

# Credit Reference Bureau Data Standards Committee

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Data Format

Version Number 1.1

**Consumer Credit Data Format**

**July 2012**

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## 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 credit information on their respective customers to the Credit Bureaus. This format should be used for submitting data on all Consumer Credit data files.

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 Consumer Credit data files Format for the extraction and delivery of data.

This document assumes that the reader is familiar with the basic concepts and terms related to Consumer Credit data files, data and information systems.

## Description of the File Layout

The File layout has the description of the fields that constitute the Consumer Credit data file 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

### 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** – CONC, for Consumer Credit data 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-CONC-12.csv** will be a valid filename for an institution with SRN 10118 submitting a Consumer Credit data for the month of January 2012. The file was created with version 1.1 on the 5<sup>th</sup> of February, 2012 and this is the 12<sup>th</sup> submission within the reporting period.

### Accepted File Formats

Files will be accepted in:

- CSV File Format with a Pipe Delimiter

See **Appendix XVIII** 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. 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).

## 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 compressed. E.g. rar, zip, arj, 7zip, gzip etc.
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 a Joint Account availed by two or more borrowers, the Data Provider must report the respective Customer information of each borrower. The same financial data should be reported for all the customers involved.


13. 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	<p>Values available:</p> <p><b>0</b> – Normal Monthly Submission</p> <p><b>1</b> – Correction Update / Replacement update</p> <p><b>2</b> – Delete Record</p> <ul style="list-style-type: none"> <li>Only the records to be corrected should be reported with this indicator set to <b>1</b>.</li> <li>Do not mix normal updates (value 0) with replacements updates (value 1)</li> <li>If Correction/Replacement Update, then submission</li> </ul>	<p>Used to replace the most recently reported update for the same reporting time period.</p> <p>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.</p> <p>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</p>

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						<p>must be prior to next reporting period.</p> <ul style="list-style-type: none"> <li>If Correction/Replacement Update (value 1), then Reporting Date must be equal to the previously-Reported Date for matching purposes.</li> </ul>	resubmitted, the Corrected/Updated record(field) must be reported using the original Reporting Date of 01/06/2012 with the corrected record(field). The Correction Indicator would be set to <b>1</b> .
3	Credit Facility Account Number	FacilityAccNum	Text	25	Mandatory	<p>Customer Credit Facility account number. Unique account number extracted from file</p> <p>Must contain the Credit Facility Number</p> <p>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</p>	<div data-bbox="1612 886 2003 1101"> <p>A.N. Other Cust ID: AC2983</p> <ul style="list-style-type: none"> <li>Car Loan (CL9368)</li> <li>Crisis Loan (XT5362)</li> <li>Home Loan (LH342987)</li> </ul> </div> <p>For account number changes that effect the entire file please notify all Bureaus for effective change management</p>

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						completed with the new Credit Facility Number.	
4	Customer ID	CustomerID	Text	25	Mandatory	ID that uniquely Identifies the customer within the institution	<p>Must contain the internal Identification Code/ Customer Number assigned to the Subject by the Data Provider.</p> <div> <p>A.N. Other Cust ID: AC2983</p>  <ul style="list-style-type: none"> <li>Car Loan (CL9368)</li> <li>Crisis Loan (XT5362)</li> <li>Home Loan (LH342987)</li> </ul> </div>
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	National ID Number	NatIDNum	Text	20	Required Conditional	Mandatory, unless neither Passport Number (field 9) Voter's ID Number (field	

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						7) nor Driver's License Number (field 8) is supplied.	
7	Voters ID Number	VotersIDNum	Text	20	Required Conditional	Mandatory, unless neither Passport Number (field 9) National ID No (field 6) nor Driver's License Number (field 8) is supplied.	
8	Drivers License Number	DriverLicNum	Text	20	Required Conditional	Mandatory, unless neither Passport Number (field 9) Voter's ID Number (field 7) nor National ID No (field 6) is supplied.	<b>Provide ONLY the "Certificate of Competence" number on the Drivers Licence.</b>
9	Passport Number	PassportNum	Text	20	Required Conditional	Mandatory, unless neither National ID No (field 6) Voter's ID Number (field 7) nor Driver's License Number (field 8) is supplied.	
10	Social Security Number	SSNum	Text	20	If Available	Report if available	
11	E-zwich Number	EzwichNum	Text	20	If Available		
12	Other ID Type	OtherID	Text	5	If Available	<b>STAFF</b> – Staff ID	

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						<b>STUD</b> – Student ID <b>SERV</b> – Service ID <b>NHIS</b> – National Health Insurance ID	
13	Other ID Number	OtherIDNum	Text	20	Required Conditional	Required if Other ID Type (field 12) is provided.	Supply unique reference numbers as shown on provided “Other ID Type”.
14	Tax Identification Number	TINum	Text	20	If Available		
15	Gender	Gender	Text	1	Mandatory	<b>‘M’</b> or <b>‘F’</b>	<b>‘M’</b> - Male or <b>‘F’</b> -Female only
16	Marital Status	MaritalStatus	Text	1	Mandatory	<b>S</b> – Single <b>W</b> – Widowed <b>D</b> – Divorced <b>M</b> – Married <b>P</b> – Separated	Abbreviated Form Accepted only.
17	Nationality	Nationality	Text	3	Mandatory	Provide nationality of consumer. Must provide nationality of the Subject as per ISO country codes in Alpha-3 standard.	Please do not hardcode by free-typing in this field.  ONLY catalogue values should be used. Please refer to catalogue
18	Date Of Birth	DOB	Date	8	Mandatory	Format YYYYMMDD	Date cannot be in the future. Records with Minors (< 18 yrs

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						Date of birth of primary consumer is mandatory.	old) will be rejected.
19	Title	Title	Text	10	If Available		
20	Surname	Surname	Text	60	Mandatory	Must be the primary consumer's surname as captured on proof Of ID.	Please use last/surname as captured on Customer's Proof of ID. Company names are not allowed.
21	First Name	FirstName	Text	60	Mandatory	Full First Name is preferred; at least one initial is mandatory	Use one Name or initial per field.
22	Middle Names	MiddleNames	Text	60	If Available		
23	Previous Name	PrevName	Text	60	If Available	Report if available.	i.e. change of name by affidavit or maiden names
24	Alias	Alias	Text	60	If Available	Report if available	
25	Proof of Address Type	ProofOfAddType	Text	3	If Available	<b>WAT</b> – Water Bill <b>ELE</b> – Electricity Bill	Abbreviated Form Accepted only.
26	Proof of Address Number	ProofOfAddNum	Text	15	Required Conditional	Required if Field 25 is provided	Provide the bill or meter number of the Proof of Address type

