



Consumer Manual Amendments (CMA)

CAIS USER GUIDE – CLIENTS

Experian External
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Introduction

The purpose of the Experian Consumer Manual Amendments (CMA) system is to allow members to investigate and resolve customer queries more easily and efficiently. It allows you to locate CAIS accounts (*Credit Account Information Sharing*) held under your own Account numbers and Source Codes and make manual amendments to your CAIS data directly onto the Experian database, without having to wait for the next monthly update.

There are four levels of access available:

View only (EXT_View_Only) – Members can search for and view CAIS data.

View & Change (EXT_View_CHG) – Members can search for, view and amend CAIS data.

View & Delete (EXT_View_DEL) – Members can search for, view and delete CAIS data.

Full access (EXT_Full) – Members can search for, view, amend and delete CAIS data.

Users with a role profile other than 'View only' will have access to be able to submit changes to the Experian database.

The Experian CMA system is accessible through Google Chrome and Microsoft Edge. Should you encounter any issues with the application, you can contact us using the details found on page 69 of this document.

Accessing CMA

Initial Registration

Important information: Please ensure that your IT department whitelists the following domains:

- noreply@auth-uk.secure.experian.com
- expadmin@experian.com

so that users can receive registration and password reset emails from CMA.

Once your request for a CMA account has been approved, you will receive an email to activate your account. Your username will be provided in the email. Make sure you keep this safe ready for logging in once you've registered. As shown in the screenshot to the right.

Upon clicking the activation link you will be able to set up your initial password and security details. This will allow you to log on and easily re-set your password should you forget it.

Important information: Please do not write your password or security details down on paper or share your details with anyone.

Step 1: Select 'Activate Your Account'.

New User Registration

Hello there,

To complete the registration for your new user account, please follow this link:

[Activate Your Account](#)

This link expires in 7 days.

Your username is [REDACTED]

Here you will be able to set up new security details, allowing you to log on and easily re-set your password should you forget it.

Important information: Please do not write your password or security details down on paper or share this data with anyone!

Thank you for using Experian.

Once you have entered all the details, select 'Create My Account'.

This will take you to a screen to setup further security details. Select the 'Configure factor' button.

Upon clicking this a confirmation screen will be shown advising that the request has been processed successfully.

See more detailed steps on the right-hand side.

Step 2: Enter your password, making sure to follow the password requirements, then choose a forgot password question from the dropdown and enter your answer. Once finished, select 'Create Account'.

Welcome to Experian [REDACTED]
Create your Experian EUB-TEST account

Enter new password

Password requirements:

- At least 8 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- Your password cannot be any of your last 13 passwords

Repeat new password

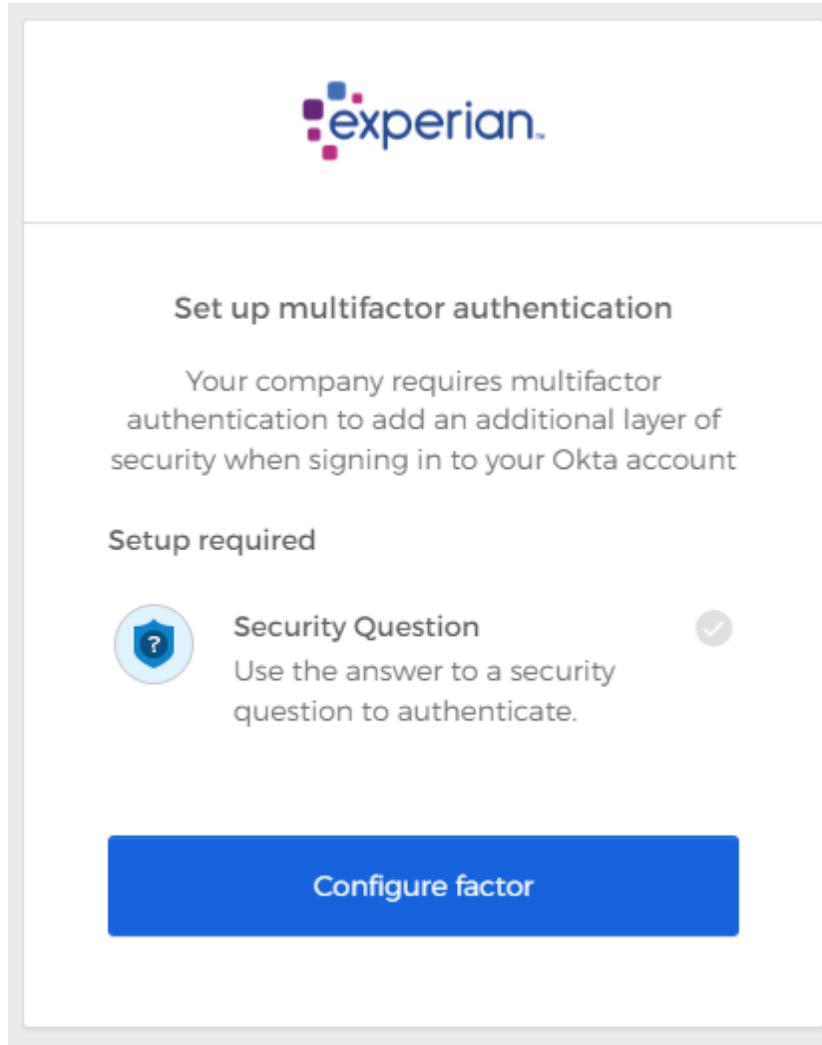
Choose a forgot password question

What is the food you least liked as a child?

Answer

Create My Account

Step 3: This will take you to a screen to setup further security details. Select the 'Configure factor' button.



Step 4: This will take you to a screen to setup your secret question authentication. Select the security question from the dropdown and enter your answer. Select 'Save' once finished.




Setup secret question authentication

What is the food you least liked as a chi... ▾

Answer

Save

[Back to factor list](#)

You can now log in to CMA.

Logging in

To login follow this URL:

<https://caisma.uk.experian.com/ExtCAISProd/>

Please enter your Username and Password and then click the 'Sign in' button.

If you would like your browser to remember your username for the next time you log in, make sure you select the 'Remember me' tick box before clicking the 'Sign in' button.

After selecting 'Sign in' you will be taken to the Homepage of CMA.

Homepage

The Manual Amendments landing page is displayed once your logon credentials have been authorised, detailing several functions available to you depending on your access/privileges.

In the top-level navigation bar on the right-hand side, there are 2 icons available to select from, listed from left to right:

- Settings (grid icon)
- Profile (initials icon)

The screenshot displays the login interface for the 'Consumer Manual Amendments - DEV' system. The login form includes fields for 'Username' (containing 'do_cma_extinv') and 'Password' (masked with dots), a 'Remember me' checkbox, and a 'Sign in' button. Below the form is a link for 'Need help signing in?'. The homepage features a blue header with the title 'Consumer Manual Amendments' and a sub-header 'Maintain and Manage Experian Consumer Data and Identities'. A navigation bar at the top shows 'Home', 'Monday, 8 January 2024 14:44:50', 'Welcome External Investigation', and 'END_USER'. The main content area includes a 'Consumer Data Management' section with the text 'The Consumer Data Management function allows users to manage consumer data.' A copyright notice at the bottom reads 'Copyright (c) 2023 Experian PLC. All rights are reserved.'

Settings

To access your settings, select the grid icon in the top-right hand corner of the navigation bar.

