

Credit Reference Bureau Data Standards Committee



Data Format

Version Number 1.1

Business Dishonoured Cheque Data Format

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Contents

Introduction	5
Description of the File Layout	6
Field Name	6
Field Type	6
No	6
Field Options	6
Column Header	7
Field Length	7
Description	7
Business Rules	7
Important Instructions	7
File Naming Convention	7
Accepted File Formats	8
Rejection of a submitted file	8
Rejection of a submitted record	9
Rejection and Resubmission of Data	9
Additional Information	10
Data Fields	11
Data	11
Correction Indicator	11
Credit Facility Account Number	12
Customer ID	12
Branch Code	13
Business Registration Number	13
Previous Registration Number	13
Tax Identification Number	13
Sector Industry Code	13
Sub Sector Industry Code	13
Business Type	14
Date of Registration/Incorporation	14
Date of Commencement	14

Business Name	14
Trading Name.....	14
Account Turnover Currency.....	14
Account Turnover Amount	14
Previous Business Name	14
Proof of Address Type.....	15
Current Business Location Address Line 1	15
Current Business Location Address Line 2	15
Current Business Location Address Line 3	15
Current Business Location Address Line 4	15
Postal Code of Current Business Location Address	15
Current Business Postal Address Line 1	16
Current Business Postal Address Line 2	16
Current Business Postal Address Line 3	16
Current Business Postal Address Line 4	16
Post Code of Postal Address	16
Website Address	16
Email Address.....	16
Office Telephone 1.....	16
Office Telephone 2.....	16
Office Fax Number	17
Old Account Number	17
Old Supplier Reference Number	17
Old Branch Code	17
Cheque Number	17
Date Account Opened.....	18
Date Cheque Issued	18
Date Cheque Bounced	18
Reason Cheque Returned Code	18
Currency	18
Cheque Amount Rejected/Bounced	18
Appendixes.....	19

Appendix I	19
Business Type	19
Appendix II	20
Industry Codes	20
Appendix III	22
Case Type Code	22
Appendix IV	23
International Currency Codes (ISO 4217)	23
Appendix V	35
Creating Pipe Delimited CSV file using Microsoft Excel	35
Appendix VI	37
Address, postal code and telephone number format guidelines	37

Introduction

In an effort to improve the quality of data submitted to the bureaus and to regularize the type and forms of data submitted by data providers, the Banking Supervision Department of the Bank of Ghana instituted a committee to develop a common reporting template. The committee was made up of Bank of Ghana, the licensed credit bureaus and some selected financial institutions. Draft templates from the committee were discussed with all financial institutions licensed by the Bank of Ghana.

The templates after the necessary amendments were accepted by all bureaus and financial institutions and endorsed by the Bank of Ghana for the limited purpose of data submission to the Credit Reference Bureaus. This manual describes how Data Providers should report Business Judgment information on their respective customers to the Credit Bureaus. This format should be used for submitting data on all business or corporate dishonoured cheque data.

The Credit Bureaus will accept data from the Data Providers, only in the format specified by this document. The Data Providers should read this document carefully before using the Business Judgment data Format for the extraction and delivery of data.

This document assumes that the reader is familiar with the basic concepts and terms related to Business or Corporate Dishonoured Cheques, data and information systems.

Description of the File Layout

The File layout has the description of the fields that constitute the Business Judgment data Format and describes the fields that are contained in the format. The column headings are consistent throughout the document.

The following describes the column headings in this document and their purpose.

Field Name

The name assigned to each data element.

Field Type

The field type defines the data type of each field. These are:

1. **Text fields** can contain numeric or alphanumeric characters.
2. **Numeric fields** should contain whole numbers only (without separators and without decimals i.e. all decimals to be rounded to the nearest whole number).
3. **Date fields** should contain dates only and should be in YYYYMMDD format where **YYYY** is the usual Gregorian calendar, **MM** is the month of the year between 01 (January) and 12 (December), and **DD** is the day of the month between 01 and 31. Leading "0"'s are always used to pad single digit days and months e.g. 1st June 2008 should be denoted as 20080601.

No.

Sequence number assigned to each field in the format.

Field Options

Field options describe the level of requirement of the fields. These are:

1. **Mandatory:** Indicates that the data element for the relevant field name must be supplied to make the record valid. Non-submission of a mandatory data element shall render the record defective and the record will be rejected.
2. **Required Conditional:** Indicates that the data element becomes mandatory based on certain condition(s). Data Providers should refer to the Field Description column for further instructions pertaining to such fields. Non-submission of a "Required Conditionally" data element where applicable shall render the record or File defective. This will cause rejection of the record or file.

3. **If Available:** Indicates that the field is required but may be ignored if the record either does not exist in the data provider's application or does not apply for the kind of account the record is reporting. E.g. Guarantor information may not be required for certain account types and for those account types only, guarantor information may be left blank. The columns must still be defined. The "If Available" information is considered desirable since it enhances the quality and value of data being reported in the credit report, which in turn facilitates better decision making. In case the information on "If Available" fields is not available presently, Data Providers are encouraged to capture the same for the new accounts and update the existing accounts in their database as soon as practicable.

Column Header

This is the column header as required in the CSV file with Pipe Delimiter.