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
27	Current Residential Address Line 1	CurResAddr1	Text	100	Mandatory	Residential address must be supplied	Split full residential address across field 27-30 lines if possible.  PLEASE REFER TO APPENDIX XIX FOR GUIDELINES.
28	Current Residential Address Line 2	CurResAddr2	Text	50	If Available	Residential address must be supplied	
29	Current Residential Address Line 3	CurResAddr3	Text	50	If Available	Residential address must be supplied	
30	Current Residential Address Line 4	CurResAddr4	Text	50	If Available	Postal Address and residential address must be supplied	
31	Postal Code Of Current Residential Address	CurResAddrPostalCode	Text	15	If Available		
32	Date Moved to Current Residence	DateMovedCurrRes	Date	8	If Available	Format YYYYMMDD	Default to 1 <sup>st</sup> January of the respective year if full date is unknown.  Example, if customer not sure of day moved into property

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							but remembers the month and year as MAY 2012, please enter "20120501"
33	Previous Residential Address 1	PrevResAddr1	Text	100	If Available		Split full residential address across field 33-36 lines if possible.  PLEASE REFER TO APPENDIX XIX FOR GUIDELINES.
34	Previous Residential Address 2	PrevResAddr2	Text	50	If Available		
35	Previous Residential Address 3	PrevResAddr3	Text	50	If Available		
36	Previous Residential Address 4	PrevResAddr4	Text	50	If Available		
37	Postal Code of Previous Residence	PrevResAddrPostalCode	Text	15	If Available		
38	Owner/Tenant	OwnerOrTenant	Text	1	Mandatory	<b>O</b> – Owner <b>T</b> -Tenant <b>F</b> – Family Owned	"O" or "T" or "F" only.



No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
39	Postal Address Line 1	PostAddrLine1	Text	100	Mandatory	Postal Address must be supplied	Address to include alphanumeric characters.  PLEASE REFER TO APPENDIX XIX FOR GUIDELINES.
40	Postal Address Line 2	PostAddrLine2	Text	50	If Available	Postal Address must be supplied	Address to include alphanumeric characters.
41	Postal Address Line 3	PostAddrLine3	Text	50	If Available	Postal Address must be supplied	Address to include alphanumeric characters.
42	Postal Address Line 4	PostAddrLine4	Text	50	If Available	Postal Address must be supplied	Address to include alphanumeric characters.
43	Postal Code of Postal Address	PostalAddPostCode	Text	15	If Available		
44	Email Address	EmailAddress	Text	150	If Available		
45	Home Telephone	HomeTel	Text	30	If Available		Dialing code must be combined with telephone number. One telephone number per field
46	Mobile Telephone 1	MobileTel1	Text	30	Mandatory		Dialing code must be combined with telephone number. One telephone number per field.
47	Mobile	MobileTel2	Text	30	If Available		Dialing code must be

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
	Telephone 2						combined with telephone number. One telephone number per field.
48	Work Telephone	WorkTel	Text	30	If Available		Dialing code must be combined with telephone number. One telephone number per field.
49	Number of Dependants	NumOfDependants	Numeric	3	If Available		Number of dependants.
50	Employment Type	EmpType	Text	3	Mandatory	<b>Use applicable codes only</b>  <b>101</b> – Salaried Individual <b>102</b> – Unemployed <b>103</b> – Student <b>104</b> – Self Employed <b>105</b> – Home Maker 106 – Pensioner	
51	Employee Payroll Number	EmpPayrollNum	Text	15	Required Conditional	Provide Accountant General Payroll number if Government employee.	Required if Facility Type is 'Loan Against Salary'. Payroll number of the customer which is assigned by the employer.
52	Pay Point	Paypoint	Text	20	If Available	Paypoint is for payroll deduction payments and	When the Facility Type is 'Loan Against Salary',

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						indicates the source of instalment payments for the facility provided.	Employee Payroll Number becomes Mandatory and Pay Point also becomes mandatory. E.g. Borrower works at Ministry of Agriculture and payments are deducted at source. Paypoint is Controller, Employer is Ministry of Agriculture and facility type is 'Loan Against Salary'
53	Employer	EmpName	Text	50	Required Conditional	Required only when Employment Type is 101	Must contain Name of employer
54	Employer Address 1	EmpAddr1	Text	100	If Available	Name of address of the company that employs the account holder	Provide business address if self employed.  PLEASE REFER TO APPENDIX XIX FOR GUIDELINES.
55	Employer Address 2	EmpAddr2	Text	50	If Available		
56	Employer Address 3	EmpAddr3	Text	50	If Available		
57	Employer Address 4	EmpAddr4	Text	50	If Available		

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
58	Employer Address Postal Code	EmpAddrPostalCode	Text	15	If Available		
59	Date of Employment	DateOfEmp	Date	8	If Available	Must contain the date on which the Subject was hired by the Employer Organization/Self Employed Started.	Default to 1 <sup>st</sup> January of the respective year if full date is unknown
60	Occupation	Occupation	Text	50	Mandatory	Must contain the Designation of the Subject in the Employer Organization.	Egg. Trader, Teacher etc
61	Income Currency	IncomeCurrency	Text	3	Mandatory	ONLY International Standard Currency Abbreviation accepted Must provide currency of salary of the Subject as per ISO currency codes in Alpha-3 standard.	Example; GHS, EUR, USD, GBP
62	Monthly Income	Income	Numeric	15	Mandatory	<b>Must contain the latest monthly income details of the Subject.</b>	Bureau will mask Income information - only to be used for statistical analysis and Compliance reporting only.
63	Joint Or Sole Account	JointOrSoleAcc	Text	1	Mandatory	J - Joint S - Sole	Abbreviated Form Accepted only

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
64	No of Participants in Account	NoParticipantsInAcc	Numeric	2	Mandatory	Provide the number of participants in the account.  Provide "1" if field 63 is "S"	
65	Old Customer ID	OldCustomerID	Text	25	If Available		
66	Old Account Number	OldAccountNum	Text	25	If Available	To be Used for Account Conversion	
67	Old Supplier Reference Number	OldSRN	Text	5	If Available	Supplier Reference Number must be obtained from Previous supplier or contact bureau	
68	Old Branch Code	OldBranchCode	Text	15	If Available		
69	Credit Facility Type Code	CreditFacilityType	Text	3	Mandatory	Contains the account type code that Identifies the account classification. Refer to <b>Appendix VI</b>	Must contain the Credit Facility Type Code pertaining to the Credit Facility Type availed by the Subject.  The Data Provider should map their Credit Facility Products to the catalogue codes mentioned in this list and

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							report to the Credit Bureau.
70	Purpose of Credit Facility	PurposeOfFacility	Text	3	Mandatory	Refer to <b>Appendix XII</b> for appropriate codes	Must contain the Purpose for which the credit facility has been granted.  Applicable codes only
71	Term of Facility (Duration)	FacilityTerm	Numeric	3	Mandatory	Contains the duration of the credit extended.  Should be provided in months.	
72	Deferred Payment Start Date	DefPaymentStartDate	Date	8	If Available	Format YYYYMMDD.  Report the date the first payment is due for deferred or balloon loans.  This date should be reported when Repayment Frequency indicates 'deferred 'Or 'balloon'.  Where start repayment dates agreed upon at time	Deferred Date must be in the future. Date on which first payment is due, if payment is for monthly accounts then this date need not be resupplied If payment isn't monthly i.e. annual then next due date should be inserted

