RCANZ Credit Data Reporting - Industry Requirements

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RCANZ Credit Data Reporting – Industry Requirements

Table of Contents

1. Revision History

Version	Version Date	Update Comments	Author
3.0	19/03/2015	Draft of changes for Version 3.0	Megan George

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

4. Issue Register

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

#	Issue Type	Issues Description	Resolved

RCANZ Credit Data Reporting - Industry Requirements v3.0

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 Reporters in New Zealand.

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

5.2.   Background

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

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

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

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

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

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

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 Reporters to the RCANZ Data Standard.

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

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

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

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

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 Reporters, including definition of all 'reportable events' and the data that must be reported under each event.

- Requirements for a standard format for the credit data supplied by Credit Providers to Credit Reporters

- Requirements for processing of supplied credit data by Credit Reporters, including reporting back to the supplying Credit Provider of the result of this processing.

- Agreement of common file naming convention

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 Reporters.

- Processing Defaulted customer via the negative reporting channel.

- Reporting transfer of account ownership. Note: it was agreed this would be managed on a case by case project basis with the CRA/s involved.

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 Reporters is consistent.

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

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 Reporters 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

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

Credit Provider   Credit Reporter

① Monthly Extract / Transform Process

② CR Input file

③ Credit Reporter Data load process

Credit Reporter Database

⑥

⑤ Response file processing
•Rectify errors for re-submission

④ CR Response file
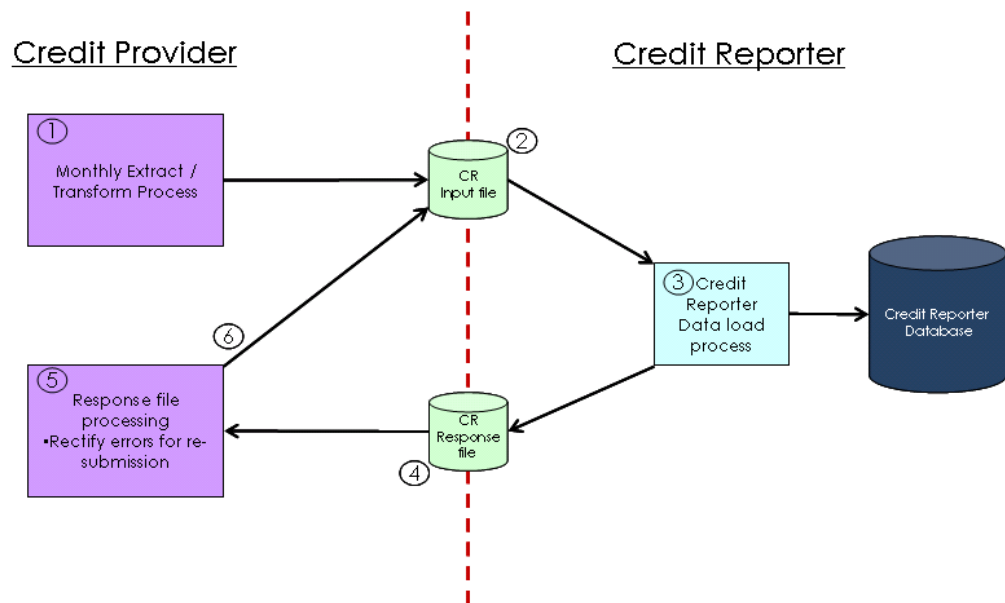
5.6. Glossary of Terms

Term	Description
RCANZ	Retail Credit Association of New Zealand Inc.
BR	Business Requirements
Comprehensive Credit Reporting	Changes to the Credit Reporting Privacy Code came into effect on 1 April 2012 to allow Comprehensive Credit Reporting (CCR) to be introduced into New Zealand. CCR allows for more information to be collected and reported by a credit reporter. In addition to the negative information already collected, CCR will allow for the following additional data fields to be collected and reported on; • Type of credit account i.e. credit card, personal loan, home loan etc. • Amount of credit extended i.e. credit limit (but not current balance) • Status of account as open or closed (and dates opened and closed) • Details of credit provider i.e. which lender the loan or credit is with • 24 months repayment history (from 1st April 2012)
Correction	Data *previously supplied, validated and loaded by a Credit Reporter* is incorrect and correction is being supplied by the Credit Provider
Credit Data	Relates to credit reporting information – both negative (such as defaults) and neutral/positive data such as repayment history.
Credit Provider (CP)	A Credit Provider that is registered under Part 2 of the Financial Service Providers (Registration & Disputes Resolution) Act 2008".
Credit Reporters (CR)	An organisation whose dominant business involves the preparation and maintenance of records relating to an individual's personal information for the purpose of credit reporting.
Customer	An individual who has personal liability for a credit facility (commonly referred to as the borrower)
Date / Days	All days referred to in this document are calendar days.
Eligible Accounts	Eligible Accounts that can be included in the initial load are currently active, or were active at the time the Credit Provider gave customers notification of their intent to participate in CCR, up to a maximum of 24 months prior to the date of the initial load. Eligible Defaults: Historic default can be reported for an account if the date of default is prior to the eligibility date and not over 5 years prior to the reporting date.
Guarantor	An individual who has personal liability for a credit facility in the event the borrower defaults. • See **Additional Notes** for more detail on guarantors
Grace Days	Payment grace days are the amount of time you have to make a payment after the due date and still be considered on time. Grace days apply to any amount in arrears/over limit but are only applicable to the first missed payment/over limit amount and any consecutively missed payment/over limit amount will be reported from the day it is usually considered overdue/over limit. It is up to the individual Credit

Term	Description
	Providers if they wish to allow their customers grace days however the maximum allowable period is 14 calendar days.
Grace Amount	A buffer amount to allow for small overdue amounts/excesses not to adversely impact on a customer's comprehensive Credit Report. It is up to the individual Credit Providers if they wish to apply a grace amount however the maximum grace amount allowable is $100.00. The buffer amount applies after the expiration of any grace days.
Hardship	Hardship is any situation where a customer has asked and the Credit Provider has agreed, for temporary relief from the terms of a credit contract due to being unable to meet that financial obligation. Granting of any long term relief would require either new contract or a variation to an existing contract and as long as the debtor meets that new agreed obligation then that account would not be reported as being in "hardship".
Overdraft Reporting	Transaction Accounts with Overdraft lending / limit where there is a contractual agreement between the customer and Credit Provider
Product Definitions	**Auto Loans** – A loan for a vehicle secured by a charge registered on the PPSR. **Credit Cards** – An unsecured revolving credit facility. **Charge Card** – An unsecured credit facility where the balance must be cleared on a monthly basis. **Overdraft** – A credit facility with a defined limit that is payable on demand but does not require a regular payment. **Personal Loan** – A secured (other than by mortgage) or unsecured term loan with a regular amortising payment. **Equipment or rental hire** – A rent to buy agreement with a regular scheduled payment. **Mortgage** – A mortgage secured facility. **Telecommunications** – a contract for the provision of telecommunication services with a monthly payment required. **Utilities** – a contract for the supply of electricity or gas with a monthly payment required.
Re-aging	Re-aging is a process of forgiving delinquencies of an account that has met certain criteria. Account undergoing re-aging process will have its delinquent status reported as R in the month of re-aging with subsequent months reported as normal
Record	A set of information for a group of related Account events reported to the Credit Reporters for processing as a logical unit of work
Reportable Event	An event that occurs in relation to an account that causes a change to that account's status, ownership, or to other details recorded about that account and/or its customers. Such events must be reported by Credit Providers to Credit Reporters. Refer body of document for full list of 'reportable events'.
Reporting Period	Period to which the data being reported by a Credit Provider relates. Credit Providers will typically report monthly for the preceding month, but may report more frequently.
Signatory	Any organisation is that permitted to contribute and receive positive

Term	Description
	credit account data under the Credit Reporting Privacy Code. This includes Registered Credit Providers (registered under Part 2 of Financial Service Providers Act 2008), Electricity Retailers, Gas Retail, Telecommunications Service Providers and registered insurers for defined purposes. Any organization participating in Comprehensive Reporting (positive data sharing) will be expected to adhere to the governing data standards and principles of reciprocity as defined and formally ratified by RCANZ.
Update	Data that *has been previously supplied and loaded by Credit Reporters* and that needs to be updated due to trigger event (e.g. change of address, credit limit increase) or is something that can change over time. This can be supplied at the next update.
Valid/Validated Address	Refers to an address that is able to be matched to a current NZ Post delivery point, using the NZ Post Address Finder (the PAF). Credit Reporters use this system to check the validity of an address, and use the full and correct address information to match back to their database of exisiting customers.

6. General Requirements

6.1. Reporting

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

No.	Requirement Name	Description	M/O
BR01	Initial report (load) of eligible Accounts	When a Credit Provider agrees to report to a Credit Reporter it must provide an initial load of Account data.	M
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 have the responsibility to 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 Reporters to ensure the information held by the Credit Reporter is accurate, complete and up-to-date.	M
BR05	Timeliness of reporting events	Credit Providers have the responsibility ensure they report all 'reportable events' as soon as possible after the event's occurrence. Preferably no more than 35 days after its occurrence or 10 days after month end.	M
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 eligible Accounts, it is necessary to report on at least a monthly basis any subsequent Account related reportable events. These may be re-occurring such as Monthly Payment Status or one-off events such as Close Account. ("Eligible" is defined in the Glossary). There is flexibility around how often Credit Providers can provide account data to Credit Reporters each month. **Examples;** • Some Credit Providers may provide a single file each month; • Others may choose to provide daily or weekly files of reportable events only; • Others may provide a separate file for each of their account portfolios.	M
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 Reporters	Credit Reporters have the responsibility to load reported data as soon as possible after it is received. Preferably this would be no more than 10 working days under normal circumstances after its provision by the Credit Provider. Abnormal circumstances include • Quality issues with reported data • Unusually large volume of data reported to Credit Reporters in a short period of time • Large volume of data to be processed by Credit Reporters in a short period of time	M
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
BR14	Naming Convention	All batch files must follow this naming convention: • Signatory ID • Signatory Sub ID • Extract Date • Extract Time (24 hour) • Batch ID • Version of Data Standard being supplied (V#-##) • Batch Type (I,P,T,C) • Example:XYZ000000000_100012000000_2012-05-31_23-30-20_0000000002_v2-02_P.XML	M

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
BR15	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
BR16	Timeliness of reporting updates	Credit Providers have the responsibility to develop the necessary processes, procedures and systems to report updates to a Credit Reporter in a timely manner. Preferably this would be no later than 35 days after its occurrence or 10 days post month end	M
BR17	Reported data differs to data held by Credit Reporters	If a data element reported to a Credit Reporter for an Account differs to the data element as it is recorded by the Credit Reporter for the Account, and the data element is a permitted updateable data element then the Credit Reporter will apply any necessary updates. If a data element reported to a Credit Reporter for an Account does not differ no action will be taken by the Credit Reporter for the data element	M

No.	Requirement Name	Description	M / O
BR18	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
BR19	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
BR20	Timeliness of reporting corrections	Credit Providers have the responsibility to develop the necessary processes, procedures and systems to report corrections to a Credit Reporters in a timely manner. Preferablywithin 35 days after its occurrence or 10 days post month end	M
BR21	Explicit reporting of corrections	Data corrections are to be provided using the Corrections XML format, where the correction applies to the latest instance of the account. If the correction is to be made to an earlier instance of the account, this must be done manually in consultation with your Credit Reporter.	M

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 Reporters.

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

No.	Requirement Name	Description	M / O
BR22	Credit Providers to provide valid data	Credit Providers must ensure that data that they supply to Credit Reporters is valid in accordance with the rules specified in the RCANZ data standard.	M

No.	Requirement Name	Description	M / O
BR23	Credit Reporters to only accept data permitted for signatory level	Removed from Scope	M
BR24	Credit Reporters to only accept data in RCANZ Data Standard format	Credit Reporters must only accept Credit data to load to their system that conforms to the RCANZ Data Standard format	M
BR25	Credit Reporters to validate received data	Credit Reporters 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
BR26	Credit Reporters must not accept, ignore or modify invalid data	If input data is not valid/does not conform as specified in the RCANZ data standard it must be rejected. It cannot be accepted, or modified by the Credit Reporters	M
BR27	Credit Reporters to reject entire set of data for an Account if it contains an invalid data element	If an element of data within a set of data (record) for an Account is not valid as specified in the RCANZ data standard then the entire set of data (record) for the Account must be rejected by the Credit Reporters	M
BR28	Credit Reporters to provide rejection details	Where a set of data (record) for an Account has been rejected, the Credit Reporters must provide a corresponding record in the response file that contains error details as specified in the RCANZ data standard.	M
BR29	Credit Reporters to reject entire file if it contains unacceptable volume of invalid data	If the input file contains an unacceptable volume of invalid data, the Credit Reporters should reject the entire file and contact the supplying party What consistutes "unacceptable volume" needs to be decided between the CP's and CR's, as each organisations measurement of when it is necessary to reject the whole batch will be different.	O

No.	Requirement Name	Description	M / O
BR30	Credit Reporters to reject entire file if it contains unacceptable volume of abnormal conditions	If the input file contains an unacceptable volume of abnormal conditions, the Credit Reporters should reject the entire file and contact the supplying party. Example of abnormal conditions could include • Unusually high number of new accounts • Unusually high number of Customers not matched What consistutes "unacceptable volume" or "abnormal conditions" needs to be decided between the CP's and CR's, as each organisations measurement of when it is necessary to reject the whole batch will be different.	O

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
BR31	Credit Providers to rectify rejected data sets (records)	Credit Providers must assess any rejected data set (record) and where necessary rectify the cause of the issue and the data to be reported to the Credit Reporters.	M
BR32	Rejection due to systemic issue	Where a 'systemic' issue (e.g. a software issue that resulted in the failure of a data extraction or load process) has caused the rejection of data, Credit Providers and Credit Reporters must treat the issue as a top priority incident, and ensure resolution of the issue in a timely manner.	M

6.7. Data Re-Submission

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

No.	Requirement Name	Description	M / O
BR33	Re-submitting rejected data	If/where necessary Credit Providers must re-submit rectified data.	M
BR34	Timeliness of re-submissions	Data re-submission needs to be made as soon as possible, preferably no later than 35 days after the 'event' being reported for the account, or the subsequent months reporting for the Account – whichever is the earlier. Re-submission for rectified data need to be supplied before any regular monthly reporting.	M
BR35	Processing of re-submitted data	Credit Reporters must load any re-submitted data as soon as practical, but no later than 10 working days after its provision by the Credit Provider or before the subsequent months reporting for the given Account – whichever is the earlier.	M

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
BR36	Response file	After loading a file of data received from a Credit Provider, a Credit Reporter will provide a corresponding response file	M
BR37	Response file contents	The amount of information returned in the response will be determined by arrangement between CP and CRA. At a minimum, the response file will contain batch level summary processing statistics. Warning messages are optional in V3.0, and the CP's can choose whether to receive these or not. If a 'detailed' response is applicable, the response file will contain a response record for each set of Account information (record) provided by the Credit Provider on input, detailing • the actions taken by the Credit Reporters in relation to that input record and • any error, warning or information messages for the input record If a detailed response is not applicable, then the response file will only contain record-level response information for records that have any corresponding message/s.	M

No.	Requirement Name	Description	M/O
BR38	Error reporting	If any data elements within a set of Account information (record) fail validation the corresponding response record will contain error details. The Data Validation and Error Reporting document provides a guideline of possible error messages Credit Reporters can return. If you have a a specific concern about the application of an error or validation as it applies to your data, discuss this with your Credit Reporter/s.	M
BR39	Cross-check processing statistics	Credit Providers should crosscheck the processing statistics in the returned file against their own expected results. If the expected results and actual results are not aligned the Credit Provider should investigate further and engage with the Credit Reporters who provided the response file.	M
BR40	Confirming informatory and warning messages	A Credit Reporter may return warning messages in relation to an Account that was successfully processed. Informatory messages may be returned on a credit provider's request. Credit Providers should check returned messages and if necessary take action as required.	M
BR41	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 Reporters.