Here you will find a tabbed page that shows a read-only view of all CMA application settings.

Profile

To access your profile, select your initials within the circle in the top-right hand corner.

This will open a pop-up of options:

- Manage Profile
- Help Centre
- About
- Log Out

The screenshot displays the user interface of the Experian CMA system. At the top, there is a navigation bar with a home icon, the date and time 'Monday, 8 January 2024 14:48:18', a user profile icon with the text 'Welcome External Investigation', and a shield icon with 'END_USER'. Below the navigation bar, the main content area is titled 'User Profile' in a large purple font. Underneath, it says 'View your user profile and view assigned products'. There are two tabs: 'User Account' (selected) and 'Assigned Products'. The 'User Account' tab shows a 'User Account' section with the following details:

- External Investigation:** Active ID: do_cma_extinv
- Email:** [Redacted]
- Role:** END_USER
- Last Login:** 2024-01-08 14:43:17
- Password Expiration:** 0001-01-01 00:01:15
- Created:** 2023-10-06 14:26:18
- Company:** Data Office UK
- Company ID:** DO

At the bottom of the user account section is a 'Logout' button. In the top-right corner of the main content area, there is a grid icon and a circle containing the initials 'EI'. A dropdown menu is open from the 'EI' circle, showing the following options:

- Manage Profile
- Help Centre
- About
- Log Out

Below the user profile section, there is a large purple heading 'Consumer Manual Amendme' (partially cut off). Underneath, it says 'Maintain and Manage Experian Consumer Data and Identities'. Below that, it says 'Welcome back, External Investigation[do_cma_extinv]'. At the bottom, it says 'You have successfully authenticated in CMA.'

Manage Profile

Upon selection of 'Manage Profile', you are brought to a page where you can view your user account details and your assigned products, i.e., what can you access within CMA.

The two functions are controlled via tabs as you can see in the screenshot on the right.

Assigned Products is the most useful tab here as this will show you the roles and permissions you have access to.

Help Centre

Upon selection of 'Help Centre', you are brought to a page of useful resources that will help you solve any problems that you have encountered within the application. You can also find the user guide within the 'About CMA' section.

User Profile

View your user profile and view assigned products

User Account Assigned Products

User Account

External Investigation

Active ID: do_cma_extinv

Email

[REDACTED]

Role

END_USER

Last Login

2023-11-17 11:03:46

Password Expiration

0001-01-01 00:01:15

Created

2023-10-06 14:26:18

Company

Data Office UK

Company ID

DO

Logout

Consumer Manual Amendments – CAIS

Searching for CAIS accounts

Once you are signed in, select the 'Consumer Data Management' option and the CAIS search screen will be displayed as shown on the right.

To locate CAIS accounts, you must enter your search criteria and select the 'Search' button.

Valid search combinations are:

- SOURCE CODE AND ACCOUNT NUMBER
- NAME AND DATE OF BIRTH
- NAME AND ADDRESS
- NAME, ADDRESS AND DATE OF BIRTH

The screenshot displays the 'CAIS Search' interface. At the top right, there are 'SEARCH' and 'RESET' buttons. Below this, there are two main input sections: 'SOURCE CODE' and 'ACCOUNT NUMBER'. Underneath these are two checkboxes: 'Display all records' and 'Display deleted records only'. The interface is divided into two columns: 'Person Details' and 'Address Details'. The 'Person Details' section includes fields for 'TITLE', 'FORENAME', 'MIDDLE', 'SURNAME', 'SUFFIX', and 'DATE OF BIRTH'. The 'Address Details' section includes fields for 'SUB-BUILDING NO/NAME', 'BUILDING NAME', 'NUMBER', 'STREET', 'DISTRICT', 'TOWN', 'COUNTY', and 'POSTCODE'.

Note: When you perform a Name & Date of Birth or Name & Address search, you may find that there are records returned in the search results screen that do not exactly match your search criteria.

The reason this occurs is because the consumer has Alias data held against their record and they are therefore linked to your search criteria.

Note: For the Name searches, you must enter Surname and at least 1 character of Forename as a minimum before a search will be performed. Similarly, when address forms part of your search criteria, you must enter one of Sub Building number/name or Building name and either Postcode or Street and Town.

When searching by the **SOURCE CODE** and ACCOUNT NUMBER combination, please prefix your **3-digit SOURCE CODE with '00'** so that **5 digits are entered**. For the ACCOUNT NUMBER search, when searching for a joint account, please ensure you input the **spaces and the final number so that 20 digits are entered**. See screenshot to the right showing this.

There are two filters available for a search - 'Display all records' and 'Display deleted records only'. If both are unselected, your search will only return non-deleted CAIS accounts matching your search criteria

CAIS Search

SOURCE CODE
00001

ACCOUNT NUMBER
00000000000000000000 d

Display all records Display deleted records only

Note: That when this guide refers to “Deleted records” – these are not actually deleted but are marked as deleted which is why you can still interact with these records.

Where **'Display deleted records only'** is selected, only CAIS accounts which match your search criteria and have been deleted in the last 6 months will be displayed.

Where **'Display all records'** is selected, all CAIS accounts which match your search criteria will be displayed (deleted and non-deleted).

Once you have entered your search criteria and toggled the additional filters (if appropriate), you must select the 'SEARCH' button or hit enter on your keyboard to perform the search. You can use the 'RESET DETAILS' button to clear the screen or modify the search criteria entered and start your search again.

Please note: Deleted records will only be returned where the manual deletion date is less than six months from the current date. Non-Deleted records will not be returned where the settlement date or DEFAULT DATE is more than six years old.

CAIS Search

SOURCE CODE

ACCOUNT NUMBER

Display all records

Display deleted records only

CAIS Search

SOURCE CODE

ACCOUNT NUMBER

Display all records

Display deleted records only

CAIS Search Criteria – Screen Validation

To ensure that valid search criteria is being entered there are several validation checks put in place to help you locate the CAIS record you are looking for.

These are explained and shown on the right.

Where the minimum search criteria hasn't been entered several warning messages are displayed.

CAIS0030: Minimum search criteria not entered.

DISMISS

UI_102: Please provide a valid search combination

DISMISS

If you have entered all of the required search fields but there are no records found, an error message will be displayed.

CAIS0050: No records found matching search criteria

DISMISS

If you enter the Name of the person you are trying to locate, but do not enter a date of birth and/or address, an error message will be displayed. This message also applies if the persons details have been entered correctly but you have not completed all of the mandatory fields for the address.

CAIS0110: Address Detail or DOB must be present if searching via Person Name only

DISMISS

If an address and/or date of birth have been entered but the persons Surname and at least 1 character of the Forename have not.

CAIS0120: Forename and Surname must be present if searching using Person Detail without a PIN

DISMISS

CAIS Search Results

Upon entering a valid search, the CAIS amendments system will retrieve CAIS accounts matching the criteria you have entered and display them in the CAIS Search Results popup.

You can use the 'Click to view' button to view a record.

If you find that your search criteria return a lot of results you can use the search box at the top right of the popup to locate the exact record you're looking for, as shown on the right.

On the search results screen you will be able to view the SOURCE CODE and ACCOUNT NUMBER for the record as well as the personal details held. Additionally, you can see the date the CAIS record was started and settled (if applicable). Please note that SETTLED DATE will contain DEFAULT DATE for accounts in default.