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						of sale differs from Normal payment structure. E.g. Payment date may begin 3 months after initial transaction.	
73	Amount Currency	AmountCurrency	Text	3	Mandatory	<p>Currency limited to Abbreviated International Format</p> <p>Must provide currency in which the facility is served by the Subject as per ISO currency codes in Alpha-3 standard.</p>	Example; GHS, USD, EUR, GBP
74	Original Loan Amount/Credit Limit	FacilityAmount	Numeric	15	Mandatory	<p>Line Of Credit = highest balance ever attained</p> <p>Loan = Original amount of the loan</p> <p>Mortgage = Original amount of the loan excluding interest</p>	<p>Must contain the amount of loan / limit sanctioned as on the Reporting Date.</p> <p>For Credit Cards, this field must contain the Primary Card Credit Limit as sanctioned by the Data Provider.</p>

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						<p>payments</p> <p>Open = Highest balance ever attained</p> <p>Revolving = Highest balance ever attained</p>	<p>For Overdrafts, this field must contain the Overdraft limit.</p> <p>For Overdrafts tied to a Current Account, if the banks are able to identify each of the OD facilities separately with a unique credit facility number, each of the OD limit must be reported separately and this field must contain the OD limit that was approved or sanctioned.</p> <p>In case banks are not able to distinguish the multiple OD facility sanctioned under a Current Account, the field must contain the Total limits of all active ODs. It includes all Permanent ODs and any Temporary ODs under that current account.</p>
75	Disbursement Date	DisbursementDate	Date	8	Mandatory	<p>Format YYYYMMDD</p> <p>Effective or actual date for</p>	Must contain the date on which Data Provider



No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						which the facility was opened or money drawn-down/disbursed	<p>sanctioned the credit facility/ loan to the Subject.</p> <p>For Credit Cards, this is the date when the card becomes active.</p> <p>For Overdrafts tied to a Current Account, if the banks are able to identify each of the OD facilities separately in their Core Banking Solution with a unique credit facility number, each of the OD approved date must be reported separately and this field must contain the date on which each of the OD limit was approved or activated.</p> <p>In case banks are not able to distinguish the multiple OD facility sanctioned under a Current Account, the approval date of the very first active OD will appear here. (principally,</p>

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							it is the oldest approved date out of all active ODs)
76	Disbursement Amount	DisbursementAmt	Numeric	15	Mandatory	May contain the amount that has been disbursed out of the sanctioned amount/ limit.	
77	Maturity Date	MaturityDate	Date	8	Mandatory	<p>Format YYYYMMDD</p> <p>Must contain the expected maturity/expiry date.</p>	<p>Must contain the expected maturity/expiry date. Must contain the proposed date of closure (as at the time of sanctioning) of Credit Facility.</p> <p>For Credit Cards the Expiry Date of the Primary Credit Card must be reported.</p> <p>For Overdrafts tied to a Current Account, if the banks are able to identify each of the OD facilities separately with a unique credit facility number, this field must contain the end date or the review date of each individual</p>

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							<p>OD.</p> <p>In case banks are not able to distinguish multiple OD facilities sanctioned under a Current Account, the field must contain the latest end date or review date of available OD facilities.</p> <p>The Data Providers can leave this column blank in case of temporary ODs where the end date is not captured.</p>
78	Scheduled Installment Amount	SchdInstalAmount	Numeric	15	Required Conditional	<p>Required for all "Repayment Frequency Codes" other than</p> <p><b>'18 – Bullet'</b>  <b>'19- Demand'</b>  <b>'21- Balloon'</b></p> <p>Report amount of the scheduled monthly</p>	<p>Must contain the next Installment amount due for payment by the Subject to the Data Provider for the repayment of the Credit Facility.</p> <p>For settled and matured</p>

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						<p>payment Line of Credit = minimum amount due based on balance, not including any amounts past due</p> <p>Loan = Regular monthly payment</p> <p>Mortgage = Regular monthly payment including the principal, interest</p> <p>Open = zero fill</p> <p>Revolving = minimum amount due based on balance, not including any amounts past due</p>	loans, this field should be reported blank.
79	Repayment Frequency	RepaymentFreq	Text	2	Mandatory	See <b>Appendix VII</b> for appropriate codes	Regardless of repayment frequency records must be submitted monthly contractual repayment period.
80	Actual / Last	LastPaymentAmount	Numeric	15	Mandatory	Report the monthly	Must contain the amount last

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
	Repayment Amount					<p>payment actually received for this reporting period</p> <p>If multiple payments are made during the reporting period, the total amount should be reported.</p>	<p>paid by the Subject towards the Credit Facility granted by the Data Provider.</p> <p>The Data Providers must start reporting this data when the first instalment amount has been paid by the subject.</p> <p>This amount must be zero or positive and should be reported in Ghana Cedis only.</p> <p>If the Credit Facility is sanctioned in a foreign currency, the equivalent amount in local currency should be reported in this field.</p>
81	Last Payment Date	LastPaymentDate	Date	8	Required Conditional	<p>Required if Last Payment Amount is greater than "0"</p> <p>Format YYYYMMDD</p> <p>Report the date of the</p>	Must contain the most recent date on which a payment was made on the Credit Facility availed by the Subject.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						most recent consumer payment	
82	Next Instalment Payment Due Date	NextPaymentDate	Date	8	Required Conditional	Required for instalment facilities  Format YYYYMMDD	Cannot be in the past  Date when the next Instalment is scheduled for payment by the Subject to the Data Provider for the repayment of the Credit Facility.
83	Current Balance	CurBal	Numeric	15	Mandatory	Provide outstanding or credit balance of the facility  No sign (+/-) is allowed.	If charges (interest, etc.) are included on balance overdue the Current Balance must also be increased to reflect these charges.  Must contain the entire Principal amount of facility outstanding as of the Reporting date.  For Closed Credit Facilities, the field should be reported as '0'.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							For Credit Cards and Overdrafts the data provider should report the Principal portion of the "Used" amount as the Current Balance.
84	Current Balance Indicator	CurBalIndicator	Text	1	Mandatory	<b>D</b> = Debit <b>C</b> = Credit	Account in Credit - Credit balances supplied will not be added to the summary blocks by the Bureaus.  If Account has a 0 balance then this field must be set to a D
85	Asset Classification	AssetClassification	Text	1	If Available	<b>A</b> – Current <b>B</b> – Olem <b>C</b> – Substandard <b>D</b> – Doubtful <b>E</b> – Loss	Provide the BoG Classification of loans and advances.
86	Amount in Arrears	AmountInArrears	Numeric	15	Mandatory	Will reflect the balance of cumulative missed payments	Only debit balances to be supplied here. Field must be populated with an overdue balance if “No Of days in Arrears” is populated or status