Field Length

This indicates the maximum permitted field length applicable for the value of a given Field. If left blank, it means that the field length is not restricted. Date fields are always 8 characters (YYYYMMDD). Fields which contain catalogue values are restricted in length.

Description

This contains special instructions to be followed with respect to a Field. Describes the field where required, and ensures that the data provider understands the field and can supply the required information. It also contains specific data options as per the data to be populated in the respective fields.

Business Rules

Business rules are instructions to be followed with respect to a Field. It also contains additional information and instructions with regards to the content of the fields.

Important Instructions

The following instructions shall be observed strictly and are crucial for data submission.

File Naming Convention

File must always conform to the following file naming convention and have a unique file name:

SRN-Reporting Date-Date file was Created-Version No-File Identifier-Submission Sequence Number

1. **SRN** – Supplier Reference Number of reporting institution as assigned by the Bank of Ghana.

2. **Reporting Date** - The Date (Period) as of which the data refers to. Must be an “as at” valid calendar date and in YYYYMMDD format.
3. **Date file was Created** - Must contain the date when the file was created/extracted/ generated from the Data Provider’s system. Must be valid calendar date and in YYYYMMDD format.
4. **Version Number** - Version number of the reporting template. (1.1 for this template)
5. **File Identifier – BUSD**, for Business Judgment file.
6. **Submission Sequence Number** - To identify each submission in case of multiple submissions of the same format within a reporting period. Indicate 1, 2, 3... for first, second and third... submissions respectively

Example: **10118-20120130-20120205-1.1-BUSD-12.csv** will be a valid filename for an institution with SRN 10118 submitting a Business Dishonoured Cheque file for the month of January 2012. This is the 12th submission within the reporting period. The file was created with version 1.1 on the 5th of February, 2012 and this is the 12th submission within the reporting period.

Accepted File Formats

Files will be accepted in:

- CSV File Format with a Pipe Delimiter

See **Appendix V** for instructions in producing this file format from Microsoft Excel.

Rejection of a submitted file

The submitted file will be rejected if:

- File name does not conform to the defined naming convention.
- File is not in the specified format.
- All fields are not in the same order as defined.
- Fields provided are named differently from defined.
- The first row does not contain column headers.
- There are empty rows in between rows.
- Empty columns inserted between defined columns

Rejection of a submitted record

A submitted record will be rejected if:

- Value in the fields containing the wrong field type. For e.g., if a Numeric field contains Text characters;
- Non-submission of “Required” Fields and “Conditionally Required” fields wherever applicable;
- Records that do not contain data or contain invalid data or contain data not conforming to the business rules specified for each field in the format;
- Records that contain errors in content or financial logic. E.g. :
 - a. Account closed with reason “Early Settlement by Subject” but outstanding balance still exists.
 - b. Loan against salary without employer details.
 - c. Secured loan without collateral information.
- Certain fields must have specific values cited in the catalogues included in this manual. (See appendices for catalogues)
- Monetary amounts must be expressed in whole numbers (without separators and decimals and must be rounded to the nearest whole number). Records with invalid status codes OR catalogue values will be rejected.

Rejection and Resubmission of Data

Files or records rejected by bureaus would be resubmitted by the data provider as follows;

- Resubmission of **non-financial** data such as addresses, guarantors etc shall be done within five (5) working days from the day of rejection.
- Resubmission of **financial data** shall be done within two (2) working days from the day of rejection.
- The credit bureau shall notify the data provider within two (2) working days on receipt of the data
 - the rejected file(s) or record(s)
 - reason(s) for the rejection and
 - notify the Bank of Ghana

Additional Information

1. Monetary amounts must be expressed in whole numbers (without separators and decimals to be rounded to the nearest whole number)
2. The column headers must occupy the first line of the CSV file with a pipe delimiter.
3. No empty rows are allowed in between rows.
4. Files must not be encrypted and/or compressed as. rar, zip, arj, 7zip, gzipetc
5. No other information except for the list of fields mentioned within this documentation should be reported and Column headers must be in the same order as defined in this documentation.
6. Column headers must be named as defined in this documentation.
7. All headers must be present to constitute a valid file.
8. Headers must be laid out from left to right.
9. No empty rows are allowed.
10. Files must not be protected by passwords.
11. Do not provide summary information at the bottom of the submission. E.g. number of records
12. In case of any account number conversions the Credit Bureaus are to be notified of the change in advance by the respective institution.

Data Fields

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
1	Data	Data	Text	1	Mandatory	To be denoted by 'D'	
2	Correction Indicator	CorrectionIndicator	Text	1	Mandatory	Values available: 0 – Normal Monthly Submission 1 – Correction Update / Replacement update 2 – Delete Record - Only the records to be corrected should be reported with this indicator set to 1. - Do not mix normal updates (value 0) with replacements updates (value 1) - If Correction/Replacement Update, then submission must be prior to next reporting period. - If Correction/Replac	Used to replace the most recently reported update for the same reporting time period. Used also to inform Bureaus by Data Providers e.g. when a dispute has been resolved and the need to delete such a record which must have been wrongly reported. For Correction/Replacement Updates E.g. If data is reported for 01/06/2012 for Data Extraction Date 30/05/2012, and a record(field) is later found to be incorrect and needs to be resubmitted, the Corrected/Updated record(field) must be reported using the original Reporting Date of 01/06/2012 with the

