

**Consumer CAIS Test Report**

# Introduction

This report and the attached prints are the result of the testing undertaken by Experian from the data provided. Our testing is split into various sections, which examine important characteristics or anomalies within the data provided.

The final sections provide further information and highlight other quality issues relevant to the data provided.

**Section 7 Defaults**

**Section 8 Third-party statistics**

**Section 9 Terms and conditions**

**Section 10 Summary**

**Section 11 Appendix**

The first section relates to testing carried out on the file. This should provide an idea of the quality of the data being submitted. Items in bold relate to supporting quality reports produced separately.

**Section 1 Record format validation (EI97 report)**

**Section 2 Date validation (EI54 report)**

**Section 3 Breakdown of status codes (CAIS status codes)**

**Section 4 Breakdown and sample print of records (EI95 report)**

**Section 5 Breakdown of the CAIS flags (CAIS flags)**

**Section 6 Address validation (EA20 report)**

Each section above is preceded by an explanation of the analysis but if you have any questions concerning the testing please contact the CAIS control team.

# Standard test procedures

* Consumer CAIS data cannot be submitted via email due to the insufficient level of security. Files should be provided on physical media only – please see the test CAIS area for a full list of acceptable media types and formats.
* Please note that there is a 10 working day turnaround for the test results. This is subject to the volumes of files received.

# Live CAIS portfolios

* Please note that all data is processed through the same procedures, therefore if your file only contains dummy data it may highlight anomalies that will not be present on your current live extract.
* Any system / format changes relating to live CAIS files must be scheduled with Experian in advance. Depending on the type of work involved costs may be incurred if historical issues need amending as part of the changes. Wherever possible live data must be updated on a monthly basis until the testing has been approved.

# Section 1: Record format validation

The enclosed EI97 print report shows the errors, warnings and data quality problems encountered with the data. The media tested has been put through 134 such checks and the items listed below are the issues that have been identified.

**Points to note**

Please find enclosed report containing sample records relating to the EI97 test program. You will find a sample of three account numbers, and the error or warning number for which this record has been reported. If you require more examples or a full list of the account numbers for any of the items please contact us and this can be arranged.

A record could be reported for more than one error or warning.

The following is an explanation of the individual quality error conditions reported and the amount of records it effects.

**Item(s):**

**1. Header record is not present**

Media containing CAIS data must arrive with a header record identifying the source and date of the information. This was invalid or missing from the media tested and without this information it is impossible to identify the supplier of the data and the month to which it relates. The data cannot be loaded into a live environment with this error condition.

\_\_\_\_\_\_ records were found in this category.

**2. Source code is not numeric or is otherwise invalid**

Every member of CAIS has a three-digit source code. The source code in the header record was either not numeric, was not in the correct range or is not the allocated source code. If the source code is not supplied the data will not be loaded to CAIS.

\_\_\_\_\_\_ records were found in this category.

**3. Header date is invalid**

The header record contained an invalid date for the creation of the tape, or no date was shown. This date is used by Experian to ensure we process data for the correct month.

\_\_\_\_\_\_ records were found in this category.

**4. Company / portfolio name is not present**

The header record did not describe the data supplier. This is used as a crosscheck to ensure the data is loaded to the correct client portfolio.

\_\_\_\_\_\_ records were found in this category.

**5. No account number / account number first character blank**

Every record on CAIS must have an account number. Alphanumeric values including blanks are accepted in this field, however, the first character must be alphanumeric and not blank. Records with this error will not be processed.

\_\_\_\_\_\_ records were found in this category.

**6. Multiple records with the same original account number**

Every record on CAIS must have a unique account number, which is used to ensure that updates are applied to the correct information. Where more than one record is received with the same account number, only the first is loaded to CAIS. Duplicates may be submitted because you are not allocating a unique suffix to joint accounts, or because information about the same account at different stages in the month is being supplied.

\_\_\_\_\_\_ records were found in this category.

**7. New account number field first character is a blank**

The new account number field has been populated but the first character is blank. Account numbers for CAIS cannot start with blanks. If the field has been populated in error then it should contain 20 blanks. Records with this error will not be processed.

\_\_\_\_\_\_ records were found in this category.

**8. New account number duplicated with an original account number**

Every record on CAIS must have a unique account number, which is used to ensure that updates are applied to the correct information. Where a record has a new account number that is duplicated with an original account number within the same CAIS Plus record, the record will be processed without changing the account number on CAIS. Duplicates may be submitted because you are not allocating a unique suffix to joint accounts, or because information about the same account at different stages in the month is being supplied.

\_\_\_\_\_\_ records were found in this category.

**9. Account type invalid for non-CML companies**

There are 22 account types, and types 12 to 14 are reserved for members of the Council of Mortgage Lenders (CML). You have submitted details of CML account types, but your submission is not of CML data.

\_\_\_\_\_\_ records were found in this category.

**10. Account type invalid for CML submission**

There are 22 account types, and types 12 to 14 are reserved for members of the Council of Mortgage Lenders (CML). You have not used one of the three CML account types, but your submission is of CML data.

\_\_\_\_\_\_ records were found in this category.

**11. Account type '00'**

This account type is normally used for default-only records. The account type is used to describe the account on display to CAIS members and consumers. There are 22 account types and types 12 to 14 are reserved for members of the Council of Mortgage Lenders (CML). The appropriate account type must be submitted.

\_\_\_\_\_\_ records were found in this category.

**12. Account type invalid**

Only numeric account types are valid. Records with a non-numeric character in the account type field will not be processed.

\_\_\_\_\_\_ records were found in this category.

**13. Start date blank or zero**

This means the start date is unknown. All accounts must have a valid date showing the start date of the agreement.

\_\_\_\_\_\_ records were found in this category.

**14. Start date in the future**

Account information should not be submitted to CAIS until the consumer has signed an agreement. Accounts with a future start date are therefore inaccurate.

\_\_\_\_\_ records were found in this category.

**15. Start date invalid**

All accounts must have a valid date showing the start date of the agreement. Records with an invalid date will not be processed.

\_\_\_\_\_\_ records were found in this category.

**16. Start date incompatible with current status**

Records have been identified with start dates that do not correspond with the account status supplied. An example would be a record at status code 3 but the account started one month ago. There may be a valid reason for the accounts to appear like this – transfers, for example – but we require confirmation that both the start date and the status code are correct.

\_\_\_\_\_\_ records were found in this category.

**17. Settled / default date invalid**

All settled or defaulted accounts must have a valid settled / default date supplied. In the case of defaults, this date represents the date of default.

\_\_\_\_\_\_ records were found in this category.

**18. Default date not present for default status**

All defaults must be supplied with a date of default in this field.

\_\_\_\_\_\_ records were found in this category.

**19. Settled / default date greater than run date**

We would not expect to see records supplied with a settled / default date in the future. This indicated that the settled / default date is greater than when the data was processed through our testing. Can you please confirm if the correct dates have been supplied?

\_\_\_\_\_\_ records were found in this category.