#	Action	Full Name	Date of Birth	Address	Source Code	Account Number	Start Date	Settled Date	Status
1	Click to view	MR JOHN SMITH	20/06/1946	1 TEST CLOSE TEST TEST TEST 100	00521	5010088112-03	06/08/2021	14/06/2022	Non-Deleted

The Status column will either display 'Deleted' in **Orange** or 'Non-Deleted' in **Blue**. Non-Deleted refers to records that are eligible for use in Experian products, e.g., credit decisioning, and are displayed on consumer credit reports. Deleted records are those accounts which have been manually deleted using CMA.

A record count will be displayed to inform you how many accounts match your search criteria. You can select the dropdown next to the 'Records per page' text to control how many records you want to display on screen. The max number of records you can show on screen at once is 50.

To go back to the CAIS search screen select the 'CLOSE' button.

Note: Where the search criteria does not match any records in the system then you will get the message, 'No records found matching search criteria' at the top of the screen.

Important: When using the search box to filter the results further, you cannot search by the status, e.g., 'Non-Deleted' or 'Deleted'. If you type these in, no results will be displayed.

Viewing an existing CAIS account

The 'Click to view' button will navigate you to CAIS Record View screen. There are various functions/buttons available:

BACK TO SEARCH

Takes you back to the Search screen with all fields blank.

BACK TO SEARCH RESULTS

Takes you back to the Search Results screen.

PUBLIC / PRIVATE indicator

This is for information only and indicates whether this record is Private or Public.

EDIT (for users with edit access)

Allows you to edit non-deleted records. If the CAIS account is deleted, 'EDIT' will not be displayed. You can navigate between the 'Personal Information' and 'Financial Information' tabs without having to save changes.

CAIS Record

BACK TO SEARCH

BACK TO SEARCH RESULT

PUBLIC RECORD

EDIT

DELETE

SOURCE CODE
00117

ACCOUNT NUMBER
00000000015712055 1

Company Type
8 Building Society

COMPANY NAME
RETRO ANALYSIS 5

LAST UPDATE DATE
09/10/2022

LAST MANUAL UPDATE DATE
15/12/2023

Personal Information

Financial Information

Person Details

TITLE
MRS

FORENAME
TESTER

MIDDLE

SURNAME
TESTINGTON

SUFFIX

DATE OF BIRTH
21/07/1994

Address Details

LINE 1
SIR JOHN PEACE BUILDING

LINE 2
EXPERIAN WAY

LINE 3
NOTTINGHAM

LINE 4
NOTTINGHAMSHIRE

LINE 5
NG801ZZ

ACCOUNT TYPE
3 MORTGAGE

CURRENT BALANCE
0

CREDIT LIMIT
0

START DATE
21/09/2017

SETTLEMENT DATE
28/09/2022

MONTHLY PAYMENTS
0

REPAYMENT PERIOD
300 MONTHS

PAYMENT FREQUE...
M MONTHLY

REVISED PAYMENT

CAIS FLAG
NO FLAG

CAIS FLAG START DATE

CAIS FLAG END DATE

TRANSFER TO COLLECTION A/C
NOT PRESENT

DELETE (for users with delete access)

Allows you to delete the selected CAIS record. If the CAIS account is already Deleted, 'DELETE' will not be displayed.

CAIS Record

[BACK TO SEARCH](#) [BACK TO SEARCH RESULT](#) [PUBLIC RECORD](#) [EDIT](#) [DELETE](#)

SOURCE CODE 00117	ACCOUNT NUMBER 00000000015712055 1		
Company Type 8 Building Society	COMPANY NAME RETRO ANALYSIS 5	LAST UPDATE DATE 09/10/2022	LAST MANUAL UPDATE DATE 15/12/2023

Personal Information **Financial Information**

Person Details

TITLE MRS	
FORENAME TESTER	MIDDLE
SURNAME TESTINGTON	SUFFIX
DATE OF BIRTH 21/07/1994	

Address Details

LINE 1 SIR JOHN PEACE BUILDING	LINE 2 EXPERIAN WAY
LINE 3 NOTTINGHAM	
LINE 4 NOTTINGHAMSHIRE	
LINE 5 NG801ZZ	

ACCOUNT TYPE 3 MORTGAGE	CURRENT BALANCE 0	CREDIT LIMIT 0
START DATE 21/09/2017	SETTLEMENT DATE 28/09/2022	MONTHLY PAYMENTS 0
	REPAYMENT PERIOD 300 MONTHS	PAYMENT FREQUE... M MONTHLY
		REVISED PAYMENT
CAIS FLAG NO FLAG	CAIS FLAG START DATE	CAIS FLAG END DATE
TRANSFER TO COLLECTION A/C NOT PRESENT		

CAIS Personal Information

The CAIS 'Personal Information' details will appear on load of the record. You can also view the financial history of a record by selecting the 'Financial Information' tab.

There are some rules for which fields are displayed in this section that depend on the CAIS account type:

If the latest status for a CAIS account is not 8 (default), the field 'SETTLEMENT DATE' will be displayed on screen.

If the latest status for a CAIS account is 8 (default), then the fields 'DEFAULT DATE', 'DEFAULT SATISFACTION DATE' and 'ORIGINAL DEFAULT BALANCE' will be displayed on screen in an **Account in Default** section (see next page for screenshot).

CAIS Record

BACK TO SEARCH

BACK TO SEARCH RESULT

PUBLIC RECORD

EDIT

DELETE

SOURCE CODE
00117

ACCOUNT NUMBER
00000000015712055 1

Company Type
8 Building Society

COMPANY NAME
RETRO ANALYSIS 5

LAST UPDATE DATE
09/10/2022

LAST MANUAL UPDATE DATE
15/12/2023

Personal Information

Financial Information

Person Details

TITLE
MRS

FORENAME
TESTER

MIDDLE

SURNAME
TESTINGTON

SUFFIX

DATE OF BIRTH
21/07/1994

Address Details

LINE 1
SIR JOHN PEACE BUILDING

LINE 2
EXPERIAN WAY

LINE 3
NOTTINGHAM

LINE 4
NOTTINGHAMSHIRE

LINE 5
NG801ZZ

ACCOUNT TYPE
3 MORTGAGE

CURRENT BALANCE
0

CREDIT LIMIT
0

START DATE
21/09/2017

SETTLEMENT DATE
28/09/2022

MONTHLY PAYMENTS
0

REPAYMENT PERIOD
300 MONTHS

PAYMENT FREQUE...
M MONTHLY

REVISED PAYMENT

CAIS FLAG
NO FLAG

CAIS FLAG START DATE

CAIS FLAG END DATE

TRANSFER TO COLLECTION A/C
NOT PRESENT

CAIS Record

BACK TO SEARCH

BACK TO SEARCH RESULT

PUBLIC RECORD

EDIT

DELETE

SOURCE CODE
00117

ACCOUNT NUMBER
00000000015712055 1

Company Type
8 Building Society

COMPANY NAME
RETRO ANALYSIS 5

LAST UPDATE DATE
09/10/2022

LAST MANUAL UPDATE DATE
15/12/2023

Personal Information Financial Information

Person Details

TITLE
MRS

FORENAME
TESTER

MIDDLE

SURNAME
TESTINGTON

SUFFIX

DATE OF BIRTH
21/07/1994

Address Details

LINE 1
SIR JOHN PEACE BUILDING

LINE 2
EXPERIAN WAY

LINE 3
NOTTINGHAM

LINE 4
NOTTINGHAMSHIRE

LINE 5
NG801ZZ

ACCOUNT TYPE
3 MORTGAGE

CURRENT BALANCE
0

CREDIT LIMIT
0

START DATE
21/09/2017

MONTHLY PAYMENTS
0

REPAYMENT PERIOD
300 MONTHS

PAYMENT FREQUE...
M MONTHLY

REVISED PAYMENT

Account in Default

DEFAULT DATE
15/12/2023

DEFAULT SATISFACTION DATE

ORIGINAL DEFAULT BALANCE
192000

CAIS FLAG
NO FLAG

CAIS FLAG START DATE

CAIS FLAG END DATE

TRANSFER TO COLLECTION A/C
NOT PRESENT

CAIS Financial Information

Selecting the 'Financial Information' tab allows you to review the following tables, which are all held under separate tabs:

- Status & Balance History
- Credit Card History (*only present on account type 5*)
- Limit History
- Payment Terms History

Each table icon is accompanied by a figure in red which represents the number of records contained within.