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						ement Update (value 1), then Reporting Date must be equal to the previously-Reported Date for matching purposes.	corrected record(field). The Correction Indicator would be set to 1.
3	Credit Facility Account Number	FacilityAccNum	Text	25	Mandatory	Customer Credit Facility account number. Unique account number extracted from file Must contain the Credit Facility Number If the Credit Facility Number changes (merger, takeover, restructured/rescheduled) and the new Credit Facility Number are being reported for the first time, then this field should be completed with the new Credit Facility Number	For account number changes that effect the entire file please notify all Bureaus for effective change management
4	Customer ID	CustomerID	Text	25	Mandatory	ID that uniquely Identifies the customer within the institution	Must contain the internal Identification Code/ Customer Number assigned to the

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							Subject by the Data Provider.
5	Branch Code	BranchCode	Text	15	If Available	To allow reporting by supplier at branch level. This field needs to be supplied if it makes the account, sub account and branch code unique within the bank	For account number changes that affect the entire file please notify all Bureaus for effective change management. Format as text if there are leading zeros
6	Business Registration Number	BusRegNum	Text	20	Mandatory	Field can be alphanumeric	If registration number is not populated, record will be rejected
7	Previous Registration Number	PrevRegNum	Text	20	If Available	If applicable	Field can be alphanumeric
8	Tax Identification Number	TINum	Text	20	Mandatory		Field can be alphanumeric
9	Sector Industry Code	SectorIndCode	Text	3	If Available	See Appendix II for catalogue values	E.g. Tourism,
10	Sub Sector Industry Code	SubSecIndCode	Text	3	Mandatory	See Appendix II for catalogue values	E.g. Hotels See appendix for catalogue values

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
11	Business Type	BusType	Text	3	Mandatory	Refer to Appendix I for applicable codes	E.g. Limited liability, Limited by guarantee, partnership, Sole proprietorship, etc.
12	Date of Registration/Incorporation	RegistrationDate	Date	8	Mandatory	Format CCYYMMDD.	Date cannot be in the future
13	Date of Commencement	CommencementDate	Date	8	Mandatory	Format CCYYMMDD.	Date cannot be in the future
14	Business Name	BusinessName	Text	50	Mandatory	Must be the business name.	Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted Company names must comprise of at least two characters
15	Trading Name	TradingName	Text	50	If Available	Must be supplied if it is different from business name.	Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted Company names must comprise of at least two characters
16	Account Turnover Currency	TurnoverCurrency	Text	3	Mandatory	International Standard Currency Abbreviation accepted. See Append IV.	Example; GHS, EUR, USD
17	Account Turnover Amount	TurnoverAmount	Numeric	15	Mandatory		
18	Previous Business	PrevBusName	Text	50	If Available	To be supplied if business	Only A - Z, apostrophe or

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
	Name					name has changed	Hyphen. Use of embedded spaces permitted Company names must comprise of at least two characters
19	Proof of Address Type	ProofOfAddType	Text	3	If Available	WAT – Water Bill ELE – Electricity Bill	Abbreviated Form Accepted only.
20	Proof of Address Number	ProofOfAddNum	Text	15	Required Conditional	Provide the bill or meter number of the Proof of Address type	Required if Field 19 is provided
21	Current Business Location Address Line 1	CurLocAdd1	Text	100	Mandatory	Current business Location address must be supplied	PLEASE REFER TO APPENDIX VI FOR GUIDELINES.
22	Current Business Location Address Line 2	CurLocAdd2	Text	50	If Available	Current business Location address must be supplied	
23	Current Business Location Address Line 3	CurLocAdd3	Text	50	If Available	Current business Location address must be supplied	
24	Current Business Location Address Line 4	CurLocAdd4	Text	50	If Available	Current business Location address must be supplied	
25	Postal Code of Current Business Location Address	CurLocAddrPostalCode	Text	15	If Available		

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
26	Current Business Postal Address Line 1	PostAddrLine1	Text	100	Mandatory	Postal Address must be supplied	PLEASE REFER TO APPENDIX VI FOR GUIDELINES.
27	Current Business Postal Address Line 2	PostAddrLine2	Text	50	If Available	Postal Address must be supplied	
28	Current Business Postal Address Line 3	PostAddrLine3	Text	50	If Available	Postal Address must be supplied	
29	Current Business Postal Address Line 4	PostAddrLine4	Text	50	If Available	Postal Address must be supplied	
30	Postal Code of Postal Address	PostalAddPostCode	Text	15	If Available		
31	Website Address	WebsiteAdd	Text	100	If Available		
32	Email Address	EmailAddress	Text	150	If Available		
33	Office Telephone 1	OfficeTel1	Text	30	Mandatory	Contact numbers should be supplied.	Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros Dialling Code must be combined with the telephone Number.
34	Office Telephone 2	OfficeTel2	Text	30	If Available	Contact numbers should	Right justify If field is blank, system must not populate