**20. Settled / default date greater than header date**

We would not expect to see records supplied with a settled / default date greater than the date set in the header record as this represents the month of information supplied. Can you please confirm if the correct dates have been supplied?

\_\_\_\_\_\_ records were found in this category.

**21. Settled / default date less than start date**

Accounts supplied with a settled / default date that predates the opening of the account is inaccurate. The correct start and settled / default date must be supplied in all cases.

\_\_\_\_\_\_ records were found in this category.

**22. Default date is less than three months from start date**

Default records are expected to have escalated up to a minimum of status code 3 before being registered at a status code 8 (default). This follows guidance issued by the Information Commissioner on the correct filling of CRA default data. There are some exceptions where earlier escalation is acceptable, can you please confirm that these records meet the guidance?

\_\_\_\_\_\_ records were found in this category.

**23. Default date equals start date**

Default records are expected to have escalated up to a minimum of status code 3 before being registered at a status code 8 (default). This follows guidance issued by the Information Commissioner on the correct filling of CRA default data. There are some exceptions where earlier escalation is acceptable, can you please confirm that these records meet the guidance?

\_\_\_\_\_\_ records were found in this category.

**24. Settled / default date unknown**

This error condition applies to a settled / default date supplied as ‘unknown’. The correct settled / default date must be supplied in all cases.

\_\_\_\_\_\_ records were found in this category.

**25. Non-numeric monthly payment**

Monthly payments must be supplied as whole pounds. If this information is not numeric, the monthly file cannot be processed.

\_\_\_\_\_\_ records were found in this category.

**26. No monthly payment for account types 01-04, 07, 08, 16, 17, 20-23**

For these account types we would normally expect a monthly payment value where it is applicable to the credit facility provided. If one is not supplied, the account will still be loaded to CAIS but can you please confirm that the account has been classified correctly and a monthly payment is not applicable for these records?

\_\_\_\_\_\_ records were found in this category.

**27. Monthly payment for account types 00, 05, 06, 09, 12-15, 18, 19**

A monthly payment value is not expected for these account types. If one is supplied, the account will be loaded to CAIS and the monthly payment will show on credit searches and consumer files.

\_\_\_\_\_\_ records were found in this category.

**28. Non-numeric repayment period**

The repayment period must be supplied in whole months. If this information is not numeric, the monthly file cannot be processed.

\_\_\_\_\_\_ records were found in this category.

**29. Repayment period is zero for active accounts for account types 01, 02, 03, 16, 17, 19, 20, 22, 23**

For these account types we would normally expect a repayment period where it is applicable to the credit facility provided. If one is not supplied, the account will still be loaded to CAIS but can you please confirm that the account has been classified correctly and a repayment period is not applicable for these records?

\_\_\_\_\_\_ records were found in this category.

**30. Repayment period is not zero for account types 00, 04-15, 18, 21**

Repayment periods are not expected for these account types. Have the accounts been classified correctly?

\_\_\_\_\_\_ records were found in this category.

**31. Invalid balance**

The balance outstanding on an account must be supplied as whole pounds. If this information is not numeric, the monthly file cannot be processed.

\_\_\_\_\_\_ records were found in this category.

**32. Unknown balance**

The balance field must contain the current balance, the original default balance or zeroes if in either case the debt has been fully repaid. Guidance issues by the Information Commissioner regarding the correct supply of CRA data insists that all records must contain a balance, where appropriate.

\_\_\_\_\_\_ records were found in this category.

**33. Balance greater than £1,000,000**

Balances of over £1 million are rare. Can you please check this record has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**34. Active records in arrears with zero balance (status codes 1-6)**

The fact that an arrears status code has been supplied suggests that money is outstanding. Therefore we would not expect to see these records with a zero balance. If this relates to an account that has been settled when money was overdue then a settlement date needs to be supplied in the appropriate field. Can you please confirm the status code and the balance are correct?

\_\_\_\_\_\_ records were found in this category.

**35. Default record supplied with original default balance of zero**

Where the original default balance is set to zero, a default record cannot be registered and the record will be rejected. Can you confirm the correct balance when the account went into default can be supplied?

\_\_\_\_\_\_ records were found in this category.

**36. Current default balance zero**

A status code 8 can have a zero balance if it is being supplied to update a previously supplied default record. The zero balance will then show the record as satisfied. This error reports every zero balance status code 8 and is provided to confirm the volumes are as expected.

\_\_\_\_\_\_ records were found in this category.

**37. Credit balance default**

An original default with a credit balance or an update to an existing default with a credit balance will not be loaded to CAIS. Should the record have been supplied as a default? If the default has been overpaid then it should be reported with a zero balance and this will be displayed as satisfied.

\_\_\_\_\_\_ records were found in this category.

**38. Credit balance indicator not ‘-’ or blank**

A blank indicator must be supplied for accounts in debit and a minus indicator for accounts in credit.

\_\_\_\_\_\_ records were found in this category.

**39. Settled account with a credit balance**

A settled account for CAIS must have a nil balance. The account will be recorded on CAIS as supplied, but the balance should be recorded as nil in future.

\_\_\_\_\_\_ records were found in this category.

**40. Settled account with a debit balance**

A settled account for CAIS must have a nil balance. The account will be recorded on CAIS as supplied, but the balance should be recorded as nil in future.

\_\_\_\_\_\_ records were found in this category.

**41. Invalid original default balance**

The original default balance must be supplied in whole pounds. If this information is not numeric, the monthly file cannot be processed.

\_\_\_\_\_\_ records were found in this category.

**42. Original default balance populated for non-default record**

This field should only be populated for records at status code 8. The records will be processed and the balance ignored. Please confirm why this is being populated.

\_\_\_\_\_\_ records were found in this category.

**43. Original default balance £1 to £9**

Low value defaults should not be recorded on CAIS and records with an original default balance between £1 and £9 will be processed but set private. Records set private are not viewable to other members of CAIS or consumers on request of their credit file. Accounts with small balances, which are not collectable, should be recorded as settled at the appropriate arrears status code.

\_\_\_\_\_\_ records were found in this category.

**44. Rental (account type 07) status 0 with debit balance**

A rental agreement that is up to date should be recorded with a nil balance. The account will still be loaded to CAIS, but this error must be corrected on future files.

\_\_\_\_\_\_ records were found in this category.

**45. Account status not 0, 1, 2, 3, 4, 5, 6, 8 or U**

Only the status codes listed are valid. Any other status codes will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**46. Status code incompatible (not U or 8) with CAIS flag D (deceased)**

The deceased flag can only be provided with a CAIS status code U, or a CAIS status code 8 (default) against a previously filed CAIS status code 8 (default). Where this flag is provided with a status code other than U or 8, the whole record will be rejected.

\_\_\_\_\_\_ records were found in this category.

