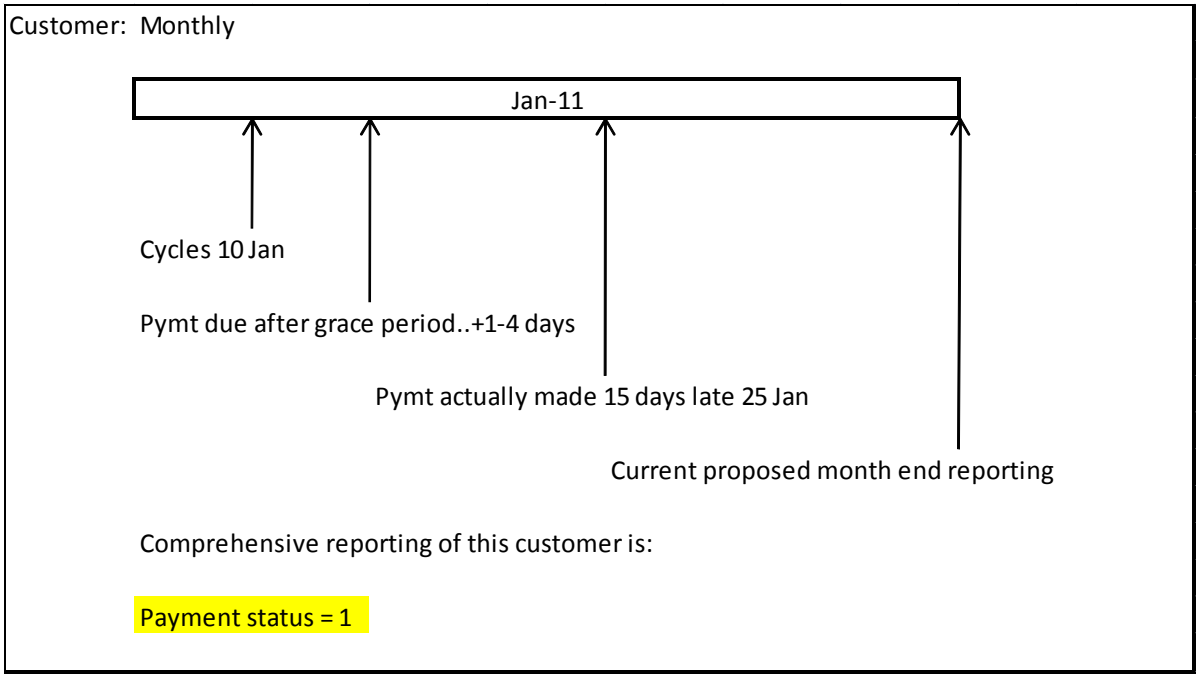
14.3. Payment Status Reporting

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.

<u>Example 1</u>

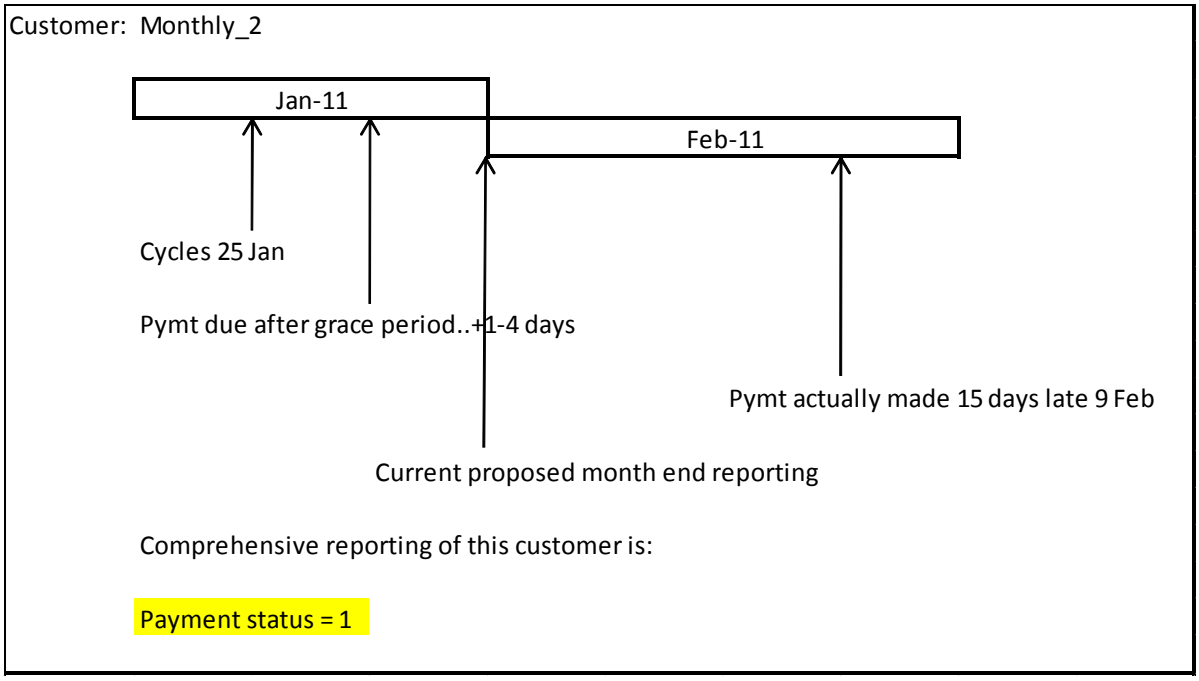
Customer “Monthly” has one regular payment per month and her payment date is early in the month:



- 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:

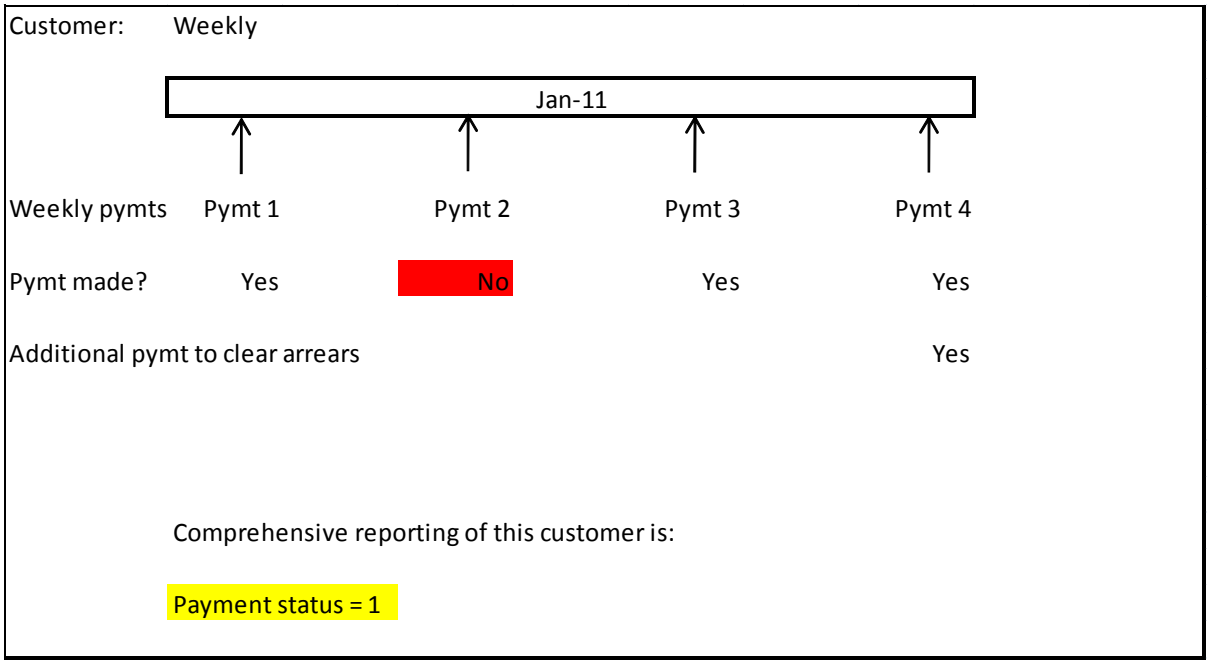


- In the above example, "Monthly_2" has missed her payment date by 15 days;
- She has caught up the arrears in the following month; but