No.	Requirement Name	Description	M/O
BR42	Unique, persistent Account identifier (Account ID)	In order to maintain integrity of data between initial data reporting (i.e. when the account is first reported) and on-going reporting, a unique and persistent identifier for an Account must be provided by the Credit Provider whenever the account is reported to the Credit Reporters (to be referred to as Account ID). It is essential for data integrity that Credit Providers have robust disciplines and practises in place for ensuring any changes to Account ID are reported to the Credit Reporters.	M
BR43	Composition of Account ID	**Account Number** This is the number by which the Account is known to the Customer(s).	M

No.	Requirement Name	Description	M/O
		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 <u>must</u> 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	
BR44	Credit Reporters to match based on Account ID	The Account ID must be used by Credit Reporters to match data reported each month to a previously reported account.	M
BR45	Masking Credit Card Numbers	Credit Providers are required to mask any Credit Card or Charge Card number in accordance with PCI standards. A further identifier (Account Sub-Id or Suffix) must be appended to ensure uniqueness of the account.	M
BR46	Reporting changes to Account ID	In the case of changes to existing account numbers, Credit Providers must notify Credit Reporters of this change and must supply the 'previous' and 'new' Account ID for each modified account.	M

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
BR47	Unique, persistent Customer Identifier	In order to maintain integrity of data between initial data reporting (i.e. when the customer is first reported) and on-going reporting , a unique and persistent identifier is required to be provided by the Credit Provider whenever the Customer is reported to the Credit Reporters (to be referred to as Customer ID).	M
BR48	Customer Number as Customer ID	Credit Providers may provide the Customer's 'Customer Number' as the Customer ID.	O
BR49	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
BR50	Credit Reporters to match based on Customer identity	The Customer identifier must be used by Credit Reporters to match reported Customers to previously reported Customers.	M
BR51	Reporting changes to Customer identifier	In the case of changes to an existing Customer identifier, Credit Providers must notify Credit Reporters of this change and must supply the 'previous' and 'new' Customer identifiers for each modified Customer.	M

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
BR52	Reporting Customers for an Account	When a Credit Provider first reports an Account to a Credit Reporter details for all Customers must be reported so that the Credit Reporters can establish the link between the Account and the Customers reported with the Account	M
BR53	Minimum number of Customers linked to an Account	A minimum of 1 Customer must be linked to an Account at any point in time A customer's relationship to an account may continue after death. It can be necessary for an account to remain "active" for a period of time to allow for the correct processes to be actioned after a customers death.	M

No.	Requirement Name	Description	M / O
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 Reporters 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 17.2	M
BR58	Account status change	The status of an Account can change from any status to any status except where the status is an End State closed status. **Status Correctable Only, NOT Updateable**: Closed (C), Outsourced Debt Collector, account closed with Credit Provider (D), Closed Involuntarily (N) and Debt Sold (X). **Status Updateable**: Active, Outsourced Debt Collector but account still open with Credit Provider, Hardship, Scheme of Arrangement, Inactive, Suspended, Credit non-compliance action, Confirmed Credit non-compliance and Serious Credit Infringement	M

6.13.　　Account Re-Opening

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

No.	Requirement Name	Description	M / O
BR59	Report an Account Re-Opening	If an Account previously reported to a Credit Reporter as closed is subsequently re-opened by the Credit Provider, it should be reported as a new Account with the same Account ID. The Re-open date should be reported as the Open Date, and must be after the previously reported closure Status Date. At least 1 customer must be on both the existing closed account and the new account reported. If **ALL** Account Holders differ, it will be treated as a newly opened Account using a re-issued/re-used Account ID by the Credit Reporter/s.	M
BR60	Report a Customer on Re-opened Account	At least 1 Customer ID must be the same as previously reported for the re-opened account.	M

6.14.　　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
BR61	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
BR62	Reportable Default statuses	Refer values in Default Status Table in section 17.9	M
BR63	Default status change	The status of a Default can change from Outstanding to any of the others detailed in Default Status Table in section 17.9 Once a Default status has been updated from Outstanding no further updates can be applied to the Default	M
BR64	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

6.15.   Non-Functional Requirements

No.	Requirement Name	Description	M / O
BR65	Security of data	Data must be supplied, transferred, stored and processed in a secure manner by both Credit Providers and Credit Reporters. Note: Strong encryption, such as SSL128 bit encryption, is recommended however this will vary depending on each individual Credit Providers internal security policy.	M
BR66	New Zealand Currency only	Only need to support New Zealand currency.	M
BR67	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

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

7.1.　　　Comprehensive Signatory

No.	Requirement Name	Description	M / O
BR68	Data to be reported	Credit Providers must report all Account data for all Accounts within agreed transition scope	M
BR69	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 　o Existing 　o Ceased (if in scope)	M
BR70	Optional input datasets	· None	-
BR71	Pre-condition	· No records for the reported Account Id's exist at the Credit Reporters other than possibly Default information at the Credit Reporters.	M
BR72	Post-condition	· The Account Id and reported details are recorded at the Credit Reporters 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, or changed in consultation with their credit reporter.

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

Legend

- Mandatory
- Optional

Diagram:
- 9 Batch
  - "Record" (10 Input Account Data Set / Elements)
    - 10.1 Account Header
    - 10.2 Account Details
    - 10.4 Payment Status
    - 10.5 Default Details
    - Customer
      - 10.7 Customer Header
      - 10.8 Customer Details
        - 10.8.1 Name Details
        - 10.8.2 Personal Details
        - 10.8.3 Address Details
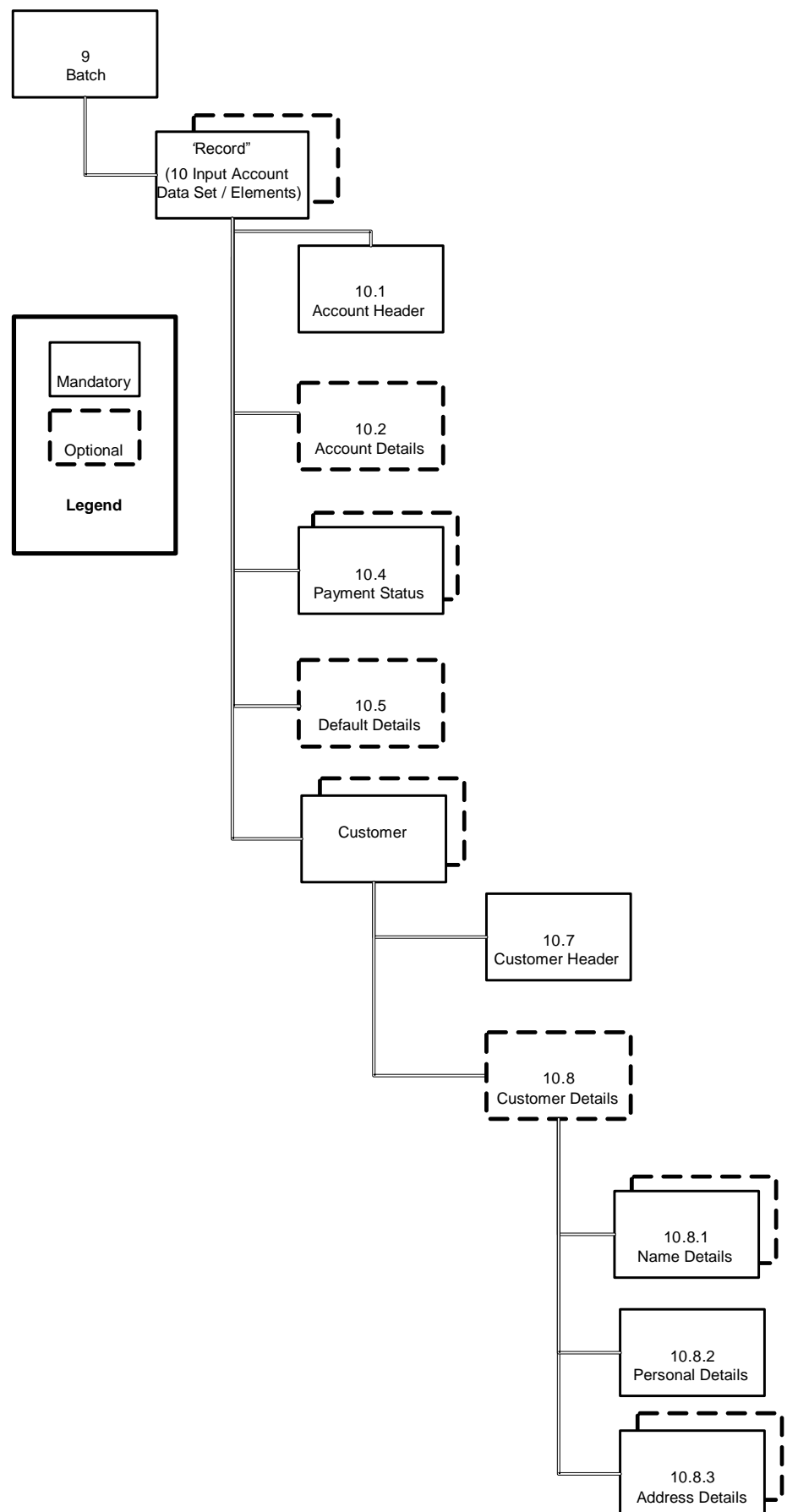
8.2. Reporting interactions permitted concurrently

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

8.3. Reporting new account transaction

No.	Requirement Name	Description	M/O
BR73	When to use this reporting interaction	A Credit Provider opens a new credit facility account for one or more Customers. An Account can first be reported to a Credit Reporter after the date the Facility is setup and available to the Customer (appears as a liability on the books).	M
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 Reporters. · If the Account Id exists at the Credit Reporters it is deemed to be an existing Account	M
BR78	Post-condition	· The Account Id and details are recorded at the Credit Reporters and linked to Customers based on identity details supplied. · If no file exists for the Customer a Credit file will be created.	M
BR79	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	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 which channel to provide this data through will be determined by the individual Credit Provider, in conjunction with their Credit Reporter/s. Depending on how the data is held by the Bureau/s, it may be possible to use both channels for updating an exisiting default. The process of default management needs to be compliant to the RCANZ (NZ) Principles of Reciprocity.

