

Credit Reference Bureau Data Standards Committee



Data Format

Version Number 1.1

Consumer Dishonoured Cheque 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 Dishonoured cheque 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 Dishonoured cheque 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 Dishonoured cheque data files, data and information systems.

Description of the File Layout

The File layout has the description of the fields that constitute the Consumer Dishonoured cheque 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** – COND, for Consumer Dishonoured cheque 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-COND-12.csv** will be a valid filename for an institution with SRN 10118 submitting a Consumer Dishonoured Cheque data for the month of January 2012. 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 VIII** 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

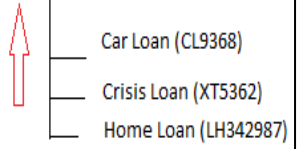
1. Monetary amounts must be expressed in whole numbers (without separators and decimals to be rounded to the nearest whole number)
2. The column headers must occupy the first line of the CSV file with a pipe delimiter.
3. No empty rows are allowed in between rows.
4. Files must not be compressed. E.g. 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	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	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 Eg. 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

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						must be prior to next reporting period. If Correction/Replacement Update (value 1), then Reporting Date must be equal to the previously-Reported Date for matching purposes.	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 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	A.N. Other Cust ID: AC2983 - Car Loan (CL9368) - Crisis Loan (XT5362) - Home Loan (LH342987) For account number changes that effect the entire file please notify all Bureaus for effective change management

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	Must contain the internal Identification Code/ Customer Number assigned to the Subject by the Data Provider. A.N. Other Cust ID: AC2983 
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 12) is supplied.	Provide ONLY the "Certificate of Competence" number on the Drivers Licence.
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	STAFF – Staff ID	

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
						STUD – Student ID SERV – Service ID NHIS – 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	‘M’ or ‘F’	‘M’ - Male or ‘F’ -Female only
16	Marital Status	MaritalStatus	Text	1	Mandatory	S – Single W – Widowed D – Divorced M – Married P – 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 Appendix VII
18	Date of Birth	DOB	Date	8	Mandatory	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
						Date of birth of primary consumer is mandatory.	Records with Minors (< 18 yrs 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	WAT – Water Bill ELE – Electricity Bill	Abbreviated Form Accepted only.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
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
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 st January of the respective year if full date is unknown.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
							Example, if customer not sure of day moved into property 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		

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
38	Owner/Tenant	OwnerOrTenant	Text	1	Mandatory	O – Owner T -Tenant F – Family Owned	“O” or “T” or “F” only.
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	MobileTel1	Text	30	Mandatory		Dialing code must be

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
	Telephone 1						combined with telephone number. One telephone number per field.
47	Mobile Telephone 2	MobileTel2	Text	30	If Available		Dialing code must be 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	Use applicable codes only 101 – Salaried Individual 102 – Unemployed 103 – Student 104 – Self Employed 105 – Home Maker 106 – Pensioner	
51	Employee Payroll Number	EmpPayrollNum	Text	15	If Available	Provide Accountant General Payroll number if Government employee.	Payroll number of the customer which is assigned by the employer.

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
52	Employer	EmpName	Text	50	Required Conditional	Required only when Employment Type is 101	Must contain Name of employer
53	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.
54	Employer Address 2	EmpAddr2	Text	50	If Available		
55	Employer Address 3	EmpAddr3	Text	50	If Available		
56	Employer Address 4	EmpAddr4	Text	50	If Available		
57	Employer Address Postal Code	EmpAddrPostalCode	Text	15	If Available		
58	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 st January of the respective year if full date is unknown
59	Occupation	Occupation	Text	50	Mandatory	Must contain the Designation of the Subject in the Employer Organization.	Egg. Trader, Teacher etc

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
60	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
61	Monthly Income	Income	Numeric	15	Mandatory	Must contain the latest monthly income details of the Subject.	Bureau will mask Income information - only to be used for statistical analysis and Compliance reporting only.
62	Joint or Sole Account	JointOrSoleAcc	Text	1	Mandatory	J - Joint S - Sole	Abbreviated Form Accepted only
63	No of Participants in Account	NoParticipantsInAcc	Numeric	2	Mandatory	Provide the number of participants in the account. Provide "1" if field 62 is "S"	
64	Old Customer ID	OldCustomerID	Text	25	If Available		
65	Old Account Number	OldAccountNum	Text	25	If Available	To be Used for Account Conversion	
66	Old Supplier Reference	OldSRN	Text	5	If Available	Supplier Reference Number must be obtained	

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
	Number					from Previous supplier or contact bureau	
67	Old Branch Code	OldBranchCode	Text	15	If Available		
68	Cheque Number	ChequeNumber	Text	20	Mandatory	The unique number of the cheque	
69	Date Account Opened	AccountOpened	Date	8	If Available	Format YYYYMMDD	
70	Date Cheque Issued	DateIssued	Date	8	Mandatory	Format YYYYMMDD	
71	Date Cheque Bounced	DateBounced	Date	8	Mandatory	Format YYYYMMDD	
72	Reason Cheque Returned Code	ReasonReturned	Text	2	Mandatory	11 – Insufficient Funds 12 - Fraud	
73	Currency	Currency	Text	3	Mandatory	International Standard Currency Abbreviation accepted See Appendix VI for appropriate codes	Example: GHS, USD, EUR, GBP