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						be supplied.	fields with zeros. Records will be rejected if first four characters are zeros Dialling Code must be combined with the telephone Number.
35	Office Fax Number	OfficeFaxNum	Text	30	If Available	Contact numbers should be supplied.	Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros Dialling Code must be combined with the telephone Number.
36	Old Customer ID	OldCustomerID	Text	25	If Available		
37	Old Account Number	OldAccountNum	Text	25	If Available	To be Used for Account Conversion	
38	Old Supplier Reference Number	OldSRN	Text	5	If Available		Supplier Reference Number must be obtained from Previous supplier or contact bureau
39	Old Branch Code	OldBranchCode	Text	15	If Available		
40	Cheque Number	ChequeNumber	Text	20	Mandatory	The unique number of the cheque	

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
41	Date Account Opened	AccountOpened	Date	8	If Available	Format YYYYMMDD	
42	Date Cheque Issued	DateIssued	Date	8	Mandatory	Format YYYYMMDD	
43	Date Cheque Bounced	DateBounced	Date	8	Mandatory	Format YYYYMMDD	
44	Reason Cheque Returned Code	ReasonReturned	Text	2	Mandatory	11 – Insufficient Funds 12 - Fraud	
45	Currency	Currency	Text	3	Mandatory	International Standard Currency Abbreviation accepted	Example: GHS, USD, EUR, GBP
46	Cheque Amount Rejected/Bounced	ChequeAmount	Numeric	15	Mandatory	Full amount to be specified	

Appendixes

Appendix I

Business Type

BUSINESS TYPE	
Code	Catalogue Value
A	Sole Proprietorship
B	Limited Partnership
C	Company Limited By Shares
D	Company Limited By Guarantee
E	Unlimited Company
F	Cooperative
G	Foreign / External Company
H	Consultancy Firms / Professional Bodies
J	Social Organization
K	International Organizations
L	NGO

Appendix II

Industry Codes

Sector Industry Codes		Sub Sector Industry Code	
Catalogue Code	Catalogue Value	Catalogue Code	Catalogue Value
10	AGRICULTURE FORESTRY & FISHING	101	Cocoa Production
		102	Livestock Breeding
		103	Poultry Farming
		104	Other Agriculture
		105	Forestry
		106	Logging
		107	Fishing
20	MINING & QUARRYING	201	Bauxite
		202	Diamonds
		203	Gold
		204	Manganese
		205	Quarrying
		206	Other Mining Activity
30	MANUFACTURING	301	Food, Drink & Tobacco
		302	Textiles, Clothing & Footwear
		303	Sawmilling & Wood Processing
		304	Paper pulp & Paper products
		305	Chemicals and Fertilizers

Sector Industry Codes		Sub Sector Industry Code	
Catalogue Code	Catalogue Value	Catalogue Code	Catalogue Value
		306	Iron and Steel
		307	Boat/Ship Building and repairs
		308	Manufacturing of Motor Vehicles
		309	Other Unclassified
40	CONSTRUCTION	401	Construction & Works
		402	Building Construction
50	ELECTRICITY, GAS & WATER	501	Electric light & Power
		502	Gas Manufacture & Distribution
		503	Water Supply
60	COMMERCE & FINANCE	601	Motor Vehicle Import & Declaration
		602	Machinery & Heavy equipment
		603	Other Import Items
		604	Cocoa Exports
		605	Timber Export
		606	Other Export Items
		607	Hire Purchase Company
		608	Insurance Company
		609	Building bodies and Corporations
70	TRANSPORT,STORAGE AND COMMUNICATION	701	Railway transport
		702	Road transport

Sector Industry Codes		Sub Sector Industry Code	
Catalogue Code	Catalogue Value	Catalogue Code	Catalogue Value
		703	Ocean and Other Water transport
		704	Air transport
		705	Storage and warehousing
		706	Communications
80	SERVICES	801	Printing, Publishing and Allied Products
		802	Business Services
		803	Recreation Services
		804	Personal Services
		805	Salary Credit
		806	Other Services including Government Services

Appendix III

Case Type Code

Code	Catalogue Value
A	ADMIN ORDER
C	COURT ORDER
J	JUDGMENT BY DEFAULT
S	SEQUESTRATION JUDGMENT
M	JUDICIAL MANAGEMENT
L	LIQUIDATION

Appendix IV

International Currency Codes (ISO 4217)

COUNTRY	Currency	Alphabetic Code
AFGHANISTAN	Afghani	AFN
ÅLAND ISLANDS	Euro	EUR
ALBANIA	Lek	ALL
ALGERIA	Algerian Dinar	DZD
AMERICAN SAMOA	US Dollar	USD
ANDORRA	Euro	EUR
ANGOLA	Kwanza	AOA
ANGUILLA	East Caribbean Dollar	XCD
ANTIGUA AND BARBUDA	East Caribbean Dollar	XCD
ARGENTINA	Argentine Peso	ARS
ARMENIA	Armenian Dram	AMD
ARUBA	Aruban Florin	AWG
AUSTRALIA	Australian Dollar	AUD
AUSTRIA	Euro	EUR
AZERBAIJAN	Azerbaijani Manat	AZN
BAHAMAS	Bahamian Dollar	BSD
BAHRAIN	Bahraini Dinar	BHD
BANGLADESH	Taka	BDT
BARBADOS	Barbados Dollar	BBD
BELARUS	Belarussian Ruble	BYR
BELGIUM	Euro	EUR

