Commercial Credit Data Sharing

File Layout Specification

Version 2.1
September 2023

Document version control

Version	Date of issue	Modification detail
2.0	20/04/2017	Baseline release incorporating all development revisions
2.1	20/02/2023	Incorporation of facility type 04, revolving credit and 06 Charge card with clarification of company types, date of creation and credit balance reporting on defaulted accounts
2.1	2/03/2023	Updated with CRA feedback 2/3/2023
2.1	9/03/2023	Updated following CRA call 9/3/23
2.1	1/06/2023	Final version for review and sign off

Contents

1. Introduction

1.1 The operation of Commercial Credit Data Sharing

Once accepted to CCDS, each member's portfolio is held and identified by the use of a "source code" that is included in the header record on each update. CCDS members are obliged to supply updates to their file on a monthly basis, thereby accumulating a history of payment performance. In order for CCDS reporting to be fair and accurate as required under the Data Protection Act 1998 it is essential that each month's submission is timely and complete, is an accurate reflection of each customer and is consistent with the data reported in previous months.

Missing monthly extracts

If an update cannot be supplied for one particular month, upon loading the next month's data, a '?' will be inserted by the CRA into the finance history of each affected record, representing the missing month's facility status. Note that in missing a monthly update, records which were to have facility numbers changed or were to be updated to settled or defaulted will not have been submitted to the CRA, and corrective action may then be necessary.

Initial Load

Specific requirement relating to Current Account data

When first providing information to each designated credit reference agency, the bank must provide information it holds on current accounts in relation to a period of six months ending on the date on which the bank provides the information to that credit reference agency. This information must be supplied in separate historic monthly files.

1.2 Data Transfers

Data transfer guidelines are CRA-specific

Formats
The file format is fixed record length of 961 bytes.

Timing of extracts
The CCDS extract may be taken at a time to suit the member but should be at a time when the data will reflect an up to date picture of the members' customer's facilities most accurately. Future updates will then be expected at the same point in subsequent months.

2. File Specification

A file of Commercial Credit Data Sharing records will contain three record types, of which the header and trailer record must be 961 bytes in length and the customer facility records must be 961 bytes in length. The records are:

a)   One header record.

b)   All the customer facility records.

c)   One trailer record.

A summary of the customer facility record field positions and mandatory status is contained in Appendix 1 whilst the detailed requirements are shown below.

Each monthly CCDS file submitted to a CRA, whether test or live data, must consist of the above record types in that sequence. To ensure that CCDS files are correctly and efficiently managed, it is vital that files are complete and consistent. Where files for portfolios (subsidiaries etc.) are drawn from different locations or systems or if there may be differences in name and address layouts between portfolios, these should be treated as separate sources, each having their own identifying source code and monthly submission.

Source codes will be managed and provided by the designated CRAs. New CCDS suppliers should contact the CRAs to arrange allocation of source code(s).

CRA contact details.

Creditsafe - BCI@creditsafeuk.com

D&B - CCDSsupport@DNB.com

Equifax - ccdsdata@equifax.com

Experian - datasharing@experian.com

Every monthly file submitted following receipt of a designated CRAs formal request must contain:

1.   Any new facilities opened since the last supplied file.

2.   Updates to records previously submitted to CCDS. These will fall into the following categories:

    a.   Active. Updates to on-going active facilities. All active facilities must be supplied on every monthly file, even if there has been no movement on the facility.

    b.   Settled. Final updates to facilities that will not to be sent in future months (i.e. facilities that have been fully repaid).

    c.   Default. Updates to unsatisfied default facilities. Note that once a facility has been reported as a default it only needs to be updated in subsequent months when the facility details change, such as changes to the current balance, name/address or satisfaction information.

2.1 Record Layout

The following sections identify the requirements and constraints relating to each of the fields that comprise CCDS records. These requirements are necessary in order to prevent content errors which may result in data becoming corrupt or an entire record or file being rejected. These requirements are strictly enforced through comprehensive validation processes so that the CCDS database can be promptly and accurately updated.

Data must be provided in uppercase unless explicitly stated otherwise.

A) Header Record

1. Header Identifier

Starting byte:	1
Ending byte:	20
Character type:	Alphanumeric
Example:	`HEADER`
Position:	Right justified with leading blanks
Notes:	Indicator of header record start
Programming requirements:	14 blanks followed by the word HEADER in uppercase

2. Source Code

Starting byte:	21
Ending byte:	23
Character type:	Numeric
Example:	`012`
Position:	Right justified, filled with leading zero where appropriate
Notes:	- The source code is a three-digit number, which uniquely identifies a member's portfolio within CCDS. - Source codes are CRA specific, per member and per portfolio submitted. - Please contact your CRA Account Manager for a source code.
Programming requirements:	The source code assigned by the CRA must be used every month.

3. Date of Creation

Starting byte:	24
Ending byte:	31
Character type:	Numeric
Example:	`03092014`
Position:	Right justified, filled with leading zeros where appropriate
Notes:	
Programming requirements:	- The value must identify the period to which the customer facility data relates not the date that the file was generated. i.e. if the reporting period is end of month, this date should be used and not the file generation date which could be a number of days later. - The value must be a valid DDMMCCYY format date.

4. Portfolio Name

Starting byte:	32
Ending byte:	61
Character type:	Alphanumeric
Example:	`General Finance Co. Ltd.    `
Position:	Left justified with following blanks
Notes:	
Programming requirements:	- The contents of this field must be sufficient to identify both the member and the particular portfolio. - If you need to update the portfolio name, please contact the CRA in advance of making the change.

5. Filler

Starting byte:	62
Ending byte:	81
Character type:	Blanks
Example:	`           `
Position:	N/A
Notes:	
Programming requirements:	The entire contents of this field must always be blanks. Any other value will result in the rejection of the entire file

6. CCDS Format Version Indicator

Starting byte:	82
Ending byte:	89
Character type	Alphanumeric
Example:	`CCDSV2.1'
Position:	Left justified to fill field.
Notes:	This field signifies the version of the CCDS format that the file has been designed to meet.
Programming requirements:	Must be a valid current Format Version Indicator in uppercase.

7. Filler

Starting byte:	90
Ending byte:	961
Character type:	Blanks
Example:	
Position:	
Notes:	Currently unused
Programming requirements:	The entire contents of this field must always be blanks.

B) Customer Facility Records

Each Customer Facility record must represent, as a minimum, a facility held by a UK SME (small or medium sized businesses), as defined by the [Small Business, Enterprise and Employment Act 2015](#) and associated [Credit Information Regulations](#), and operated in Sterling. The current definition of a small or medium sized business is one which:

> (a) has an address in the United Kingdom,
> (b) carries out commercial activities as its principal activity,
> (c) is not part of a group which as a whole has an annual turnover which is equal to or greater than £25 million.

- Point (a): The UK means England, Scotland, Wales or Northern Ireland. This does not include Crown Dependencies such as the Channel Islands

- Point (b): This clause is intended to ensure that SMEs covered are private sector businesses (sole traders, partnerships, limited companies) but NOT the following: clubs, charities or societies operating business accounts with banks because their activities are not typically commercial in nature; entities owned or controlled by a public authority

- Point (c): This clause is intended to remove from scope any subsidiary that is part of a group that has turnover equal to or greater than £25 million. However, if an SME is a subsidiary of a group that has turnover of less than £25 million, the designated bank must provide the designated CRA with credit information at account level for the entity in question, dependent on having the necessary permissions.

- Reporting must be at individual facility level (except where noted in Appendix 2) unless doing so would misrepresent the customer position, in which case reporting at permission group level is acceptable. Permission groups reported to CCDS must be comprised of facilities belonging to a single legal entity

- Only Sterling products are in scope of the Regulations, however, if an SME has multiple accounts, a sub-set of which are in a foreign currency, information for the accounts in Sterling are still in scope and must be provided to designated CRAs

- The identity data reported for each record must identify the legal entity liable for the facility. Only one record of information is permitted per facility reported.