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						<p>Report the amount past due. This field can include late charges and fees.</p> <p><b>DO NOT INCLUDE CURRENT AMOUNT DUE IN THIS FIELD</b></p> <p>If the Account Status is "Current", then this field should be <b>ZERO</b></p>	<p>code is populated. If account is paid up or settled in full, then value must be set to "0"</p> <p>Must contain total overdue amount as of the Reporting Date.</p> <p>If the Number of Days in Arrears is equal to '0', then Data Provider should report the Amount in Arrears as '0'.</p> <p>If Number of Days in Arrears is reported as being greater than zero, then Amount in Arrears must also be greater than zero.</p>
87	Arrears Start Date	ArrearsStartDate	Date	8	If Available	Format YYYYMMDD	Date from which the Subject misses to repay the installment/ payment due towards the Credit Facility. Data Provider should report the date from which the "Amount in Arrears" is calculated for the Credit



No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							<p>Facility.</p> <p>If Amount in Arrears is reported as greater than 0, then this field must be reported.</p>
88	No of Days In Arrears	NDIA	Numeric	3	Mandatory	<p>Total number of days that the instalment is in arrears.</p> <p>Must contain the NDIA as of the Reporting Date. Computed as the difference between “Arrears Start Date” and the “Reporting Date”. If NDIA value is greater than ‘999’, the field should be reported as ‘999’.</p> <p>If there is no NDIA, then the field should be reported as ‘0’.</p>	<p>Accurate number of days to be supplied here. If days in arrears field is populated, Amount Overdue must have a debit balance. No of days in Arrears cannot be greater than the number of months account has been opened.</p>

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						If Amount Overdue is reported greater than zero, then NDIA must be greater than zero.	
89	Payment History Profile	PaymentHistoryProfile	Text	1	If Available	<p>The Payment History Profile is intended to be used to report monthly payment pattern, regardless of the Frequency Term.</p> <p><b>See Appendix XVI for applicable codes</b></p>	The Payment History Profile contains a code that properly identifies whether the account is current or past due within the activity period being reported.
90	Amount Overdue 1-30 Days	AmtOverdue1to30days	Numeric	15	If Available	Overdue amount in the indicated interval	
91	Amount Overdue 31-60 Days	AmtOverdue31to60days	Numeric	15	If Available	Overdue amount in the indicated interval	
92	Amount Overdue 61-90 Days	AmtOverdue11to90days	Numeric	15	If Available	Overdue amount in the indicated interval	
93	Amount Overdue 91-120 Days	AmtOverdue91to120days	Numeric	15	If Available	Overdue amount in the indicated interval	

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
94	Amount Overdue 121-150 Days	AmtOverdue121to150days	Numeric	15	If Available	Overdue amount in the indicated interval	
95	Amount Overdue 151-180 Days	AmtOverdue151to180days	Numeric	15	If Available	Overdue amount in the indicated interval	
96	Amount Overdue 181 Days or More	AmtOverdue181orMore	Numeric	15	If Available	Overdue amount in the indicated interval	
97	Legal Flag	LegalFlag	Text	3	If Available	101 – No 102 – Yes	<p>A legal flag is necessary to inform bureaus of any dispute, litigation etc against any facility. This IN addition with the special comments code can be very informative on a credit report. IT can also check as an internal control to ensure that bureaus follow up with data providers as per whatever issues may be regarding that particular facility.</p> <p>This field is different from Account Status Field.</p>

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
98	Credit Facility Status Code	FacilityStatusCode	Text	3	Mandatory	See <b>Appendix IX</b> for applicable codes  Indicate the status of account that currently identifies the current condition of the account	Must contain the current status of the Credit Facility as of the Reporting Date.
99	Facility Status Date	FacilityStatusDate	Date	8	Mandatory	Format YYYYMMDD Date associated with Credit facility status code reported	
100	Facility Closed Date	ClosedDate	Date	8	Required Conditional	Required if Facility Status Code is "Paid off" or "Closed"  Format YYYYMMDD  Contains the date the account was closed or paid	LENDERS TO RUN SEPARATE MONTH END REPORTS AND SUBMIT  Must contain the date on which the Data Provider or Subject closed the Credit Facility.  This field must be reported only when the Credit Facility

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							Status is reported as 'Closed'.
101	Reason For Closure	ClosureReason	Text	3	Required Conditional	Required if Facility Status Code is "Paid off" or "Closed"  See <b>Appendix XI</b> for applicable codes	Must contain the reason for the closure of the Credit Facility being reported.  This field must be reported only when the Credit Facility Status is reported as 'Closed'.
102	Written-off Amount	WrittenOffAmt	Numeric	15	Required Conditional	To be provided if account status is "Written off".	Must contain the amount that has been written off, in relation to the Credit Facility being reported.
103	Reason For Amount Written Off	ReasonForWrittenOff	Text	1	Required Conditional	To be Provide if "Written off Amount" is provided <b>A</b> - Part Settlement <b>B</b> - Death <b>C</b> - Unable to locate <b>D</b> - Government Concession <b>E</b> - Bankruptcy <b>F</b> - Others	Must contain the reason for which the Data Provider has written off a part or the entire Credit Facility balance.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
104	Date Restructured	DateRestructured	Date	8	Required Conditional	Applicable <b>ONLY</b> to Restructured Loans	<p>Must contain the date on which the credit facility being reported was restructured/rescheduled.</p> <p>In case the Data Provider closes the existing Credit Facility and opens a new Credit Facility, because of rescheduling/ re-structuring, this field need not be reported.</p>
105	Reason For Restructured Code	ReasonForRestructure	Text	1	Required Conditional	<p>Required if Facility is restructured</p> <p><b>Reasons:</b></p> <p><b>T</b> - Request for top ups  <b>E</b> - Irregular repayments  <b>L</b> - Loss of job  <b>D</b> - Business down turn  <b>F</b> - Force majeure  <b>C</b> - Other</p>	<p>Use applicable codes</p> <p>Must contain the reason for which the Credit Facility being reported was restructured/rescheduled.</p>
106	Credit Facility Collateralised	CreditCollateralInd	Text	3	Mandatory	<p><b>101</b> – Yes  <b>102</b> – No</p>	Must contain the security coverage flag to indicate if