BELIZE	Belize Dollar	BZD
BENIN	CFA Franc BCEAO	XOF
BERMUDA	Bermudian Dollar	BMD
BHUTAN	Ngultrum	BTN
BHUTAN	Indian Rupee	INR
BOLIVIA, PLURINATIONAL STATE OF	Boliviano	BOB
BOLIVIA, PLURINATIONAL STATE OF	Mvdol	BOV
BONAIRE, SINT EUSTATIUS AND SABA	US Dollar	USD
BOSNIA AND HERZEGOVINA	Convertible Mark	BAM
BOTSWANA	Pula	BWP
BOUVET ISLAND	Norwegian Krone	NOK
BRAZIL	Brazilian Real	BRL
BRITISH INDIAN OCEAN TERRITORY	US Dollar	USD
BRUNEI DARUSSALAM	Brunei Dollar	BND
BULGARIA	Bulgarian Lev	BGN
BURKINA FASO	CFA Franc BCEAO	XOF
BURUNDI	Burundi Franc	BIF
CAMBODIA	Riel	KHR
CAMEROON	CFA Franc BEAC	XAF
CANADA	Canadian Dollar	CAD
CAPE VERDE	Cape Verde Escudo	CVE
CAYMAN ISLANDS	Cayman Islands Dollar	KYD
CENTRAL AFRICAN REPUBLIC	CFA Franc BEAC	XAF
CHAD	CFA Franc BEAC	XAF

CHILE	Unidades de fomento	CLF
CHILE	Chilean Peso	CLP
CHINA	Yuan Renminbi	CNY
CHRISTMAS ISLAND	Australian Dollar	AUD
COCOS (KEELING) ISLANDS	Australian Dollar	AUD
COLOMBIA	Colombian Peso	COP
COLOMBIA	Unidad de Valor Real	COU
COMOROS	Comoro Franc	KMF
CONGO	CFA Franc BEAC	XAF
CONGO, THE DEMOCRATIC REPUBLIC OF	Congolese Franc	CDF
COOK ISLANDS	New Zealand Dollar	NZD
COSTA RICA	Costa Rican Colon	CRC
CÔTE D'IVOIRE	CFA Franc BCEAO	XOF
CROATIA	Croatian Kuna	HRK
CUBA	Peso Convertible	CUC
CUBA	Cuban Peso	CUP
CURAÇAO	Netherlands Antillean Guilder	ANG
CYPRUS	Euro	EUR
CZECH REPUBLIC	Czech Koruna	CZK
DENMARK	Danish Krone	DKK
DJIBOUTI	Djibouti Franc	DJF
DOMINICA	East Caribbean Dollar	XCD
DOMINICAN REPUBLIC	Dominican Peso	DOP
ECUADOR	US Dollar	USD

EGYPT	Egyptian Pound	EGP
EL SALVADOR	El Salvador Colon	SVC
EL SALVADOR	US Dollar	USD
EQUATORIAL GUINEA	CFA Franc BEAC	XAF
ERITREA	Nakfa	ERN
ESTONIA	Euro	EUR
ETHIOPIA	Ethiopian Birr	ETB
EUROPEAN UNION	Euro	EUR
FALKLAND ISLANDS (MALVINAS)	Falkland Islands Pound	FKP
FAROE ISLANDS	Danish Krone	DKK
FIJI	Fiji Dollar	FJD
FINLAND	Euro	EUR
FRANCE	Euro	EUR
FRENCH GUIANA	Euro	EUR
FRENCH POLYNESIA	CFP Franc	XPF
FRENCH SOUTHERN TERRITORIES	Euro	EUR
GABON	CFA Franc BEAC	XAF
GAMBIA	Dalasi	GMD
GEORGIA	Lari	GEL
GERMANY	Euro	EUR
GHANA	Ghana Cedi	GHS
GIBRALTAR	Gibraltar Pound	GIP
GREECE	Euro	EUR
GREENLAND	Danish Krone	DKK

GRENADA	East Caribbean Dollar	XCD
GUADELOUPE	Euro	EUR
GUAM	US Dollar	USD
GUATEMALA	Quetzal	GTQ
GUERNSEY	Pound Sterling	GBP
GUINEA	Guinea Franc	GNF
GUINEA-BISSAU	CFA Franc BCEAO	XOF
GUYANA	Guyana Dollar	GYD
HAITI	Gourde	HTG
HAITI	US Dollar	USD
HEARD ISLAND AND McDONALD ISLANDS	Australian Dollar	AUD
HOLY SEE (VATICAN CITY STATE)	Euro	EUR
HONDURAS	Lempira	HNL
HONG KONG	Hong Kong Dollar	HKD
HUNGARY	Forint	HUF
ICELAND	Iceland Krona	ISK
INDIA	Indian Rupee	INR
INDONESIA	Rupiah	IDR
INTERNATIONAL MONETARY FUND (IMF)	SDR (Special Drawing Right)	XDR
IRAN, ISLAMIC REPUBLIC OF	Iranian Rial	IRR
IRAQ	Iraqi Dinar	IQD
IRELAND	Euro	EUR
ISLE OF MAN	Pound Sterling	GBP