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

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

No.	Requirement Name	Description	M / O
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	Mandatory input datasets	· Account Header · Customer Header for each Customer associated with the Account · Default Details	M
BR82	Specific (mandatory) input elements for this reporting interaction	· Default Status reported as one of the valid values from table 17.9 Default Status.	M
BR83	Optional input datasets	· Account Details · Customer Detail for each Customer associated with the Account	O
BR84	Pre-condition	· Account record and associated customer information is already recorded with the Credit Reporters · Account is not already recorded as an outstanding default at the Credit Reporters	M
BR85	Post-condition	· The Default details are recorded for the Account at the Credit Reporters	M
BR86	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.5. Report payment status transactions

No.	Requirement Name	Description	M / O
BR87	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. · Refer to Account Status table for valid closed end states · Refer to FAQ's for further detail of reporting payment status	M
BR88	Mandatory input datasets	· Account Header · Customer Header for each Customer associated with the Account · Payment Status o Refer to Additional Notes section: Correct Payment Status Transaction for reporting multiple periods (months)	M
BR89	Specific (mandatory) input elements for this reporting interaction	· None	-
BR90	Optional input datasets	· Account Details · Customer Detail for each Customer associated with the Account	O
BR91	Pre-condition	· Payment Status must not have previously been reported for the specified payment period. · Account Id and details are already recorded with the Credit Reporters OR provided on the input record with Payment Status.	M
BR92	Post-condition	· Payment status for the specified month has been recorded	M
BR93	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently Report New Account	O

8.6.   Report change of account id

No.	Requirement Name	Description	M/O
BR94	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
BR95	Mandatory input datasets	· Account Header · Customer Header for each Customer associated with the Account	M
BR96	Specific (mandatory) input elements for this reporting interaction	· Previous Account Id	M
BR97	Optional input datasets	· Account Details · Customer Detail for each Customer associated with the Account	O
BR98	Pre-condition	· Account Id (previous) and details are already recorded with the Credit Reporters	M
BR99	Post-condition	· The previous Account Id recorded with the Credit Reporters is replaced with the new Account Id · Any future reporting of Account events is with the new Account Id. · The Account is no longer identified by the previous Account Id	M
BR100	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.7.   Report account closed

No.	Requirement Name	Description	M/O
BR101	When to use this reporting interaction	This reporting interaction is used when the Account is closed Events that precede the Account Closure Status Date can be reported to the Credit Reporters	M
BR102	Mandatory input datasets	· Account Header · Customer Header for each Customer associated with the Account	M

No.	Requirement Name	Description	M/O
BR103	Specific (mandatory) input elements for this reporting interaction	· Account Status code of, 'C', 'D', 'N' or 'X' (closed status not updateable) · Account Status Date	M
BR104	Optional input dataset	· Customer Detail for each Customer associated with the Account	O
BR105	Pre-condition	· Account Id and details are already recorded with the Credit Reporters	M
BR106	Post-condition	· The Account is recorded as Closed at the Credit Reporters when the status codes of 'C', 'D', 'N' or 'X' are used.	M
BR107	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.8. Report account re-opening

No.	Requirement Name	Description	M/O
BR108	When to use this reporting interaction	An Account previously reported to a Credit Reporter as closed is subsequently re-opened by the Credit Provider.	M
BR109	Mandatory input datasets	· Account Header · Account Details · Customer Header for each Customer associated with the Account · Customer Details for each Customer associated with the Account	M
BR110	Specific (mandatory) input elements for this reporting interaction	· Account Open Date – must be after the previously reported closure Status date · Account Status of A · Customer ID of at least 1 customer previously linked to account	M
BR111	Optional input dataset	· None	O
BR112	Pre condition	· Account has a current Status of closed · The Re-open date should be reported as the Open Date, and must be after the previously reported Closure Staus Date. · At least 1 customer must be on both the existing closed account and the new account reported.	M

No.	Requirement Name	Description	M / O
BR113	Post-condition	· The existing Account is re-established as an open Account at the Credit Reporting Body. Details of the periods of time during which the Account was open and closed are recorded	M
BR114	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.9. Report re-associated customer

No.	Requirement Name	Description	M / O
BR115	When to use this reporting interaction	This reporting interaction is used when a Customer is associated with an Account previously reported to a Credit Reporters. If a the same Customer ID is re-associated, then resumed Customer Start Date must be after the previously reported Cease Date.	M
BR116	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
BR117	Specific (mandatory) input elements for this reporting interaction	· None	-
BR118	Optional input datasets	· Account Details · Customer Detail for all other existing Customers associated with the Account	O
BR119	Pre-condition	· Account Id and details are already recorded with the Credit Reporters · The Customer Id for the new Customer is not linked to the Account	M
BR120	Post-condition	· The new Customer is linked to the Account at the Credit Reporter	M
BR121	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.10.   Report ceased customer

No.	Requirement Name	Description	M / O
BR122	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
BR123	Mandatory input datasets	· Account Header · Customer Header for all Customers associated with the account (including ceased customers)	M
BR124	Specific (mandatory) input elements for this reporting interaction	· Ceased date for the Customer	M
BR125	Optional input datasets	· Account Details · Customer Detail for all Customers associated with the Account	O
BR126	Pre-condition	· Account Id and details are already recorded with the Credit Reporters	M
BR127	Post-condition	· The Customer is recorded as ceased for the Account at the Credit Reporters Refer to FAQ's for more detail on Consumption of data for ceased customers	M
BR128	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.11.   Report change of customer ID

No.	Requirement Name	Description	M / O
BR129	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
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 Reporters for the Account	M
BR134	Post-condition	· The previous Customer Id recorded with the Credit Reporters is replaced with the new Customer Id · Any future reporting of Account events is with the new Customer Id. · The Customer is no longer identified by the previous Customer Id	M
BR135	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.12.   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	Mandatory input datasets	· Account Header · Account Details · Customer Header for each Customer associated with the Account	M

No.	Requirement Name	Description	M / O
BR138	Specific (mandatory) input elements for this reporting interaction	· Credit Provider must supply all Account Detail data elements – both changed and unchanged	M
BR139	Optional input datasets	· Customer Detail for each Customer associated with the Account	O
BR140	Pre-condition	· Account Id and details are already recorded with the Credit Reporters	M
BR141	Post-condition	· Account Details are updated · If Account Details input do not differ to what is held by the Credit Reporters no updates will occur	M
BR142	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.13. Updating default details

No.	Requirement Name	Description	M / O
BR143	When to use this reporting interaction	This reporting interaction is used when details for an outstanding Default on an Account are changed by the Credit Provider	M
BR144	Mandatory input datasets	· Account Header · Customer Header for each Customer associated with the Account · Default Details	M
BR145	Specific (mandatory) input elements for this reporting interaction	Credit Provider must supply all Default Detail data elements – both changed and unchanged	M
BR146	Optional input datasets	· None	O
BR147	Pre-condition	· Account Id and Default details are already recorded with the Credit Reporters · Default has a status of outstanding	M
BR148	Post-condition	· Default Details are updated · If Default Details input do not differ to what is held by the Credit Reporters no updates will occur	M

No.	Requirement Name	Description	M/O
BR149	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.14. Updating customer details

No.	Requirement Name	Description	M/O
BR150	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
BR151	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
BR152	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
BR153	Optional input datasets	· Customer Detail for all other Customers associated with the Account	O
BR154	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
BR155	Post-condition	· Customer Details are updated · If Customer Details input do not differ to what is held by the Credit Reporters no updates will occur	M
BR156	Permitted concurrent reportable events	Refer to section 8.2 Reporting interactions permitted concurrently	O

8.15.   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.

8.15.1.   Transferrer (out of scope)

8.15.2.   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	New Zealand Date the information was extracted from the providers system.	Mandatory	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot be a date in the future. New Zealand date.
Extract time	New Zealand Time the information was extracted from the providers system.	Mandatory	Field length – FIXED, 8 time (hh:mm:ss)	Cannot be a time in the future. New Zealand time
Provider Reference	Credit Provider Supplier provided control information – returned to Credit Providers on output i.e. Current NZ Bank Numbers This field is provided for use by Credit Providers to use internally to administer and manage the exchange of data with the Credit reporting businesses.	Optional	Field length – VARIABLE, minimum 1, maximum 20 characters	
Industry	Industry associated with the Credit that has been provided	Mandatory	Field length – Fixed, 1	Refer to Industry Type

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Type			character	table 17.11
Notification Email	Email address to which batch file receipt and response file pick-up notifications will be sent	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	If provided, must contain a "@" symbol and a "."
Version	Data Exchange Standard Version number	Mandatory	Field length – FIXED, 4 character	Must be a valid and supported RCANZ Data Exchange Standard Version. Valid characters are numeric and .
Mode	Processing Mode. Indicates whether use is in production or test systems.	Mandatory	Field length – FIXED, 1 character	Refer to Mode Table in section 17.12 for valid values.
Batch type	Indicates whether this file is an initial load, a transition load or a periodic load.	Mandatory	Field length – FIXED, 1 character	Refer to Batch Type Table in section 17.6 for valid values.
Name of the provider	Name of the provider	Mandatory	Field length – VARIABLE, minimum 2, maximum 50 characters	
Signatory ID	Unique Id for the Credit Provider supplying data - as issued by the Bureau.	Mandatory	Field length – FIXED, 12 characters	Must be a valid Bureau Signatory Id
Signatory SubId	Unique Sub Id for the Credit Provider supplying data - as issued by the Bureau.	Mandatory	Field length – FIXED, 12 characters	Must be a valid Bureau Signatory Sub Id
Main Contact	Name of person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum	

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Name			2, maximum 40 characters	
Main Contact Email	Contact email of person	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	Must contain a "@" symbol and a "."
Main Contact Phone	Contact phone number of person. Includes area code and country code if outside of New Zealand.	Optional	Field length – VARIABLE, minimum 8 characters, maximum 12	Digits, spaces and the characters "(", ")" and "+" are allowed.
Optional Contact Name	Alternative person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum 2, maximum 40 characters	
Optional Contact Email	Contact email of alternative person	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	Must contain a "@" symbol and a "."
Optional Contact Phone	Contact phone number of alternative person. Includes area code and country code if outside of New Zealand.	Optional	Field length – VARIABLE, minimum 8 characters, maximum 12	Digits, spaces and the characters "(", ")" and "+" are allowed.

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.

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

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 <u>control</u>
  - data <u>management</u> by the Credit Reporters
  - inclusion in Credit Reporters <u>product</u>
- if the input of the data element is
  - <u>M</u>andatory
  - <u>C</u>onditional
  - <u>O</u>ptional
- if the data element is
  - <u>Up</u>dateable
  - 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	Data Type and Size	Validation Rules
Record ID	Unique identifier for record in current batch.	Control	M	n/a	Numeric, positive integers. Field length – VARIABLE, minimum 1, maximum 8 characters	Must be a unique Identifier for the input record generated by the Credit Provider (unique within batch)
Account Id	Credit Provider's unique identifier for the Account. Must be a unique Identifier for the Account. Consists of at least: • AccountNumber and, optionally, • AccountSubId or Suffix(see below) AccountId is required on input for every reporting interaction with a Credit reporting business. It enables Credit Reporting businesses to identify and update the Account records for the Credit Provider and maintain the relationship between the Account and associated Customers.	Control Management	M	n/a	See below	See below

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Account Number	If the Account Number is not unique to the Account within the Credit Provider, then the Account SubId <u>must</u> be provided.	Control Management	M	n/a	Field length – VARIABLE, minimum 6 characters, maximum 24 characters Alphanumeric.	Must contain at least one numeric character. Can not be all zero's If the AccountNumber is a Credit Card Number then this must be masked in accordance with PCI standards. If the AccountNumber is a Credit Card Number then AccountSubId <u>must</u> be provided to ensure uniqueness.
AccountSubId or Suffix	This AccountSubId or suffix may be comprised of a Portfolio Id OR Sub-Account Id OR a system-generated Id unique for the Account. This is necessary when, for example, Account Ids are: • only unique within a portfolio • re-used • the Credit Card Number	Control Management	C	n/a	Field length – VARIABLE, minimum 2 characters, maximum 12 characters Alphanumeric.	Must contain at least one numeric character. Can not be all zero's **Condition** If the AccountNumber does <u>not</u> uniquely identify the Account or is a Credit Card number the Credit Provider must provide a persistent Id for the Account on input.
Previous Account Id	Credit Provider's previous unique identifier for the Account – provided if/when Account Id is changed by Credit	Control Management	C	n/a	See below	See below **Condition**

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
	Provider. Change of this Account ID could be due to: • an internal change of Account ID, • correction					Provided if the Account Id for the Account has changed
Previous AccountNumber	Refer to AccountNumber	Control Management	C	n/a	Refer to AccountNumber	Refer to AccountNumber
Previous AccountSubId or Suffix	Refer to AccountSubId or Suffix	Control Management	C	n/a	Refer to AccountSubId or Suffix	Refer to AccountSubId or Suffix
Status	Status of the account End states of an account are C, D, N & X	Management Product	M	Y	Field length – FIXED, 1 character	Refer to Account Status Table in section 17.2 for valid values. Values correctable only, **NOT** updateable: C, D, N & X.
Status Date	Date on which change of account status occurs. When Status is changed to an end state Closure status, Status Date is the closed date.	Management Product	C	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the Extract Date. Cannot precede Account Open date. Cannot precede the date associated with the last reported Account Status **Condition** **Initial Load:** Must be

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
						provided on Initial load. **Periodic Load:** Must be reported if Account Status differs from the last Account Status reported
Credit Purpose	The purpose for which credit is being provided. Only consumer credit can be reported on in NZ. Lending by a personal entity for business purposes, such as a sole trader buying equipment, is considered Consumer lending.	Product	M	Y	Field length – FIXED, 1 character	Refer to Credit Purpose table 17.7 for valid types
Type of Account	Type of Account	Product	M	Y	Field length – VARIABLE, minimum 1 characters, maximum 2 characters	Refer to Account Type Table 17.4 for valid types

10.2.　　　Account Details

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

Reportable events	
Mandatory for: • Report new Account • Report Account closed • Updating Account details	

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Open Date	The date the **facility** is setup and available to the Customer (appears as a liability on the books). This field will be used by credit reporting businesses as an additional data quality check. This field is "**conditionally updateable**" and can only be updated for the same account id, if it has a status of Closed. The new Open Date must be AFTER the previous Closure Status Date, and at least 1 customer must be the same as the last closed instance of the account.	Product	M	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the Extract Date. Cannot occur after Customer Start Date For an account Re-Opening, must be after the Closure Status Date
Payment Type	Type of loan repayment arrangement. If Credit Type is 'R', Revolving, or 'U' , Unkown, then use Payment Type 'X'.	Product	O	Y	Field length – FIXED, 1 character	Refer to Payment Type Table 17.16 for valid types

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
						Credit Type in 'U', 'R' then Payment Type must be 'X'.
Credit Type	Credit arrangement type for the Account	Product	O	Y	Field length – FIXED, 1 character	Refer to Credit Type Table 17.8 for valid types
Secured Credit	Indicates whether the loan is Secured or Unsecured	Product	M	Y	Field length – FIXED, 1 character	Refer to Secured Credit Table 17.17 for valid types
Term Of Loan	The time period of the loan in months.	Product	M	Y	Field length – FIXED, 3 character Format MMM Where MMM = Months (to a maximum of 999)	Must be between 001 and 999 or else 'XXX'. 000 is invalid. Where no credit term exisits use 'XXX' not 999
Payment Frequency	Payment frequency	Product	M	Y	Field length – FIXED, 1 character	Refer to Payment Frequency table 17.14 for valid values
Credit Limit	Original loan amount and any loan amount changes agreed since (contractual changes). Current limit applicable to revolving credit facility accounts e.g. Credit Cards and Overdrafts For Account Types where no Credit Limit exisits, this element does not have to be supplied	Product	C	Y	Numeric, positive Field length – VARIABLE, minimum 1 character, maximum 9 characters	Must be a positive, whole-dollar value (currency – New Zealand) Maximum value $999,999,999 **Condition** If the Account Type is TC or UA or CA, Credit Limit do not supply

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Account Name	Name of the Account. Typically has some relevance/association to the Customers and used in communications with the Customers	Product	O	Y	Field length – VARIABLE, minimum 1 character, maximum 40 characters	Valid characters are alpha, numeric, blanks, and the following characters, - : . @ # $ % & * ( ) _ + = ! \ } { " ' ? / , ;

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

Reportable events	Signatory
• Report Payment Status	• Comprehensive

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Period	Year and Month for which payment is being reported	Product	M	n/a	Field length – FIXED, 7 date (ccyy-mm) Where • ccyy = Year • mm = Month in year	Cannot be for a period more than two years in the past

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Payment Status	The Payment status of the Account for the specified monthly period	Product	M	N	Field length – FIXED, 1 character	Refer to Payment Status table 17.15 for valid values There is no validation on what payment status can be reported for an account from one reporting period to another, but it is recommended that Credit Providers perform their own validation to ensure corrupted files aren't processed. A payment status can be reported for the same period in which the Account was closed.