**47. Status code incompatible (not U or 8) with CAIS flag Q (query)**

Where the query flag is provided with a status other than U or 8 the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**48. Status code incompatible (0 or U) with CAIS flag G (gone away)**

The gone away CAIS flag should only be provided when an account is in arrears. Where this flag is provided alongside a status code of 0 or U, the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**49. Status code incompatible (0 or U) with CAIS flag R (recourse)**

The recourse CAIS flag can only be provided with a status codes 1, 2, 3, 4, 5, 6 or 8. If this flag is supplied with a status code of 0 or U the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**50. Status code 8 incompatible with CAIS flag A (arrangement)**

The arrangement CAIS flag should only be provided to accounts with a status code of 0, 1, 2, 3, 4, 5, 6 or U. If this flag is supplied with a default status code 8 the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**51. Status code incompatible (not U) with CAIS flag I (credit insurance claim)**

If the credit insurance claim CAIS flag is provided with a status other than U, the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**52. Status code 8 incompatible with CAIS flag M (debt management)**

The debt management programme CAIS flag should only be provided to accounts with a status code of 0,1,2,3,4,5,6 or U. If this flag is supplied with a default status code 8 the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**53. Special instruction indicator not blank, D, L, or A**

A blank indicator is used when there is no special instruction. A code of D is used to delete any record. A code of A is used to amend the address on a status 8 account. Code L is used to prevent an address being amended in inappropriate circumstances. Codes other than these will be ignored.

\_\_\_\_\_\_ records were found in this category.

**54. Experian block not blank**

The Experian block is an area on an account record reserved for other purposes (for example, for the supply of data required for Delphi references). This warning is to highlight the use of this field.

\_\_\_\_\_\_ records were found in this category.

**55. First filler not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**56. Second filler not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**57. Airtime retailer flag not L, B, D or blank**

This field is reserved for the use of members of the Federation of Communication Services. Where a flag of Live, Barred or Disconnected is not appropriate this field must be blank.

\_\_\_\_\_\_ records were found in this category.

**58. Airtime retailer flag present with account type other than account Type 07 or 18**

This field is reserved for the use of members of the Federation of Communication Services. Where a flag of Live, Barred or Disconnected is not appropriate this field must be blank.

\_\_\_\_\_\_ records were found in this category.

**59. Invalid CAIS flag setting**

Experian accepts ten codes for special conditions on accounts. Other codes are rejected, and valid codes are rejected if other information on the account is inconsistent with the code. In some cases the account is not loaded to CAIS or result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**60. Record with P (partial settlement) or C (debt assigned) CAIS flag without a settled / default date**

To report a P or C flag against a record it must also contain a settled or default date. Where the correct information is not supplied alongside the flag, the flag will be rejected and the rest of the record processed.

\_\_\_\_\_\_ records were found in this category.

**61. Record with a P (partial settlement) or C (debt assigned) CAIS flag without a zero current balance**

To report a P or C flag against a record it must also contain a zero current balance. Where the correct information is not supplied alongside the flag, the flag will be rejected and the rest of the record processed.

\_\_\_\_\_\_ records were found in this category.

**62. Record with a voluntary termination CAIS flag and account type not 01 or 20**

A voluntary termination CAIS flag can only be provided on a hire purchase agreement. Where the correct information is not supplied alongside the flag, the flag will be rejected and the rest of the record processed.

\_\_\_\_\_\_ records were found in this category.

**63. Name and address is blank**

For Experian to be able to file and retrieve information, it must be supplied with a name and address. If this area of the data is blank, it may not be possible to retrieve the account even though it is loaded to CAIS.

\_\_\_\_\_\_ records were found in this category.

**64. Name line is invalid**

Records have been identified with ‘and’ or ‘&’ in the name line. This may indicate either that joint accounts have been submitted incorrectly or that a record contains a trading-style name. The CAIS consumer database can only contain records in individual consumer names at their residential addresses.

\_\_\_\_\_\_ records were found in this category.

**65. Potential commercial record**

Records have been identified as potential commercial accounts by looking for common commercial terms in the name line. The consumer CAIS database may only contain records in individual consumer names at their residential addresses. Accounts used for commercial purposes should not be recorded on our consumer CAIS database. Please note, whilst looking for commercial terms in this condition we are aware some valid consumer records may be identified in error.

\_\_\_\_\_\_ records were found in this category.

**66. Non-numeric credit limit**

A credit limit must be supplied as whole pounds. If this information is not numeric, it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**67. Credit limit present for account types 00-03, 07, 09, 10, 12-14, 16, 17, 19-23**

These account types are not expected to have a credit limit. If one is supplied the account will be loaded to CAIS, the credit limit will be shown on credit searches and consumer files. Has the account type been allocated correctly?

\_\_\_\_\_ records were found in this category.

**68. No credit limit for account types 04-06, 08, 11, 15, 18**

For these account types we would normally expect a credit limit where it is applicable to the credit facility provided. If one is not supplied, the account will still be loaded to CAIS but can you please confirm that the account has been classified correctly and a credit limit is not applicable for these records?

\_\_\_\_\_\_ records were found in this category.

**69. Credit limit greater than £1,000,000**

Credit with facilities of more than £1 million limits are rare. Can you please check this record has been provided correctly?

\_\_\_\_\_ records were found in this category.

**70. Date of birth invalid**

The date of birth field must contain a valid numeric date. If a valid date of birth is not available the field must contain zeros.

\_\_\_\_\_\_ records were found in this category.

**71. Date of birth in the future**

The account will be loaded to CAIS but the date will be set to zeros.

\_\_\_\_\_ records were found in this category.

**72. Account holder is less than 18 years old**

The account will be loaded to CAIS with the date of birth provided, but appears to relate to a minor. If it is a credit agreement it will be unenforceable. Can you please check the date of birth is correct?

\_\_\_\_\_\_ records were found in this category.

**73. Invalid payment frequency indicator**

Only payment frequencies of W, F, M, Q, A, P and blank are acceptable. Any other indicator will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**74. Invalid trailer or trailer missing**

Media containing CAIS data must arrive with a trailer record identifying the end of the information and confirming the number of data records supplied. This was invalid or missing from the media tested. Without this information it is impossible to be sure that a complete file has been supplied. The data cannot be loaded into a live environment with this error.

\_\_\_\_\_\_ records were found in this category.

**75. One or more trailer counts are non numeric**

Media containing CAIS data must arrive with a trailer record identifying the end of the information and confirming the number of data records supplied. The trailer count was non-numeric on the media tested. Without this information it is impossible to be sure that a complete file has been supplied. The data cannot be loaded into a live environment with this error.

\_\_\_\_\_\_ records were found in this category.

**76. Trailer count(s) not equal to data records read**

Media containing CAIS data must arrive with a trailer record identifying the end of the information and confirming the number of data records supplied. The trailer count was not equal to the number of records on the media tested. Without this information it is impossible to be sure that a complete file has been supplied. The data cannot be loaded into a live environment with this error.

 \_\_\_\_\_\_ records were found in this category.

**77. Header version field invalid**

Media containing CAIS2004 format data must be identified appropriately for it to be processed. This information was invalid or missing from the header record and therefore it is impossible to identify correct CAIS format supplied. The data cannot be loaded into a live environment with this error condition.