ISRAEL	New Israeli Sheqel	ILS
ITALY	Euro	EUR
JAMAICA	Jamaican Dollar	JMD
JAPAN	Yen	JPY
JERSEY	Pound Sterling	GBP
JORDAN	Jordanian Dinar	JOD
KAZAKHSTAN	Tenge	KZT
KENYA	Kenyan Shilling	KES
KIRIBATI	Australian Dollar	AUD
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	North Korean Won	KPW
KOREA, REPUBLIC OF	Won	KRW
KUWAIT	Kuwaiti Dinar	KWD
KYRGYZSTAN	Som	KGS
LAO PEOPLE'S DEMOCRATIC REPUBLIC	Kip	LAK
LATVIA	Latvian Lats	LVL
LEBANON	Lebanese Pound	LBP
LESOTHO	Loti	LSL
LESOTHO	Rand	ZAR
LIBERIA	Liberian Dollar	LRD
LIBYA	Libyan Dinar	LYD
LIECHTENSTEIN	Swiss Franc	CHF
LITHUANIA	Lithuanian Litas	LTL
LUXEMBOURG	Euro	EUR

MACAO	Pataca	MOP
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Denar	MKD
MADAGASCAR	Malagasy Ariary	MGA
MALAWI	Kwacha	MWK
MALAYSIA	Malaysian Ringgit	MYR
MALDIVES	Rufiyaa	MVR
MALI	CFA Franc BCEAO	XOF
MALTA	Euro	EUR
MARSHALL ISLANDS	US Dollar	USD
MARTINIQUE	Euro	EUR
MAURITANIA	Ouguiya	MRO
MAURITIUS	Mauritius Rupee	MUR
MAYOTTE	Euro	EUR
MEMBER COUNTRIES OF THE AFRICAN DEVELOPMENT BANK GROUP	ADB Unit of Account	XUA
MEXICO	Mexican Peso	MXN
MEXICO	Mexican Unidad de Inversion (UDI)	MXV
MICRONESIA, FEDERATED STATES OF	US Dollar	USD
MOLDOVA, REPUBLIC OF	Moldovan Leu	MDL
MONACO	Euro	EUR
MONGOLIA	Tugrik	MNT
MONTENEGRO	Euro	EUR
MONTSERRAT	East Caribbean Dollar	XCD

MOROCCO	Moroccan Dirham	MAD
MOZAMBIQUE	Mozambique Metical	MZN
MYANMAR	Kyat	MMK
NAMIBIA	Namibia Dollar	NAD
NAMIBIA	Rand	ZAR
NAURU	Australian Dollar	AUD
NEPAL	Nepalese Rupee	NPR
NETHERLANDS	Euro	EUR
NEW CALEDONIA	CFP Franc	XPF
NEW ZEALAND	New Zealand Dollar	NZD
NICARAGUA	Cordoba Oro	NIO
NIGER	CFA Franc BCEAO	XOF
NIGERIA	Naira	NGN
NIUE	New Zealand Dollar	NZD
NORFOLK ISLAND	Australian Dollar	AUD
NORTHERN MARIANA ISLANDS	US Dollar	USD
NORWAY	Norwegian Krone	NOK
OMAN	Rial Omani	OMR
PAKISTAN	Pakistan Rupee	PKR
PALAU	US Dollar	USD
PALESTINIAN TERRITORY, OCCUPIED	No universal currency	
PANAMA	Balboa	PAB
PANAMA	US Dollar	USD
PAPUA NEW GUINEA	Kina	PGK

PARAGUAY	Guarani	PYG
PERU	Nuevo Sol	PEN
PHILIPPINES	Philippine Peso	PHP
PITCAIRN	New Zealand Dollar	NZD
POLAND	Zloty	PLN
PORTUGAL	Euro	EUR
PUERTO RICO	US Dollar	USD
QATAR	Qatari Rial	QAR
RÉUNION	Euro	EUR
ROMANIA	New Romanian Leu	RON
RUSSIAN FEDERATION	Russian Ruble	RUB
RWANDA	Rwanda Franc	RWF
SAINT BARTHÉLEMY	Euro	EUR
SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA	Saint Helena Pound	SHP
SAINT KITTS AND NEVIS	East Caribbean Dollar	XCD
SAINT LUCIA	East Caribbean Dollar	XCD
SAINT MARTIN (FRENCH PART)	Euro	EUR
SAINT PIERRE AND MIQUELON	Euro	EUR
SAINT VINCENT AND THE GRENADINES	East Caribbean Dollar	XCD
SAMOA	Tala	WST
SAN MARINO	Euro	EUR
SAO TOME AND PRINCIPE	Dobra	STD
SAUDI ARABIA	Saudi Riyal	SAR

SENEGAL	CFA Franc BCEAO	XOF
SERBIA	Serbian Dinar	RSD
SEYCHELLES	Seychelles Rupee	SCR
SIERRA LEONE	Leone	SLL
SINGAPORE	Singapore Dollar	SGD
SINT MAARTEN (DUTCH PART)	Netherlands Antillean Guilder	ANG
SISTEMA UNITARIO DE COMPENSACION REGIONAL DE PAGOS "SUCRE"	Sucre	XSU
SLOVAKIA	Euro	EUR
SLOVENIA	Euro	EUR
SOLOMON ISLANDS	Solomon Islands Dollar	SBD
SOMALIA	Somali Shilling	SOS
SOUTH AFRICA	Rand	ZAR
SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	No universal currency	
SOUTH SUDAN	South Sudanese Pound	SSP
SPAIN	Euro	EUR
SRI LANKA	Sri Lanka Rupee	LKR
SUDAN	Sudanese Pound	SDG
SURINAME	Surinam Dollar	SRD
SVALBARD AND JAN MAYEN	Norwegian Krone	NOK
SWAZILAND	Lilangeni	SZL
SWEDEN	Swedish Krona	SEK
SWITZERLAND	WIR Euro	CHE
SWITZERLAND	Swiss Franc	CHF