CAIS Record

[BACK TO SEARCH](#)

[BACK TO SEARCH RESULT](#)

[PUBLIC RECORD](#)

[EDIT](#)

[DELETE](#)

SOURCE CODE
00117

ACCOUNT NUMBER
00000000015712055 1

Company Type
8 Building Society

COMPANY NAME
RETRO ANALYSIS 5

LAST UPDATE DATE
09/10/2022

LAST MANUAL UPDATE DATE
15/12/2023

[Personal Information](#)

[Financial Information](#)

 **61**
STATUS & BALANCE HISTORY

 **0**
LIMIT HISTORY

 **12**
PAYMENT TERMS HISTORY

Status & Balance History

Month	Status	Balance
Month 1	8 Default	0
Month 2	0 Up to date	194385
Month 3	0 Up to date	194377
Month 4	0 Up to date	194368
Month 5	0 Up to date	194374
Month 6	0 Up to date	194366
Month 7	0 Up to date	194372
Month 8	0 Up to date	194363
Month 9	0 Up to date	194399
Month 10	0 Up to date	194390

Displaying CAIS Status & Balance History

The Status & Balance History table is loaded when you select the 'Financial Information' tab.

The table indicates the payment status and balance of the selected account for up to the past 72 months where available. You are able to amend the full history of an account when in Edit mode.

The value in the top rightmost column represents the current balance of the CAIS account, as reported on the last monthly CAIS submission successfully loaded to the database.

The number of entries in the table will be shown in a red box next to the 'STATUS & BALANCE HISTORY' title.

Personal Information **Financial Information**

STATUS & BALANCE HISTORY 61

LIMIT HISTORY 8

PAYMENT TERMS HISTORY 12

Status & Balance History

Month	Status	Balance
Month 1	8 Default	0
Month 2	0 Up to date	194385
Month 3	0 Up to date	194377
Month 4	0 Up to date	194368
Month 5	0 Up to date	194374
Month 6	0 Up to date	194366
Month 7	0 Up to date	194372
Month 8	0 Up to date	194363
Month 9	0 Up to date	194399
Month 10	0 Up to date	194390
Month 11	0 Up to date	194382
Month 12	0 Up to date	194388
Month 13	0 Up to date	194379
Month 14	0 Up to date	194385
Month 15	0 Up to date	194377
Month 16	0 Up to date	194368
Month 17	0 Up to date	194374
Month 18	0 Up to date	194366

Displaying Limit History

The 'Limit History' table is available in the 'Financial Information' tab.

This table provides a view of up to the last 12 changes that have been made to the Credit/Overdraft Limit on the selected CAIS account.

If the account is a current account or a basic bank account (account type 15 or 71), 'Overdraft Limit' will be displayed in the table.

If the account is not a current account or a basic bank account (account type is not 15 or 71), then 'Credit Limit' will be displayed in the table.

CAIS Record

[BACK TO SEARCH](#)
[BACK TO SEARCH RESULT](#)
PUBLIC RECORD
EDIT
DELETE

SOURCE CODE: [REDACTED] ACCOUNT NUMBER: [REDACTED]

Company Type: [REDACTED] COMPANY NAME: [REDACTED]

LAST UPDATE DATE: 10/04/2022 LAST MANUAL UPDATE DATE:

Personal Information **Financial Information**

STATUS & BALANCE HISTORY 72 **Limit History**

LIMIT HISTORY 3

PAYMENT TERMS HISTORY 12

Change	Date	Overdraft Limit
1	01/11/2021	500
2	01/06/2018	250
3	01/05/2016	0

Records per page: 100 1-3 of 3

Personal Information **Financial Information**

STATUS & BALANCE HISTORY 72 **Limit History**

CREDIT CARD HISTORY 72

LIMIT HISTORY 1

PAYMENT TERMS HISTORY 12

Change	Date	Credit Limit
1	01/10/2009	10050

Records per page: 100 1-1 of 1

Displaying Payment Terms History

The 'Payment Terms History' table is available in the 'Financial Information' tab.

You will be able to view up to the last 12 changes to the Monthly Payment Amount and / or Repayment Period on the account.

CAIS Record

BACK TO SEARCH BACK TO SEARCH RESULT PUBLIC RECORD EDIT DELETE

SOURCE CODE: 00117 ACCOUNT NUMBER: 00000000015712055 1

Company Type: 8 Building Society COMPANY NAME: RETRO ANALYSIS 5 LAST UPDATE DATE: 09/10/2022 LAST MANUAL UPDATE DATE: 15/12/2023

Personal Information **Financial Information**

STATUS & BALANCE HISTORY (61) **Payment Terms History**

LIMIT HISTORY (0)

PAYMENT TERMS HISTORY (12)

Change	Monthly Payment Date	Monthly Payment Amount	Repayment Date	Repayment Period
1	01/10/2022	444		
2				
3				
4				
5				

CAIS Edit Mode

Select 'EDIT' when you are ready to amend the selected CAIS account. The fields will become available for you to change when you click into them.

Once you enter edit mode, the buttons available to you will be 'CANCEL', this allows you to cancel your changes and go back to the CAIS record, and 'SAVE', which allows you to save your changes to the database.

To allow for quick amendment or navigation to fields you can use the 'TAB' button on your keyboard to tab through all of the selectable fields from left to right.