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
	Indicator						the credit facility being reported is secured or not.
107	Type of Security	SecurityType	Text	3	Required Conditional	See <b>Appendix XIV</b> for appropriate codes.  Required if Credit Facility Collateralised Indicator, Field 106 is "101"	Must contain the Type of Security that is pledged by the Borrower to the Data Provider towards the Credit Facility.
108	Nature of Charge	NatureOfCharge	Text	1	Required Conditional	<b>A</b> – Fixed <b>B</b> – Float  Required if Credit Facility Collateralised Indicator, Field 106 is "101"	Contains the relevant code to indicate the Nature of Charge of the bank on the security provided for the credit facility being reported.
109	Latest Value of Security	SecurityValue	Numeric	15	Required Conditional	Must contain the Estimated/ Market Value of the Collateral/ Security provided against the Credit Facility as per the last review.	Required if Credit Facility Collateralised Indicator, Field 106 is "101"
110	Collateral Registry Reference Number of Security	CollRegRefNum	Text	15	Required Conditional	Required if Credit Facility Collateralised Indicator, Field 106 is "101"	Must contain the Internal Reference Number of the Security as maintained by the Data Provider.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
111	Special Comments Code	SpecialCommentsCode	Text	3	If Available	Reserved for special comments.  See <b>Appendix XII</b> for codes.	
112	Nature of Guarantor	NatureOfGuarantor	Text	3	Mandatory	<b>101</b> -Individual <b>102</b> -Commercial Entity <b>103</b> -No Guarantor	
113	Name Of Commercial Guarantor	NameOfComGuarantor	Text	50	Required Conditional	Required if Nature of Guarantor, Field 112 is "102"	
114	Business Registration Number of Commercial Guarantor	BusRegOfGuarantor	Text	20	Required Conditional	Required if Nature of Guarantor is "102"	
115	Guarantor 1 Surname	G1Surname	Text	60	Required Conditional	Required if Nature of Guarantor, Field 112 is "101"  Must be the Guarantor's surname.	• Only A - Z, apostrophe or Hyphen.
116	Guarantor 1 First Name	G1FirstName	Text	60	Required Conditional	Required if Nature of Guarantor, Field 112 is	Use one Name or initial per field Only A - Z, apostrophe or



No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						<p>“101”</p> <p>Full First Name is preferred; at least one initial is required</p>	Hyphen. Use of embedded spaces permitted for forenames such as “Sue Ann”
117	Guarantor 1 Middle Names	G1MiddleNames	Text	60	If Available		Other Name; Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as “Sue Ann”
118	Guarantor 1 National ID Number	G1NatID	Text	20	Required Conditional	Provide at least one ID if Guarantor 1 is provided.	
119	Guarantor 1 Voters ID Number	G1VotID	Text	20	Required Conditional	Provide at least one ID if Guarantor 1 is provided.	
120	Guarantor 1 Drivers License Number	G1DrvLic	Text	20	Required Conditional	Provide at least one ID if Guarantor 1 is provided.	
121	Guarantor 1 Passport Number	G1PassNum	Text	20	Required Conditional	Provide at least one ID if Guarantor 1 is provided.	
122	Guarantor 1 Social Security Number	G1SSN	Text	20	If Available		

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
123	Guarantor 1 Gender	G1Gender	Text	1	Required Conditional	<b>'M'</b> - Male or <b>'F'</b> -Female only	Required if G1Surname is provided'  'M'- Male or 'F'-Female only
124	Guarantor 1 Date of Birth	G1DOB	Date	8	Required Conditional	Format YYYYMMDD  Required if G1Surname is provided'	Date cannot be in the future Minors (< 18 yrs old) will be reported Date must be a valid Date
125	Guarantor 1 Address Line 1	G1Add1	Text	100	If Available		
126	Guarantor 1 Address Line 2	G1Add2	Text	50	If Available		
127	Guarantor 1 Address Line 3	G1Add3	Text	50	If Available		
128	Guarantor 1 Home Telephone	G1HomeTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
129	Guarantor 1 Work Telephone	G1WorkTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.
130	Guarantor 1 Mobile Telephone	G1Mobile	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.
131	Guarantor 2 Surname	G2Surname	Text	60	If Available	Must be the Guarantor's surname.	• Only A - Z, apostrophe or Hyphen.
132	Guarantor 2 First Name	G2FirstName	Text	60	If Available	Full First Name is preferred; at least one initial is required	Use one Name or initial per field Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
133	Guarantor 2 Middle Names	G2MiddleNames	Text	60	If Available		Other Name 2 or Initial 2; Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"
134	Guarantor 2 National ID Number	G2NatID	Text	20	Required Conditional	Provide at least one ID if Guarantor 2 is provided.	
135	Guarantor 2 Voters ID Number	G2VotID	Text	20	Required Conditional	Provide at least one ID if Guarantor 2 is provided.	
136	Guarantor 2 Drivers License Number	G2DrivLic	Text	20	Required Conditional	Provide at least one ID if Guarantor 2 is provided.	
137	Guarantor 2 Passport Number	G2PassNum	Text	20	Required Conditional	Provide at least one ID if Guarantor 2 is provided.	
138	Guarantor 2 Social Security Number	G2SSN	Text	20	If Available		
139	Guarantor 2 Gender	G2Gender	Text	1	Required Conditional	'M'- Male or 'F'-Female only	Required if G2Surname is provided'

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
140	Guarantor 2 Date of Birth	G2DOB	Date	8	Required Conditional	Format YYYYMMDD  Required if G2Surname is provided'	Date cannot be in the future Minors (< 18 yrs old) will be reported Date must be a valid Date
141	Guarantor 2 Address Line 1	G2Add1	Text	100	If Available		
142	Guarantor 2 Address Line 2	G2Add2	Text	50	If Available		
143	Guarantor 2 Address Line 3	G2Add3	Text	50	If Available		
144	Guarantor 2 Home Telephone	G2HomeTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.
145	Guarantor 2 Work Telephone	G2WorkTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							be rejected if first four characters are zeros. Dialing code must be combined with telephone number.
146	Guarantor 2 Mobile Telephone	G2Mobile	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.
147	Guarantor 3 Surname	G3Surname	Text	60	If Available	Must be the Guarantor's surname.	Only A - Z, apostrophe or Hyphen.
148	Guarantor 3 First Name	G3FirstName	Text	60	If Available	Full First Name is preferred; at least one initial is required	Use one Name or initial per field Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann" Individual'.
149	Guarantor 3	G3MiddleNames	Text	60	If Available		Other Name; Only A - Z,

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
	Middle Names						apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as “Sue Ann”
150	Guarantor 3 National ID Number	G3NatID	Text	20	Required Conditional	Provide at least one ID if Guarantor 3 is provided.	
151	Guarantor 3 Voters ID Number	G3VotID	Text	20	Required Conditional	Provide at least one ID if Guarantor 3 is provided.	
152	Guarantor 3 Drivers License Number	G3DrivLic	Text	20	Required Conditional	Provide at least one ID if Guarantor 3 is provided.	
153	Guarantor 3 Passport Number	G3PassNum	Text	20	Required Conditional	Provide at least one ID if Guarantor 3 is provided.	
154	Guarantor 3 Social Security Number	G3SSN	Text	20	If Available		
155	Guarantor 3 Gender	G3Gender	Text	1	Required Conditional	‘M’ - Male or ‘F’ -Female only	Required if G3Surname is provided’
156	Guarantor 3 Date	G3DOB	Date	8	Required	Format YYYYMMDD	Date cannot be in the future