\_\_\_\_\_\_ records were found in this category.

**78. Overdraft cut-off field invalid**

Overdraft cut-off field must be supplied as whole pounds. If this information is not numeric or blank it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**79. Overdraft cut-off value not 001250**

This field indicates where a client has chosen not to provide debt balances up to the cut-off balance indicated in the field for their current accounts records, at status code zero (only). All debt balances up to this value will have been provided as zero for accounts at status code zero. The agreement to supply data in this way and the value that can be used will have been pre-agreed through SCOR (Steering Committee On Reciprocity) The value in this field is not the current agree amount.

\_\_\_\_\_\_ records were found in this category.

**80. Transferred to collection account flag invalid**

The only acceptable contents for this field are Y or blank. Where used the flag should be entered in capitals, where the flag is not required this field should contain a blank. If this information is not Y or blank it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**81. Balance type field invalid**

The only acceptable contents for this field are A, P or blank. Where used the flag should be entered in capitals, where the flag is not required this field should contain a blank. If this information is not as provided it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**82. Balance type supplied for account type other than 15 or 25**

This flag is for use on current account products only. For all other product types the field should contain a blank. This data contains records that are not current accounts, but the balance type field has been populated.

\_\_\_\_\_\_ records were found in this category.

**83. Credit turnover field not numeric**

Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.

\_\_\_\_\_\_ records were found in this category.

**84. Credit turnover supplied for account type other than 15 or 25**

This field is for use on current account products only. For all other product types the field should contain a blank. This data contains records that are not current accounts, but the credit turnover field has been populated.

\_\_\_\_\_\_ records were found in this category.

**85. Primary account indicator flag not valid**

The only acceptable contents for this flag are Y, N or blank. Where used the flag should be entered in capitals, where the flag is not required this flag should contain a blank. If this information is not as provided it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**86. Primary account indicator supplied for account types other than 00, 15, 25 and 26**

This flag is for use with account types 00, 15 and 26 only. For all other account types the field should contain a blank. This data contains records that are not the values above, but the primary account indicator flag has been populated.

\_\_\_\_\_\_ records were found in this category.

**87. Default satisfaction date invalid**

Only numeric values are acceptable in this field, blanks and non-numeric values will prevent the updating of the entire file. The date format must be DDMMCCYY.

\_\_\_\_\_\_ records were found in this category.

**88. Default satisfaction date supplied for non-status code 8**

This field is only applicable for default records (status code 8.) This data contains records that are not default and contain a default satisfaction date.

\_\_\_\_\_\_ records were found in this category.

**89. Default satisfaction date before default date**

The default satisfaction date must always post-date the default date. Otherwise the data suggests that a default record has been fully paid before it actually became a default.

\_\_\_\_\_\_ records were found in this category.

**90. Default satisfaction date equal to default date**

The default satisfaction date must always post-date the default date. Data in this error has the same default satisfaction and default date.

\_\_\_\_\_\_ records were found in this category.

**91. Default satisfaction date in the future**

The default satisfaction date must always post-date the default date. However, data in this error is indicating a default satisfaction date in the future.

\_\_\_\_\_\_ records were found in this category.

**92. Transaction flag invalid**

The only acceptable contents for this flag are 0, 1 or blank. If this information is not as provided it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**93. Transaction flag supplied for account type other than 15 or 25**

This field is for use on current account products only. For all other product types the field should contain a blank. This data contains records that are not current accounts, but the transaction flag has been populated

\_\_\_\_\_\_ records were found in this category.

**94. Transient association flag not valid**

The only acceptable contents for this flag are T or blank. If this information is not as provided it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**95. Transient association flag supplied for account types 03, 16 or 25**

This flag is for use with account types 03,16 and 25 only. For all other account types the field should contain a blank. This data contains records that are not of the values above, but the transient association flag has been populated.

\_\_\_\_\_\_ records were found in this category.

**96. Credit balance supplied for account type 15**

This field should contain the overdraft balance and indicates the amount by which the balance of the account is actually overdrawn. If the current account is in credit then the current balance field should be populated with zeros. The credit balance indicator should not be populated. Current account data in this error has the credit balance indicator populated.

\_\_\_\_\_\_ records were found in this category.

**97. Third filler is not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**98. First filler on header is not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**99. Second filler on header is not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**100. Collection account flag provided with no settled date**

This flag is to indicate that a record has been transferred to a collection account. To report this flag the correct closed date must be supplied to indicate the transfer date. Where no valid close date is reported the flag will be dropped and the rest of the input record processed.

 \_\_\_\_\_\_ records were found in this category.

**101. Credit turnover greater than £1m**

The flag is used for current account products only and should contain the value of all payments into the account during the last month. Values of over £1 million are rare, can you please check this record has been provided correctly?

 \_\_\_\_\_\_ records were found in this category.

**102. Debit balance supplied for account type 15 less than overdraft cut-off**

The use of the overdraft cut-off field for accounts at status code zero is to indicate that the minimum sharing of current accounts is being utilised. Therefore accounts at status code zero with a balance of less than the cut off may indicate that this is not being supplied correctly. Can you please investigate if this record has been provided correctly?

 \_\_\_\_\_\_ records were found in this category.

**103. Header credit card behavioural sharing flag invalid**

This field indicates where a client has chosen to submit credit card behavioural information. The flag supplied should only be y or blank. The value supplied in this field is not valid.

 \_\_\_\_\_\_ records were found in this category.

**104. Non numeric payment amount**

The payment amount must be supplied as whole pounds. Only numeric values are accepted in this field, blanks and non-numeric values will prevent the entire file from updating.

\_\_\_\_\_\_ records were found in this category.

**105. No Payment amount for account type 05**

For card products we would normally expect a payment amount. If one is not supplied, the account will still be loaded to CAIS, but please confirm that the amount has been correctly supplied.

\_\_\_\_\_\_ records were found in this category.

**106. Payment amount for account type other than 05**

This field is for use on card products only. For all other product types the field should contain zeros. This data contains records that are not credit cards but the payment amount field has been populated.

\_\_\_\_\_\_ records were found in this category.

**107. Credit payment indicator not ‘-’ or blank**

Only blank or ‘-’ are accepted in this field. Other values will prevent the updating of the entire file. A blank indicator must be supplied for credit payments in debit and a minus indicator for payments in credit.

\_\_\_\_\_\_ records were found in this category.

**108. Credit payment indicator ‘-’**

This data is a count of the records supplied with a credit payment indicator and to ensure the volumes are as expected.

\_\_\_\_\_\_ records were found in this category.

**109. Non-numeric previous statement balance**

The previous statement balance must be supplied as whole pounds. Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.

\_\_\_\_\_\_ records were found in this category.

**110. No previous statement balance amount for account type 05**

For card products we would normally expect a previous statement balance amount. If one is not supplied, the account will still be loaded to CAIS, but please confirm that the amount has been correctly supplied.