SWITZERLAND	WIR Franc	CHW
SYRIAN ARAB REPUBLIC	Syrian Pound	SYP
TAIWAN, PROVINCE OF CHINA	New Taiwan Dollar	TWD
TAJIKISTAN	Somoni	TJS
TANZANIA, UNITED REPUBLIC OF	Tanzanian Shilling	TZS
THAILAND	Baht	THB
TIMOR-LESTE	US Dollar	USD
TOGO	CFA Franc BCEAO	XOF
TOKELAU	New Zealand Dollar	NZD
TONGA	Pa'anga	TOP
TRINIDAD AND TOBAGO	Trinidad and Tobago Dollar	TTD
TUNISIA	Tunisian Dinar	TND
TURKEY	Turkish Lira	TRY
TURKMENISTAN	Turkmenistan New Manat	TMT
TURKS AND CAICOS ISLANDS	US Dollar	USD
TUVALU	Australian Dollar	AUD
UGANDA	Uganda Shilling	UGX
UKRAINE	Hryvnia	UAH
UNITED ARAB EMIRATES	UAE Dirham	AED
UNITED KINGDOM	Pound Sterling	GBP
UNITED STATES	US Dollar	USD
UNITED STATES	US Dollar (Next day)	USN
UNITED STATES	US Dollar (Same day)	USS
UNITED STATES MINOR OUTLYING ISLANDS	US Dollar	USD

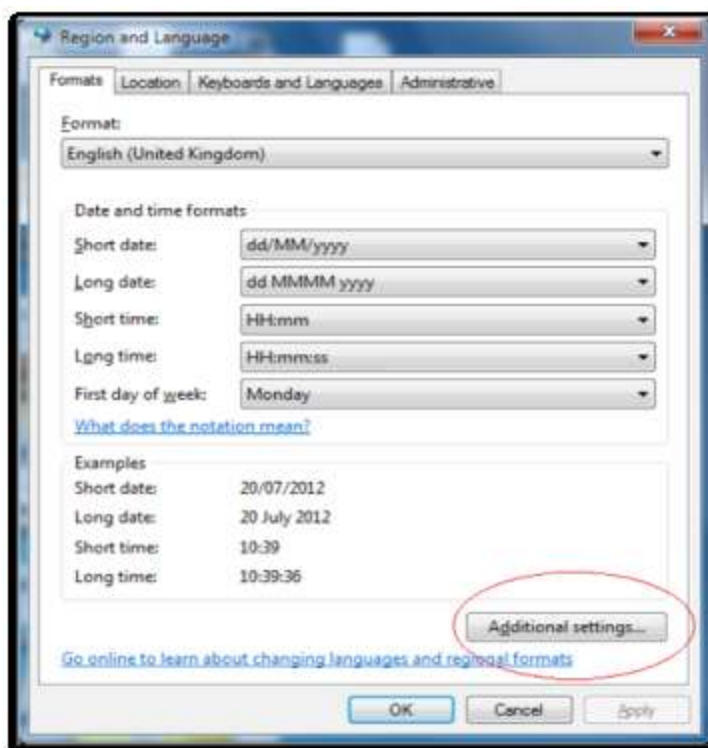
URUGUAY	Uruguay Peso en Unidades Indexadas (URUIURUI)	UYI
URUGUAY	Peso Uruguayo	UYU
UZBEKISTAN	Uzbekistan Sum	UZS
VANUATU	Vatu	VUV
Vatican City State (HOLY SEE)	Euro	EUR
VENEZUELA, BOLIVARIAN REPUBLIC OF	Bolivar Fuerte	VEF
VIET NAM	Dong	VND
VIRGIN ISLANDS (BRITISH)	US Dollar	USD
VIRGIN ISLANDS (US)	US Dollar	USD
WALLIS AND FUTUNA	CFP Franc	XPF
WESTERN SAHARA	Moroccan Dirham	MAD
YEMEN	Yemeni Rial	YER
ZAMBIA	Zambian Kwacha	ZMK
ZIMBABWE	Zimbabwe Dollar	ZWL
ZZ01_Bond Markets Unit European_EURCO	Bond Markets Unit European Composite Unit (EURCO)	XBA
ZZ02_Bond Markets Unit European_EMU-6	Bond Markets Unit European Monetary Unit (E.M.U.-6)	XBB
ZZ03_Bond Markets Unit European_EUA-9	Bond Markets Unit European Unit of Account 9 (E.U.A.-9)	XBC
ZZ04_Bond Markets Unit European_EUA-17	Bond Markets Unit European Unit of Account 17 (E.U.A.-17)	XBD
ZZ05_UIC-Franc	UIC-Franc	XFU
ZZ06_Testing_Code	Codes specifically reserved for testing purposes	XTS

ZZ07_No_Currency	The codes assigned for transactions where no currency is involved	XXX
ZZ08_Gold	Gold	XAU
ZZ09_Palladium	Palladium	XPB
ZZ10_Platinum	Platinum	XPT
ZZ11_Silver	Silver	XAG

Appendix V

Creating Pipe Delimited CSV file using Microsoft Excel

1. Click "Start," then select "Settings," then "Control Panel." Click on "Regional and Language Options."



- Click on the button labelled "Additional Settings" and highlight the data in the field labelled "List Separator." Type the pipe delimiter "|" in the field replacing the previous list separator.