- 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

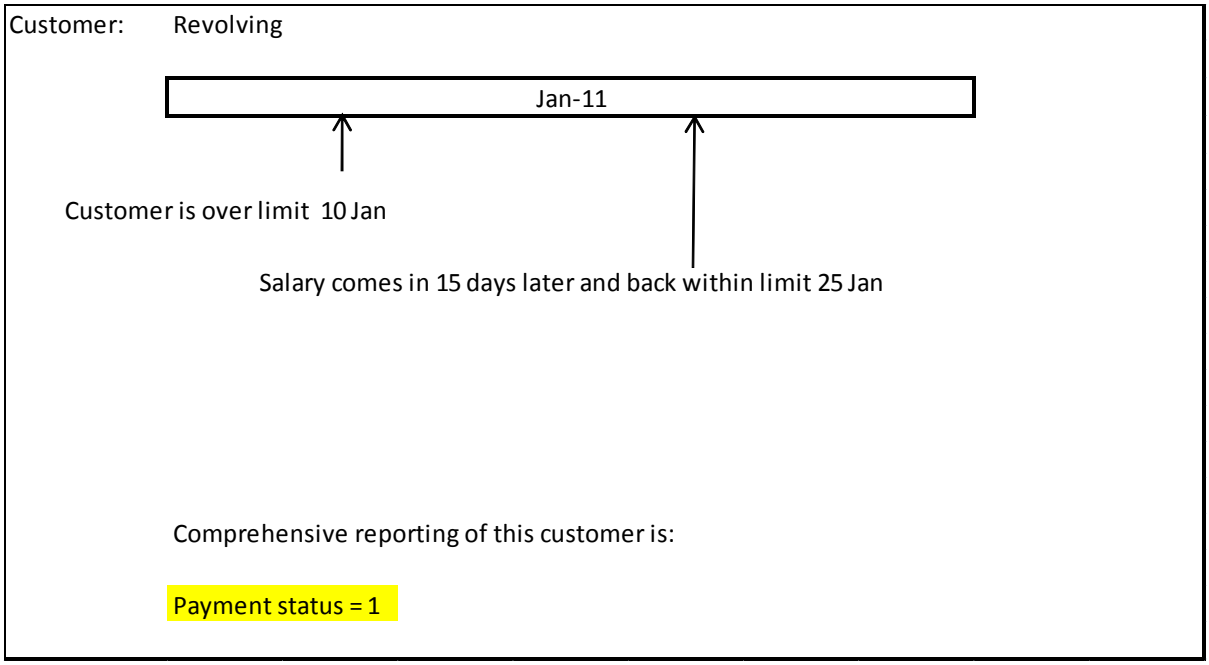
Customer "Weekly" has four regular contractual payments per month:



- "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

15. Closed Issue Register

The following table summarises Issues raised and now closed relating to this document.

#	Issue Type	Issues Description	Resolved
1.	Hardship	Need to work with OPC regarding reporting of hardship with in either the 24 month block or status	Y
2.	Partial reporting	Currently document is written so that no partial reporting allowed.	Y
3.	Fraud Management	Need to establish how credit information suppression at the Bureau will work.	Y
4.	Privacy Code	Reporting Trust accounts when the customer is a guarantor.	Y
5.	Loan Balance	For Term Loans where limit decreases through the loan the use of Contractual Balance (i.e. Balance exclude any extra payments by the customer) is recommended as the Limit	Y
6.	Power of Attorney	CP systems don't store PoA personal information so would not be able to provide this information to Bureaus	Y
7.	Delinquency Profile	Clarification with OPC on this field. Is the requirement has the customer paid Y/N or Delinquency status e.g. 0,1,2,3,4,5,6	Y
8.	Payment History backdated	Clarification with OPC of the ability of backdating the payment history for the 24 months	Y
9.	Reloading of errors	Review of documentation to ensure reloading of errors is correct	Y
10.	Payment type classification	Clarification required by OPC to allow Payment type e.g. Interest only / Principle & Interest to be captured	Y
11.	24 month block	Example of payment calculation required to give me clarity	Y
12.	Default status	BR145 – Is the requirement to maintain this field or keep it static.	Y
13.	Migration of delinquency	What do we report 1st April if an account is 90 days. Is this this 1 or 3??	Y