 \_\_\_\_\_\_ records were found in this category.

**111. Previous statement balance amount for account type other than 05**

This field is for use on card products only. For all other product types the field should contain zeros. This data contains records that are not credit cards but the previous statement balance field has been populated.

 \_\_\_\_\_\_ records were found in this category.

**112. Previous statement balance supplied as 999999 or 999998**

This previous statement balance suggests that generic values may have been supplied. Can you confirm this information has been correctly supplied?

 \_\_\_\_\_\_ records were found in this category.

**113. Previous statement balance indicator not ‘-’ or blank**

Only blank or ‘-’ are accepted in this field. Other values will prevent the updating of the entire file. A blank indicator must be supplied for previous statement balances in debit and a minus indicator for balances in credit.

 \_\_\_\_\_\_ records were found in this category.

**114. Previous statement balance indicator ‘-’**

This data is a count of the records supplied with a previous statement balance in credit and is to ensure the volumes are as expected.

 \_\_\_\_\_\_ records were found in this category.

**115. Non numeric number of cash advances**

This field is used to indicate the number of cash advances within the month. Only numeric values are accepted in this field. Blanks and non-numeric values will prevent the updating of the entire file.

\_\_\_\_\_\_ records were found in this category.

**116. No of cash advances for account type other than 05**

This field is for use on card products only. For all other product types the field should contain zeros. This data contains records that are not credit cards but the number of cash advances field has been populated.

 \_\_\_\_\_\_ records were found in this category.

**117. Number of cash advances supplied as 99**

This volume of cash advances suggests that generic values may have been supplied. Can you confirm this information has been correctly supplied?

\_\_\_\_\_\_ records were found in this category.

**118. Non-numeric value of cash advances**

This field is used to indicate the value of any cash advances within the month. Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.

 \_\_\_\_\_\_ records were found in this category.

**119. Value of cash advances for account type other than 05**

This field is for use on card products only. For all other product types the field should contain zeros. This data contains records that are not credit cards but the value of cash advances field has been populated.

\_\_\_\_\_\_ records were found in this category.

**120. Number of cash advances greater than zero with value of cash advances supplied as zero**

This data contains records where a number of cash advances have been indicated to have taken place within the month, but the value of these has been supplied as zero. Either the number or the volume of the cash advances may have been incorrectly supplied. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**121. Number of cash advances supplied as zero with value of cash advances greater than zero**

This data contains records where a value of the cash advances has been provided, but the number of these has been supplied as zero. Either the number or the volume of the cash advances may have been incorrectly supplied. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**122. Invalid payment code**

Only M or blank is accepted in this field, any other values will prevent the updating of the entire file.

\_\_\_\_\_\_ records were found in this category.

**123. Minimum payment code for account type 05**

The following number of records were provided with the minimum payment code.

Can you confirm this volume is in line with expectations?

\_\_\_\_\_\_ records were found in this category.

**124. Payment code for account type other than 05**

This field is for use on card products only. For all other product types the field should contain a blank. This data contains records that are not credit cards but the payment code field has been populated.

\_\_\_\_\_\_ records were found in this category.

**125. Invalid promotion activity flag**

Only Y, N or blank is accepted in this field. Other values will prevent the entire file from updating.

\_\_\_\_\_\_ records were found in this category.

**126. Promotion activity flag for account type other than 05**

This field is for use on card products only. For all other product types the field should contain a blank. This data contains records that are not credit cards but the payment code field has been populated.

\_\_\_\_\_\_ records were found in this category.

**127. Record with payment amount and previous statement balance of zero**

This data contains records where a value in the payment amount has been provided, but the previous statement balance has been supplied as zero. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**128. Record with payment amount of zero and minimum payment flag**

This data contains records where a payment amount of zero has been provided, but the minimum payment flag has been set. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**129. Active record in arrears with previous statement balance of zero**

The fact that an arrears status code has been supplied suggests that money is outstanding. Therefore we would not expect to see these records with a zero previous statement balance. Can you please confirm the status code and the previous statement balance are correct?

\_\_\_\_\_\_ records were found in this category.

**130. Default record provided with number of cash advances**

The accounts in question have been provided with a number of cash advances but the status code is 8 / default. If the account is in default, we would not expect cash advances to be taken. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**131. Default record provided with value of cash advances**

The accounts in question have been provided with value of cash advances but the status code is 8 / default. If the account is in default, we would not expect cash advances to be taken. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**132. Default record provided with promotional activity flag Y**

The accounts in question have been provided with a promotional activity flag of Y but the status code is 8 / default. If the account is in default, we would not expect any promotional activity. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**133. Default record provided with credit payment indicator**

The accounts in question have been provided with the credit payment indicator but the status code is 8 / default. If the account is in default, we would not expect this indicator to be set. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**134. Name line contains ‘Deceased’ or ‘Dec’d’**

Records have been identified with ‘Deceased’ or ‘Dec’d’ in the name line. The CAIS consumer database can only contain records in individual consumer names at their residential addresses.

\_\_\_\_\_\_ records were found in this category.

**135. Status code D with non-zero balance**

Where the status code is D (dormant), a current balance of zero is expected. The account will be recorded on CAIS as supplied, but the balance should be recorded as nil in future.

\_\_\_\_\_\_ records were found in this category.

**136. Transfer to collection account with non-zero balance**

Where a transferred to collection account flag is submitted there must be a zero current balance provided. For this flag a zero current balance should be provided, though the record will be loaded as supplied. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

# Comments

# Section 2: Date validation

This section shows the results of the validation of the header date, start date, settled / default date, and date of births fields and highlights any inconsistencies.

**Points to note**

Please refer to the enclosed EI54 report for example records identified in the items below. The final section gives a breakdown of the start dates, settlement dates and date of births by each day of the month. This indicates if high proportions of the dates have been set to the 1st of every month etc. It then goes on to the validation conditions and lists the amount of records found at each condition.

The following is an explanation of the individual error conditions reported and the amount of records found in each condition.

**Dates of birth century less than 19**

Records with a century of 18 in the date of birth are amended to an unknown date of birth.

\_\_\_\_\_\_ records were found in this category.

**Total zero input dates of birth**

The date of birth field must contain a valid numeric date. If a valid date of birth is not available the field must contain zeros.

\_\_\_\_\_\_ records were found in this category.

# Comments

There is now a requirement from the ICO (Information Commissioner Office) and SCOR (Standing Committee on Reciprocity) for credit reference submissions to contain a full and accurate date of birth on all new accounts opened after October 2001. This is necessary to ensure that only data relevant to the credit application is retrieved and therefore CAIS records without this field may not be capable of being accessed. In addition, from the same date, project plans must be in place to amend any historical data that does not contain this field.

# Section 3: CAIS Status code

The EI97 report also shows the number of records at each of the CAIS status codes and whether these are active, settled or defaulted. Default-level files will only contain data at status 8, while full data files are expected to contain data up to a minimum of status code 3 before moving records to a status code 8.