CAIS Record

SOURCE CODE: 01 ACCOUNT NUMBER: 5010088112-03

Company Type: 1 Bank COMPANY NAME: [REDACTED] (CW) LAST UPDATE DATE: 17/07/2022 LAST MANUAL UPDATE DATE: 15/03/2024

Personal Information | Financial Information

Person Details

NAME: MR JOHN SMITH

Date of Birth: 20/06/1946
Please use the following date format DD/MM/YYYY

Address Details

LINE 1: 1 LINE 2: TEST CLOSE

LINE 3: TEST

LINE 4: TEST

LINE 5: TEST 100

ACCOUNT TYPE: 2 UNSECURED LOAN (PERSONAL LOANS) CURRENT BALANCE: 55 CREDIT LIMIT: 0

Start Date: 06/08/2021 MONTHLY PAYMENTS: 21 REPAYMENT PERIOD: 10 PAYMENT FRE: M MONTHLY REVISED PAYMENT

Please use the following date format DD/MM/YYYY

Account in Default

Default Date: 12/03/2024 Default Satisfaction Date: ORIGINAL DEFAULT BALANCE: 500

Please use the following date format DD/MM/YYYY Please use the following date format DD/MM/YYYY

CAIS FLAG: NO FLAG CAIS Flag Start Date: CAIS Flag End Date:

Please use the following date format MM/YYYY Please use the following date format MM/YYYY

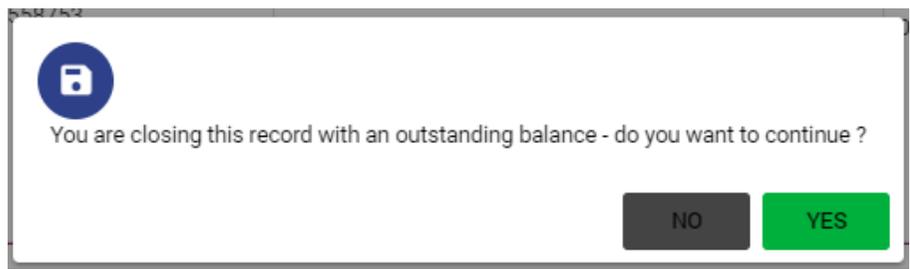
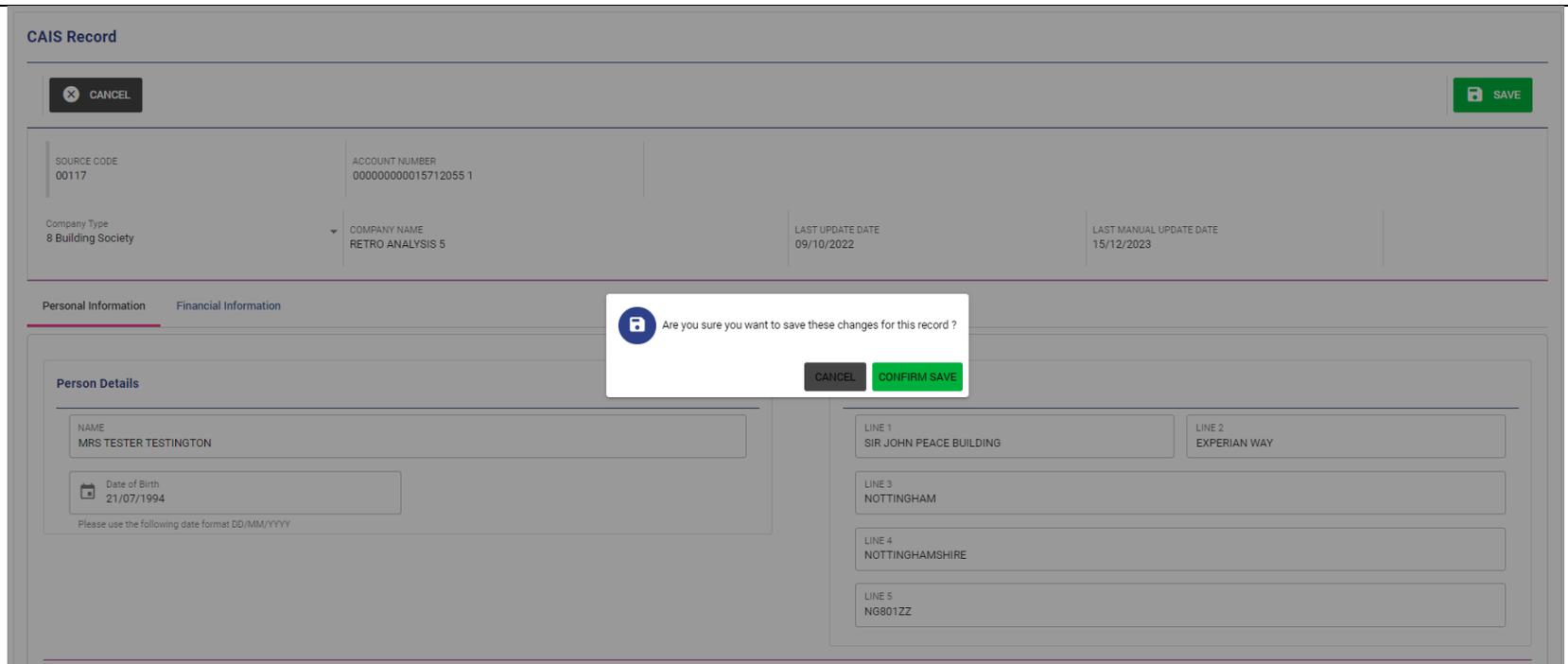
TRANSFER TO COLLECTION A/C: NOT PRESENT

Once you've finished making amendments and select 'SAVE', a popup window will be displayed asking you to confirm your changes (as you can see in the screenshot to the right).

To confirm your changes, select the 'CONFIRM SAVE' button. To return to editing the record, select the 'CANCEL' button. (You can click CANCEL again on the main screen to cancel the amendment entirely).

If you select the 'CONFIRM SAVE' button, the changes will be validated to ensure the updates adhere to pre-defined business rules (see next section for details). If your changes are successfully validated, the record will be updated, and the updates will be displayed on screen.

Note: When you attempt to save a record with an outstanding balance, a further confirmation is displayed after the confirm save, as seen in the screenshot to the right. 'YES', confirms the change, 'NO' returns you to edit mode.



CAIS Personal Information validation

The following validation is applied to Personal and Address Details when saving changes to a CAIS record:

- Name must be entered
- Date of Birth must be a valid date (DD/MM/YYYY) or left blank
- Address 1 and Address 2 fields must be populated

You will be prevented from saving the changes until all the validation criteria have been satisfied.

To dismiss the error notification, there is a 'DISMISS' button displayed at the end of the error.

CAIS0160: Name must be provided

DISMISS

CAIS0130: Date of Birth must be in the format DD/MM/YYYY, less than today's date and greater than 01/01/1880

DISMISS

CAIS0170: First and second lines of address must be provided

DISMISS

Editing CAIS Status & Balance History data

To edit the Status & Balance History table you need to select 'EDIT', click on the 'Financial Information' tab, and select the 'STATUS & BALANCE HISTORY' tab.

To edit the values for a particular month you need to select the 'POPUP EDIT' button on the far right of each row, as you can see in the screenshot to the right. Upon selecting this, a popup window will appear where you'll see the original values and a section for the new values which you can amend.

In the 'STATUS' field you can use the dropdown to select from the statuses available. In the 'BALANCE' field you can type in the updated value.

Select 'CONFIRM CHANGES' once finished to save the amended value in the row. To undo your updates, select 'CLOSE'.

The screenshot displays the CAIS Record interface. At the top, there are 'CANCEL' and 'SAVE' buttons. Below this, fields for 'SOURCE CODE' (00), 'ACCOUNT NUMBER' (TW26-107), 'Company Type' (17 Communications), 'COMPANY NAME' (VIRGIN), 'LAST UPDATE DATE' (19/08/2018), and 'LAST MANUAL UPDATE DATE' are visible. The 'Financial Information' tab is active, showing the 'Status & Balance History' section. A green button 'SET ALL PAYMENT STATUS TO ZERO' is highlighted. Below it is a table with columns 'Month', 'Status', 'Balance', and 'POPUP EDIT'. The table contains five rows for Month 1 to Month 5, all with a status of '0 Up to date'. The 'POPUP EDIT' button for Month 1 is highlighted. A popup window titled 'Edit Status & Balance History for Month 1' is open, showing 'Original Values' (STATUS: 0 UP TO DATE, BALANCE: 0) and 'New Values' (STATUS: 8 DEFAULT, BALANCE: 1000). 'CANCEL' and 'CONFIRM CHANGES' buttons are at the bottom of the popup.