No.	FIELD NAME DESCRIPTION	FIELD Name	FIELD TYPE	FIELD LENGTH	FIELD OPTIONS	FIELD DESCRIPTION	ADDITIONAL BUSINESS RULES
74	Cheque Amount Rejected/Bounced	ChequeAmount	Numeric	15	Mandatory	Full amount to be specified	

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
WATER	Water Bill
ELECT	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

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	XPD
ZZ10_Platinum	Platinum	XPT
ZZ11_Silver	Silver	XAG

Appendix VII

Country Codes

Code	Common Name
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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

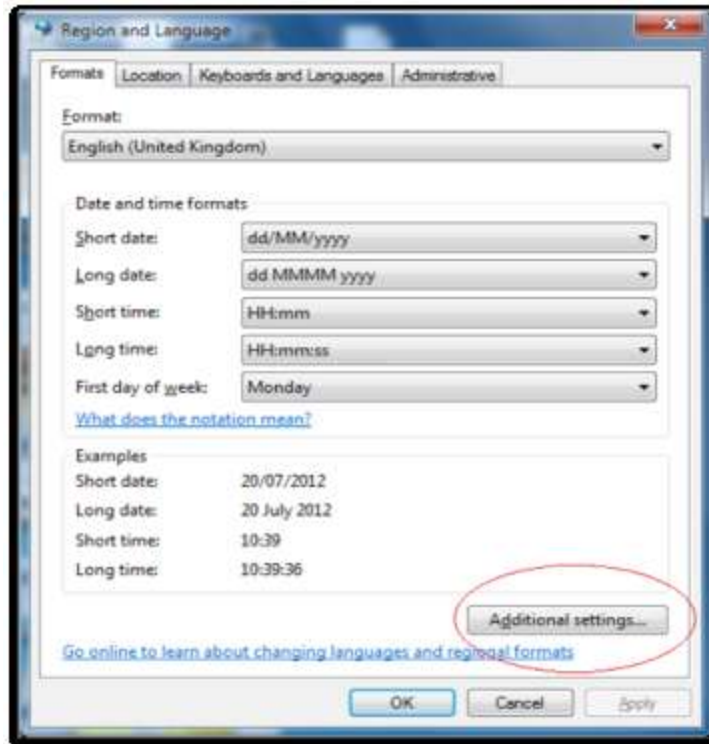
	British Sovereign Base Areas
VGB	British Virgin Islands
CYM	Cayman Islands
FLK	Falkland Islands (Islas Malvinas)
GIB	Gibraltar
MSR	Montserrat
PCN	Pitcairn Islands
SHN	Saint Helena
SGS	South Georgia and the South Sandwich Islands
TCA	Turks and Caicos Islands
MNP	Northern Mariana Islands
PRI	Puerto Rico
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 VIII

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

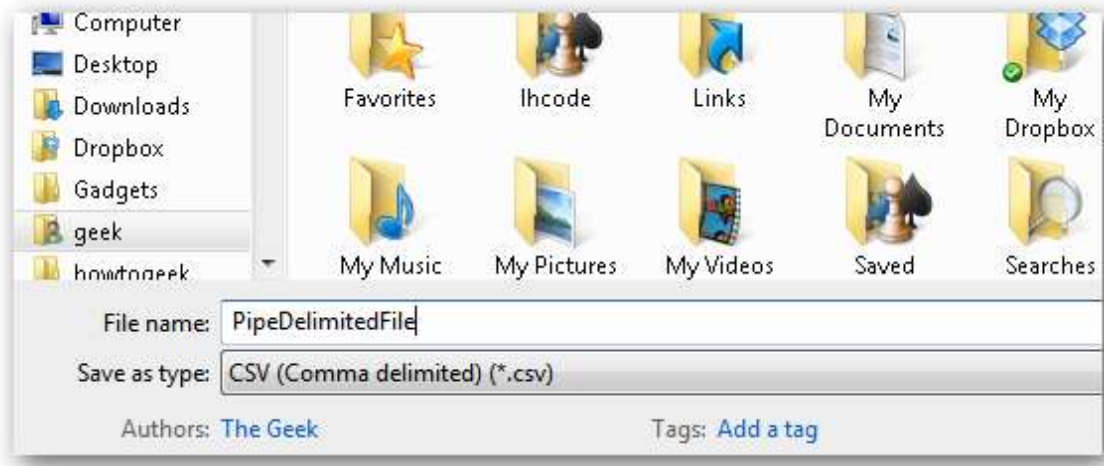
Example
Positive: 123,456,789.00 Negative: -123,456,789.00|

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 IX

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><leave blank></i>	<i>(Address Line 4)</i>
<i><leave blank></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