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
	of Birth				Conditional	Required if G3Surname is provided	Minors (< 18 yrs old) will be reported Date must be a valid Date
157	Guarantor 3 Address Line 1	G3Add1	Text	100	If Available		
158	Guarantor 3 Address Line 2	G3Add2	Text	50	If Available		
159	Guarantor 3 Address Line 3	G3Add3	Text	50	If Available		
160	Guarantor 3 Home Telephone	G3HomeTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.
161	Guarantor 3 Work Telephone	G3WorkTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with



No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							telephone number.
162	Guarantor 3 Mobile Telephone	G3Mobile	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.
163	Guarantor 4 Surname	G4Surname	Text	60	If Available	Must be the Guarantor's surname.	Only A - Z, apostrophe or Hyphen.
164	Guarantor 4 First Name	G4FirstName	Text	60	If Available	Full First Name is preferred; at least one initial is required	Use one Name or initial per field Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"
165	Guarantor 4 Middle Names	G4MiddleNames	Text	60	If Available		Other Name; Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							Ann''
166	Guarantor 4 National ID Number	G4NatID	Text	20	Required Conditional	Provide at least one ID if Guarantor 4 is provided.	
167	Guarantor 4 Voters ID Number	G4VotID	Text	20	Required Conditional	Provide at least one ID if Guarantor 4 is provided.	
168	Guarantor 4 Drivers License Number	G4DrvLic	Text	20	Required Conditional	Provide at least one ID if Guarantor41 is provided.	
169	Guarantor 4 Passport Number	G4PassNum	Text	20	Required Conditional	Provide at least one ID if Guarantor 4 is provided.	
170	Guarantor 4 Social Security Number	G4SSN	Text	20	If Available		
171	Guarantor 4 Gender	G4Gender	Text	1	Required Conditional	'M'- Male or 'F'-Female only	Required if G3Surname is provided'
172	Guarantor 4 Date of Birth	G4DOB	Date	8	Required Conditional	Format YYYYMMDD  Required if G4Surname is provided'	Date cannot be in the future Minors (< 18 yrs old) will be reported Date must be a valid Date

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
173	Guarantor 4 Address Line 1	G4Add1	Text	100	if available		
174	Guarantor 4 Address Line 2	G4Add2	Text	50	if available		
175	Guarantor 4 Address Line 3	G4Add3	Text	50	if available		
176	Guarantor 4 Home Telephone	G4HomeTel	Text	30	if available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.
177	Guarantor 4 Work Telephone	G4WorkTel	Text	30	if available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
178	Guarantor 4 Mobile Telephone	G4Mobile	Text	30	if available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialing code must be combined with telephone number.

## Appendixes

### Appendix I

#### Other ID Type Codes

Code	Catalogue Value
STAFF	Staff ID
STUD	Student ID
SERV	Service ID
NHIS	National Health Insurance ID

### Appendix II

#### Marital Status Codes

Code	Catalogue Value
S	Single
W	Widowed
D	Divorced
M	Married
P	Separated

### Appendix III

#### Proof of Address Codes

Code	Catalogue Value
WAT	Water Bill
ELE	Electricity Bill

## Appendix IV

### Owner/Tenant Codes

Code	Catalogue Value
O	Owner
T	Tenant
F	Family Owned

## Appendix V

### Employment Type Codes

Code	Catalogue Value
101	Salaried Individual
102	Unemployed
103	Student
104	Self Employed
105	Home Maker
106	Pensioner

## Appendix VI

### Credit Facility Type Code

Code	Catalogue Value
101	Agriculture Facility
102	Auto Loan
103	Bank Guarantee
104	Bills Discounted
106	Credit Card
107	Education Loan
108	Hire Purchase

<b>Code</b>	<b>Catalogue Value</b>
109	Housing Loan
110	Leasing
111	Letter of Credit
112	Loan against Bank Deposit
113	Loan against Employee Provident Fund
114	Loan against Life Insurance
115	Loan against Salary/Payroll Loan
116	Loan against Shares and Securities
117	Loan to Professional
118	Mortgage
119	Non-secured Loans
120	Other Secured Loans
121	Overdraft
122	Personal Loan
123	Pledge Loan
124	Property Loan
125	Government Loans
126	Term Loans
127	Travel Finance
128	Student Loan
129	Others

## Appendix VII

### Repayment Frequency Codes

Code	Catalogue Value
10	Weekly
11	Bi Monthly
12	Monthly
13	Quarterly
14	Tri Annually
15	Semi Annually
16	Annual
17	Variable
18	Bullet (One payment)
19	Demand (Revolving)
20	Unspecified
21	Balloon (especially on interest –only mortgages)

## Appendix VIII

### Asset Classification Codes

Code	Catalogue Value
A	1 - 30 days
B	31 – 90 days
C	91 – 180 days
D	181 – 360 days
E	Over 360 days



## Appendix IX

### Credit Facility Status Codes

Code	Catalogue value	Definition	Comments
A	Open/Active	Account is active	
C	Closed	Account fully paid and has been closed	When an account is closed fields 83 and 86 must be submitted as.
D	Disputed	Payment Profile record will not be viewable until the status code is removed or changed.	The record should be kept up to date for the duration of the dispute.
E	Terms Extended	Repayment terms have been extended.	
L	Handed Over/Legal	Account handed over to attorney or collection agency for recovery	
N	Loan against Policy	Loan granted against outstanding value of Policy.	
P	Paid Up	Account paid up but can become active again in the future.	This status code may be repeated it should be noted that the status date should also be changed accordingly.
T	Early Settlement	Loan settled early by Customer	
G	Charge-off		
Z	Deceased	Notification received that consumer is deceased	
R	Restructured/Rescheduled		
B	Approved, but not disbursed		
W	Written Off	Account written off as a bad debt due to non-	The amount written off at the time must be represented in the amount overdue and current

Code	Catalogue value	Definition	Comments
		payment	balance field

## Appendix X

### Reason for Written Off Codes

Code	Catalogue Value
A	Part Settlement
B	Death
C	Unable to locate
D	Government Concession
E	Bankruptcy
F	Other

## Appendix XI

### Reason for Closure Codes

Code	Catalogue Value
A	By Credit Grantor without prejudice to the Subject
B	Balance Transfer
C	Death
D	End of Credit Facility Tenure
E	Merger of Credit Facility
F	Early Settlement by Subject
G	By Court Order
H	Lost Cards/Compromised Cards
J	Bankruptcy
K	Restructured/Rescheduled

## Appendix XII

### Purpose of Facility Codes

Code	Catalogue Value	Definition
A	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances
B	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognized institution
C	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
D	Project Finance	
E	Capital finance	
F	Equipment and Machinery Finance	
G	Working capital finance	
H	Subscription finance	
P	Personal finance	
J	Finance for Trading in securities	
K	Consolidation Loan	A loan resulting from the Debt Consolidation
L	Other	A loan other than the ones stipulated above.