Month	Status	Balance	POPUP EDIT
Month 1	0 Up to date	0	POPUP EDIT
Month 2	0 Up to date	40	POPUP EDIT
Month 3	0 Up to date	0	POPUP EDIT
Month 4	0 Up to date	40	POPUP EDIT
Month 5	0 Up to date	0	POPUP EDIT

Edit Status & Balance History for Month 1

Original Values

STATUS: 0 UP TO DATE | BALANCE: 0

New Values

STATUS: 8 DEFAULT | BALANCE: 1000

CANCEL | CONFIRM CHANGES

Additionally, you can select 'SET ALL PAYMENT STATUS TO ZERO' to set all Payment Status values back to 0.

Important: Selecting 'CONFIRM CHANGES' in the change summary window will not save the whole record, you still need to select 'SAVE' on the record for all of your updates to be saved to the database.

If you want to edit all months on the record without having to go into each month individually, click/toggle the 'Popup Editor' button and the table will change to the 'Inline Editor' mode and display the data in a different format (as seen in the screenshot on the next page). If you just want to edit one month at a time you can stay in the 'Popup Editor' mode.

CAIS Record

SOURCE CODE: 00 [REDACTED] ACCOUNT NUMBER: TW26-107 [REDACTED]

Company Type: 17 Communications COMPANY NAME: VIRGIN [REDACTED] LAST UPDATE DATE: 19/08/2018 LAST MANUAL UPDATE DATE:

Personal Information Financial Information

Status & Balance History

Popup Editor

Month	Status	Balance	
Month 1	0 Up to date	0	<input type="button" value="POPUP EDIT"/>
Month 2	0 Up to date	40	<input type="button" value="POPUP EDIT"/>
Month 3	0 Up to date	0	<input type="button" value="POPUP EDIT"/>
Month 4	0 Up to date	40	<input type="button" value="POPUP EDIT"/>
Month 5	0 Up to date	0	<input type="button" value="POPUP EDIT"/>

This feature is called the 'Inline Editor'. Here you can use the status dropdowns and the balance fields to update several months all at once. When you're finished with updates, selecting 'SAVE' on the record will update the changes providing everything entered is valid.

To cancel your updates, select the 'CANCEL' button.

Note: The 'SET ALL PAYMENT STATUS TO ZERO' works within this editor too.

On load of the 'STATUS & BALANCE HISTORY' tab, if there is 72 months of data available to be displayed, it will be displayed. If you want to view and edit a smaller number of months you can use the 'Records per page' dropdown and the navigation arrows located at the bottom right-hand corner of the screen (see screenshot on next page).

Scroll to the bottom of your screen and you will see the 'Records per page' option

CAIS Record

SOURCE CODE
00

ACCOUNT NUMBER
TW26-10

Company Type
17 Communications

COMPANY NAME
VIR

LAST UPDATE DATE
19/08/2018

LAST MANUAL UPDATE DATE

Personal Information

Financial Information

C 21
STATUS & BALANCE HISTORY

0
LIMIT HISTORY

12
PAYMENT TERMS HISTORY

Status & Balance History

Inline Editor

Month	Status	Balance	
Month 1	Status 0 Up to date	Balance 0	<input type="button" value="POPOP EDIT (DISABLED)"/>
Month 2	Status 0 Up to date	Balance 40	<input type="button" value="POPOP EDIT (DISABLED)"/>
Month 3	Status 0 Up to date	Balance 0	<input type="button" value="POPOP EDIT (DISABLED)"/>

displaying '100'. Change this to the desired amount you want to view, e.g., 5. The table will update in real-time, and Month 1 to 5 will be displayed.

Now you can edit Months 1-5 on screen and can use the arrows next to the 'Records per page' dropdown to move to the next page, previous page, end page and start page, editing the other months you need too.

CAIS Record

SOURCE CODE: 01 [REDACTED] ACCOUNT NUMBER: 5010088112-03

Company Type: 1 Bank COMPANY NAME: [REDACTED] LAST UPDATE DATE: 17/07/2022 LAST MANUAL UPDATE DATE: 15/03/2024

Personal Information | **Financial Information**

Status & Balance History

Inline Editor

Month	Status	Balance	
Month 1	Status: 1 Payment Missed Or 1 Month Past Due	Balance: 600	<input type="button" value="POPUP EDIT (DISABLED)"/>
Month 2	Status: 0 Up to date	Balance: 0	<input type="button" value="POPUP EDIT (DISABLED)"/>
Month 3	Status: 0 Up to date	Balance: 20	<input type="button" value="POPUP EDIT (DISABLED)"/>
Month 4	Status: 0 Up to date	Balance: 41	<input type="button" value="POPUP EDIT (DISABLED)"/>
Month 5	Status: 0 Up to date	Balance: 61	<input type="button" value="POPUP EDIT (DISABLED)"/>

Records per page: 5 1-5 of 11

CAIS Status History validation

When editing the CAIS Status History screen, if you amend any CAIS status to 8 except the latest status then you must ensure that all subsequent and future status codes are also set to 8, otherwise error messages will be presented. The only value that is excluded from this rule is '?', although '?' is not a valid value for the latest status field.

Once you have correctly amended the record with the CAIS status 8 history, you must enter a DEFAULT BALANCE and DEFAULT DATE (*these fields are available on the Personal Information tab*). An error message will be displayed if you try to save your changes without supplying this information.

You can also utilise the STATUS AND BALANCE HISTORY table for information purposes during this process.

CAIS0580: Invalid Status, where any Status is 8 all subsequent Status codes should also be 8
DISMISS

CAIS

CAIS Record

SOURCE CODE 00117	ACCOUNT NUMBER 00000000015712055 1	LAST UPDATE DATE 09/10/2022	LAST MANUAL UPDATE DATE 15/12/2023
Company Type 8 Building Society	COMPANY NAME RETRO ANALYSIS 5		

Personal Information
Financial Information

- 01
- 10
- 12

Status & Balance History

Month	Status	Balance	
Month 1	? unknown status	0	<input type="button" value="EDIT"/>
Month 2	0 Up to date	194385	<input type="button" value="EDIT"/>
Month 3	8 Default	194377	<input type="button" value="EDIT"/>
Month 4	8 Default	194368	<input type="button" value="EDIT"/>
Month 5	0 Up to date	194374	<input type="button" value="EDIT"/>

CAIS0770: Balance does not match Original Default Balance
CAIS0680: Invalid Original Default Balance
CAIS0590: Default date must be provided for CAIS status 8
DISMISS

If you are removing a status 8 from a CAIS record, the system will automatically remove DEFAULT DATE, DEFAULT SATISFACTION DATE and DEFAULT BALANCE from display, and a blank settlement date will be displayed.

Note: If you have removed the status 8 in error and try to change the status back to 8, the default fields will be displayed but they will contain default values, not their original values (e.g., DEFAULT DATE will be set to 0001-02-01).

If you cannot remember the original values, you should select 'CANCEL' so that the original values reappear. You will then be able to edit the record to apply the correct amendment.