On full data files, since increasing arrears should be reflected month on month by an incrementing status code, it is expected that the number of records will decrease as the status code increases. There may sometimes be a small peak at the final status code prior to an account being defaulted.

In order to avoid unnecessary disputes and complaints we recommend that you allow a 7 to 14-day grace period after the payment due date before registering that the payment has not been made. This period has been agreed with the industry Data Quality Working Group.

Below is a breakdown of the records at each status codes from the file provided.

STATUS BREAKDOWN

----------------

OUTSTANDING BALANCE STATUS 8 24

SATISFIED BALANCE STATUS 8 4

TOTAL - STATUS 8 28

ACTIVES SETTLED

------- -------

TOTAL STATUS 0 = 104,136 TOTAL STATUS 0 = 2,459

TOTAL STATUS 1 = 560 TOTAL STATUS 1 = 0

TOTAL STATUS 2 = 257 TOTAL STATUS 2 = 0

TOTAL STATUS 3 = 101 TOTAL STATUS 3 = 0

TOTAL STATUS 4 = 57 TOTAL STATUS 4 = 0

TOTAL STATUS 5 = 29 TOTAL STATUS 5 = 0

TOTAL STATUS 6 = 71 TOTAL STATUS 6 = 0

TOTAL STATUS U = 67 TOTAL STATUS U = 10

TOTAL ACTIVE = 105,278 TOTAL SETTLED = 2,469

TOTAL INVALID STATUS = 0

HEADER COUNT = 1

TRAILER COUNT = 1

BLANK RECORDS = 0

TOTAL RECORDS READ = 107,777

Example records at each status code from the data provided can be found in section 3 in the EI95 report.

# Comments

# Section 4: Breakdown and sample print of records

The correct use of status codes is critical and is an area Experian can only provide guidance on. The attached EI95 print report is for your information and confirmation that the data has been supplied as you intended. The report includes five sample records at each status code and 10 sample records with each CAIS flag and if applicable FCS flags.

**Points to note**

* These samples can be checked to make sure the records are being provided at the correct status code and CAIS flag where appropriate.
* The report also includes a breakdown of the amount of records at each status code, CAIS flags (also see section 5) and FCS flag, special instruction indictors, joint account indicators, monthly frequency indicators and account type.
* Also detailed is a breakdown of the total and average active, settled and defaulted balances.
* In the case where the new account number field is set for CAISplus files a breakdown of the amount of new account numbers is provided.

# Comments

# Section 5: CAIS Flags

This section shows the number of records with each of the CAIS flags. Some flags may not apply to your type of business, however, you should be aware that some flags are mentioned in the guidance note on the filing of default data, published by the Information Commissioner's Office.

CAIS FLAG 'D' (DECEASED) = 0

CAIS FLAG 'P' (PARTIAL SETTLEMENT = 0

CAIS FLAG 'C' (DEBT ASSIGNED) = 0

CAIS FLAG 'G' (GONEAWAY) = 0

CAIS FLAG 'R' (RECOURSE) = 0

CAIS FLAG 'V' (VOLUNTARY TERMINATION) = 0

CAIS FLAG 'A' (ARRANGEMENT) = 0

CAIS FLAG 'M' (DEBT MANAGEMENT PROG.) = 0

CAIS FLAG 'I' (CREDIT INSURANCE CLAIM) = 0

CAIS FLAG 'Q' (ACCOUNT QUERY) = 0

TOTAL FLAGS

# Comments

We would highlight that there are no arrangement, query, debt assigned or partial settlement flags on this file. This may be an area you would wish to investigate, taking into account the guidance note mentioned above.

# Section 6: Address validation

The EA20 report is a random sample of up to 10,000 of your test records. The name and addresses are passed through Experian’s PAF (Postal Address File). This is used as a yardstick by Experian to measure the accuracy of the names and addresses supplied on the CAIS records. The report includes a full list of the rejected address errors as well as a reference number. This is the position that the record was found on your file. On the last page of the print you will find a table indicating the percentage of the records ‘deciphered’, meaning those with a valid name and address, and those ‘indeciphered’, where the name and address elements could not be identified.

**Valid name and address percentage: 99.78%**

This is a validation of the addresses supplied on your submission when compared to the Postal Address File. Your data must attain a minimum acceptable standard of 95%.

# Section 7: Defaults

Following the publication of the guidance note on the filing of defaults by the Information Commissioner’s Office, it is now a requirement that defaults must be filed in the appropriate circumstances. The guidance note provides advice on the definition of a default, the amount of arrears expected before a default is filed and the accuracy and timeliness of the data being filed. It is strongly recommended that your procedures in this area, including the ability to supply partial updates to default balances, are investigated in depth to ensure that the data being provided is in accordance with the best practice contained in the guidance note.

# Section 8: Third party statistics

The full requirements of the 1998 Data Protection Act came into force on 24 October 2001. As agreed by the Information Commissioner’s Office and the trade associations, it contains more stringent requirements in respect of the identification and matching of records relating to individuals.

As a result, after October 24 2001, it is mandatory for all new CAIS records to contain the consumer’s title, full forename, second name or initial (if captured), surname, date of birth and PAF address. In addition, from the same date, project plans should have been in place to achieve compliance in other areas of third-party data processing. By October 2007 any data that does not contain these fields may have to be excluded from credit reference agency reports, so it is very important to work on accounts opened before October 2001 that are still likely to be relevant after October 2007.

**This will include:**

* Accounts that were opened before October 2001 and have defaulted after October 2001.
* Accounts opened before October 2001 and that are still open.
* Accounts opened before October 2001 and closed after October 2001.

# Section 9: Terms and Conditions

With the introduction of the Data Protection Act 1998 Experian has an obligation to ensure that all credit applications / agreements are accompanied by suitable notification and consent clauses.

Whether the application is received on paper, via the internet or over the telephone, the borrower must be informed that a search, which will be recorded, will be made at a credit reference agency and that details will be filed at the agency on the conduct of the account. The wording of such notifications and consents must reflect the level of data being submitted to Experian.

Please note that any historical data must have the correct written consent in place before they are supplied to Experian. Any records that do not have the correct consent in place cannot be supplied to Experian.

# Section 10: Summary

This section highlights the main issues that require addressing and that prevent your data from being loaded into a live environment. Can you please provide a written response for the issues raised as detailed below? Please detail any plans that you have to investigate or correct any of the relevant issues.

**Items requiring written response**

**Section 1**

**Section 2**

**Section 3**

**Section 4**

**Section 5**

**Section 6**

**Sections 7, 8 and 9**

Can you please supply written confirmation that the data supplied to Experian will comply with these requirements?

Each section above is preceded by an explanation of the analysis but if you have any questions concerning the testing please contact the CAIS control team.