10.5. Default Details

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

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

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Original Default Date	The date an Account can be put in to default is defined by the Credit Reporting Privacy Code 2004. https://www.privacy.org.nz/the-privacy-act-and-codes/codes-of-practice/credit-reporting-privacy-code/credit-reporting-the-law/ Credit Providers must meet their obligations under this code, and their subscriber agreement with the Credit Reporter/s, when calculating the Default Date. To allow for the loading of historic defaults into CCR, defaults that pre-date the customer disclosure, but are not more than 5 years older than the reporting date can be loaded without a Payment Status. New Defaults can be added for the same	Product	M	N	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the Extract Date. Cannot precede Account Open Date Cannot be less than 30 days after the Account Open Date Cannot be more than 5 years before the extract date **CONDITION** **Current Default**:The Payment status for the period in which the Original Default Date occurs can **NOT** be a Payment Status of 'U', '0' or '1'. (refer to Section 17.15 Payment Status Table for valid Payment status

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
	account id as long as the Default Status is NOT Outstanding, and the new Original Default Date is AFTER the previous Default Status Date.					codes) **Historic Defaults:** Can be loaded without a Payment Status, as long as the Original Default date preceeds customer disclosure, and is less than 5 years before the extract date.
Original Due Date	Date payment was due	Product	M	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date Cannot precede 30 days after Account Open date Cannot occur after the Last Payment date
Default Status	The payment status of the debt	Product	M	Y	Field length – FIXED, 1 character	Refer to Default Status Table 17.9 for valid values Once the status of a default has been updated to Paid, Current or Settled, Default details can only be corrected.
Default Status Date	Date of last status update on default	Product	M	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date. Cannot precede Original Default date

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
						Cannot precede Account Open date
Default Balance	Total amount currently outstanding, (including default amount + admin and other costs).	Product	M	Y	Numeric, positive Field length – VARIABLE, minimum 1 character, maximum 9 characters	Must be a positive, whole-dollar value greater than 0 (currency – New Zealand) Can be updated to 0 only if status is current, paid or settled Maximum value $999,999,999
Original Default Amount	The amount of the debt as it was at the time of loading.	Product	M	N	Numeric, positive Field length – VARIABLE, minimum 1 character, maximum 9 characters	Must be a positive, whole-dollar value (currency – New Zealand) Maximum value $999,999,999 Minimum value $100.
Last Payment Date	Date last payment was made post default listing	Product	O	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date Cannot precede 30 days after Account Open date

10.6. Customer Header

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

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

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

Element name	Description	Purpose	M/C/O	UP	Data Type and Size	Validation Rules
Customer ID	The unique number the Credit Provider has allocated and uses to identify the customer.	Control	M	n/a	Field length – VARIABLE, minimum 4, maximum 24 characters	Alphanumeric. Must be a unique Identifier for the Customer, Alpha, Numeric, Blanks, Hyphens and Slashes are allowed. Must contain at least one numeric character. Any combination of only zeroes and blanks is invalid

Element name	Description	Purpose	M/C/O	UP	Data Type and Size	Validation Rules
						Must be a persistent identifier for the Customer from one reporting batch to the next unless it is being corrected or updated.
Previous Customer ID	For cases where the previously provided and loaded customer identifier (Customer ID) has changed	Management	C	n/a	Field length – VARIABLE, minimum 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. Must contain at least one numeric character. Any combination of only zeroes and blanks is invalid **Condition** Only provide if the Customer Number has changed since the last successful bureau load
Start Date	Date customer commenced involvement with the account. This date typically matches the Account open date except where a Customer commenced involvement with an account at a later	Management Product	C	Y	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	Data Type and Size	Validation Rules
	point in time than other Customers. This field is "**conditionally updateable**" – can be updated where the Customer is rejoining an account, and the Start Date is *after* the previously supplied Cease Date.					**Condition** If not supplied assumed to be the same as account open date
Cease Date	Date customer ceased involvement with account.	Management Product	C	N	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot precede Customer start date If date is in error, then use the Corrections XML. If customer has rejoined an account, then leaves again, provide a new Cease date
Relationship	Relationship Customer has with the Account. Report 1 relationship per customer. Only report as Guarantor if the customer does not have a Primary or Joint relationship with the Account.	Product	M	Y	Field length – FIXED, 1 character	Refer to Account Relationship Table 17.1 for valid values

10.7. Customer Details

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

Reportable events	Signatory
• Report New Account • Report Account in Default • Update Customer Details	ALL

10.7.1. Name Details

Reporting names

A Customer Name must be provided per customer record.

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

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

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

Primary Name - Mandatory

The Customer's primary name.

Previous Name

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

Known As

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

10.7.2.   Formatted Name

Element name	Description	Purpose	M/C/O	UP	Data Type and Size	Validation Rules
Name Type	Type of name being reported	Product	M	N/A	Field length – Fixed 1 character	Refer table 17.13 for valid values
Family	Family Name. Also referred to as Surname	Product	M	Y	Field length – VARIABLE, minimum 1, maximum 100 characters	Valid characters are alpha, numeric, blanks, hyphens and apostrophes. First character must be alpha.
First	First name	Product	M	Y	Field length – VARIABLE, minimum 2, maximum 100 characters	Valid characters are alpha, numeric, blanks, hyphens and apostrophes. First character must be alpha.
Middle	Middle names. Also referred to as second names. Names must be separated by a blank. This should be provided if available.	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 100 characters	Valid characters are alpha, numeric, blanks, hyphens and apostrophes. First character must be alpha.
Title	Person's title, also referred to as salutation	Product	O	Y	Field length – VARIABLE, minimum 2, maximum 20 characters	Valid characters are alpha, blanks and hyphens. First character must be alpha.

10.7.3. Personal Details

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

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Previous Employer Name	Name of Previous Employer	Product	O	Y	Field length – VARIABLE, minimum 2, maximum 100 characters	Valid characters are alpha-numerics, blanks, hypehns, apostrophes and the following characters, @ &, ( ) / \ , : : .
Occupation	Occupation Description	Product	O	Y	Field length – VARIABLE, minimum of 2 characters , maximum 100 characters	Valid characters are Alpha, Numeric, Blanks, Hyphens, Colons, Full stops and the following characters are allowed: @ # $ % & * ( ) _ + = ! \ } { " ` ' ? / ,;

10.7.4. Address Details

Reporting addresses

- A **MINIMUM** of 1 address of any type, must be provided on input. A **Current** address is preferred.

- Only 1 of either a formatted **OR** unformatted address to be provided per customer record, per address type. A mixture of formats is not permitted for the same record.

- **NO validation is applied to International Addresses.**

- Address data must conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/

- Multiple address types can be provided:

  Current or last known address

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

  Previous address

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

  Mailing address

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

Address Elements

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

- A Formatted Address – this is represented by a series of data elements.

  o If the customer has a Rural Delivery address, use the Suburb element to hold the RD number.

- An Unformatted Address – allows Credit Reporters to supply address data as a string of text, plus additional address elements if known.

  o Only Address Line 1 of the Unformatted Address option is mandatory

  o If you are able to delimit the text, the PIPE delimiter "|" is to be used

  o Additional, separate address elements can be supplied, depending upon how your address data is held.

RCANZ Credit Data Reporting - Industry Requirements v3.0

10.7.4.1. Formatted Address

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Address Type	Type of Address being reported	Product	M	N/A	Field length – Fixed 1 character	Refer table 17.5 for valid values
Property	Property Name	Product	C	Y	Field length – VARIABLE, minimum 3, maximum 50 characters	This is a required field only if Street Name NOT entered. Valid characters are alpha, numeric,blanks, hyphens, commas, apostrophes, slash and back slash.
Unit Number	Unit or Flat Number	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 5 characters	Valid characters are alpha, numeric, blanks, hyphens, commas, slash and back slash.
Street Number	Street/House Number	Product	C	Y	Field length – VARIABLE, minimum 1, maximum 8 characters	This is a required field only if Street Name is entered and not Property. Editing is in the format, NXXXXXXX Where N is numeric and X is numeric or alpha. Valid characters are Alpha Numeric, Blanks, Hyphen, Slash and Backslash

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Street Name	Street Name	Product	C	Y	Field length – VARIABLE, minimum 1, maximum 100characters	This is a required field only if Property is NOT entered. Must be entered if a Street Type is entered Valid characters are alpha, numeric, blanks, hyphens, apostrophes, commas, slash and back slash.
Street Type	Street Type	Product	C	Y	Field length – VARIABLE, minimum 2, maximum 25 characters	If this field is entered then there MUST be a Street Name entered. Refer to NZ Post Website for valid street Types.
Suburb	Suburb Use this element for RD portion of rural addresses	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 50 characters	Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash.
Town	Town	Product	M	Y	Field length – VARIABLE, minimum 1, maximum 80 characters	Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash.
Postcode	Post code	Product	O	Y	Field length – VARIABLE, minimum 4, maximum 10 character	Alpha Numerics are allowed. New Zealand addresses should have a valid NZ Post Postcode.

RCANZ Credit Data Reporting - Industry Requirements v3.0

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
						International addresses will not be validated.
DPID	Delivery Point Identifier as issued by NZPO. A 7 digit number that uniquely identifies a delivery point in New Zealand.	Product	O	Y	Field length – FIXED, 7 character	NZ addresses must have a valid New Zealand Post DPID. International address are not validated.
Country	If an overseas address then name of country	Product	C	Y	Field length – VARIABLE, minimum 2, maximum 50 characters	Valid characters are Alpha, Blanks and Hyphens. If Country is blank NZ is assumed

10.7.4.2.   Unformatted Address

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Address Type	Type of Address being reported	Product	M	N/A	Field length – Fixed 1 character	Refer table 17.5 for valid values
Unformatted Address Line 1	Free-form Address elements If able to delimit the elements use a | (pipe) If supplying only this line, must contain a minimum set of Address data elements to identify a valid unique address. Mandatory if supplying an Unformatted Address	Product	M	Y	Field length – VARIABLE, minimum 10, maximum 340 characters	A validated address of one type must be provided for every Customer
Unformatted Address Line 2	Free-form Address elements If able to delimit the elements use a | (pipe)	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 340 characters	Valid characters are alpha, numeric, blanks, hyphens, apostrophes, commas, slash and back slash.
Unformatted Address Suburb	Suburb name, use for RD element for a rural delivery address	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 50 characters	Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash.
Unformatted Address Town	Town Name	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 80 characters	Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash.

Element name	Description	Purpose	M/C/O	Up	Data Type and Size	Validation Rules
Unformatted Address Post Code	Post Code for the address if known	Product	O	Y	Field length – VARIABLE, minimum 4, maximum 10 characters	Alpha Numerics are allowed. New Zealand addresses should have a valid NZ Post Postcode. International addresses will not be validated.
Unformatted Address DPID	Delivery Point Identifier as issued by NZ Post. A 7 digit number that uniquely identifies a delivery point in New Zealand.	Product	O	Y	Field length – FIXED, 7 character	Must be a valid New Zealand Post DPID. If an International address no validation is applied
Unformatted Address Country	Name of the Country of residence, if not New Zealand	Product	O	Y	Field length – VARIABLE, minimum 4, maximum 50 characters	Valid characters are Alpha, Blanks and Hyphens. If Country is blank, NZ is assumed

11. Response Dataset / Elements

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

Diagrammatically, this structure can be represented in the illustration below. Sections represented by dotted lines indicate that the information is optional, depending on whether multiple accounts are being reported in the same batch and whether any messages have been returned.
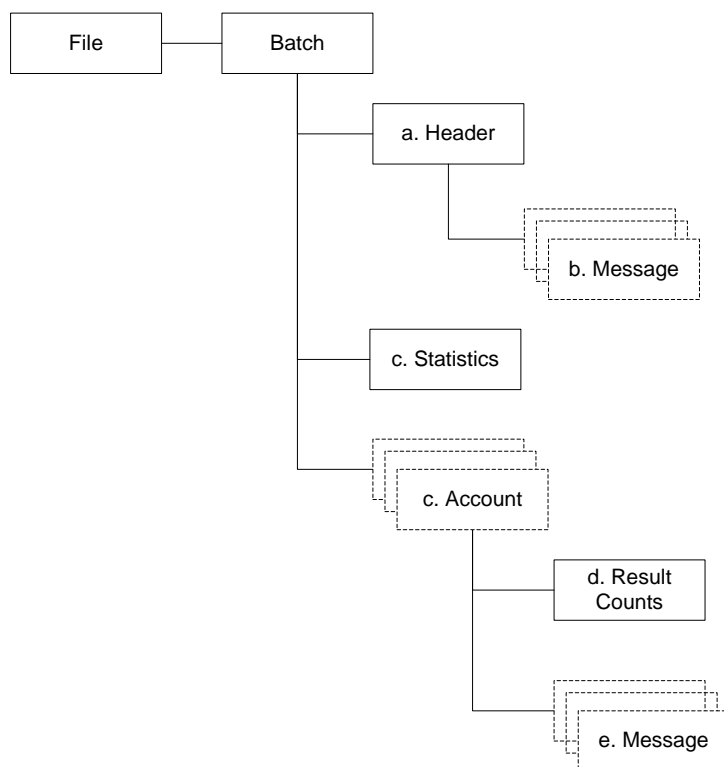
Note that if Credit Providers report multiple input records with the same Account Id, there will be a corresponding number of output records (applicable only if the Credit Provider has requested a 'detailed' response).