## Appendix XIII

### Special Comments Codes

Code	Catalogue Value
101	Paid by Co maker

102	Loan assumed by another party
103	Account closed at credit grantor's request
104	Accounts transferred to another lender
105	Adjustment pending
106	Paying under a partial payment agreement
107	Purchased by another lender
108	Payroll deduction
109	Credit Line suspended
110	Account closed due to refinance
111	Account closed due to Transfer
112	Account paid in full for less than the full balance
113	First payment never received
114	Account paid from collateral
115	Principal deferred/Interest payment only

## Appendix XIV

### Type of Security Code

Code	Catalogue Value
A	Land
B	Shares
C	Government Bonds/Securities
D	Building
D	Building
E	Cash/ Fixed Deposit
F	Bank Guarantee

<b>Code</b>	<b>Catalogue Value</b>
G	Salary Assignment
H	Terminal Benefits Assignment
J	Bullions
K	General Plant & Machinery
L	Vehicles
M	Corporate Guarantee
N	Individual Guarantee
P	Government Guarantee
Q	Others

## Appendix XV

### 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"	Sucres	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	XPD
ZZ10_Platinum	Platinum	XPT
ZZ11_Silver	Silver	XAG

## Appendix XVI

### Country Codes

Code	Common Name
AFG	Afghanistan
ALB	Albania
DZA	Algeria
AND	Andorra
AGO	Angola
ATG	Antigua and Barbuda
ARG	Argentina
ARM	Armenia
AUS	Australia
AUT	Austria
AZE	Azerbaijan
BHS	Bahamas, The

BHR	Bahrain
BGD	Bangladesh
BRB	Barbados
BLR	Belarus
BEL	Belgium
BLZ	Belize
BEN	Benin
BTN	Bhutan
BOL	Bolivia
BIH	Bosnia and Herzegovina
BWA	Botswana
BRA	Brazil
BRN	Brunei
BGR	Bulgaria
BFA	Burkina Faso
BDI	Burundi
KHM	Cambodia
CMR	Cameroon
CAN	Canada
CPV	Cape Verde
CAF	Central African Republic
TCD	Chad
CHL	Chile
CHN	China, People's Republic of
COL	Colombia

COM	Comoros
COD	Congo, Democratic Republic of the (Congo – Kinshasa)
COG	Congo, Republic of the (Congo – Brazzaville)
CRI	Costa Rica
CIV	Cote d'Ivoire (Ivory Coast)
HRV	Croatia
CUB	Cuba
CYP	Cyprus
CZE	Czech Republic
DNK	Denmark
DJI	Djibouti
DMA	Dominica
DOM	Dominican Republic
ECU	Ecuador
EGY	Egypt
SLV	El Salvador
GNQ	Equatorial Guinea
ERI	Eritrea
EST	Estonia
ETH	Ethiopia
FJI	Fiji
FIN	Finland
FRA	France
GAB	Gabon
GMB	Gambia, The

GEO	Georgia
DEU	Germany
GHA	Ghana
GRC	Greece
GRD	Grenada
GTM	Guatemala
GIN	Guinea
GNB	Guinea-Bissau
GUY	Guyana
HTI	Haiti
HND	Honduras
HUN	Hungary
ISL	Iceland
IND	India
IDN	Indonesia
IRN	Iran
IRQ	Iraq
IRL	Ireland
ISR	Israel
ITA	Italy
JAM	Jamaica
JPN	Japan
JOR	Jordan
KAZ	Kazakhstan
KEN	Kenya

KIR	Kiribati
PRK	Korea, Democratic People's Republic of (North Korea)
KOR	Korea, Republic of (South Korea)
KWT	Kuwait
KGZ	Kyrgyzstan
LAO	Laos
LVA	Latvia
LBN	Lebanon
LSO	Lesotho
LBR	Liberia
LBY	Libya
LIE	Liechtenstein
LTU	Lithuania
LUX	Luxembourg
MKD	Macedonia
MDG	Madagascar
MWI	Malawi
MYS	Malaysia
MDV	Maldives
MLI	Mali
MLT	Malta
MHL	Marshall Islands
MRT	Mauritania
MUS	Mauritius
MEX	Mexico

FSM	Micronesia
MDA	Moldova
MCO	Monaco
MNG	Mongolia
MNE	Montenegro
MAR	Morocco
MOZ	Mozambique
MMR	Myanmar (Burma)
NAM	Namibia
NRU	Nauru
NPL	Nepal
NLD	Netherlands
NZL	New Zealand
NIC	Nicaragua
NER	Niger
NGA	Nigeria
NOR	Norway
OMN	Oman
PAK	Pakistan
PLW	Palau
PAN	Panama
PNG	Papua New Guinea
PRY	Paraguay
PER	Peru
PHL	Philippines

POL	Poland
PRT	Portugal
QAT	Qatar
ROU	Romania
RUS	Russia
RWA	Rwanda
KNA	Saint Kitts and Nevis
LCA	Saint Lucia
VCT	Saint Vincent and the Grenadines
WSM	Samoa
SMR	San Marino
STP	Sao Tome and Principe
SAU	Saudi Arabia
SEN	Senegal
SRB	Serbia
SYC	Seychelles
SLE	Sierra Leone
SGP	Singapore
SVK	Slovakia
SVN	Slovenia
SLB	Solomon Islands
SOM	Somalia
ZAF	South Africa
ESP	Spain
LKA	Sri Lanka



SDN	Sudan
SUR	Suriname
SWZ	Swaziland
SWE	Sweden
CHE	Switzerland
SYR	Syria
TJK	Tajikistan
TZA	Tanzania
THA	Thailand
TLS	Timor-Leste (East Timor)
TGO	Togo
TON	Tonga
TTO	Trinidad and Tobago
TUN	Tunisia
TUR	Turkey
TKM	Turkmenistan
TUV	Tuvalu
UGA	Uganda
UKR	Ukraine
ARE	United Arab Emirates
GBR	United Kingdom
USA	United States
URY	Uruguay
UZB	Uzbekistan
VUT	Vanuatu

VAT	Vatican City
VEN	Venezuela
VNM	Vietnam
YEM	Yemen
ZMB	Zambia
ZWE	Zimbabwe
GEO	Abkhazia
TWN	China, Republic of (Taiwan)
AZE	Nagorno-Karabakh
CYP	Northern Cyprus
MDA	Pridnestrovie (Transnistria)
SOM	Somaliland
GEO	South Ossetia
AUS	Ashmore and Cartier Islands
CXR	Christmas Island
CCK	Cocos (Keeling) Islands
AUS	Coral Sea Islands
HMD	Heard Island and McDonald Islands
NFK	Norfolk Island
NCL	New Caledonia
PYF	French Polynesia
MYT	Mayotte
GLP	Saint Barthelemy
GLP	Saint Martin
SPM	Saint Pierre and Miquelon