# Section 11: Appendices

Appendix 1 **Record format validation** (EI97 report)

Appendix 2 **Date validation** (EI54 report)

Appendix 3 **Date validation – sample print of records** (EI54 report)

Appendix 4 **Breakdown and sample print of records** (EI95 report)

Appendix 5 **Address validation** (EA20 report)

# Appendix 1

**EI97 report**

# Appendix 2

**EI54 report**

START DATES - BREAKDOWN BY START DAY OF THE MONTH

DAY (01) = 2784 DAY (02) = 2912 DAY (03) = 2864 DAY (04) = 3168 DAY (05) = 3329 DAY (06) = 3146

DAY (07) = 3259 DAY (08) = 3125 DAY (09) = 3473 DAY (10) = 3008 DAY (11) = 3256 DAY (12) = 3366

DAY (13) = 3642 DAY (14) = 3312 DAY (15) = 3257 DAY (16) = 3573 DAY (17) = 3417 DAY (18) = 3341

DAY (19) = 3410 DAY (20) = 3558 DAY (21) = 3377 DAY (22) = 3613 DAY (23) = 3575 DAY (24) = 4031

DAY (25) = 4061 DAY (26) = 4450 DAY (27) = 4871 DAY (28) = 4165 DAY (29) = 4450 DAY (30) = 4058

DAY (31) = 1924

SETTLEMENT DATES - BREAKDOWN BY START DAY OF THE MONTH

DAY (01) = 32 DAY (02) = 0 DAY (03) = 5 DAY (04) = 110 DAY (05) = 53 DAY (06) = 71

DAY (07) = 93 DAY (08) = 152 DAY (09) = 0 DAY (10) = 0 DAY (11) = 23 DAY (12) = 82

DAY (13) = 130 DAY (14) = 98 DAY (15) = 220 DAY (16) = 0 DAY (17) = 0 DAY (18) = 123

DAY (19) = 113 DAY (20) = 159 DAY (21) = 175 DAY (22) = 132 DAY (23) = 0 DAY (24) = 0

DAY (25) = 0 DAY (26) = 0 DAY (27) = 171 DAY (28) = 324 DAY (29) = 229 DAY (30) = 2

DAY (31) = 0

DATES OF BIRTH - BREAKDOWN BY START DAY OF THE MONTH

DAY (01) = 3801 DAY (02) = 3533 DAY (03) = 3443 DAY (04) = 3536 DAY (05) = 3516 DAY (06) = 3528

DAY (07) = 3581 DAY (08) = 3546 DAY (09) = 3530 DAY (10) = 3580 DAY (11) = 3506 DAY (12) = 3550

DAY (13) = 3581 DAY (14) = 3354 DAY (15) = 3560 DAY (16) = 3437 DAY (17) = 3395 DAY (18) = 3507

DAY (19) = 3618 DAY (20) = 3495 DAY (21) = 3599 DAY (22) = 3461 DAY (23) = 3569 DAY (24) = 3412

DAY (25) = 3478 DAY (26) = 3495 DAY (27) = 3671 DAY (28) = 3493 DAY (29) = 3264 DAY (30) = 3278

DAY (31) = 2066

EXPERIAN PRINCIPALITY - MORTGAGES C.A.I.S. VALIDATION REPORT - (EI54DAT) DATE 12/01/2007 PAGE :

W/E 21/01/2007

COMPANY BREAKDOWN FOR: PRINCIPALITY - MORTGAGES

DATES OF BIRTH 80 AND OVER

DATES OF BIRTH 70 AND OVER

DATES OF BIRTH 60 AND OVER

DATES OF BIRTH 50 AND OVER

DATES OF BIRTH 40 AND OVER

DATES OF BIRTH 30 AND OVER

DATES OF BIRTH 20 AND OVER

DATES OF BIRTH UNDER 20

DATES OF BIRTH NOT SET

TOTAL HEADERS READ

TOTAL TRAILERS READ

TOTAL RECORDS READ

TOTAL INVALID HEADER DATES

TOTAL VALID START DATES

TOTAL INVALID START DATES

TOTAL UNKNWN START DATES

TOTAL BLANK START DATES

TOTAL ZERO START DATES

TOTAL ADVANCE START DATES

TOTAL VALID SETTLEMENT DATES

TOTAL INVALID SETTLEMENT DATES

TOTAL ( UNKNWN) SETTLEMENT DATES

TOTAL ZERO SETTLEMENT DATES - ACTIVES

TOTAL BLANK SETTLEMENT DATES

TOTAL 311299 SETTLEMENT DATES

TOTAL ADVANCE SETTLEMENT DATES (UNCHANGED)

TOTAL ADVANCE SETTLEMENT DATES > 1 MONTH

TOTAL VALID DEFAULT DATES

TOTAL INVALID DEFAULT DATES

TOTAL ZEROS DEFAULT DATES

TOTAL BLANK DEFAULT DATES

TOTAL ( UNKNWN) DEFAULT DATES

TOTAL 311299 DEFAULT DATES

TOTAL ADVANCE DEFAULT DATES (UNCHANGED)