- Where an agreement novation results in an agreement moving to a new, separate legal entity, the facility should be closed with customer A (when their liability ceases) and their record must be reported as settled. A new facility in the name of Customer B, with a unique facility number, must be set up and reported. This will ensure the CRA's are able to report the historic position on Customer A and the emerging position with Customer B. It should be noted that, as the liability will now move to Customer B, the lender would be expected to assess their creditworthiness ahead of novation. This will ensure that historic performance data is separated from post-novation performance data and avoid scenarios whereby a business may be impacted by the historic account behaviour of a completely separate entity

1. Facility Number

Starting byte:	1
Ending byte:	19
Character type:	Alphanumeric
Example:	`12345B6789B`
Position:	Left justified with following blanks
Notes:	
Programming requirements:	- Only the characters referred to in Appendix 9.1 can be used; however, the first character must be alphanumeric and not a blank. - This field must be unique as it is used to match the updates supplied in subsequent months to the existing record held on the CCDS database - Each facility number must, wherever possible, remain precisely the same once allocated. Where a facility number is changed, for example; re-structured facility numbers, lost and stolen credit cards or inter-branch transfers, a mechanism for carrying out these changes is detailed further in this specification. - If you need to change a facility number that you have previously reported and are unable to utilise this mechanism you must contact all CRAs in advance of making any changes. - Records are retained in the CDDS database for 6 years following settlement or default. Therefore, if facility numbers are to be re-used within this 6-year period, each re-used facility number must be made unique before being supplied by the addition of a suffix (such as the Start Date of Agreement) within the facility number, e.g. `12345B6789B 030914`. - Reporting of novated agreements must follow the guidance provided in the Customer Facility Records section.

2. Business Type Indicator

Starting byte:	20
Ending byte:	20
Character type:	Alpha
Example:	'L'
Notes:	This field must be used to identify the legal entity type of the business to which the facility belongs.
Programming requirements:	Only possible values: <table><tr><td>Value</td><td>Description / Notes</td></tr><tr><td colspan="2">For Limited Company Types</td></tr><tr><td>L</td><td>[L]imited Company Use for <u>all</u> entities registered at Companies House, including LLPs, Charities etc with a registration number</td></tr><tr><td colspan="2">For Non-Limited Businesses</td></tr></table>

	N	[N]on-Limited
		Use for all non-limited entities
	For Other legal types	
	O	[O]ther
		This value is being phased out for new data supplies who should use values [L] or [N]
		Legacy code for Designated institutions use only

3. Business Name and Address

Starting byte:	21
Ending byte:	488
Character type:	Alphanumeric
Example:	`A BUSINESS PLC BUSINESS HOUSE FIRST AVENUE NOTTINGHAM NOTTINGHAMSHIRE NG1 1AA'
Position:	Left justified with following blanks
Notes:	• This field must contain the full business name and address of the customer held on the agreement. • Reporting of novated agreements must follow the guidance provided in the Customer Facility Records section.
Programming requirements:	• The format of this field is as follows:

Element	Length	Starting byte	Ending byte
Name	100	21	120
Address Line 1	60	121	180
Address Line 2	60	181	240
Address Line 3	60	241	300
Address Line 4	60	301	360
Address Line 5	60	361	420
Address Line 6	60	421	480
Postcode	8	481	488

• It is acceptable for the business name to contain a combination of the customer name and trading name. e.g. "Mr John Smith T/A Smith Taxis"
• Any unused elements of the field must be filled with blanks.
Please note some of the flags in the Special Instruction Indicator field that apply to this field.
• If the Postcode is not currently held the record must still be supplied and the postcode element filled with blanks. It is expected that lenders will implement

4. Additional Trading Style

Starting byte:	489
Ending byte:	588
Character type:	Alphanumeric
Position:	Left justified with following blanks
Example:	'ABC Plumbing'
Notes:	• This field must contain any additional trading style that the customer is known to use.
Programming requirements:	• If the trading style is not known or is not applicable, this field must be filled with blanks.

5. Business Telephone Number

Starting byte:	589
Ending byte:	606
Character type:	Alphanumeric
Position:	Left justified with following blanks
Example:	'01159410888 '
Notes:	• This field should contain the main switchboard number or the general access telephone number for the customer. • If the Business Telephone Number is not currently held the record must still be supplied and the field filled with blanks. It is expected that lenders will implement improvements during the course of joining CCDS to provide these values where they are missing.
Programming requirements:	• Only the characters listed in Appendix 9.2 can be used.

6. Company Registration Number

Starting byte:	607
Ending byte:	614
Character type:	Alphanumeric
Example:	'SC000123'
Notes:	

Programming requirements:	• If the Business Type Indicator field is a Limited Company Type then this field must be filled with the correct 8-character Company Registration Number (CRN) for the business, including any alphabetic prefixes, suffixes and leading zeroes.
	• A CRN is 8 characters in length.
	• If the Business Type Indicator field is not a Limited Company type, then this field must be filled with blanks.
	• If the Company Registration Number is not currently held the record must still be supplied and the field filled with blanks. It is expected that lenders will implement improvements during the course of joining CCDS to provide these values where they are missing.

7. VAT Number

Starting byte:	615
Ending byte:	623
Character type:	Numeric
Example:	`123456789`
Notes:	
Programming requirements:	• A VAT number is a 9-digit number. The country code (e.g. 'GB') is not required.
	• If there is no VAT number for the business, then this field must be filled with blanks.

8. Special Instruction Indicator

Starting byte:	624
Ending byte:	624
Character type:	Alpha
Example:	`A`
Notes:	• This field is used to instruct the CRA about a special circumstance related to this facility
Programming requirements:	• Only possible values:

Value	Description
D	To delete a record held in the CCDS database, 'D' must be entered in this field. This function must only be used in exceptional circumstances to remove records registered in error and will result in the permanent deletion of the record and its historic performance data.

		L	Occasionally, it may be necessary for members to temporarily amend the name or address details in their systems to re-direct mail to an internal address to prevent mail being sent to the customer (e.g. deceased, gone-away, etc.). To prevent the loss of the correct name or address from the CCDS database, 'L' must be entered in this field for as long as the internal name or address is supplied. 'L' must not be entered for records that are not already present in the CCDS database.
		X *	If the record will not be reported in subsequent monthly files because the customer ceases to meet the definition of a small or medium sized business, 'X' must be entered in this field. * NOTE – To be used by Designated institutions only
		A	Where the business name or address of a default (status 8) record have changed in the member's system, the updated name and address must be provided and 'A' must be entered in this field.
		(blank)	To be used when none of the other values apply.

9. Facility Type

Starting byte:	625
Ending byte:	626
Character type:	Numeric
Example:	`01`
Notes:	
Programming requirements:	- Only numeric values are accepted in this field. The list of valid Facility Types is contained in Appendix 2. - The member should select the facility type that most accurately reflects the nature of the facility. - Information for the facility types 01, 04, 05, 06, 20, 22, 23, 27, 28, 30 and 71 must be provided at the master account level. - Other types of facility must be reported at individual facility level (except where noted in Appendix 2) unless doing so would misrepresent the customer position, in which case reporting at permission group level is acceptable.

10. Start Date of Agreement

Starting byte:	627
Ending byte:	634
Character type:	Numeric
Example:	`01042013`
Notes:	• This date should be the date the agreement was signed. If this date is not known, the first available date on the facility must be used as the start date
Programming requirements:	• This field must contain a valid DDMMCCYY format date. • Blanks or any other value are invalid • This date must always pre-date the Close Date of Agreement.

11. Close Date of Agreement

Starting byte:	635
Ending byte:	642
Character type:	Numeric
Example:	`03092014`
Notes:	This field is mandatory for facilities reported with Default (8) Facility Status

Programming requirements:	• This field must contain a valid DDMMCCYY format date (whenever applicable), or '00000000'.
	• This date must always post-date the Start Date of Agreement.
	• An open and active facility must contain '00000000' in this field
	• A settled or default facility must contain a valid DDMMCCYY date in this field, representing:
	    o The date of settlement for records at facility status S.
	    o The date of default for records at facility status 8.
	• Where the facility is in default (facility status 8) this field must contain an accurate date of default in line with the standards agreed between the ICO and credit industry. This should normally be the date on which the decision to default became effective (e.g. 28 days from the date of the default notice).
	• For further information, please refer to the "Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies" document. A copy of this document can be provided by each CRA.
	• Records are automatically dropped from the CCDS database 6 years after the close date/default date and for this reason members must retain any close date/default date for as long as the facility is held on a customer database. This will enable members to avoid accidentally resubmitting closed or defaulted facilities after the 6-year period.
	• Updates to active records must not cease without the record having been submitted with a valid and accurate close date.