Customize Format

Numbers Currency Time Date

Example
Positive: 123,456,789.00 Negative: -123,456,789.00

Decimal symbol: .
No. of digits after decimal: 2
Digit grouping symbol: ,
Digit grouping: 123,456,789
Negative sign symbol: -
Negative number format: -1.1
Display leading zeros: 0.7
List separator: ,
Measurement system: Metric
Standard digits: 0123456789
Use native digits: Never

Click Reset to restore the system default settings for numbers, currency, time, and date.

Reset OK Cancel Apply

Customize Format

Numbers Currency Time Date

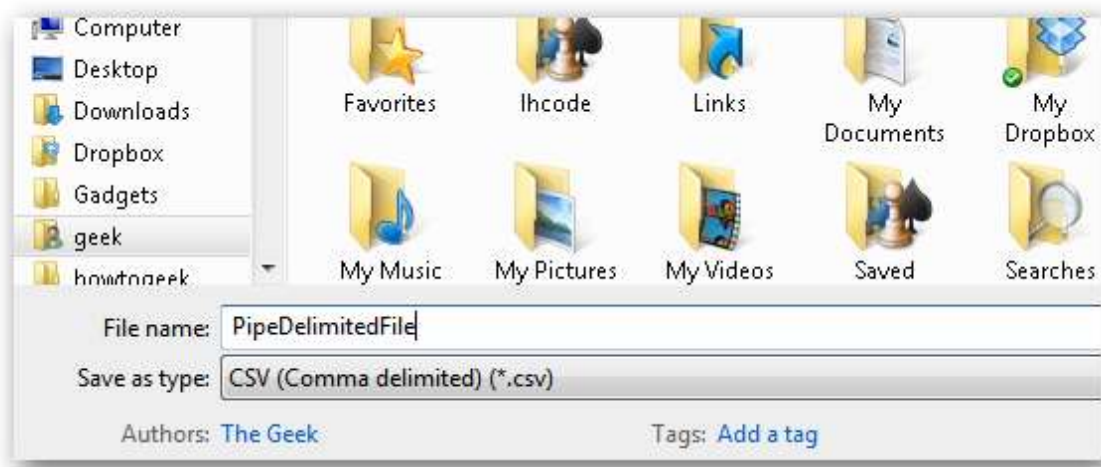
Example
Positive: 123,456,789.00 Negative: -123,456,789.00|

Decimal symbol: .
No. of digits after decimal: 2
Digit grouping symbol: ,
Digit grouping: 123,456,789
Negative sign symbol: -
Negative number format: -1.1
Display leading zeros: 0.7
List separator: |
Measurement system: Metric
Standard digits: 0123456789
Use native digits: Never

Click Reset to restore the system default settings for numbers, currency, time, and date.

Reset OK Cancel Apply

3. Click "OK" on the window titled "Customize Regional Options." Click "OK" on the window titled "Regional and Language Options."
4. To save as CSV, Click on "File" on the Excel menu bar then select the option "Save As."



5. Input the name for the file according to the naming convention in the text field labelled "File name" and select the value "CSV (Comma delimited)(*.csv)."
6. Click on the button labelled "Save" to save the file to your computer as a CSV file with pipe delimiter format

Appendix VI

Address, postal code and telephone number format guidelines

1. Address records should not be defaulted by the Data Provider to the Data Provider's address when mail is returned or a customer has absconded as this causes inaccurate matching. Address fields should be set to blank in these instances
2. If the address supplied is a street address then:-
 - Street name and number must be in line 1(Field 21, Address Line 1)
 - Suburb (area/district) in line 2(Field 22, Address Line 2). Leave blank if Suburb/Area Not Available
 - City in line 3 (Field 23, Address Line 3, leave blank if City Not Available)
 - Region line 4 (Field 24, Address Line 4,leave blank if Region Not Available)

- Postal code in postcode field (Field 25, Address Postal Code, leave blank if Postal Code Not Available)

- Example:

Plot 6 Lagos Avenue (Address Line 1)
East Legon (Address Line 2)
Accra (Address Line 3)
<leave blank> (Address Line 4)
<leave blank> (Address Postal Code)

3. If the address supplied is a building/landmark address then:-

- Building name and number must be in line 1(Field 21, Address Line 1)
- Street name and number in line 2(Field 22, Address Line 2, leave blank if Street name and number Not Available)
- Suburb in line 3(Field 23, Address Line 3, leave blank if Suburb/Area Not Available)
- City in line 4(Field 24, Address Line 4, leave blank if City Not Available)
- Postal code in postcode field (Field 25, Address Postal Code, leave blank if Postal Code Not Available)
- Example:

Bureau Office Park (Address Line 1)
25 Kumawu Street (Address Line 2)
East Legon (Address Line 3)
Accra (Address Line 4)

4. if the address supplied is a postal address then:-

- Split across Address line 1 to line 4