TOTAL ADVANCE DEFAULT DATES > 1 MONTH

TOTAL VALID DATES OF BIRTH

TOTAL INVALID DATES OF BIRTH

DATES OF BIRTH CENTURY LESS THAN 19

TOTAL UNKNWN DATES OF BIRTH

TOTAL ZERO INPUT DATES OF BIRTH

TOTAL BLANK DATES OF BIRTH

TOTAL ADVANCE DATES OF BIRTH

TOTAL UNDER 16 DATES OF BIRTH

TOTAL ADDRESS CHANGES AND NOT DEFAULT

L FLAGS SET TO BLANK NAME & ADDRESSES

STATUS 9`S CHANGED TO STATUS 8

ORIGINAL DEF BAL SUPP`D TO NON STATUS 8

BLANK ORIGINAL DEFAULT BAL`S CHANGED TO ZERO

DUPLICATE NEW/OLD ACCOUNT NUMBERS

VALID NEW ACCOUNT NUMBERS

TOTAL RECORDS WRITTEN

# Appendix 3

**EI54 report**

ACCOUNT NUMBER DATE CATEGORY INPUT DATE AMENDED DATE STATUS TYPE

# Appendix 4

**EI95 report**

CAIS STATUS CODE BREAKDOWN

--------------------------

OUTSTANDING BALANCE STATUS 8 24

SATISFIED BALANCE STATUS 8 4

TOTAL - STATUS 8 28

ACTIVES SETTLED

------- -------

TOTAL STATUS 0 = 104,136 TOTAL STATUS 0 = 2,459

TOTAL STATUS 1 = 560 TOTAL STATUS 1 = 0

TOTAL STATUS 2 = 257 TOTAL STATUS 2 = 0

TOTAL STATUS 3 = 101 TOTAL STATUS 3 = 0

TOTAL STATUS 4 = 57 TOTAL STATUS 4 = 0

TOTAL STATUS 5 = 29 TOTAL STATUS 5 = 0

TOTAL STATUS 6 = 71 TOTAL STATUS 6 = 0

TOTAL STATUS U = 67 TOTAL STATUS U = 10

TOTAL ACTIVE = 105,278 TOTAL SETTLED = 2,469

TOTAL INVALID STATUS = 0

HEADER COUNT = 1

TRAILER COUNT = 1

TOTAL RECORDS READ = 107,777

BALANCE BREAKDOWN

-----------------

TOTAL ACTIVE BALANCE =

TOTAL SETTLED BALANCE =

TOTAL DEFAULT BALANCE =

AVERAGE ACTIVE BALANCE =

AVERAGE SETTLED BALANCE =

AVERAGE DEFAULT BALANCE =

JOINT INDICATOR BREAKDOWN

-------------------------

RECORDS WITH BLANK JOINT INDICATOR =

RECORDS WITH JOINT INDICATOR "1" =

RECORDS WITH JOINT INDICATOR "2" =

RECORDS WITH JOINT INDICATOR "3" =

RECORDS WITH JOINT INDICATOR "4" =

RECORDS WITH JOINT INDICATOR "5" =

RECORDS WITH JOINT INDICATOR "6" =

RECORDS WITH JOINT INDICATOR "7" =

RECORDS WITH JOINT INDICATOR "8" =

RECORDS WITH JOINT INDICATOR "9" =

RECORDS WITH JOINT INDICATOR "0" =

RECORDS WITH A NON NUMERIC JOINT IND. =

SPECIAL INSTRUCTION FLAG BREAKDOWN

----------------------------------

RECORDS WITH BLANK SPECIAL INS. FLAG =

RECORDS WITH SPECIAL INS. FLAG "D" =

RECORDS WITH SPECIAL INS. FLAG "A" =

RECORDS WITH SPECIAL INS. FLAG "L" =

RECORDS WITH INVALID SPECIAL INS. FLAG =

CAIS FLAG BREAKDOWN

-------------------

CAIS FLAG 'D' (DECEASED) =

CAIS FLAG 'P' (PARTIAL SETTLEMENT =

CAIS FLAG 'C' (DEBT ASSIGNED) =

CAIS FLAG 'G' (GONEAWAY) =

CAIS FLAG 'R' (RECOURSE) =

CAIS FLAG 'V' (VOLUNTARY TERMINATION) =

CAIS FLAG 'A' (ARRANGEMENT) =

CAIS FLAG 'M' (DEBT MANAGEMENT PROG.) =

CAIS FLAG 'I' (CREDIT INSURANCE CLAIM) =

CAIS FLAG 'Q' (ACCOUNT QUERY) =

TRANSIENT ASSOCIATIONS =

FCS FLAG BREAKDOWN

-------------------

FCS FLAG 'L' (LIVE) =

FCS FLAG 'B' (BARRED) =

FCS FLAG 'D' (DISCONNECTED) =

FCS FLAG OTHER =

FREQUENCY IND. BREAKDOWN

-------------------

PAYMENT FREQ. FLAG 'W' (WEEKLY) =

PAYMENT FREQ. FLAG 'F' (FORTNIGHTLY) =

PAYMENT FREQ. FLAG 'M' (MONTHLY) =

PAYMENT FREQ. FLAG 'Q' (QUARTERLY) =

PAYMENT FREQ. FLAG 'A' (ANNUALLY) =

PAYMENT FREQ. FLAG 'P' (PERIODICALLY) =

PAYMENT FREQ. FLAG BLANK =

PAYMENT FREQ. FLAG OTHER =

NEW ACCOUNT NUMBERS

-------------------

NEW ACCOUNT NUMBERS =

ACCOUNT TYPE BREAKDOWN

----------------------------------

BANK ACCOUNT TYPE 00 = 0

HIRE PURCHASE ACCOUNT TYPE 01 = 0

UNSECURED LOAN ACCOUNT TYPE 02 = 0

MORTGAGE ACCOUNT TYPE 03 = 0

BUDGET ACCOUNT TYPE 04 = 0

CREDIT CARD/STORE CARD ACCOUNT TYPE 05 = 0

CHARGE CARD ACCOUNT TYPE 06 = 0

RENTAL ACCOUNT TYPE 07 = 0

MAIL ORDER ACCOUNT TYPE 08 = 0

MAIL ORDER ACCOUNT TYPE 09 = 0

MAIL ORDER ACCOUNT TYPE 10 = 0

INVALID ACCOUNT TYPE 11 = 0

CML MEMBER ACCOUNT TYPE 12 = 0

CML MEMBER ACCOUNT TYPE 13 = 0

CML MEMBER ACCOUNT TYPE 14 = 0

CURRENT ACCOUNTS ACCOUNT TYPE 15 = 0

SECOND MORTGAGE ACCOUNT TYPE 16 = 0

CREDIT SALE FIXED TERM ACCOUNT TYPE 17 = 0

COMMUNICATIONS ACCOUNT TYPE 18 = 0

FIXED TERM DEFERRED PAYMENT ACCOUNT TYPE 19 = 0

VARIABLE SUBSCRIPTION ACCOUNT TYPE 20 = 0

PUBLIC UTILITY ACCOUNT TYPE 21 = 0

FINANCE LEASE ACCOUNT TYPE 22 = 0

OPERATING LEASE ACCOUNT TYPE 23 = 0

UNPRESENTABLE CHEQUES ACCOUNT TYPE 24 = 0

RECORDS WITH INVALID ACCOUNT TYPES = 0

# Appendix 4

**EI95 report**

EXPERIAN INTERPRET : INDECIPHERABLE NAMES & ADDRESSES DATE: 15/01/20

 EA20-3 &EA20PRM/ TIME: 10:23

 A = NAME ERROR B = NO HOUSE & C = NO POST TOWN D = NO POST TOWN E = SABRINA ERROR F = INVALID INPUT G = MUL

 NO STREET ONLY COUNTY & NO COUNTY VERA ERR

 H = NO 2ND SURNAME I = SURNAME ANON

 TITLE

CODE REF NO & INITS SURNAME/ADDRESS

EXPERIAN INTERPRET : FOREIGN NAMES & ADDRESSES DATE: 15/01/20

EA20-1 &EA20PRM/ TIME: 10:23

 RECORDS READ 10,000 (100.00%)

 RECORDS DECIPHERED 9,978 ( 99.78%)

 RECORDS NOT DECIPHERED 22 ( 0.22%)

 CODE A :- NO SURNAME 1 ( 0.01%)

 CODE B :- NO HOUSE NAME AND NO STREET 0 ( 0.00%)

 CODE C :- NO POST TOWN FOUND (ONLY COUNTY) 14 ( 0.14%)

 CODE D :- NO POST TOWN OR COUNTY 7 ( 0.07%)

 CODE E :- SABRINA ERROR 0 ( 0.00%)

 CODE F :- INVALID VERA BLOCK ON INPUT 0 ( 0.00%)

 CODE G :- MULTIPLE NAME ERROR 0 ( 0.00%)

 CODE H :- NO SECOND SURNAME 0 ( 0.00%)

 CODE I :- SURNAME IS "ANON" 0 ( 0.00%)

 RECORDS WRITTEN 10,000 (100.00%)