12. Current Balance

Starting byte:	643
Ending byte:	654
Character type:	Numeric
Example:	`000000003600`
Position:	Right justified, fill with leading zeros as required.
Notes:	• For guidance on current account records please see Appendix 5.
Programming requirements:	• This field must contain the total outstanding balance (excluding accrued but unapplied interest[1]) whatever the status code of the record. Exceptions to this are facility types 22, 23, 27, 28 and 71 where a balance is not always applicable to the type of credit when the facility is up to date (status code 0 or U). • If the account falls into arrears, then a balance must be provided to reflect the arrears position. • Only numeric values are accepted in this field; blanks and non-numeric values are invalid. • Only full pounds (GBP) should be entered e.g. £3,600 = 000000003600. Amounts must not be rounded up or down and must never be supplied with pence. • The current balance must be reflective of the point in time when the CCDS update is created. • Where the facility is settled to terms (Facility Status Code = S and the close date of agreement field contains a valid DDMMCCYY date) the current balance must be set to zero, regardless of any credit or debit balances remaining on the member accounting ledger. CCDS records cannot be recorded as settled with an outstanding balance. • Where the facility is in default (facility status = '8') the current balance must be updated on CCDS each month as the amount outstanding changes. Where the amount outstanding has not changed it is not necessary to submit an update to CCDS unless other details on the facility need to be updated. • Where the facility is in default (facility status = '8') the current balance must not be submitted as a credit balance. If the member accounting ledger correctly contains a credit balance (perhaps through an overpayment) the current balance must still be reported as zero to CCDS. • Where the facility is in default (facility status = '8') and this has been satisfied, the current balance must be submitted as zero. • Where the facility is in default (facility status = '8') and the full balance is not to be recovered, the current balance should be reported as zero and the record marked as satisfied. This might occur (for example) where a short settlement

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[1] Accrued but unapplied interest must be excluded from the current balance. Its inclusion may impact affordability assessments or generate queries from data subjects where the current balance reported exceeds the perceived outstanding amount.

has been agreed; the debt is included in a discharged bankruptcy or in a successfully completed voluntary arrangement; where an asset has been repossessed and the balance is not being pursued. In these circumstances the Flag Setting indicating partial settlement should be supplied.

- For further information, please refer to the "Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies" document. A copy of this document can be provided by each CRA.

13. Current Balance Credit Indicator

Starting byte:	655
Ending byte:	655
Character type:	Alpha
Example:	'-'
Notes:	
Programming requirements:	- Where the current balance field is in credit this field must contain '-', otherwise it must contain a blank. - Credit balance in this context does mean that the customer is owed a repayment from the lender and does not mean being in advance of contracted terms. - By definition credit balances are not permitted on defaulted (facility status = '8') facilities.

14. Facility Status

Starting byte:	656
Ending byte:	656
Character type:	Alphanumeric
Example:	`0`
Notes:	- The status code is a monthly indication of the payment performance of the facility. - In allocating facility status code '1' to indicate a facility moving into arrears it is advisable to include a 7 to 14-day period of grace to allow for a payment which has been unusually delayed.
Programming requirements:	- A full list of status codes together with definitions for guidance is contained in Appendix 3. Only these codes are valid values for this field. - Once an arrangement has been agreed, the record must not be reported as defaulted unless the borrower has failed to maintain the revised terms. This should not result in a default being filed any sooner than would have been the case had the arrangement not been agreed. - Once a record has been reported as a default (facility status = '8'), it must be supplied with facility status '8' in subsequent months.

15. Original Default Balance

Starting byte:	657
Ending byte:	668
Character type:	Numeric
Example:	`000000005000`
Position:	Right justified, fill with leading zeros where appropriate.
Notes:	
Programming requirements:	- Where the facility is not in default (facility status ≠ '8'), this field must be filled with zeros. - Where the facility is in default (facility status = '8') this field must contain the total amount outstanding at the point when the default occurred, in line with the standards agreed between the ICO and credit industry. - The current outstanding balance for a default record must always be supplied within the Current Balance field. - Only full pounds (GBP) should be entered e.g. £5,000 = 000000005000. Amounts must not be rounded up or down and must never be supplied with pence. - For further information, please refer to the "Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies" document. A copy of this document can be provided by each CRA.

16. Default Satisfaction Date

Starting byte:	669
Ending byte:	676
Character type:	Numeric
Example:	`03092014`
Notes:	
Programming requirements:	- This field must contain a valid DDMMCCYY format date or '00000000'. This field is only applicable for default records (facility status = 8). For all other records this field must be filled with zeros. - An unsatisfied (outstanding) default must contain zeros in this field. - Accounts that have been completed as 'full and final settlement', even if short paid, should be marked as satisfied. - The default satisfaction date must always post-date the Start Date of Agreement and Close Date of Agreement. - Where a default satisfaction date is provided, the Current Balance field must be populated with zeroes. - For further information, please refer to the "Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies" document. A copy of this document can be provided by each CRA.

17. Credit/Overdraft Limit

Starting byte:	677
Ending byte:	688
Character type:	Numeric
Example:	`000000000500`
Position:	Right justified, fill with leading zeros where appropriate.
Notes:	
Programming requirements:	- Only full pounds (GBP) should be entered e.g. £5000 = 000000005000. Amounts must not be rounded up or down and must never be supplied with pence. - For facility types 04, 5, 0615 and 25 this field must contain the credit/overdraft limit as notified to the customer. - For all other facility types this field must be filled with zeroes.

18. Flag Settings

Starting byte:	689
Ending byte:	689
Character type:	Alpha
Example:	`A`
Notes:	
Programming requirements:	- A full list of valid flag values is contained in Appendix 4, together with conditions that are particular to each. - The flag values must be used in conjunction with the Facility Status Codes contained in Appendix3. - The use of any values other than the defined flags or a blank is not valid. - If no flag is applicable this field must contain a blank. - The flags are listed in a hierarchical order. Where two or more flags are applicable at the same time the flag with the greater hierarchy must be assigned. - For further information, please refer to the "Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies" document. A copy of this document can be provided by each CRA

19. Transferred to Consolidated Debt Account

Starting byte:	690
Ending byte:	690
Character type:	Alpha
Example:	`Y`
Notes:	
Programming requirements:	- The only valid values for this field are 'Y' or blank. 'Y' must be supplied where the record provided has been transferred to a collection account. This process is often referred to as 'consolidating debt'. - Where the flag is not applicable this field must contain a blank. - Members must ensure that the 'consolidated debt' record is provided at the same time as the original record is indicated as transferred. This ensures debts are not duplicated or information on the current performance of a facility is not missing. Consolidated debt records must use the appropriate Facility Type (see Appendix 2). - When supplying a 'Y' in this field: - The Current Balance must be zero. - The Facility Status must be 'S' or '8'. - Where the Facility Status is 'S', a valid date must be provided in the Close Date of Agreement field to indicate the date of transfer. - Where the Facility Status is '8', valid dates must be provided in: a) The Close Date of Agreement field to indicate the date of default; and b) The Default Satisfaction Date field to indicate the date of transfer.

20. Repayment Period

Starting byte:	691
Ending byte:	693
Character type:	Numeric
Example:	`060`
Position:	Right justified, fill with leading zeros where appropriate.
Notes:	
Programming requirements:	- For facility types 01, 02, 03, 04, 16, 17, 19, 20, 22, 23, 25, 26, 27, 28, 30, 31, 32 and 71 this field must contain the number of months applicable to the agreement. For all other facility types this field must be filled with zeros. - For open-ended flexible products with no fixed final repayment date this field must be filled with zeroes. - This field must always reflect the full term of the agreement and not the number of months remaining. - If an agreement is extended the revised repayment period must be submitted on the following monthly file.

21. Payment Amount

Starting byte:	694
Ending byte:	705
Character Type:	Numeric
Example:	`000000000200`
Position:	Right justified, fill with leading zeros where appropriate.
Notes:	
Programming requirements:	- For facility types 01, 02, 03, 04, 16, 17, 19, 20, 22, 23, 25, 27, 28, 30, 31, 32 and 71 this field must contain the normal monthly payment (including interest) in force during the reporting period. For all other facility types the field must be filled with zeros. - Only full pounds (GBP) should be entered e.g. £200 = 000000000200. Amounts must not be rounded up or down and must never be supplied with pence. - Where the payment frequency is less than monthly (e.g. weekly or fortnightly) the effective monthly payment must be calculated and populated in this field. - Where the payment frequency is greater than monthly (e.g. quarterly, annually or periodically) the agreed payment must only be submitted on the due month - pro-rata monthly equivalents must not be used. For reporting months when a payment is not due this field must be filled with zeros. E.g. an annual payment due every December must only be submitted in December, with zeroes being submitted in the months when a payment is not due. - The Payment Frequency Indicator field must also indicate the relevant payment frequency e.g. 'W' for weekly, 'Q' for quarterly. - For further information, please refer to the "Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies" document. A copy of this document can be provided by each CRA

22. Payment Frequency Indicator

Starting byte:	706
Ending byte:	706
Character type:	Alpha
Example:	'M'
Notes:	
Programming requirements:	- A full list of acceptable indicators is shown in Appendix 6. - These indicators can be used in conjunction with any of the Status Codes contained in Appendix3. - This field only applies to Loan, Asset Finance and Leasing products. For Facility Types 05 and 15 this field must be filled with a blank. - The contents of this field have no effect on the Payment Amount field. The correct Payment Amount value must be calculated by members (see Field 21 Payment Amount). - For Consolidated Debt facilities with no formally agreed repayment schedule, this field should be filled with a blank.

