

British Forces postal address (BFPO)

Reporting CAIS data for customers with a British Forces Post Office (BFPO) address

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Historically, British Forces Post Office (BFPO) addresses did not form part of the Royal Mail Postcode Address File (PAF). However, credit reference agencies require a valid UK address that is consistent with the PAF.

As a result, in March 2012, in collaboration with the Royal Mail, the BFPO introduced UK-style postcodes. These new postcodes should enable BFPO addresses to be easily included in address management products or systems.

The goal is to enable members of our armed forces and their families and friends to order online or by telephone, or easily access other services in the same way as anyone else living in the UK. It should also help armed forces members to establish a credit file and obtain credit.

Therefore, this information should be used to refine the monthly performance information provided to the credit reference agencies.

The information included in the in the PAF for this exercise is fairly limited. The fields consist of the relevant BF postcode, for example: BF1 2AB, a town of BFPO, along with a BFPO number, such as BFPO10, provided in the street field.

Many organisations may need to undertake system changes in order to achieve a preferred format. The following fields should be provided to allow credit reference agencies to successfully load and match the data. In addition to name and address, date of birth is also a key requirement.

Mandatory fields

The credit reference agencies have worked together on this preferred format and agreed that the following level of information will achieve the best outcome. These fields should be treated as mandatory. Any fields omitted, or not provided in line with reporting guidance, could impair the likelihood of matching the data to the individual.

List of Mandatory fields

Forename

Middle name(s) or initial(s) (where available)

Surname

Date of birth

Valid BF postcode in the postcode field

Valid BFPO number in address line 2

Example layout to be reported on the CAIS file from the Mandatory fields

Name	-	John Anthony Brown -
Address line 1		
Address line 2	-	BFPO13
Address line 3	-	
Address line 4	-	
Postcode	-	BF1 0AA
Date of birth	-	15/02/1992

Identifying name and address changes

As part of standard name and address processing, the credit reference agencies recognise updates or changes to names and addresses. However, due to the unique nature of these addresses, it would be advantageous if data providers prompted the credit reference agencies to match these records when a new, or further address is provided. This can be achieved in the following way:

INSIGHT format - Providing an A flag in position 91

This flag would be included with the monthly submission.

In the case of new accounts being provided for the first time, the record should be sent for the first month with no flags set. On the second monthly update, the flag should be provided. The flag should then not be provided on a subsequent file, until such a time when a further change may be required.

Searching on BFPO addresses

Lenders should adhere to the same standards when undertaking a credit search. In particular, the minimum mandatory fields should be provided.

These details should be provided when entering both current and previous address information. For more specific details, lenders should refer to their primary credit reference agency.

If you have any further questions regarding how information should be reported, please refer to your main credit reference agency.



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