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

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

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

12. Credit Reporters processing results – Input Batch Reporting Requirements

12.1. Reporting File Processing results

No.	Requirement Name	Description	M / O
BR157	Visibility of Credit Reporters batch processing	For every reporting batch submitted by Credit Providers the Credit Reporters must produce a response batch for Credit Provider detailing outcome of processing performed	M
BR158	Verification of processing results	The level of detail of processing results must support the ability for a Credit Provider to • cross check results against expected outcomes • cross check results against the corresponding input file • act on rejected records • take active steps to ensure compliance with the Principles of Reciprocity • take active steps to ensure the information held by the Credit Reporters is accurate, complete and up-to-date	M

12.2. Reporting Account (record) Processing results

No.	Requirement Name	Description	M / O
BR159	Visibility of Credit Reporters processing for an Account (record)	On the Credit Provider's request, for every Account (record) in a batch submitted by Credit Providers the Credit Reporters must produce a corresponding response record for Credit Providers detailing outcome of processing performed for the Account	M
BR160	Updates to Credit Reporters system	The response record will indicate what additions, changes and deletions of data occurred for the Account	M
BR161	Rejected records	If validation of the incoming record fails either as a result of invalid data on input or a conflict with what is held on the Credit Reporters system error details for each error condition identified for the Account will be returned detailing field(s) in error, error type and description	M
BR162	Warning and informatory messages	If during processing of a valid input record by a Credit Reporter an unusual condition is encountered a warning or informatory message could be returned	M

12.3.   File (Batch) Dataset / Elements

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

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Batch ID	Unique Id for the set of records input by the Signatory	Mandatory	Field length – VARIABLE, minimum 10, maximum 20 characters	
Extract Date	NZ Date the information was extracted from the providers system.	Mandatory	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot be a date in the future
Extract Time	NZ Time the information was extracted from the providers system.	Mandatory	Field length fixed, 8 time (hh:mm:ss)	Cannot be a time in the future.
Provider Reference	Credit Provider Supplier provided control information – returned to Credit Providers on output i.e. Current NZ Bank Numbers This field is provided for use by Credit Providers to use internally to administer and manage the exchange of data with the Credit reporting businesses.	Optional	Field length – VARIABLE, minimum 1, maximum 20 characters	
Notification Email	Email address to which batch file receipt and response file pick-up notifications will be sent	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	If provided, must contain a "@" symbol and a "."

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Version	Data Exchange Standard Version number	Mandatory	Field length – FIXED, 4 character	Must be a valid and supported RCANZ Data Exchange Standard Version. Valid characters are numeric and .
Mode	Processing Mode. Indicates whether use is in production or test systems.	Mandatory	Field length – FIXED, 1 character	Refer to Mode Table in section 17.12 for valid values.
Batch type	Indicates whether this file is an initial load, a transition load or a periodic load.	Mandatory	Field length – FIXED, 1 character	Refer to Mode Table in section 17.6 for valid values.
Name of the provider	Name of the provider	Mandatory	Field length – VARIABLE, minimum 2, maximum 50 characters	
Industry Type	Industry associated with the Credit that has been provided	Mandatory	Fixed field length 1 charactor	Refer to Industry Type table 17.11 for valid values.
Signatory ID	Unique Id for the Credit Provider supplying data - as issued by RCANZ.	Mandatory	Field length – FIXED, 12 characters	Must be a valid RCANZ Signatory Id
Signatory SubId	Unique Sub Id for the Credit Provider supplying data - as issued by RCANZ.	Mandatory	Field length – FIXED, 12 characters	Must be a valid RCANZ Signatory Sub Id
Main Contact Name	Name of person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum 2, maximum 40	

Element name	Description	M/C/O	Data Type and Size	Validation Rules
			characters	
Main Contact Email	Contact email of person	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	Must contain a "@" symbol and a "."
Main Contact Phone	Contact phone number of person. Includes area code and country code if outside of New Zealand.	Optional	Field length – VARIABLE, minimum 8 characters, maximum 12	Digits, spaces and the characters "(", ")" and "+" are allowed.
Optional Contact Name	Alternative person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum 2, maximum 40 characters	
Optional Contact Email	Contact email of alternative person	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	Must contain a "@" symbol and a "."
Optional Contact Phone	Contact phone number of alternative person. Includes area code and country code if outside of New Zealand.	Optional	Field length – VARIABLE, minimum 8 characters, maximum 12	Digits, spaces and the characters "(", ")" and "+" are allowed.

12.4.   Batch Header Processing Message Details

RCANZ Credit Data Reporting - Industry Requirements v3.0

Element name	Description	M/C/O	Data type & size
Code	Unique code associated with the message	Mandatory	Field length – VARIABLE, maximum 10 characters
Category	Message severity : • S – Severe • W – Warning • I – Information	Mandatory	Field length – FIXED, 1 character
Type	Message type when Category = "S": • I – Invalid message format • M – Mandatory filed not supplied • X – Conflicting data in message • F – Input field attributes invalid • V – Input field value invalid • C – Conflict with condition at Credit Reporters	Conditional	Field length – FIXED, 1 character
Input Path	The XML path to the field triggering the message in the corresponding input record.	Mandatory	Field length – VARIABLE, minimum 1 character
Error Text	Explanatory text. Must be returned if Category = S.	Conditional	Field length – VARIABLE, minimum 1 , maximum 100 characters

Element name	Description	M/C/O	Data type & size
Action Required	The action required by the Credit Provider to respond to this event. • N– None • C – Correct error and re-submit • R – Review error and re-submit if necessary • B – Contact Credit Reporter	Mandatory	Field length – FIXED, 1 character

12.5.   File (Batch) Processing statistics

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

Element name	Description	M/C/O	Data type & size
Records Received	Count of the number of records received	Mandatory	Numeric.
Records Successfully Processed	Count of the number of records successfully processed (i.e., where the database was updated).	Mandatory	Numeric.
Records Not Processed	Count of the number of records not processed (i.e., where the database was not updated).	Mandatory	Numeric.
Accounts Opened	Count of the number of accounts opened	Mandatory	Numeric.
Accounts Closed	Count of the number of accounts closed	Mandatory	Numeric.
Accounts Reopened	Count of the number of accounts reopened	Mandatory	Numeric.

Element name	Description	M/C/O	Data type & size
Account Details Updated	Count of the number of account where details were updated	Mandatory	Numeric.
Payment Status Added	Count of the number of payment statuses added to the database	Mandatory	Numeric.
Defaults Added	Count of the number of defaults added to the database	Mandatory	Numeric.
Defaults Updated	Count of the number of defaults updated	Mandatory	Numeric.
Customers Added	Count of the number of customers added	Mandatory	Numeric.
Customers Updated	Count of the number of customers updated	Mandatory	Numeric.
Customers Ceased	Count of the number of customers removed	Mandatory	Numeric.

12.6.   Account Header Dataset / Elements

Element name	Description	M/C/O	Data Type and Size
Record ID	Unique identifier for record in current batch.	M	Numeric, positive integers. Field length – VARIABLE, minimum 1, maximum 8 characters
Account Id	Credit Provider's unique identifier for the Account.	Mandatory	See below
AccountNumber		Mandatory	Field length – VARIABLE, minimum 6 characters, maximum 24 characters Alphanumeric.
AccountSubId or Suffix		Conditional	Field length – VARIABLE, minimum 2 characters, maximum 12 characters Alphanumeric.
Previous Account Id	Credit Provider's previous unique identifier for the Account	Optional	See below
Previous AccountNumber		Optional	Refer to AccountNumber
Previous AccountSubId or Suffix		Optional	Refer to AccountSubId or Suffix
Status	Status of the account	Optional	Field length – FIXED, 1 character
Status Date	Date on which change of account status occurs.	Optional	Field length – FIXED, 10 integer (ccyy-mm-dd)

Element name	Description	M/C/O	Data Type and Size
Credit Purpose	The purpose for which credit is being provided	Optional	Field length – FIXED, 1 character
Type of Account	Type of Account	Optional	Field length – VARIABLE, minimum 1 characters, maximum 2 characters
ResultStatus	The status of the input record for which the error response was returned. Success means the record updated occured for the account (although a warning or information message may have been generated); F means a severe error was detected and the account was not updated on the bureau.	Mandatory	Field length – FIXED, 1 character

12.7. 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	Mandatory	Numeric. Field length – FIXED, 1 character, Maximum value 1

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

12.8.   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 Reporters	Conditional	Field length – FIXED, 1 character
Input Path	The XML path to the field triggering the message in the corresponding input record.	Mandatory	Field length – VARIABLE, minimum 1 character
Error Text	Explanatory text. Must be returned if Category = S.	Conditional	Field length – VARIABLE, minimum 1 , maximum 100 characters
Action Required	The action required by the Credit Provider to respond to this event. • N– None • C – Correct error and re-submit • R – Review error and re-submit if necessary • B – Contact Credit Reporter	Mandatory	Field length – FIXED, 1 character

13. Corrections – Reporting Requirements

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

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

Refer to section 6.1.1 for file name conventions.

13.1. Correct account details

No.	Requirement Name	Description	M / O
BR163	When to use this reporting interaction	This reporting interaction is used when the Account Details for an Account held by the Credit Reporters are incorrect, for the current instance of the account, use the specific Corrections XML. Corrections for a previous instance of an account must be done manually. **Note**: ONLY those elements to be corrected should be supplied. i.e. do NOT send in details that are not to be corrected.	M
BR164	Mandatory input indentifier	· Account ID	M
BR165	Specific (mandatory) input elements for correction	· Account Header/Detail elements that are to be corrected	M
BR166	Pre-condition	· Account ID and details are already recorded with the Credit Reporters	M
BR167	Post-condition	· Account Details are corrected · If Account Details input do not differ to what is held by the Credit Reporters no corrections will occur and an informative message will be returned in the response	M

13.2.   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 Reporters is incorrect. Note: Status for multiple Periods (months) can be reported at the same time	M
BR169	Mandatory input identifier	· Account ID · Period	M
BR170	Specific (mandatory) input elements for correction	· Payment Status	M
BR171	Pre-condition	· Account ID and details are already recorded with the Credit Reporters · Payment Status for period is already recorded with the Credit Reporters	M
BR172	Post-condition	· Payment Status is updated to the correct value · If Payment Status input does not differ to what is held by the Credit Reporters no corrections will occur and an informative message will be returned in the response	M

13.3.   Correct Default Details

No.	Requirement Name	Description	M / O
BR173	When to use this reporting interaction	This reporting interaction is used when any Default Details for an Account held by the Credit Reporters are incorrect. This process can not be used to delete a Default, or remove a Customer from a Default. Those processes must be done manually in conjunction with your Credit Reporter. **Note** ONLY those elements to be corrected should be supplied. i.e. do not send in details that are not to be corrected.	M
BR174	Mandatory input identifier	· Account ID	M
BR175	Specific (mandatory) input elements for correction	· Default Detail data elements to be corrected · If correcting a Default Status, Default Status Date must be provided	M
BR176	Pre-condition	· Account record and associated customer information as well	M

No.	Requirement Name	Description	M / O
		as Default details are already recorded with the Credit Reporter	
BR177	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

13.4.   Correct Customer Details

No.	Requirement Name	Description	M / O
BR178	When to use this reporting interaction	This reporting interaction is used when any Customer Details for an Account held by the Credit Reporter are incorrect. When correcting Name and Address data the whole name or address block needs to supplied in order to ensure the data is accurate. Other elements can be corrected individually.	M
BR179	Mandatory input identifier	· Account ID · Customer ID for the Customer being corrected	M
BR180	Specific (mandatory) input elements for correction	· all Customer Detail data elements for the Customer to be corrected	M
BR181	Pre-condition	Customer details are already recorded with the Credit Reporter for the Account	M
BR182	Post-condition	All previously supplied customer detail will be removed and replaced the the corrected detail set. If Customer Details input do not differ to what is held by the Credit Reporters no corrections will occur and an informative message will be returned in the response	M

14. Corrections Batch data set / elements

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

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

Reportable events	Signatory
ALL	ALL

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Batch ID	Unique Id for the set of records input by the Signatory	Mandatory	Field length – VARIABLE, minimum 10, maximum 20 characters	
Extract Date	New Zealand Date the information was extracted from the providers system.	Mandatory	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot be a date in the future. New Zealand date & time format.
Extract time	New Zealand Time the information was extracted from the providers system.	Mandatory	Field length – FIXED, 8 time (hh:mm:ss)	Cannot be a time in the future. New Zealand date & time format.
Provider Reference	Credit Provider Supplier provided control information – returned to Credit Providers on output i.e. Current NZ Bank Numbers This field is provided for use by Credit Providers to use internally to administer and manage the exchange of data with the Credit reporting	Optional	Field length – VARIABLE, minimum 1, maximum 20 characters	

	businesses.			
Industry Type	Industry associated with the Credit that has been provided	Mandatory	Field length – Fixed, 1 character	Refer to Industry Type table 17.11 for valid values
Notification Email	Email address to which batch file receipt and response file pick-up notifications will be sent	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	If provided, must contain a "@" symbol and a "."
Version	Data Exchange Standard Version number	Mandatory	Field length – FIXED, 4 character	Must be a valid and supported RCANZ Data Exchange Standard Version. Valid characters are numeric and .
Mode	Processing Mode. Indicates whether use is in production or test systems.	Mandatory	Field length – FIXED, 1 character	Refer to Mode Table in section 17.12 for valid values.
Batch type	Indicates whether this file is a Corrections Batch – Batch Type C for corrections	Mandatory	Field length – FIXED, 1 character	Refer to Batch Type Table in section 17.6 for valid values.
Name of the provider	Name of the provider	Mandatory	Field length – VARIABLE, minimum 2, maximum 50 characters	
Signatory ID	Unique Id for the Credit Provider supplying data - as issued by the Bureau.	Mandatory	Field length – FIXED, 12 characters	Must be a valid Bureau Signatory Id
Signatory SubId	Unique Sub Id for the Credit Provider supplying data - as issued by the Bureau.	Mandatory	Field length – FIXED, 12 characters	Must be a valid Bureau Signatory Sub Id

Main Contact Name	Name of person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum 2, maximum 40 characters	
Main Contact Email	Contact email of person	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	Must contain a "@" symbol and a "."
Main Contact Phone	Contact phone number of person. Includes area code and country code if outside of New Zealand.	Optional	Field length – VARIABLE, minimum 8 characters, maximum 12	Digits, spaces and the characters "(", ")" and "+" are allowed.
Optional Contact Name	Alternative person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum 2, maximum 40 characters	
Optional Contact Email	Contact email of alternative person	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	Must contain a "@" symbol and a "."
Optional Contact Phone	Contact phone number of alternative person. Includes area code and country code if outside of New Zealand.	Optional	Field length – VARIABLE, minimum 8 characters, maximum 12	Digits, spaces and the characters "(", ")" and "+" are allowed.