CAIS Record

SOURCE CODE

ACCOUNT NUMBER

Company Type

COMPANY NAME

LAST UPDATE DATE
10/04/2022

LAST MANUAL UPDATE DATE

Personal Information

Financial Information

Person Details

NAME

DATE OF BIRTH

Address Details

LINE 1

LINE 2

LINE 3

LINE 4

LINE 5

ACCOUNT TYPE

15 CURRENT ACCOUNTS

CURRENT BALANCE

0

OVERDRAFT LIMIT

500

START DATE

02/02/2011

MONTHLY PAYMENTS

0

REPAYMENT PERIOD

0

PAYMENT FRE...

REVISED PAYMENT

Account in Default

DEFAULT DATE

0001-02-01

DEFAULT SATISFACTION DATE

0001-02-01

ORIGINAL DEFAULT BALANCE

0

Editing Settlement for Status 0-6 data

You can amend the SETTLEMENT DATE and CURRENT BALANCE on the selected CAIS account when in EDIT mode, as shown on the right.

The CURRENT BALANCE field is numeric only with no decimal places and the SETTLEMENT DATE must not be in the future. To remove the settlement details please clear the information from the SETTLEMENT DATE and then click SAVE.

If you attempt to add a SETTLEMENT DATE that is in the future or add a SETTLEMENT DATE whilst there is still an outstanding balance on the account, you will be presented with error messages upon saving as per the screenshots to the right.

CAIS Record

CANCEL SAVE

SOURCE CODE 00117	ACCOUNT NUMBER 00000000015712055 1		
Company Type 8 Building Society	COMPANY NAME RETRO ANALYSIS 5	LAST UPDATE DATE 09/10/2022	LAST MANUAL UPDATE DATE 15/12/2023

Personal Information Financial Information

Person Details

NAME
MRS TESTER TESTINGTON

Date of Birth
21/07/1994
Please use the following date format DD/MM/YYYY

Address Details

LINE 1
SIR JOHN PEACE BUILDING

LINE 2
EXPERIAN WAY

LINE 3
NOTTINGHAM

LINE 4
NOTTINGHAMSHIRE

LINE 5
NG801ZZ

ACCOUNT TYPE 3 MORTGAGE	CURRENT BALANCE 20000	CREDIT LIMIT 0
Start Date 21/09/2017 <small>Please use the following date format DD/MM/YYYY</small>	Settlement Date 28/09/2022 <small>Please use the following date format DD/MM/YYYY</small>	MONTHLY PAYMENTS 0
CAIS FLAG NO FLAG	REPAYMENT PERIOD 300	PAYMENT FREQUE... M MONTHLY
CAIS Flag Start Date <small>Please use the following date format MM/YYYY</small>	REVISED PAYMENT	CAIS Flag End Date <small>Please use the following date format MM/YYYY</small>

CAIS0380: Settlement Date must be in the format DD/MM/YYYY and must not be in the future

DISMISS

CAIS0720: Current balance must be zero where Default satisfaction date is entered

DISMISS

Editing Satisfaction for Status 8 data

Once a defaulted CAIS account has been satisfied, you can add/amend the DEFAULT SATISFACTION DATE and CURRENT BALANCE to reflect that.

To do this, select 'EDIT', navigate to the 'Personal Information' tab, and enter the date into the 'DEFAULT SATISFACTION DATE' field. The 'CURRENT BALANCE' field can either be edited to 0 on the same tab, or by navigating to the 'Financial Information' tab, selecting 'EDIT' on the most recent row (top row) and setting the 'BALANCE' to 0.

The BALANCE field is numeric only with no decimal places and the DEFAULT SATISFACTION DATE must not be greater than 3 months after today's date or more than 6 years before today's date. It must also be equal to or after the DEFAULT DATE.

CAIS Record

SOURCE CODE 00	ACCOUNT NUMBER 5010088112-03			
Company Type 1 Bank	COMPANY NAME [REDACTED]	LAST UPDATE DATE 17/07/2022	LAST MANUAL UPDATE DATE 15/03/2024	

Personal Information | Financial Information

Person Details

NAME
MR JOHN SMITH

Date of Birth
20/06/1946
Please use the following date format DD/MM/YYYY

Address Details

LINE 1
1

LINE 2
TEST CLOSE

LINE 3
TEST

LINE 4
TEST

LINE 5
TEST 100

ACCOUNT TYPE
2 UNSECURED LOAN (PERSONAL LOANS)

CURRENT BALANCE
0

CREDIT LIMIT
0

Start Date
06/08/2021
Please use the following date format DD/MM/YYYY

MONTHLY PAYMENTS
21

REPAYMENT PERIOD
10

PAYMENT FRE.
M MONTHLY

REVISED PAYMENT

Account in Default

Default Date
11/03/2024
Please use the following date format DD/MM/YYYY

Default Satisfaction Date
15/03/2024
Please use the following date format DD/MM/YYYY

ORIGINAL DEFAULT BALANCE
1000

CAIS FLAG
NO FLAG

CAIS Flag Start Date
Please use the following date format MM/YYYY

CAIS Flag End Date
Please use the following date format MM/YYYY

TRANSFER TO COLLECTION A/C
NOT PRESENT

If you need to remove the DEFAULT SATISFACTION DATE and CURRENT BALANCE details, please clear the information from the fields and select 'SAVE'.

Note: If 'DEFAULT SATISFACTION DATE' is entered, the 'CURRENT BALANCE' must be set to zero, otherwise a warning will be displayed.

Edit Status & Balance History for Month 1

Original Values

STATUS
8 DEFAULT

BALANCE
0

New Values

STATUS
8 DEFAULT

BALANCE
0

CLOSE CONFIRM CHANGES

CAIS0720: Current balance must be zero where Default satisfaction date is entered

DISMISS

Displaying CAIS Flag data

You can view the fields that are applicable to managing CAIS flags on a selected CAIS account by viewing the fields in the 'Personal Information' data tab towards the bottom of the screen, as shown on the right.

CAIS Record

[BACK TO SEARCH](#) [BACK TO SEARCH RESULT](#) [PUBLIC RECORD](#) [EDIT](#) [DELETE](#)

SOURCE CODE: 00117 | ACCOUNT NUMBER: 000000000015712055 1

Company Type: 8 Building Society | COMPANY NAME: RETRO ANALYSIS 5 | LAST UPDATE DATE: 09/10/2022 | LAST MANUAL UPDATE DATE: 15/12/2023

Personal Information | Financial Information

Person Details

TITLE: MRS

FORENAME: TESTER | MIDDLE:

SURNAME: TESTINGTON | SUFFIX:

DATE OF BIRTH: 21/07/1994

Address Details

LINE 1: SIR JOHN PEACE BUILDING | LINE 2: EXPERIAN WAY

LINE 3: NOTTINGHAM

LINE 4: NOTTINGHAMSHIRE

LINE 5: NG801ZZ

ACCOUNT TYPE: 3 MORTGAGE | CURRENT BALANCE: 2000 | CREDIT LIMIT: 0

START DATE: 21/09/2017 | SETTLEMENT DATE: 28/09/2022 | MONTHLY PAYMENTS: 0 | REPAYMENT PERIOD: 300 MONTHS | PAYMENT FREQU.: M MONTHLY | REVISED PAYMENT:

CAIS FLAG: NO FLAG | CAIS FLAG START DATE: | CAIS FLAG END DATE:

TRANSFER TO COLLECTION A/C: NOT PRESENT

Editing CAIS Flag data

You can amend the CAIS Flag data on the selected CAIS account on the 'Personal Information' tab when in Edit mode, as shown on the right.