WLF	Wallis and Futuna
ATF	French Southern and Antarctic Lands
PYF	Clipperton Island
BVT	Bouvet Island
COK	Cook Islands
NIU	Niue
TKL	Tokelau
GGY	Guernsey
IMN	Isle of Man
JEY	Jersey
AIA	Anguilla
BMU	Bermuda
IOT	British Indian Ocean Territory
	British Sovereign Base Areas
VGB	British Virgin Islands
CYM	Cayman Islands
FLK	Falkland Islands (Islas Malvinas)
GIB	Gibraltar
MSR	Montserrat
PCN	Pitcairn Islands
SHN	Saint Helena
SGS	South Georgia and the South Sandwich Islands
TCA	Turks and Caicos Islands
MNP	Northern Mariana Islands
PRI	Puerto Rico

ASM	American Samoa
UMI	Baker Island
GUM	Guam
UMI	Howland Island
UMI	Jarvis Island
UMI	Johnston Atoll
UMI	Kingman Reef
UMI	Midway Islands
UMI	Navassa Island
UMI	Palmyra Atoll
VIR	U.S. Virgin Islands
UMI	Wake Island
HKG	Hong Kong
MAC	Macau
FRO	Faroe Islands
GRL	Greenland
GUF	French Guiana
GLP	Guadeloupe
MTQ	Martinique
REU	Reunion
ALA	Aland
ABW	Aruba
ANT	Netherlands Antilles
SJM	Svalbard
ASC	Ascension

TAA	Tristan da Cunha
ATA	Antarctica
SCG	Kosovo
PSE	Palestinian Territories (Gaza Strip and West Bank)
ESH	Western Sahara
ATA	Australian Antarctic Territory
ATA	Ross Dependency
ATA	Peter I Island
ATA	Queen Maud Land
ATA	British Antarctic Territory

## Appendix XVII

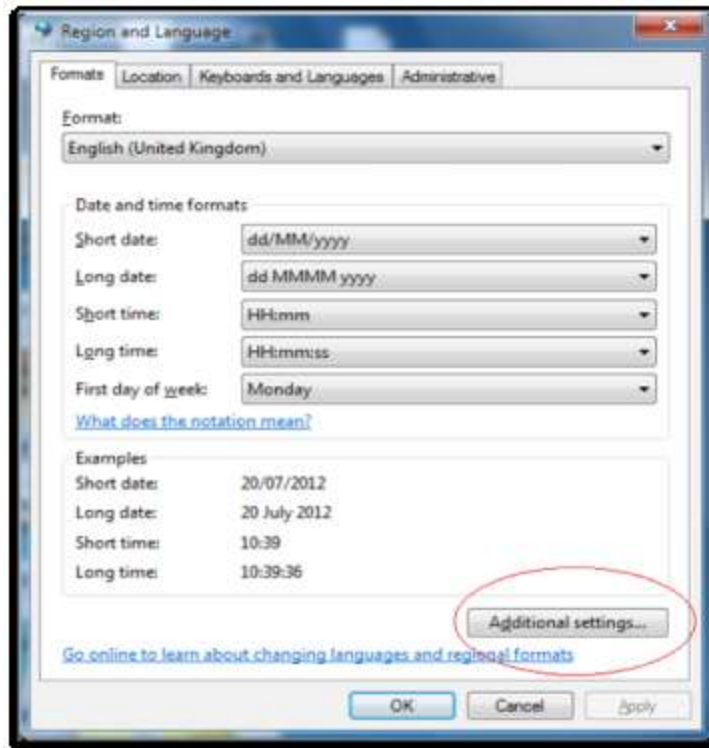
### Payment History Profile

Code	Catalogue Value
0	1 to 30 days (Current Account)
1	31 to 60 days past due
2	61 to 90 days past due
3	91 to 120 days past due
4	121 to 180 days past due
5	180+ days past due

## Appendix XVIII

### 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

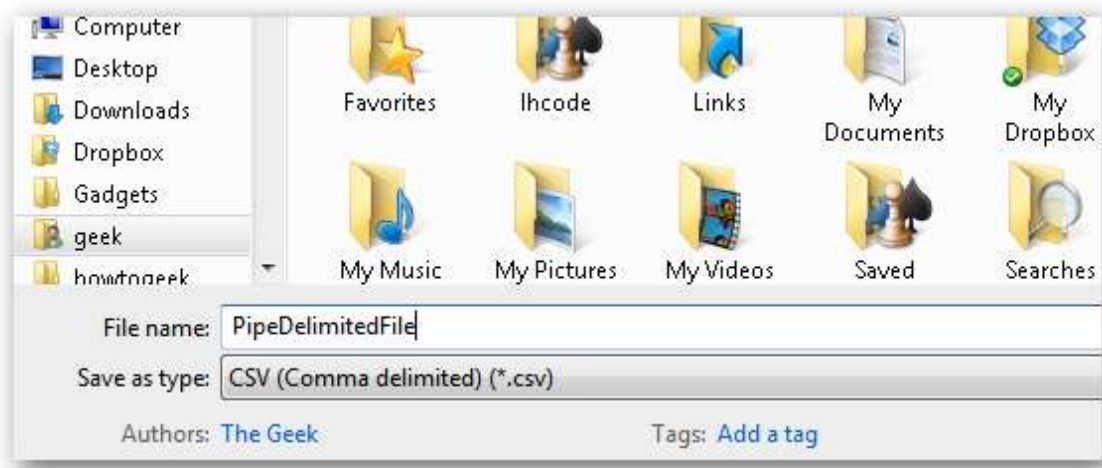
Example  
Positive: 123,456,789.00 Negative: -123,456,789.00|

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 labeled "Save" to save the file to your computer as a CSV file with pipe delimiter format.

## Appendix XIX

### 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 27/33, Address Line 1)
  - Suburb(area/district) in line 2(Field 28/34, Address Line 2, leave blank if Suburb/Area Not Available)



- City in line 3 (Field 29/35, Address Line 3, leave blank if City Not Available)
- Region line 4 (Field 30/36, Address Line 4, leave blank if Region Not Available)
- Postal code in postcode field (Field 31/37, Address Postal Code, leave blank if Postal Code Not Available)

- Example:

<i>Plot 6 Lagos Avenue</i>	<i>(Address Line 1)</i>
<i>East Legon</i>	<i>(Address Line 2)</i>
<i>Accra</i>	<i>(Address Line 3)</i>
<i>&lt;leave blank&gt;</i>	<i>(Address Line 4)</i>
<i>&lt;leave blank&gt;</i>	<i>(Address Postal Code)</i>

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

- Building name and number must be in line 1 (Field 27/33, Address Line 1)
- Street name and number in line 2 (Field 28/34, Address Line 2, leave blank if Street name and number Not Available)
- Suburb in line 3 (Field 29/35, Address Line 3, leave blank if Suburb/Area Not Available)
- City in line 4 (Field 30, Address Line 4, leave blank if City Not Available)
- Postal code in postcode field (Field 31/37, Address Postal Code, leave blank if Postal Code Not Available)
- Example:

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

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

- Split across Address line 1 to line 4