23. Number of Cash Advances

Starting byte:	707
Ending byte:	708
Character type:	Numeric
Example:	'09'
Position:	Right justified, fill with leading zeros where appropriate
Notes:	
Programming requirements:	- This field is for use on Credit and Charge Card products only (facility types 05 and 06). For all other facility types this field must contain zeroes. - For Credit Card facilities this field must be populated with the number of cash advances that were made during the reporting period. This includes UK ATM transactions, foreign ATM transactions and Over-the-Counter (OTC) cash, e.g. bureau de change. It must not include retail cash back or quasi-cash transactions. - If there have been more than 99 individual advances within the month the value must be provided as '99'.

24. Value of Cash Advances

Starting byte	709
Ending byte:	720
Character type:	Numeric
Example:	'000000078700'
Position:	Right justified, fill with leading zeros where appropriate
Notes:	
Programming requirements:	- This field is for use on Credit and Charge Card products only (facility types 05 and 06). For all other facility types this field must contain zeros. - For Credit Card facilities this field must be populated with the value of cash advances that were made during the reporting period. This includes UK ATM transactions, foreign ATM transactions and Over-the-Counter (OTC) cash, e.g. bureau de change. It must not include retail cash back or quasi-cash transactions. - Only full pounds (GBP) should be entered e.g. £500 = '000000000500'. Amounts must not be rounded up or down and must never be supplied with pence.

25. Minimum Balance

Starting byte	721
Ending byte:	732
Character type:	Numeric
Example:	'000000000100'
Position:	Right justified, fill with leading zeros where appropriate
Notes:	
Programming requirements:	- This field is for use on Current Account products only (facility type 15). For all other facility types this field must contain zeros. - For Current Accounts this field must be populated with the minimum balance of the facility during the reporting period. - Only full pounds (GBP) should be entered e.g. £100 = '000000000100'. Amounts must not be rounded up or down and must never be supplied with pence.

26. Minimum Balance Credit Indicator

Starting byte:	733
Ending byte:	733
Character type:	Alpha
Example:	'-'
Notes:	
Programming requirements:	- Where the Minimum Balance field is in credit this field must contain '-', otherwise it must contain a blank. - Credit balance in this context does mean that the customer is owed a repayment from the lender and does not mean being in advance of contracted terms. - By definition credit balances are not permitted on defaulted (facility status = '8') facilities.

27. Maximum Balance

Starting byte	734
Ending byte:	745
Character type:	Numeric
Example:	'000000500000'
Position:	Right justified, fill with leading zeros where appropriate
Notes:	
Programming requirements:	- This field is for use on Current Account products only (facility type 15). For all other facility types this field must contain zeros. - For Current Accounts this field must be populated with the maximum balance of the facility during the reporting period.

	• Only full pounds (GBP) should be entered e.g. £500,000 = '000000500000'. Amounts must not be rounded up or down and must never be supplied with pence.

28. Maximum Balance Credit Indicator

Starting byte:	746
Ending byte:	746
Character type:	Alpha
Example:	'-'
Notes:	
Programming requirements:	• Where the Maximum Balance field is in credit this field must contain '-', otherwise it must contain a blank. • Credit balance in this context does mean that the customer is owed a repayment from the lender and does not mean being in advance of contracted terms. • By definition credit balances are not permitted on defaulted (facility status = '8') facilities.

29. Average Balance

Starting byte	747
Ending byte:	758
Character type:	Numeric
Example:	'000000020000'
Position:	Right justified, fill with leading zeros where appropriate
Notes:	
Programming requirements:	• This field is for use on Current Account products only (facility type 15). For all other facility types this field must contain zeros. • For Current Accounts this field must be populated with the mean average balance of the facility during the reporting period. • Only full pounds (GBP) should be entered e.g. £20,000 = '000000020000'. Amounts must not be rounded up or down and must never be supplied with pence.

30. Average Balance Credit Indicator

Starting byte:	759
Ending byte:	759
Character type:	Alpha
Example:	'-'
Notes:	
Programming requirements:	- Where the Average Balance field is in credit this field must contain '-', otherwise it must contain a blank. - Credit balance in this context does mean that the customer is owed a repayment from the lender and does not mean being in advance of contracted terms. - By definition credit balances are not permitted on defaulted (facility status = '8') facilities.

31. Credit Turnover

Starting byte:	760
Ending byte:	771
Character type:	Numeric
Example:	`000000020000`
Position:	Right justified, fill with leading zeros where appropriate.
Notes:	
Programming requirements:	- This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain zeros. - The contents of this field should be the value of all payments into the facility during the reporting period. It should exclude (where possible) any internal transfers from other facilities within the same organisation / group. Any credit transactions from a savings account into the current account within the month should also be excluded from this value. The Credit Turnover Net/Gross Indicator must be set to show if this field is net/gross of such transactions. - Only full pounds (GBP) should be entered e.g. £20,000 = 000000020000. Amounts must not be rounded up or down and must never be supplied with pence. - For additional information on Current Account submissions please see Appendix 5.

32. Credit Turnover Net/Gross Indicator

Starting byte:	772
Ending byte:	772
Character type:	Alpha
Example:	`N`
Notes:	
Programming requirements:	- This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain a blank. - Only valid values:

Value	Description
N	The value in the Credit Turnover field excludes internal transfers from other facilities within the same organisation/group and credit transactions from a savings account into the current account within the month
G	If 'N' does not apply

33. Debit Turnover

Starting byte:	773
Ending byte:	784
Character type:	Numeric
Example:	`000000020000`
Position:	Right justified, fill with leading zeros where appropriate.
Notes:	
Programming requirements:	- This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain zeros. - The contents of this field should be the total value of all debits out of the facility during the reporting period. It should exclude (where possible) any internal transfers to other facilities within the same organisation / group. Any credit transactions to a savings account from the current account within the month should also be excluded from this value. The Debit Turnover Net/Gross Indicator must be set to show if this field is net/gross of such transactions. - Only full pounds (GBP) should be entered e.g. £20,000 = 000000020000. Amounts must not be rounded up or down and must never be supplied with pence. - For additional information on Current Account submissions please see Appendix 5.

34. Debit Turnover Net/Gross Indicator

Starting byte:	785
Ending byte:	785
Character type:	Alpha
Example:	`N`
Notes:	
Programming requirements:	- This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain a blank. - Only valid values:

Value	Description
N	The value in the Debit Turnover field excludes internal transfers to other facilities within the same organisation/group and credit transactions to a savings facility from the current facility within the month
G	If 'N' does not apply

35. Rejected Payments

Starting byte:	786
Ending byte:	791
Character type:	Numeric
Example:	`000015`
Notes:	
Programming requirements:	- This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain zeroes. - For Current Accounts this field must represent the number of cheques, direct debts or standing orders from a current account that have not been paid due to insufficient funds within the last month.

36. Days in Excess

Starting byte:	792
Ending byte:	793
Character type:	Numeric
Example:	`15`
Notes:	
Programming requirements:	• This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain zeroes. • For Current Accounts this field must represent the number of days during the reporting period that the facility has gone in to excess of their approved limit. Note that the customer does not have to have an agreed limit to be in excess position.

37. Filler

Starting byte:	794
Ending byte:	893
Character type:	Character
Notes:	• Unused
Programming requirements:	• The entire contents of this field must always be blanks.

38. Changed Facility Number

Starting byte:	894
Ending byte:	912
Character type:	Alphanumeric
Example:	`ABC0012345/L      `
Position:	Left justified with following blanks
Notes:	

Programming requirements:	• This field must be used to notify CRAs when a Facility Number previously reported to CCDS has been changed.
	• Only the characters referred to in Appendix 9.1 can be used; however, the first character must be alphanumeric and not a blank.
	• To change a facility number:
	   o Provide the original facility number in the Facility Number field and the new facility number in the Changed Facility Number field.
	   o In subsequent files provide the new facility number in the Facility Number field, and leave the Changed Facility Number field blank.