15. Corrections Data Set / Elements

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

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

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

The section lists

- · each of the datasets and their elements
- · if a data element is for the purposes
  - o data reporting <u>control</u>
  - o data <u>management</u> by the Credit Reporters
  - o inclusion in Credit Reporters <u>product</u>
- · if the input of the data element is
  - o <u>M</u>andatory – this must be supplied to identify the account to be corrected
  - o <u>C</u>onditional – Elements need to be supplied together to accurately correct the account details
  - o <u>O</u>ptional – Elements that can be supplied for a correction with only the account identifiers
- · if the data element is
  - o <u>C</u>orrectable

15.1.   Account Header

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

Reportable events	
ALL	

Element name	Description	Purpose	M/C/O	CO	Data Type and Size	Validation Rules
Record ID	Unique identifier for record in current batch.	Control	M	n/a	Numeric, positive integers. Field length – VARIABLE, minimum 1, maximum 8 characters	Must be a unique Identifier for the input record generated by the Credit Provider (unique within batch)
Account Id	Credit Provider's unique identifier for the Account. Must be a unique Identifier for the Account. Consists of at least: • AccountNumber and, optionally, • AccountSubId or Suffix(see below) AccountId is required on input for every reporting interaction with a Credit reporting business. It enables the Credit reporting businesses to identify and update the Account records for the Credit Provider and maintain the relationship between the Account and associated Customers.	Control Management	M	n/a	See below	See below

Element name	Description	Purpose	M/C/O	CO	Data Type and Size	Validation Rules
Account Number	If the Account Number is not unique to the Account within the Credit Provider, then the Account SubId <u>must</u> be provided.	Control Management	M	n/a	Field length – VARIABLE, minimum 6 characters, maximum 24 characters Alphanumeric.	Must contain at least one numeric character. Can not be all zero's If the AccountNumber is a Credit Card Number then this must be masked in accordance with PCI standards. If the AccountNumber is a Credit Card Number then AccountSubId <u>must </u>be provided to ensure uniqueness.
AccountSubId or Suffix	This AccountSubId or suffix may be comprised of a Portfolio Id OR Sub-Account Id OR a system-generated Id unique for the Account This is necessary when, for example, Account Ids are: • only unique within a portfolio • re-used • the Credit Card Number	Control Management	C	n/a	Field length – VARIABLE, minimum 2 characters, maximum 12 characters Alphanumeric.	Must contain at least one numeric character. Can not be all zero's **Condition** If the AccountNumber does <u>not</u> uniquely identify the Account or is a Credit Card number the Credit Provider must provide a persistent Id for the Account on input.

Element name	Description	Purpose	M/C/O	CO	Data Type and Size	Validation Rules
Status	Status of the account End states of an account are C, D, N & X If status is corrected from a closed status to an non-closed status, then the Credit Reporter will correct the Closure Status Date to a null value	Management Product	O	Y	Field length – FIXED, 1 character	Refer to Account Status Table in section 17.2 for valid values. Values correctable only, **NOT** updateable: C, D, N & X.
Status Date	Date on which change of account status occurs **If correcting Account Status, Status Date must be provided**	Management Product	C	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the Extract Date. Cannot precede Account Open date. Cannot precede the date associated with the last reported Account Status
Credit Purpose	The purpose for which credit is being provided. Only consumer credit can be reported on in NZ. Lending by a personal entity for business purposes, such as a sole trader buying equipment, is considered Consumer lending.	Product	O	Y	Field length – FIXED, 1 character	Refer to Credit Purpose table 17.7 for valid types
Type of Account	Type of Account	Product	O	Y	Field length – VARIABLE, minimum 1 characters, maximum 2 characters	Refer to Account Type Table – Consumer 17.4 for valid types

15.2.   Account Details

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

Reportable events	
Mandatory for: • Correcting Account details	

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
Open Date	The date the **facility** is setup and available to the Customer (appears as a liability on the books). This field will be used by credit reporting businesses as an additional data quality check.	Product	O	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the Extract Date. Cannot occur after Customer Start Date
Payment type	Type of loan repayment arrangement. If Credit Type is 'R', Revolving, or 'U' , Unkown, then use Payment Type 'X'.	Product	O	Y	Field length – FIXED, 1 character	Refer to Payment Type Table 17.16 for valid types Credit Type in 'U', 'R' then Payment Type must be 'X'.
Credit Type	Credit arrangement type for the Account	Product	O	Y	Field length – FIXED, 1 character	Refer to Credit Type Table 17.8 for valid types
Secured Credit	Indicates whether the loan is Secured or	Product	O	Y	Field length – FIXED, 1	Refer to Secured Credit

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
	Unsecured				character	Table 17.17 for valid types
Term Of Loan	The time period of the loan in months.	Product	M	Y	Field length – FIXED, 3 character Format MMM Where MMM = Months (to a maximum of 999)	Must be between 001 and 999 or else 'XXX'. 000 is invalid. Where no credit term exisits use 'XXX' not 999
Payment Frequency	Payment frequency	Product	M	Y	Field length – FIXED, 1 character	Refer to Payment Frequency table 17.14 for valid values
Credit Limit	Original loan amount and any loan amount changes agreed since (contractual changes). Current limit applicable to revolving credit facility accounts e.g. Credit Cards and Overdrafts For Account Types where no Credit Limit exisits it does not have to be supplied	Product	C	Y	Numeric, positive Field length – VARIABLE, minimum 1 character, maximum 9 characters	Must be a positive, whole-dollar value (currency – New Zealand) Maximum value $999,999,999 **Condition** If the Account Type is in TC or UA or CA, Credit Limit does not need to be supplied
Term Of Loan	The time period of the loan in months.	Product	O	Y	Field length – FIXED, 3 character Format MMM Where MMM = Months (to a maximum of 999)	Must be between 001 and 999 or else 'XXX'. 000 is invalid. If the Credit Type = 'U' or 'R' then use 'XXX' not 999

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
Payment Frequency	Payment frequency	Product	O	Y	Field length – FIXED, 1 character	Refer to Payment Frequency table 17.14 for valid values
Credit Limit	Original loan amount and any loan amount changes agreed since (contractual changes). Current limit applicable to revolving credit facility accounts e.g. Credit Cards and Overdrafts For Credit Providers in Industries outside of Banks and Financial Services, they do not need to supply a Credit Limit **The last recorded Credit Limit will be corrected only**	Product	O	Y	Numeric, positive Field length – VARIABLE, minimum 1 character, maximum 9 characters	Must be a positive, whole-dollar value (currency – New Zealand) Maximum value $999,999,999
Account Name	Name of the Account. Typically has some relevance/association to the Customers and used in communications with the Customers	Product	O	Y	Field length – VARIABLE, minimum 1 character, maximum 40 characters	Valid characters are alpha, numeric, blanks, and the following characters, - : . @ # $ % & * ( ) _ + = ! \ } { " ` ? / , ;

15.3. Payment Status

Details of payments being Corrected.

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

Reportable events	Signatory
• Correcting Payment Status	• Comprehensive

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

15.4. Default Details

Details of the default being corrected.

Reportable events	Signatory
• Correcting Default Details	ALL

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
Original Default Date	The Date the Account was put into Default	Product	O	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the Extract Date. Cannot precede Account Open Date Cannot be less than 30 days after the Account Open Date Cannot be more than 5 years before the extract date
Original Due Date	Date payment was due	Product	O	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date Cannot precede 30 days after Account Open date
Default Status	The payment status of the debt	Product	O	Y	Field length – FIXED, 1 character	Refer to Default Status Table 17.9 for valid values Once the status of a default has been

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

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
						$999,999,999 Minimum value $100.
Last Payment Date	Date last payment was made post default listing	Product	O	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date Cannot precede 30 days after Account Open date

15.5. Customer Header

Details for a single customer.

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

Reportable events	Signatory
• Correcting Customer Details	ALL

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
Customer ID	The unique number the Credit Provider has allocated and uses to identify the customer.	Control	O	n/a	Field length – VARIABLE, minimum 4, maximum 24 characters	Alphanumeric. Must be a unique Identifier for the Customer, Alpha, Numeric, Blanks, Hyphens and Slashes are allowed. 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	Co	Data Type and Size	Validation Rules
Start Date	Date customer commenced involvement with the account. This date typically matches the Account open date except where a Customer commenced involvement with an account at a later point in time than other Customers.	Management Product	O	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot occur after the extract date. Cannot precede Account Open date
Cease Date	Date customer ceased involvement with account. **If a customer has been incorrectly ceased from an open account, then a null date must be supplied to effect the correction**	Management Product	O	Y	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot precede Customer start date
Relationship	Relationship Customer has with the Account. Can only report 1 relationship, the highest held by the customer.	Product	O	Y	Field length – FIXED, 1 character	Refer to Account Relationship Table 17.1 for valid values

15.6. Customer Details

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

Reportable events	Signatory
• Correct Customer Details	ALL

15.6.1. Correcting Name Details

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

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

· Name type, Family and First name elements are mandatory. Middle name & title are optional.

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

· The Credit Provider should, if possible, supply both the Customer's current name and their previous name

Correcting Formatted Name

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
Name Type	Type of name being reported	Product	O	N/A	Field length – Fixed 1 character	Refer table 17.13 for valid values
Family	Family Name. Also referred to as Surname. If correcting a Customer name Family name is Mandatory.	Product	M	Y	Field length – VARIABLE, minimum 1, maximum 100 characters	Valid characters are alpha, numeric, blanks, hyphens and apostrophes. First character must be alpha.

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

15.6.2. Correcting Personal Details

Only Provide the elements you need to Correct

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

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
					characters	and the following characters, @ &, ( ) / \ , : : .
Previous Employer Name	Name of Previous Employer	Product	O	Y	Field length – VARIABLE, minimum 2, maximum 100 characters	Valid characters are alpha-numerics, blanks, hypehns, apostrophes and the following characters, @ &, ( ) / \ , : : .
Occupation	Occupation Description	Product	O	Y	Field length – VARIABLE, minimum of 2 characters , maximum 100 characters	Valid characters are Alpha, Numeric, Blanks, Hyphens, Colons, Full stops and the following characters are allowed: @ # $ % & * ( ) _ + = ! \ } { " ` ? / ,;

15.6.3. Correcting Address Details

· **To correct a Formatted Address, the whole address block is required.**

· To correct an Unformatted Address, Unformatted Address Line 1, and any additional unformatted address elements already supplied are required.

· Only 1 of either a formatted **OR** unformatted address to be provided per customer record, per correction. A mixture of formats is not permitted for the same record.

· Address Type must be provided for a correction

· **NO validation is applied to International Addresses.**

· **Address data must conform to the Extensible Markup Language (XML) 1.0 (Fifth Edition): http://www.w3.org/TR/REC-xml/**

Correcting Formatted Address

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
Address Type	Type of Address being reported Must be reported for a correction	Product	M	N/A	Field length – Fixed 1 character	Refer table 17.5 for valid values
Property	Property Name	Product	C	Y	Field length – VARIABLE, minimum 3, maximum 50 characters	This is a required field only if Street Name NOT entered. Valid characters are alpha, numeric,blanks, hyphens, commas, apostrophes, slash and back slash.
Unit Number	Unit or Flat Number	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 5	Valid characters are alpha, numeric, blanks, hyphens, commas,

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
					characters	slash and back slash.
Street Number	Street/House Number	Product	C	Y	Field length – VARIABLE, minimum 1, maximum 8 characters	This is a required field only if Street Name is entered and not Property. Editing is in the format, NXXXXXXX Where N is numeric and X is numeric or alpha. Valid characters are Alpha Numeric, Blanks, Hyphen, Slash and Backslash
Street Name	Street Name	Product	C	Y	Field length – VARIABLE, minimum 1, maximum 100characters	This is a required field only if Property is NOT entered. Must be entered if a Street Type is entered Valid characters are alpha, numeric, blanks, hyphens, apostrophes, commas, slash and back slash.
Street Type	Street Type	Product	C	Y	Field length – VARIABLE, minimum 2, maximum 25	If this field is entered then there MUST be a Street Name entered.

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
					characters	Refer to NZ Post Website for valid street Types.
Suburb	Suburb	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 50 characters	Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash.
Town	Town	Product	M	Y	Field length – VARIABLE, minimum 1, maximum 80 characters	Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash.
Postcode	Post code	Product	O	Y	Field length – VARIABLE, minimum 4, maximum 10 character	Alpha Numerics are allowed. New Zealand addresses should have a valid NZ Post Postcode. International addresses will not be validated.
DPID	Delivery Point Identifier as issued by NZPO. A 7 digit number that uniquely identifies a delivery point in New Zealand.	Product	O	Y	Field length – FIXED, 7 character	NZ addresses must have a valid New Zealand Post DPID. International address are not validated.
Country	If an overseas address then name of country	Product	C	Y	Field length – VARIABLE, minimum 2, maximum 50 characters	Valid characters are Alpha, Blanks and Hyphens. If Country is blank NZ is assumed

Correcting Unformatted Address

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
Address Type	Type of Address being reported Must be reported for an Address Correction	Product	M	N/A	Field length – Fixed 1 character	Refer table 17.5 for valid values
Unformatted Address Line 1	Free-form Address elements, if able to delimit the elements use a | (pipe) If supplying only this line, must contain a minimum set of Address data elements to identify a valid unique address. Mandatory if supplying an Unformatted Address	Product	M	Y	Field length – VARIABLE, minimum 10, maximum 340 characters	
Unformatted Address Line 2	Free-form Address elements, if able to delimit the elements use a | (pipe)	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 340 characters	Valid characters are alpha, numeric, blanks, hyphens, apostrophes, commas, slash and back slash.
Unformatted Address Suburb	Suburb name , use for RD element for a rural delivery address	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 100 characters	Valid characters are alpha, blanks, hyphens, apostrophes, commas, slash and back slash.
Unformatted Address Town	Town Name	Product	O	Y	Field length – VARIABLE, minimum 1, maximum 100	Valid characters are alpha, blanks, hyphens, apostrophes, commas,

Element name	Description	Purpose	M/C/O	Co	Data Type and Size	Validation Rules
					characters	slash and back slash.
Unformatted Address Post Code	Post Code for the address if known	Product	O	Y	Field length – VARIABLE, minimum 4, maximum 10 characters	Alpha Numerics are allowed. New Zealand addresses should have a valid NZ Post Postcode. International addresses will not be validated.
Unformatted Address DPID	Delivery Point Identifier as issued by NZ Post. A 7 digit number that uniquely identifies a delivery point in New Zealand.	Product	O	Y	Field length – FIXED, 7 character	Must be a valid New Zealand Post DPID. If an International address no validation is applied
Unformatted Address Country	Name of the Country of residence, if not New Zealand	Product	O	Y	Field length – VARIABLE, minimum 4, maximum 100 characters	Valid characters are Alpha, Blanks and Hyphens. If Country is blank, NZ is assumed

15. Credit Reporters processing results – Corrections Reporting Requirements

15.6. Corrections Reporting File Processing results

No.	Requirement Name	Description	M / O
BR183	Visibility of Credit Reporters batch processing	For every Corrections batch submitted by Credit Providers the Credit Reporters must produce a response batch for Credit Provider detailing outcome of processing performed	M
BR184	Verification of processing results	The level of detail of processing results must support the ability for a Credit Provider to • cross check results against expected outcomes • cross check results against the corresponding input file • act on rejected records • take active steps to ensure compliance with the Principles of Reciprocity • take active steps to ensure the information held by the Credit Reporters is accurate, complete and up-to-date	M

15.7. Corrections Reporting (record) Processing results

No.	Requirement Name	Description	M / O
BR185	Visibility of Credit Reporters processing for an Account (record)	On the Credit Provider's request, for every Account (record) in a Corrections batch submitted by Credit Providers, the Credit Reporters must produce a corresponding response record for Credit Providers detailing outcome of processing performed for the Account	M
BR186	Updates to Credit Reporters system	The Corrections response record will indicate what changes of data occurred for the Account	M
BR187	Rejected records	If validation of the incoming Corrections record fails, either as a result of invalid data on input or a conflict with what is held on the Credit Reporters system, error details for each error condition identified for the Account will be returned detailing field(s) in error, error type and description	M
BR188	Warning and informatory messages	If during processing of a valid Correction record by a Credit Reporter an unusual condition is encountered a warning or informatory message could be returned	M

15.8. Corrections Response Batch Dataset / Elements

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

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Batch ID	Unique Id for the set of records input by the Signatory	Mandatory	Field length – VARIABLE, minimum 10, maximum 20 characters	
Extract Date	NZ Date the information was extracted from the providers system.	Mandatory	Field length – FIXED, 10 date (ccyy-mm-dd)	Cannot be a date in the future
Extract Time	NZ Time the information was extracted from the providers system.	Mandatory	Field length fixed, 8 time (hh:mm:ss)	Cannot be a time in the future.
Provider Reference	Credit Provider Supplier provided control information – returned to Credit Providers on output i.e. Current NZ Bank Numbers This field is provided for use by Credit Providers to use internally to administer and manage the exchange of data with the Credit reporting businesses.	Optional	Field length – VARIABLE, minimum 1, maximum 20 characters	
Notification Email	Email address to which batch file receipt and response file pick-up notifications will be sent	Optional	Field length – VARIABLE, minimum 7, maximum 60 characters	If provided, must contain a "@" symbol and a "."

Element name	Description	M/C/O	Data Type and Size	Validation Rules
Version	Data Exchange Standard Version number	Mandatory	Field length – FIXED, 4 character	Must be a valid and supported RCANZ Data Exchange Standard Version. Valid characters are numeric and .
Mode	Processing Mode. Indicates whether use is in production or test systems.	Mandatory	Field length – FIXED, 1 character	Refer to Mode Table in section 17.12 for valid values.
Batch type	Indicates that this file is Corrections load – Batch Type C	Mandatory	Field length – FIXED, 1 character	Refer to Batch Table in section 17.6 for valid values.
Name of the provider	Name of the provider	Mandatory	Field length – VARIABLE, minimum 2, maximum 50 characters	
Industry Type	Industry associated with the Credit that has been provided	Mandatory	Fixed field length 1 charactor	Refer to Industry Table in section 17.11 for valid values.
Signatory ID	Unique Id for the Credit Provider supplying data - as issued by RCANZ.	Mandatory	Field length – FIXED, 12 characters	Must be a valid RCANZ Signatory Id
Signatory SubId	Unique Sub Id for the Credit Provider supplying data - as issued by RCANZ.	Mandatory	Field length – FIXED, 12 characters	Must be a valid RCANZ Signatory Sub Id
Main Contact Name	Name of person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum 2, maximum 40	

RCANZ Credit Data Reporting - Industry Requirements v3.0

Element name	Description	M/C/O	Data Type and Size	Validation Rules
			characters	
Main Contact Email	Contact email of person	Optional	Field length – VARIABLE, minimum 9, maximum 60 characters	Must contain a "@" symbol and a "."
Main Contact Phone	Contact phone number of person. Includes area code and country code if outside of New Zealand.	Optional	Field length – VARIABLE, minimum 8 characters, maximum 12	Digits, spaces and the characters "(", ")" and "+" are allowed.
Optional Contact Name	Alternative person to contact if required in relation to this Batch of data	Optional	Field length – VARIABLE, minimum 2, maximum 40 characters	
Optional Contact Email	Contact email of alternative person	Optional	Field length – VARIABLE, minimum 9, maximum 60 characters	Must contain a "@" symbol and a "."
Optional Contact Phone	Contact phone number of alternative person. Includes area code and country code if outside of New Zealand.	Optional	Field length – VARIABLE, minimum 8 characters, maximum 12	Digits, spaces and the characters "(", ")" and "+" are allowed.

15.9.   Corrections Batch Header Processing Message Details

Element name	Description	M/C/O	Data type & size
Code	Unique code associated with the message	Mandatory	Field length – VARIABLE, maximum 10 characters
Category	Message severity : • S – Severe • W – Warning • I – Information	Mandatory	Field length – FIXED, 1 character
Type	Message type when Category = "S": • I – Invalid message format • M – Mandatory filed not supplied • X – Conflicting data in message • F – Input field attributes invalid • V – Input field value invalid • C – Conflict with condition at Credit Reporters	Conditional	Field length – FIXED, 1 character
Input Path	The XML path to the field triggering the message in the corresponding input record.	Mandatory	Field length – VARIABLE, minimum 1 character
Error Text	Explanatory text. Must be returned if Category = S.	Conditional	Field length – VARIABLE, minimum 1 , maximum 100 characters

Element name	Description	M/C/O	Data type & size
Action Required	The action required by the Credit Provider to respond to this event. • N– None • C – Correct error and re-submit • R – Review error and re-submit if necessary • B – Contact Credit Reporter	Mandatory	Field length – FIXED, 1 character

15.10.   Corrections (Batch) Processing statistics

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

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

Element name	Description	M/C/O	Data type & size
Defaults Corrected	Count of the number of defaults corrected	Mandatory	Numeric
Customers Corrected	Count of the number of customers corrected	Mandatory	Numeric

15.11.   Corrections Account Header Dataset / Elements

Element name	Description	M/C/O	Data Type and Size
Record ID	Unique identifier for record in current batch.	M	Numeric, positive integers. Field length – VARIABLE, minimum 1, maximum 8 characters
Account Id	Credit Provider's unique identifier for the Account.	Mandatory	See below
AccountNumber		Mandatory	Field length – VARIABLE, minimum 6 characters, maximum 24 characters Alphanumeric.
AccountSubId or Suffix		Mandatory	Field length – VARIABLE, minimum 2 characters, maximum 12 characters Alphanumeric.
Status	Status of the account	Mandatory	Field length – FIXED, 1 character
Status Date	Date on which change of account status occurs.	Conditional	Field length – FIXED, 10 integer (ccyy-mm-dd)
Credit Purpose	The purpose for which credit is being provided	Mandatory	Field length – FIXED, 1 character
Type of Account	Type of Account	Mandatory	Field length – VARIABLE, minimum 1 characters,

Element name	Description	M/C/O	Data Type and Size
			maximum 2 characters
ResultStatus	The status of the Corrections record for which the error response was returned. Success means the record updated the database successfully (although a warning or information message may have been generated); F means a severe error was detected and the database was not updated.	Mandatory	Field length – FIXED, 1 character

15.12.   Corrections Account Processing statistics

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

15.13.   Corrections Account Processing Message Details

Element name	Description	M/C/O	Data type & size
Code	Unique code associated with the message	Mandatory	Field length – VARIABLE, maximum 10 characters
Category	Message severity : • S – Severe • W – Warning • I – Information	Mandatory	Field length – FIXED, 1 character
Type	Message type when Category = "S": • I – Invalid message format	Conditional	Field length – FIXED, 1 character

Element name	Description	M/C/O	Data type & size
	• M – Mandatory filed not supplied • X – Conflicting data in message • F – Input field attributes invalid • V – Input field value invalid • C – Conflict with condition at Credit Reporters		
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

16.   Valid Codes

17.1.   Account Relationship Table

Code	Description
1	Individual
2	Joint
3	Guarantor

17.2.   Account Status Table

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

17.3.   (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

17.4. Account Type Table

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

17.5. Address Type Table

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

17.6. Batch Type Table

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

17.7. Credit Purpose Table

Code	Description
R	Consumer

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

17.8. Credit Type Table

Code	Description
F	Fixed
R	Revolving
U	Unspecified

17.9. Default Status Table

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

17.10. Gender Table

Code	Description
M	Male
F	Female
U	Unknown/unspecified

17.11. Industry Type Table

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

17.12. Mode Table

Code	Description
P	Production data load
T	Test data load

17.13. Name Type Table

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

17.14. Payment Frequency Table

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

17.15.   Payment Status Table

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

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

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

17.16. Payment Type Table

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

17.17. Secured Credit Table

Code	Description
S	Secured
U	Unsecured

17.18. Signatory Role Table

Code	Description
N	New Account Owner
P	Previous Account Owner

17.19. Yes No Table

Code	Description
N	No
Y	Yes

18. Additional Notes

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

18.1.   Hardship reporting

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

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

18.2.   Guarantor reporting

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

Who is a Guarantor?

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

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

Can we report Guarantors?

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

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

What is reported for personal customers ?

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

Account ID of account being guaranteed,

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

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

Account Relationship e.g. Guarantor,

Credit Provider,

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

However, what is reported for Non personal customers ?

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

Account ID of account being guaranteed,

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

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

Account Relationship e.g. Guarantor,

Credit Provider,

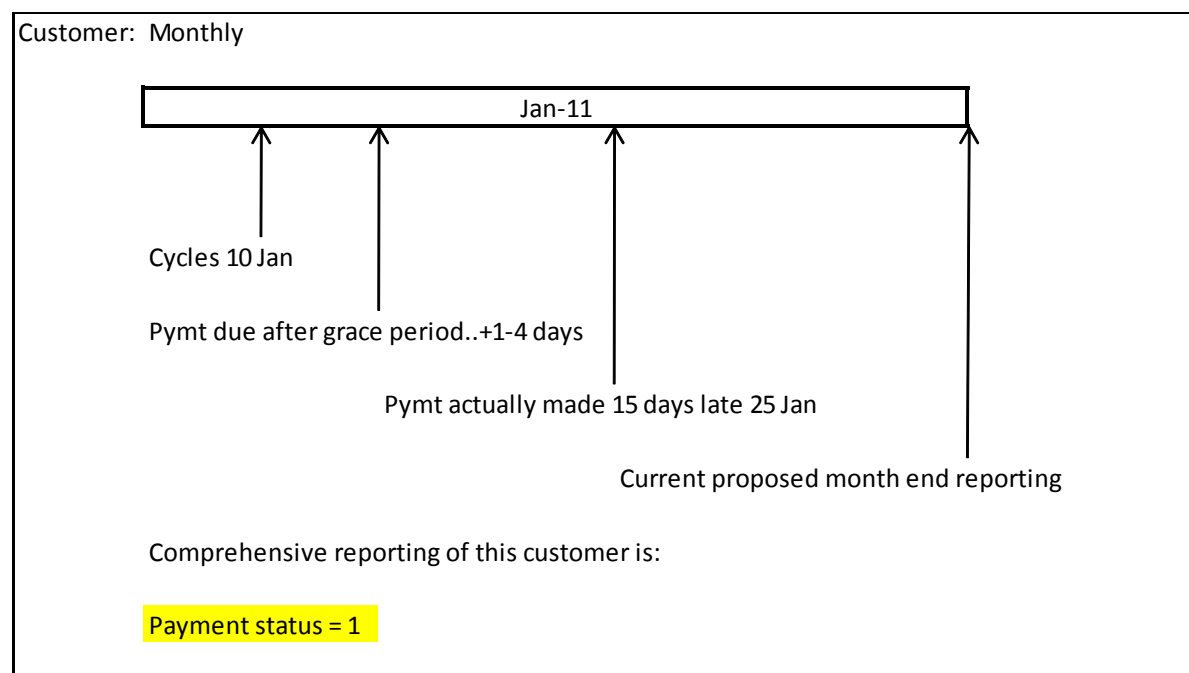No credit limit, status or payment history will be provided.