	• The value provided in the Changed Facility Number field must not already be present as a Facility Number in the CCDS database or be used as the Changed Facility Number value of another record. • If you need to change a facility number that you have previously reported and are unable to utilise this mechanism you must contact all CRAs in advance of making any changes. • Reporting of novated agreements must follow the guidance provided in the Customer Facility Records section.

39. Bank Sort Code

Starting byte:	913
Ending byte:	918
Character type:	Numeric
Example:	`654321`
Notes:	• Bank account sort code for the facility being reported.
Programming requirements:	• This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain zeroes.

40. Bank Account Number

Starting byte:	919
Ending byte:	926
Character type:	Numeric
Example:	`12345678`
Notes:	• Bank account number for the facility being reported.
Programming requirements:	• This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain zeroes.

41. Bank Account IBAN

Starting byte:	927
Ending byte:	960
Character type:	Alphanumeric
Example:	`GB29RBOS65432112345678          `
Position:	Left justified with following blanks
Notes:	• Bank IBAN for the facility being reported.

Programming requirements:	• This field is for use on Current Account products only (facility type 15). For all other facility types the field must contain zeroes.

42. Current Account Reporting Level Indicator

Starting byte:	961
Ending byte:	961
Character type:	Character
Example:	`S`
Notes:	• Mandatory for Facility Type 15 only, Current Accounts
Programming requirements:	• This field is for use on Current Account products only (Facility Type 15). For all other facility types the field must be blank • Only valid values:

Value	Description
S	The Current Account facility is reported at a [S]ingle facility level
R	Multiple Current Account facilities that are managed under a collective permission are [R]olled up and reported as if one current account
(blank)	To be used when Facility Type is not 15, Current Account.

C) Trailer Record

1. Trailer Identifier

Starting byte:	1
Ending byte:	20
Character type:	Numeric
Example:	`99999999999999999999`
Notes:	
Programming requirements:	• This field must be completely filled with the number `9`.

2. Total number of records

Starting byte:	21
Ending byte:	28
Character type:	Numeric
Example:	`01234567`
Position:	Right justified, with leading zeros where appropriate.
Notes:	
Programming requirements:	• This field must contain the total number of Customer Facility records and must exclude the header and trailer records, for example 1,234,567 customer facility records = 01234567.

3. Filler

Starting byte:	29
Ending byte:	961
Character type:	Blanks
Notes:	• Unused.
Programming requirements:	• The entire contents of this field must always be blanks.

Appendix 1: Summary of record layouts

Header record

The first record on the file must be a Header record formatted as follows:

Field No.	Field Name	Contents and Format	Start Byte	Length
1	Header Identifier	Alpha	1	20
2	Source Code	Numeric	21	3
3	Date of Creation	DDMMCCYY	24	8
4	Company/Portfolio Name	Alphanumeric	32	30
5	Filler	Blank	62	20
6	CCDS Version Indicator	'CCDSV001'	82	8
8	Filler	Blanks	90	872
	Total bytes			**961**

Customer Facility records

Each customer facility record must be formatted as follows:

Field No.	Field Name	Format	Length	Start	End	Credit Card	Current Account	Loan (including Consolidated Debt) / Asset Finance / Leasing	Revolving Credit
1	Facility Number	Character	19	1	19	Mandatory	Mandatory	Mandatory	Mandatory
2	Business Type	Character	1	20	20	Mandatory	Mandatory	Mandatory	Mandatory
3	Business Name and Address	Character	468	21	488	Mandatory	Mandatory	Mandatory	Mandatory
4	Additional Trading Style	Character	100	489	588	Mandatory where available	Mandatory where available	Mandatory where available	Mandatory where available
5	Business Telephone Number	Numeric	18	589	606	Mandatory	Mandatory	Mandatory	Mandatory
6	Company Registration Number	Character	8	607	614	Mandatory for organisations registered at Companies House	Mandatory for organisations registered at Companies House	Mandatory for organisations registered at Companies House	Mandatory for organisations registered at Companies House

7	VAT Number	Character	9	615	623	Mandatory where available	Mandatory where available	Mandatory where available	Mandatory where available
8	Special Instruction Indicator	Character	1	624	624	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable
9	Facility Type	Numeric	2	625	626	Mandatory	Mandatory	Mandatory	Mandatory
10	Start Date of Agreement	Numeric	8	627	634	Mandatory	Mandatory	Mandatory	Mandatory
11	Close Date of Agreement	Numeric	8	635	642	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable
12	Current Balance	Numeric	12	643	654	Mandatory	Mandatory	Mandatory	Mandatory
13	Current Balance Credit Indicator	Character	1	655	655	Mandatory	Mandatory	Mandatory	Mandatory
14	Facility Status	Character	1	656	656	Mandatory	Mandatory	Mandatory	Mandatory
15	Original Default Balance	Numeric	12	657	668	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable
16	Default Satisfaction Date	Numeric	8	669	676	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable
17	Credit/Overdraft Limit	Numeric	12	677	688	Mandatory	Mandatory where applicable	Mandatory where applicable to Flexible Mortgages	Mandatory
18	Flag Setting	Character	1	689	689	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable
19	Transferred to Consolidated Debt Account	Character	1	690	690	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable
20	Repayment Period	Numeric	3	691	693	n/a	n/a	Mandatory	Mandatory where applicable
21	Payment Amount	Numeric	12	694	705	n/a	n/a	Mandatory	Mandatory where applicable
22	Payment Frequency	Character	1	706	706	n/a	n/a	Mandatory	Mandatory where applicable
23	Number of Cash Advances	Numeric	2	707	708	Mandatory	n/a	n/a	N/A
24	Value of Cash Advances	Numeric	12	709	720	Mandatory	n/a	n/a	N/A
25	Minimum Balance	Numeric	12	721	732	n/a	Mandatory	n/a	n/a
26	Minimum Balance Credit Indicator	Character	1	733	733	n/a	Mandatory	n/a	n/a

27	Maximum Balance	Numeric	12	734	745	n/a	Mandatory	n/a	n/a
28	Maximum Balance Credit Indicator	Character	1	746	746	n/a	Mandatory	n/a	n/a
29	Average Balance	Numeric	12	747	758	n/a	Mandatory	n/a	n/a
30	Average Balance Credit Indicator	Character	1	759	759	n/a	Mandatory	n/a	n/a
31	Credit Turnover	Numeric	12	760	771	n/a	Mandatory	n/a	n/a
32	Credit Turnover Net/Gross	Character	1	772	772	n/a	Mandatory	n/a	n/a
33	Debit Turnover	Numeric	12	773	784	n/a	Mandatory	n/a	n/a
34	Debit Turnover Net/Gross	Character	1	785	785	n/a	Mandatory	n/a	n/a
35	Rejected Payments	Numeric	6	786	791	n/a	Mandatory	n/a	n/a
36	Days in Excess	Numeric	2	792	793	n/a	Mandatory	n/a	n/a
37	Filler	Character	100	794	893	n/a	n/a	n/a	n/a
38	Changed Facility Number	Character	19	894	912	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable	Mandatory where applicable
39	Bank Sort Code	Numeric	6	913	918	n/a	Optional	n/a	n/a
40	Bank Account Number	Numeric	8	919	926	n/a	Optional	n/a	n/a
41	Bank Account IBAN	Character	34	927	960	n/a	Optional	n/a	n/a
42	Current Account Reporting Level Indicator	Character	1	961	961	n/a	Mandatory	n/a	n/a

Trailer record

The last record on the file must be a Trailer record formatted as follows:

Field No.	Field Name	Contents and Format	Start Byte	Length
1	Trailer identifier	`99999999999999999999`	1	20
2	Total records	Numeric	21	8
3	Filler	Blank	29	933
	Total bytes			**961**

Appendix 2: Facility Type codes

The following is a list of acceptable facility types and their agreed definitions.