18.3. 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.
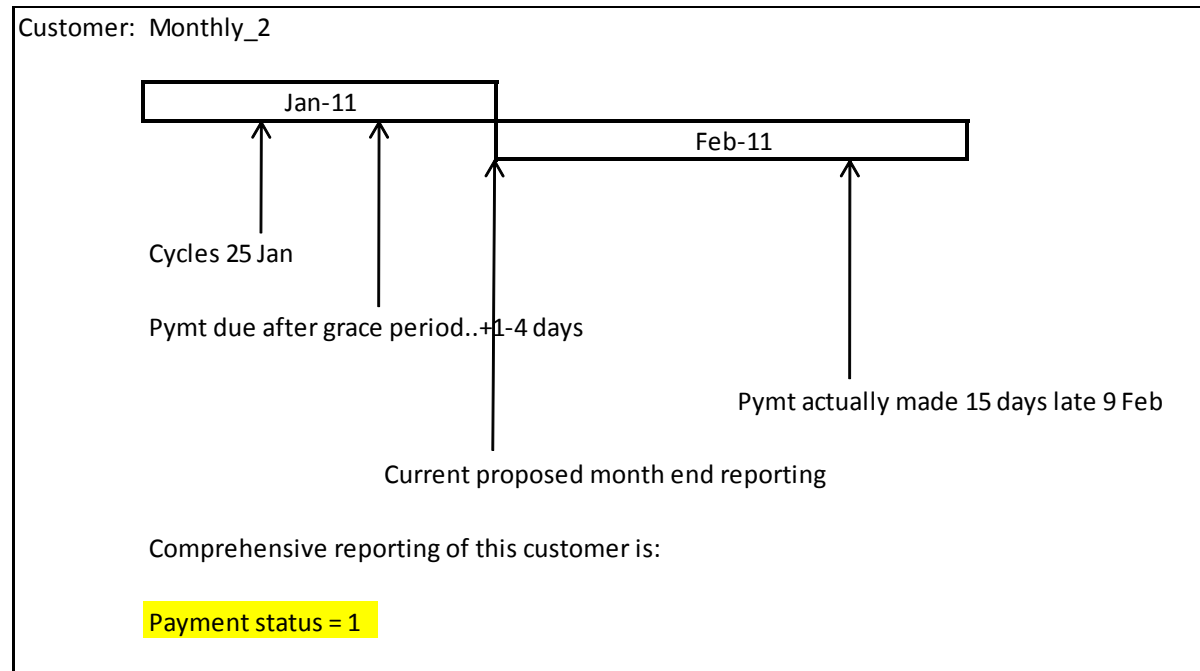
Example 1

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

Customer: Monthly

Jan-11

Cycles 10 Jan

Pymt due after grace period..+1-4 days

Pymt actually made 15 days late 25 Jan

Current proposed month end reporting

Comprehensive reporting of this customer is:

Payment status = 1

- 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:

Customer: Monthly_2

| Jan-11 |

| Feb-11 |

Cycles 25 Jan

Pymt due after grace period..+1-4 days

Pymt actually made 15 days late 9 Feb

Current proposed month end reporting

Comprehensive reporting of this customer is:

Payment status = 1

- 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).
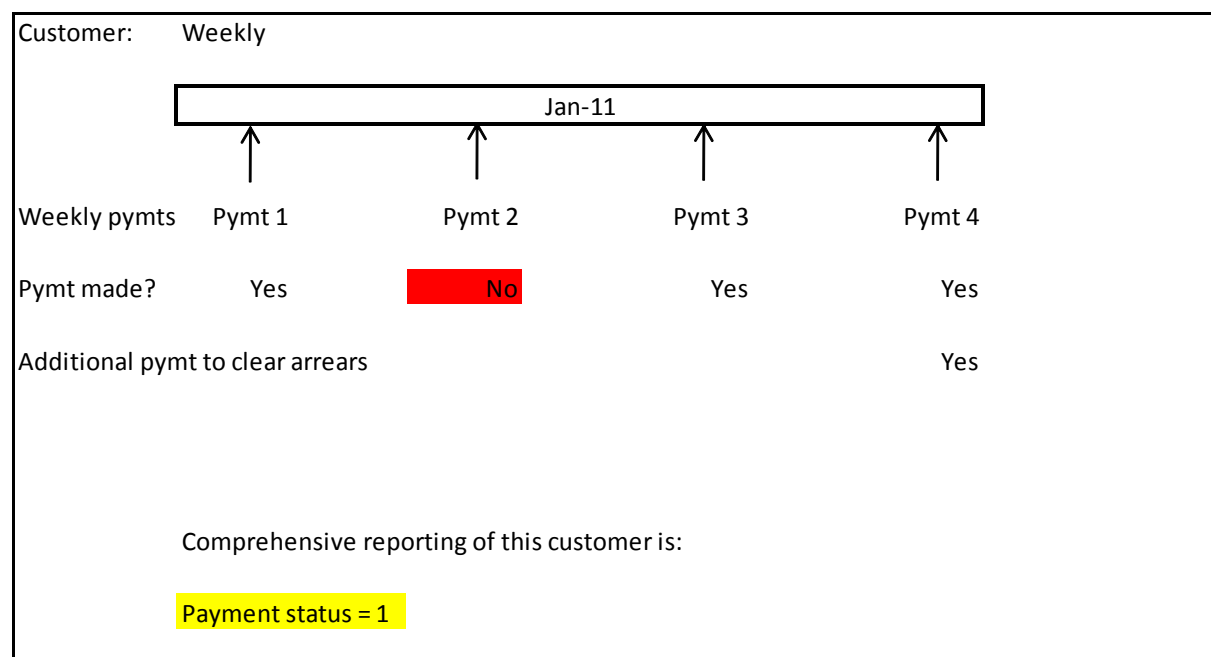
Example 3

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

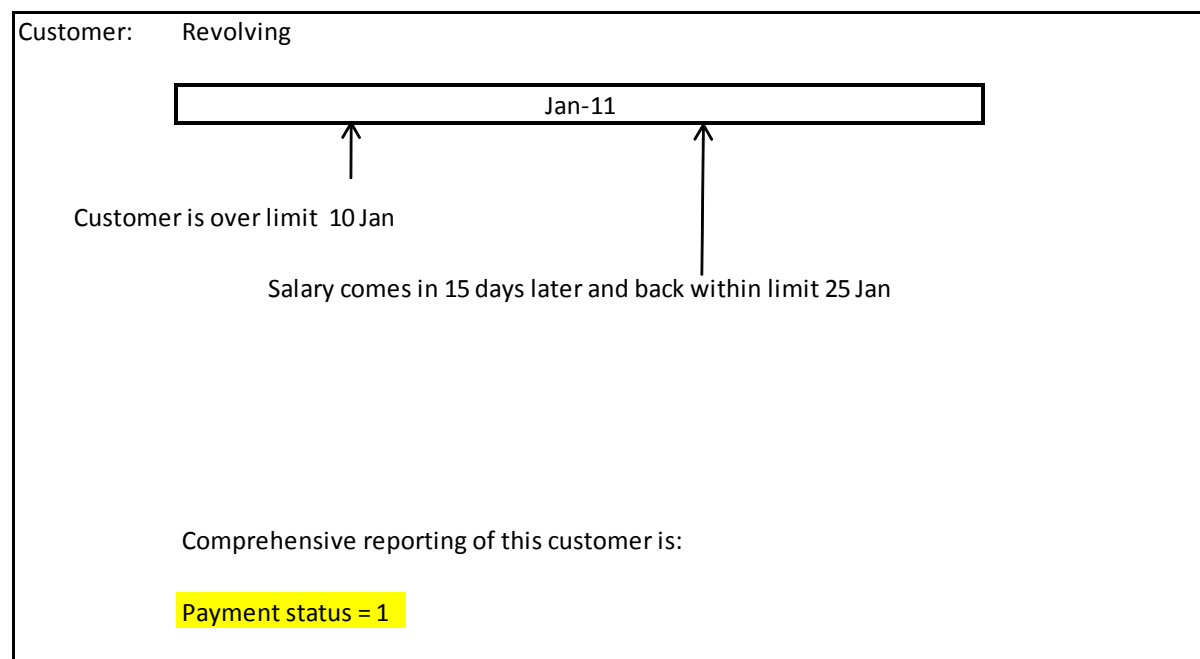Customer: Weekly

| Jan-11 |

Weekly pymts	Pymt 1	Pymt 2	Pymt 3	Pymt 4
Pymt made?	Yes	No	Yes	Yes
Additional pymt to clear arrears				Yes

Comprehensive reporting of this customer is:

Payment status = 1

- "Weekly" misses his second payment during the month, but catches it up before the month end;

RCANZ Credit Data Reporting - Industry Requirements v3.0

- 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

| Jan-11 |

Customer is over limit 10 Jan

Salary comes in 15 days later and back within limit 25 Jan

Comprehensive reporting of this customer is:

Payment status = 1

- 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

18.4. **Account Re-Opening**

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

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

Example Account Re-Opening

Account Number 123456789   Account Sub ID 00001

January 2014	February 2014	March 2014

Account Closed Status & Date
Notified 12/01/2014

Customer 11112
Cease Date 25/01/2014

Customer 11113
Cease Date 25/01/214

Account Open Status & Date
Notified 25/02/2014

Customer 11112
Start Date 25/02/2014

Customer 22224
Start Date 25/02/2014

Example New Account Re-Using Account Number

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

Account Number 123456789 Account Sub ID 00002

January 2014	February 2014	March 2014

Account Closed Status & Date
Notified 12/01/2014

Customer 11112

Cease Date 25/01/2014

Customer 11113

Cease Date 25/01/214

Account Open Status & Date
Notified 25/02/2014

Customer 22223
Start Date 25/02/2014

Customer 22224
Start Date 25/02/2014

RCANZ Credit Data Reporting - Industry Requirements v3.0

19. Summary Changes V2.02 to V3.0

Business Requirements:	Change wording on various BR's to make intention clearer, such as removed stipulated specific time for delivery data/resubmittals, to "best endeavours" approach.
	New BR section for Account Re-Opening.
	File Name BR updated to include data standard version & batch type
	BR's re-numbered to restore sequence - 1 removed, 1 moved, 1 numbering failure - was out of sequence
Data Elements/Batch Input Section:	Made specific to regular loads and removed references to corrections. UP/CO column changed to Updateable Y/N
Corrections Section:	Include section specific to corrections, change UP/CO column to Corrections Y/N & specific processing/response sections
Table of Concurrent events:	Updated and removed references to corrections
Batch Header:	
Extract Date & Time:	Description to include NZ date & NZ time
Account Header:	
Corrections Flag:	Removed to separate Corrections XML upload
Account Sub ID:	Changed from Mandatory to Conditional
Status:	Validation rule changed to include which Account Status's are Updateable and which are not
Status Date:	Validation rule changed to detail when conditional validation applies - Initial load vs Peridoic load
Credit Purpose:	Option value Commercial removed
	Made Updateable
Type of Account:	Made Updateable
Account Details:	
Open Date:	Made conditionally "Updateable", can update if it is closed. Allows for accounts to re-open, such as overdrafts
	Validation rules cleaned up to keep only essential checks
Closed Date:	Removed – Closed date to be inferred from Status Date when the Status is updated to an end state Closed Status
Payment Type:	If Credit Type is either U or R, use Payment Type X
Credit Type:	Description include recommenation for utilities etc to use U or R
Term of Loan:	Validation Rule included: if Credit Type is U or R use 'XXX'
Credit Limit:	Conditional Validation Rule included if Accoutn type CA, UA, TC then Credit Limit does not need to be supplied
Account Name:	Made correctable
Payment Status:	
Payment Status:	Removed U as Payment status and added note.

Default Details:	
Original default date:	Changed element description from number of days to calculate a default, to reference to obligations under the Credit Reporters privacy code & Subscriber obilgations with Bureaus
	Change Validation rule wording
Original Due date:	Made Updateable
Default Event:	Removed – as only 1 item remained in table was redundant. Remove Default event table from appendix, all ref to default even Validation rule wording
Default Event Date:	Removed – as removed Default Event, date was not needed.
Default Status:	Change Validation rule wording
Last Payment Date	Change Validation rule wording
Customer Input Count:	Removed
Customer Header:	
Start date:	Conditionally "Updateable" – can update if customer has previously ceased from account (re-joining)
Relationship:	Move to Customer Header from Customer details.
	Remove ability to have >1 relationship with account. Only report the highest relationship customer has.
Customer Details:	
Formatted Name Type:	Remove limitation on number of name types able to provide
Family:	made alpha numeric & incr length to 100
First:	made alpha numeric & incr length to 100
Unformatted Name:	removed. Onus now on CP's to clean up & provide customer names to CR's. Means all CR's will be supplied the same names for the customers
Addresses:	
Formatted Address:	Postcode increased to 10 char & alpha numeric
Unformatted Address:	Updated to include additional address elements, and use of pipe delimiter where possible
	Postcode increased to 10 char & alpha numeric
Errors & Validations:	Warnings made optional
	New errors introduced for the above changes to variables
	Existing errors wording changed for correctness or conciseness
	New validation to ensure not all customers are ceased on an open account
	Make the non-essential data elements optional, so that the returning data items that have errored, won't error again in response file
Response Files:	Changes for elements removed & added
	Remove reference to corrections, now seperate process
Corrections:	Separate Corrections XML & Corrections Response XML
	New Corrections Errors & Validations table added to documentation