Type	Lending Category	Title	Description
01	Loan/Asset Finance/Leasing	Hire purchase (including Lease Purchase)/ Conditional sale	A facility where the merchandise remains the property of the lender until all repayments are completed. Information for this facility type must be provided at the master account level.
02	Loan/Asset Finance/Leasing	Unsecured Loan	A term lending facility, with an agreed repayment schedule (varies dependent upon loan type, e.g. monthly repayments, bullet repayments).
03	Loan/Asset Finance/Leasing	Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made.
04	Revolving Credit	Revolving credit	A provision of an account or an agreement for borrowing ~~the purchase of goods~~ up to an agreed credit limit. A revolving account may involve numerous drawdowns and repayments of a percentage of the balance
05	Credit Card	Credit Card	The customer is allowed to spend up to an agreed credit limit and repayments are a minimal value or a percentage of the balance outstanding. Information for this facility type must be provided at the master account level.
06	Credit Card	Charge card	Spending is allowed up to a credit limit, and full repayment is expected against the monthly statement. Information for this account type must be provided at the master account level.
15	Current Account	Current Account	A Money Transmission Account, typically used for day to day banking transactions, including Basic Bank Accounts and those that have no borrowings (see Appendix 5).
16	Loan/Asset Finance/Leasing	Secured Loan or Second Mortgage	A term lending facility, with an agreed repayment schedule (varies dependent upon loan type, e.g. monthly repayments, bullet repayments), secured against an asset/obligation but the security ranks after the prime

Type	Lending Category	Title	Description
			mortgage above on a second mortgage.
17	Loan/Asset Finance/Leasing	Credit Sale Fixed Term	Title to the goods passes to the customer on signing the agreement.
19	Loan/Asset Finance/Leasing	Fixed Term Deferred Payment	`Buy now pay later` types of arrangements. The conditions are similar to HP and credit sale except that the first payment is deferred for an agreed period of time.
20	Loan/Asset Finance/Leasing	Variable Subscription	Variable rate HP where the monthly payments can vary depending on base rate adjustments. Information for this facility type must be provided at the master account level.
22	Loan/Asset Finance/Leasing	Finance Lease	Where the rental covers the total amount of the asset plus charges, i.e. the lessor is not at risk. Information for this facility type must be provided at the master account level.
23	Loan/Asset Finance/Leasing	Operating Lease	The lessee's rentals do not cover more than 90% of the costs of the goods and charges i.e. the lessor is taking part of the risk. Information for this facility type must be provided at the master account level.
25	Loan/Asset Finance/Leasing	Flexible Mortgages	A facility that is secured by a mortgage deed until the final payment is made but the facility has flexible terms or elements of multiple products i.e. contains a current account included in the main mortgage account. The net position of the facilities that comprise the product must be reported as a single flexible mortgage facility record
26	Loan/Asset Finance/Leasing	Consolidated Debt	This category must be used where a CCDS member transfers multiple facilities into one collection account for the purposes of debt recovery. This process is referred to as "consolidating debt".
27	Loan/Asset Finance/Leasing	Primary Lease	Where the rental covers the total amount of the asset plus charges, i.e. the lessor is not at risk. Information for this facility type must be provided at the master account level.
28	Loan/Asset Finance/Leasing	Secondary Lease	Where the lessee continues to lease the goods at an annual peppercorn rental. Information for this facility type must be provided at the master account level.

Type	Lending Category	Title	Description
30	Loan/Asset Finance/Leasing	Dealer Buy-Back	Where the dealer/supplier has agreed to repurchase the goods at a pre-determined amount, normally at the completion of the leasing period. Information for this facility type must be provided at the master account level.
31	Loan/Asset Finance/Leasing	Fixed Term Account	A facility when the rate of interest and term is agreed at the opening of the facility for the duration of the agreement.
32	Loan/Asset Finance/Leasing	Variable Term Account	A facility when the rate of interest is subject to change and the term of the agreement may or may not be fixed for the duration of the agreement.
71	Loan/Asset Finance/Leasing	Contract Hire	Contract hire is a form of operating lease and it is often used for vehicles. The leasing company undertakes some responsibility for the management and maintenance of the vehicles. Services can include regular maintenance and repair costs, replacement of tyres and batteries, providing replacement vehicles, roadside assistance and recovery services and payment of the vehicle licences. Information for this facility type must be provided at the master account level.

For information note:

Lenders wishing to provide data on Invoice Finance facilities detailed below should do so via the dedicated file layout specification available on request from the CRAs.

Type	Lending Category	Title	Description
72	Invoice Finance	Invoice Finance	A provision of an account or an agreement for the assignment of invoices up to an agreed Funding Limit. A revolving account may involve numerous drawdowns and repayments of a percentage of the balance

Appendix 3: Facility Status Codes

Only the following facility status codes are accepted on CCDS records.

For guidance specific to determining the status codes for Current Accounts please see Appendix 5.

Status Code	Description
U	Unclassified - The member is unable to make any statement, whether positive or adverse on the performance of this facility for the period in question (this should be an exceptional scenario). A 'U' may also be used during the initial period of a facility's life when the first payment is yet to be made.
D	Dormant – The facility has been inactive for a period of time, usually with a zero balance, but remains open and available for use. This code should be supplied each and every month until the facility is used again or closed.
0	In advance or up-to-date*
1	Payment due but unpaid for up to 1 month*
2	Payment due but unpaid for up to 2 months*
3	Payment due but unpaid for up to 3 months*
4	Payment due but unpaid for up to 4 months*
5	Payment due but unpaid for up to 5 months*
6	Payment due but unpaid for over 5 months*
8	Formal Default - The agreement between the parties has irrevocably broken down. At the date of default the customer had failed to meet the contractual obligations and had failed to satisfactorily respond to requests that the facility be put into order. The circumstances where a facility should be defaulted are more fully explained in the Principles for the Reporting of Arrears and Defaults at Credit Reference Agencies and members are advised to follow this as a guide to best practice. In outline • As best practice defaults should not normally be filed where the debt is less than three consecutive months in arrears. • Accounts where payments have not been received for six months should normally be filed as being in default. • Exceptions may occasionally apply where the credit is over a very short or very long term or where there is some element of fraud.
S	Settled – The facility has been settled within the terms of the agreement terms and is closed. For Current Accounts (Facility Type 15) this indicates the facility was closed with a zero or credit balance.

* For facilities repaid more frequently than monthly (e.g. daily, weekly etc.) a months' worth of repayments must be due but unpaid before the facility can be reported in arrears. For facilities repaid less frequently than monthly (e.g. quarterly or annually) a repayment must be due but unpaid before the facility can be reported in arrears. This is a requirement of the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies.

Appendix 4: Flag Settings

The use of these flags is a requirement arising from the "Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies" document. This document can be provided by each CRA.

The hierarchy of CCDS flags is as shown in the table below. Where more than one applies, the flag with the greatest hierarchy must be submitted. The following table is listed in hierarchical order ('D' being the highest in the hierarchy, 'Q' being the lowest).

Flag Setting	Description
D	Deceased
P	Partial or No settlement
C	Debt assigned (non CCDS member)
S	Debt sold to CCDS member
E	Business Closure
G	Gone away
R	Recourse
V	Voluntary termination
A	Arrangement
M	Debt management programme
I	Third Party Payment flag
Q	Account query

Programming requirements:

D - Deceased

- Where a CCDS member receives evidence that an account holder is deceased, (for example a death certificate, probate or letters of administration) a flag of 'D' should be submitted.
- A deceased flag can only be supplied alongside a Facility Status Code of 'U' or '8' or 'S'.
- A deceased flag can only be supplied alongside a Facility Status Code of 'U' where the record already exists in the CCDS database with a Facility Status Code other than 'S' or '8'.
- A deceased flag cannot be updated to a different flag via the monthly reporting process.
- A record flagged as deceased is still expected to receive monthly updates until the point at which it is marked as settled or satisfied.

P - Partial or No Settlement

- Where a partial settlement has been agreed or the debt has been discharged by bankruptcy a flag of `P` should be set.
- Where a 'P' flag is submitted:
  - The Current Balance must be zero.
  - The Facility Status must be 'S' or '8'.
  - Where the Facility Status is 'S', a valid date must be provided in the Close Date of Agreement field to indicate the partial settlement date.
  - Where the Facility Status is '8', valid dates must be provided in:
    - a) The Close Date of Agreement field to indicate the date of default; and

b) The Default Satisfaction Date field to indicate the partial settlement date.

- The 'P' flag should be used in the following circumstances where the record is being marked with a zero balance and full payment has not been received. The record may in some cases also be marked as settled/satisfied but the debt was not fully paid and in some cases no payment was made at all:
    - The debt was included in an IVA which has been completed successfully,
    - The debt was included in a bankruptcy which has since been discharged,
    - A smaller amount has been agreed and accepted in full and final settlement, but this term has not been conveyed to the customer,
    - An asset has been repossessed and the outstanding balance is not to be pursued.
- A record with the 'P' flag is not expected to receive any further monthly updates.

C - Debt Assigned

- The debt assigned flag should be used where the rights to a debt have been assigned to a new owner who is not a member of CCDS and therefore will not be registering the debt on CCDS in their own name. The record remains in the original lender's name, shown as settled or satisfied together with the debt assigned flag to indicate that the record is closed due to its sale.
- Where a 'C' flag is submitted:
    - The Current Balance must be zero.
    - The Facility Status must be 'S' or '8'.
    - Where the Facility Status is 'S', a valid date must be provided in the Close Date of Agreement field to indicate the date the debt was assigned.
    - Where the Facility Status is '8', valid dates must be provided in:
        a) The Close Date of Agreement field to indicate the date of default; and
        b) The Default Satisfaction Date field to indicate the date the debt was assigned.
- A record assigned to a new owner is not expected to receive any further monthly updates.

S - Debt Sold to a CCDS Member

- The debt sold to CCDS member flag should be used where the rights to a debt have been assigned to a new owner that is already a CCDS member. In this circumstance the new owners should have already agreed to supply the record onto their own CCDS portfolio. In this situation, the original record will remain on CCDS indicated as sold to CCDS member, shown as settled or satisfied together with this flag to indicate the record is closed due to its sale. The new owners will continue to supply the performance of the record via their own portfolio.
- Where an 'S' flag is submitted:
    - The Current Balance must be zero.
    - The Facility Status must be 'S' or '8'.
    - Where the Facility Status is 'S', a valid date must be provided in the Close Date of Agreement field to indicate the date the debt was assigned.
    - Where the Facility Status is '8', valid dates must be provided in:
        a) The Close Date of Agreement field to indicate the date of default; and
        b) The Default Satisfaction Date field to indicate the date the debt was assigned.
- A record assigned to a new owner is not expected to receive any further monthly updates.

E - Business Closure

- Notification that a business has ceased to trade and closed its operation.

- A Business Closure can be set for any Status Code.

G - Gone Away

- Where the business address of the customer is no longer known and the facility is falling into arrears, a 'G' flag should be used together with the last known address.
- A gone-away flag does not necessarily indicate a defaulted facility.
- A gone away flag can only be registered if the facility is in arrears. The Facility Status code accompanying the flag must be 1, 2, 3, 4, 5, 6 or 8.
- A record input with a blank in the flag field which matches to a previously filed gone away flag, will remove all reference to the gone away flag from that record.
- A gone away record is still expected to receive monthly updates until the point at which it is marked as settled or is defaulted.
- If a gone away record is received with any other type of flag the record will be updated with the new flag. (It is assumed that the person is now located).

R - Recourse

- Where a recourse agreement is invoked (for instance between a dealer and a lender – e.g. the dealer buys back a vehicle at an agreed price and the monies are used to repay the finance provider), a flag of 'R' should be submitted.

- A recourse flag may only be registered if the facility was in arrears or default.

- Where an 'R' flag is submitted:
  - The Current Balance must be zero.
  - The Facility Status must be 'S' or '8'.
  - Where the Facility Status is 'S', a valid date must be provided in the Close Date of Agreement field to indicate the recourse date.
  - Where the Facility Status is '8', valid dates must be provided in:
    a) The Close Date of Agreement field to indicate the date of default; and
    b) The Default Satisfaction Date field to indicate the recourse date.
- A record with the 'R' flag is not expected to receive any further monthly updates.

V - Voluntary Terminations

- There are three situations to be considered.

  1. Where a Consumer Credit Act Section 100 balance is outstanding and there is no arrangement a 'V' flag should be set along with a Facility Status code of 8.
  2. Where a Section 100 balance is outstanding and there is an arrangement, then a 'V' flag should be set and the Facility Status code appropriate to the repayment performance.
  3. Where a Section 100 balance has been met, the 'V' flag should be set but the account should be closed with the appropriate status code and a balance of zero.

- A voluntary termination can only be set if the record is a Hire Purchase agreement (Facility Type 01 and 20).
- A voluntary termination flag can be set alongside any Facility Status code.
- Where a voluntary termination is reported with a Facility Status code other than '8' or 'S' the facility is deemed to be an arrangement within a voluntary termination. At this stage, two monthly payments will be registered, the current monthly payment (arrangement amount) and the previous monthly payment (how much was being paid before the voluntary termination was enforced).

A - Arrangement

- An arrangement can only be set if the status is 0, 1, 2, 3, 4, 5, 6, D, U or S.

- Where a customer is granted an arrangement to pay, the arrears that accrue against the original contract should continue to be shown by the appropriate status code. An 'A' flag and the arranged monthly payment pertinent at that particular time must accompany this status code. An arranged monthly payment must only be provided on certain CCDS facility types where monthly payments are applicable (see 'Monthly Payment' in the Customer Facility Records section). Please also refer to the guidance note on the filing of default data.

- As a customer maintains the arrangement and in due course becomes a good payer once again, the status code can be reduced back to 0 and the flag removed. If the arrangement is placed on a more formal basis it is normal practice for some revolving products to 're-age' the facility when the arrangement has been maintained satisfactorily. In such cases the status code will reflect the performance of the arrangement. Such cases will continue to have an arrangement flag set even if the status code is 0 but will not display an end date for the arrangement thus indicating that it is still operating. Conversely, if the customer strays outside of the arrangement terms, this should be regarded as a serious breach of the agreement and the debt should continue to age against the original contract, upon removal of the flag.

- For eligible facilities, the revised monthly payment is submitted in the Payment Amount field. Two monthly payments will be shown on the CCDS record during a credit search, the current monthly payment (arrangement amount) and the previous monthly payment (how much was being paid before the arrangement was enforced).

- Where a subsequent update for the record is submitted with a blank flag an end date of the arrangement will automatically be added to the record.

M - Debt Management Programme

- The flag of 'M' must be used where the customer has entered into a debt management programme such as those run by the Citizens' Advice Bureau.

- The status should reflect the arrears of the facility at the time the programme was entered into (similar to arrangement above).

- A debt management programme can only be set on a record where the status is 0,1,2,3,4,5,6, D, U or S.

- Two monthly payments are registered on CCDS, the current monthly payment (managed amount) and the previous monthly payment (how much was being paid before the programme was enforced).

- Where the same record with a blank flag is subsequently submitted, an end date of the programme will automatically be added to the record.

I - Third Party Repayment

- This flag is to be set when the lender becomes aware that a third party is making repayments on behalf of the agreement holder. A flag setting of 'I' should be used along with a status code of U or S (if it becomes settled) for the duration.

- A record with a Third Party Repayment flag is still expected to receive monthly updates until the point at which it is marked as settled or is defaulted.

Q - Account Query

- Where a query exists on a facility, for example a merchandise complaint or a dispute over a defaulted facility, the record should be flagged with the letter 'Q' and a status of U or 8 as appropriate, for the term of the query.
- If the facility is sent with any status other than U or 8 the flag will be rejected but the rest of the input record will be processed.
- Where the same record with a blank flag is subsequently submitted, the query flag will automatically be deleted.
- A record marked as a query is still expected to receive monthly updates until the point at which it is marked as settled or is defaulted.

Appendix 5: Current Account definitions

The objective of these definitions is to provide a guideline for the creation of current account CCDS records. Elements of this guidance have been taken from the BBA (British Bankers Association) proposal to SCOR (the Steering Committee on Reciprocity) regarding current account data sharing.

These definitions reflect that the operation of current accounts is more flexible and varied than that of other types of facility, and the definitions therefore cater for a range of circumstances. For each facility status code there is a selection of criteria that may trigger the setting of the code. It is also recognised that the meeting of any of these conditions may not automatically trigger the setting of the relevant status code because current accounts are, unlike other types of facilities, subject to a greater degree of manual review.

CCDS field guidance:

Start Date of Agreement:
The start date of a current account is the date the current account was opened.

Settlement Date:
The settlement date on a current account is the date the facility is closed.

Default Date:
For facility status '8' records, the date of default is the date at which the lender decides that the facility has entered formal default (as defined below) and has decided to file a facility status '8' against that customer.

Credit Limit:
This must be populated with the 'overdraft limit' as disclosed to the customer. Any shadow limit that the CCDS member holds and the customer is not aware of must not be supplied in this field.

Current Balance:
This must be the 'facility balance' and indicates the amount by which the facility is actually overdrawn or in credit. The current balance must be reflective of the point in time when the CCDS update is created.

Status Codes:
The objective of these definitions is to provide a guideline for the creation of status codes for current accounts that are consistent with definitions relating to other types of CCDS records. The "Possible Triggers" recognise that the operation of current accounts is more flexible and varied than for other facility types. These triggers should not be seen as over prescriptive and as such, it is recommended that each CCDS member provides status codes which they feel to be most appropriate to their product and type of business.

Status 0 - Possible Triggers

- A suitable status as derived from lenders internal risk codes
- in credit, or
- no overdraft currently requested, or
- Overdraft is not in unauthorised excess of either 'overdraft limit' or shadow limit, or (A shadow limit is a limit not notified to the facility holder which is greater than the authorised 'overdraft limit' but in respect of which the lender does not intend to take any corrective action providing it is not exceeded.)
- Lender is comfortable with the situation and will not take any corrective action, or

- Arrangement is being in a satisfactory manner, arrangement flag is set, or
- Facility within agreed temporary excess

Status 1 - Possible Triggers

- A suitable status as derived from lenders internal risk codes
- 'overdraft balance' is less than 'overdraft limit' but is up to 1 month past repayment date, or
- 'overdraft balance' is greater than 'overdraft limit' for up to 1 month, or
- cheques/direct debits/standing orders bounced this month to keep the facility in order, or
- 'overdraft limit' increased temporarily whilst managing balance downward, or
- 'overdraft limit' which is not to be exceeded under any circumstances set; customer required to reduce balance, or
- 'overdraft balance' is less than 'overdraft limit' for up to 1 month but no credit received for 35 days and customer has not responded to a request that the facility be funded.

Status 2 - Possible Triggers

- A suitable status as derived from lenders internal risk codes
- 'overdraft balance' is less than 'overdraft limit' but is up to 2 months' past repayment date, or
- 'overdraft balance' is greater than 'overdraft limit' for up to 2 months, or
- cheques/direct debits/standing orders bounced for second consecutive month to keep facility in order, or
- facility being managed downward for second consecutive month, or
- 'overdraft limit' which is not to be exceeded under any circumstances set; limit set for second consecutive month and action taken to keep customer within it, or
- 'overdraft balance' exceeds 'overdraft limit' for more than 1 month and no credit received for 35 days, or
- 'overdraft balance' is less than 'overdraft limit' but no credit received for between 35-60 days and customer has not responded to a request that the facility be funded.

Status 3 - Possible Triggers

- A suitable status as derived from lenders internal risk codes
- 'overdraft balance' is less than 'overdraft limit' but is up to 3 months' past repayment date, or
- cheques/direct debits/standing orders bounced for third consecutive month to keep the facility in order, or
- facility being managed downward for third consecutive month, or
- 'overdraft limit' which is not to be exceeded under any circumstances set; limit set for third consecutive month and action taken to keep customer within it, or
- 'overdraft balance' is less than 'overdraft limit' but no credit received for more than 60 days and customer has not responded to a request that the facility be funded.
- Formal demand for repayment sent

Status 4-6 - Possible Triggers

- A suitable status as derived from lenders internal risk codes
- If, when status 3 has been set the customer is showing no realistic attempt to repay the overdraft then, normally, a status 8 should be set.
- Status 4-6 will normally only be needed if the customer has offered and is making a realistic effort to repay the overdraft, but no formal arrangement is in place and the overdraft is up to 4 months' past repayment date (status 4) / up to 5 months' past repayment date (status 5) / over 5 months' past repayment date (status 6).

Status U - Possible Triggers

- New facility up to 3 months old and no activity during the last month.
- Facility has zero balance and no activity during the last month.

Status D - Possible Triggers

- A facility that is more than 3 months old with a zero current balance and no facility holder activity (debit or credit transactions) during the last two months.
- A facility with a credit balance and no facility holder activity (debit or credit transactions) for 12 months.

Status 8 - Facility in Default - Possible Triggers

- return of the cheque guarantee card demanded, or
- facility closed at banks request, or
- 'overdraft balance' has exceeded 'overdraft limit' for at least three months with no evidence that the facility is to be brought into order, or
- no substantive repayment has been made 3 months after the scheduled repayment date and no extension has been granted, or
- No credit recorded for 3 months.

Status S - Settled - Possible Triggers
- The facility was settled within the terms of the agreement with a zero or credit balance, and is closed.

Formal Definition of Default

As with other types of credit there are a number of factors that may indicate that the contractual relationship with the customer has broken down. The above conditions must be considered alongside the ICO/industry agreed guidance document on the filing of default data and the requirements under the Banking Code.

Flag Settings

Where appropriate, a flag to indicate the current account relationship should be provided.

Credit Turnover

This field may be used for detecting Money Laundering activities, 'soft' fraud and assessing affordability. The contents of this field should be the value of all payments into the facility during the last month. It should (where possible) exclude any internal transfers from other facilities within the same organisation/group. Any credit transactions from a savings account into the current account within the month should also be excluded from this value. The Credit Turnover Net/Gross indicator must be used to identify whether the value supplied includes/excludes such transactions.

Appendix 6: Payment Frequency

Only the following codes are valid:

Payment Frequency	Description
A	Annually
D	Daily
F	Fortnightly
M	Monthly
P	Periodically
Q	Quarterly
W	Weekly

Appendix 7: Deferred Payment or 50/50 balloon type payments

The following guidance is to assist with the submission of data to CCDS when recording certain types of facilities.

1. Where a loan is a `buy now and pay later` arrangement:

    *   The balance should reflect the full amount of the loan until the payments start when it should decrease in line with the payments made.
    *   The payment amount should be '0' until the payments start when it should reflect the actual payments being made.
    *   The status code should be shown as 'U' until the payments start when it should reflect the payment record for each month as normal.

2. Where a loan is a '50/50' type deal and an amount (e.g. 50%) has been put down as a deposit at the start and the remainder is payable in one lump sum at the end of the term:

    *   The balance should equal the final lump sum payment until this final payment is made (e.g. the 50%) at which time the balance should reflect as settled or the actual amount outstanding.
    *   The payment amount should be '0' until the final lump sum payment when it should reflect the final payment.
    *   The status code should be shown as 'U' until the final lump sum payment when it should reflect the payment record for that month as appropriate.

3. Where a loan is a '50/50' type deal and a lump sum is payable at the end of the term but normal payments are made in the intervening period:

    *   The balance should equal the full amount of the loan, decreasing in line with the payments made until immediately prior to the final payment the balance will typically be the final lump sum payable.
    *   The payment amount should be whatever is being paid monthly until the final payment which will be the final lump sum.
    *   The status code should reflect the payment record for each month as normal including the final lump sum payment.

4. Where a loan is a '50/50' deal and an amount (e.g. 50%) has been put down as a deposit at the start and the remainder is payable as normal over the life of the term:

    *   The balance should equal the amount left outstanding on the loan.
    *   The payment amount should be the actual payments being made each month.
    *   The status code should reflect the payment record for each month as normal.

Appendix 8: Flexible Mortgages

What constitutes a flexible or current account mortgage?

- There is an underlying mortgage
- There is a current account of some form or other potentially with overdraft facilities
- There may be other credit products such as credit cards, personal loans etc.
- There may be savings accounts
- The lender views the customers debits and credits in a holistic way for risk purposes
- It will have been sold to the customer as a total solution
- The customer views it as one product with a number of underlying features

This guidance is not designed to include products that are netted for interest purposes for taxation reasons.

Guidance for the supply of 'Flexible Mortgages'

As lenders and customers consider the net situation on such facilities, the net position must be reported as a single flexible mortgage facility record. This enables the total exposure position to be accurately notified to CCDS taking into consideration credit and/or advance payment positions on other facilities in the overall product.

The definition of arrears will be variable as each product will have different features. For guidance the Current Account definitions guidance should be used to allocate appropriate status codes (see Appendix 5).

Appendix 9: Permitted characters

9.1   Permitted characters for Facility Number fields:

Field 1:   Facility Number

Field 29:   New Facility Number

Table 8.1				
A	B	C	D	E
F	G	H	I	J
K	L	M	N	O
P	Q	R	S	T
U	V	W	X	Y
Z	0	1	2	3
4	5	6	7	8
9	( ) SPACE	/	&	-

9.2   Permitted characters for Telephone Numbers fields:

Field 5:   Business Telephone Number

Table 8.3				
0	1	2	3	4
5	6	7	8	9
( ) SPACE	+	(	)	