The interface shows a dropdown menu for selecting a CAIS flag. The options are:

- No Flag
- D Deceased
- P Partial or no settlement
- C Debt assigned (non CAIS member)
- S Debt sold to CAIS member
- G Gone Away
- R Recourse
- V Voluntary Termination
- A Arrangement
- M Debt management programme
- I Paid by a Third Party
- Q Account Query
- CAIS FLAG (highlighted)
- NO FLAG

The main form contains the following fields:

- SETTLEMENT DATE
- MONTHLY PAYMENTS: 0
- CAIS FLAG START DATE
- CAIS FLAG END DATE

On the right side, there are five input fields labeled LINE 1 through LINE 5. Lines 1, 3, 4, and 5 contain redacted black bars.

CAIS flag validation

Validation is applied to a number of fields in the Personal Information section when editing the CAIS flag field. See the explanations and screenshots to the right.

CAIS0530: If you set the CAIS FLAG on an account to 'Deceased' without changing the latest CAIS status code to either U or 8, an error will be shown.

CAIS0340: If you have entered a CAIS FLAG, a CAIS FLAG START DATE must be entered.

CAIS0530: CAIS status code invalid for deceased flag (must be U or 8)

CAIS0340: CAIS flag start date required where CAIS flag is entered

DISMISS

CAIS0310: You must set the CAIS FLAG END DATE to be equal to or after the CAIS FLAG START DATE, otherwise an error will be displayed.

CAIS0310: CAIS Flag End Date must be later than or equal to CAIS Flag Start Date

DISMISS

CAIS0550: You cannot set the latest status code to U – Unclassified when the recourse flag is set.

CAIS0550: CAIS status code invalid for recourse flag (must be 1,2,3,4,5,6, or 8)

DISMISS

CAIS0360: When the CAIS ACCOUNT TYPE is set to any of the following: 1 Hire Purchase / Conditional Sale, 20 Variable Subscription and 29 Balloon HP, the Voluntary Termination CAIS FLAG cannot be set.

CAIS0360: Voluntary termination flag not applicable to Account Type

DISMISS

CAIS0660: The revised payment field is only relevant for entry for the A Arrangement or M Debt Management Programme CAIS FLAGS.
CAIS0640, CAIS0670: When the A Arrangement or M Debt Management Programme CAIS FLAG is set on an account, the revised payment is required.

CAIS0660: Revised payment not applicable to CAIS flag entered
CAIS0640: CAIS flag required where revised payment is entered

DISMISS

CAIS0670: Revised payment required for A or M flag

DISMISS

CAIS0620: Current balance can only be zero where the P Partial or No Settlement CAIS FLAG is entered.
CAIS0490: Settlement date must be provided for the P Partial or No Settlement CAIS FLAG is entered.

CAIS0620: Current balance must be zero where partial settlement flag is entered
CAIS0490: Settlement date must be provided for partial settlement flag

DISMISS

CAIS0610: Current balance can only be zero where the C Debt Assigned (Non-CAIS Member) CAIS FLAG is entered.
CAIS0480: Settlement date must be provided for the C Debt Assigned (Non-CAIS Member) CAIS FLAG is entered.

CAIS0610: Current balance must be zero where debt assigned flag is entered
CAIS0480: Settlement date must be provided for debt assigned flag

DISMISS

CAIS0630: Where CAIS FLAG entered = S Debt Sold to CAIS Member, the current balance can only be set to 0.

CAIS0630: Current balance must be zero where sold to CAIS member flag is entered

DISMISS

Displaying CAIS Credit Card History data

Where the CAIS account type is 5 (Credit Card), you can view the credit card history on the selected CAIS account by selecting the 'Financial Information' and 'Credit Card History' tabs.

You will be able to scroll down to view data for up to 72 months where it is available.

Note: This tab will not be shown where the type of CAIS account on display is not a Credit Card.

CAIS Record

BACK TO SEARCH
BACK TO SEARCH RESULT
PUBLIC RECORD
EDIT
DELETE

SOURCE CODE
[REDACTED]

ACCOUNT NUMBER
[REDACTED]

Company Type
8 Building Society

COMPANY NAME
[REDACTED]

LAST UPDATE DATE
04/06/2023

LAST MANUAL UPDATE DATE

Personal Information

Financial Information

72
STATUS & BALANCE HISTORY

72
CREDIT CARD HISTORY

1
LIMIT HISTORY

12
PAYMENT TERMS HISTORY

Credit Card History

Month	Payment Amount	Previous Statement Balance	No. of Cash Advances	Value of Cash Advances	Payment Code	Promotion Flag
Month 1	250	8300	0	0		N
Month 2	250	8386	0	0		N
Month 3	250	8469	0	0		N
Month 4	250	8561	0	0		N
Month 5	350	8483	0	0		N
Month 6	250	8520	0	0		N

Editing CAIS Credit Card History data

You can edit CAIS credit card history data by selecting the 'CREDIT CARD HISTORY' tab on the selected CAIS account when in EDIT mode.

There is an 'EDIT' button at the end of each row to edit each month's data.

Upon selecting 'EDIT' on a specific row, a popup window will appear where you'll see the original values and a section for the new values which you can amend. A screenshot to indicate this is shown on the next page.

Note: This tab will not show where the type of CAIS account on display is not a Credit Card.

CAIS Record

CANCEL
 SAVE

SOURCE CODE
[REDACTED]

ACCOUNT NUMBER
[REDACTED]

Company Type
8 Building Society

COMPANY NAME
[REDACTED]

LAST UPDATE DATE
04/06/2023

LAST MANUAL UPDATE DATE

[Personal Information](#) [Financial Information](#)

72
STATUS & BALANCE HISTORY

72
CREDIT CARD HISTORY

1
LIMIT HISTORY

12
PAYMENT TERMS HISTORY

Credit Card History

Month	Payment Amount	Previous Statement Balance	No. of Cash Advances	Value of Cash Advances	Payment Code	Promotion Flag	
Month 1	250	8300	0	0		N	EDIT
Month 2	250	8386	0	0		N	EDIT
Month 3	250	8469	0	0		N	EDIT
Month 4	250	8561	0	0		N	EDIT
Month 5	350	8483	0	0		N	EDIT
Month 6	250	8520	0	0		N	EDIT
Month 7	1250	9613	0	0		N	EDIT
Month 8	250	9701	0	0		N	EDIT
Month 9	480	9788	0	0		N	EDIT
Month 10	250	9645	0	0		N	EDIT

Edit Credit Card History for Month 1

Original Values

PAYMENT AMOUNT 250	PREVIOUS STATEMENT BA... 8300	NO. OF CASH ADVANCES 0
VALUE OF CASH ADVANCES 0	PAYMENT CODE ▼	PROMOTION FLAG N ▼

New Values

PAYMENT AMOUNT 250	PREVIOUS STATEMENT BA... 8300	NO. OF CASH ADVANCES 0
VALUE OF CASH ADVANCES 0	PAYMENT CODE ▼	PROMOTION FLAG N ▼

CLOSE

CONFIRM CHANGES

Editing CAIS Payment Terms data

To amend the Payment Terms History table, select 'EDIT' on the record, then select the 'Financial Information' tab and then the 'PAYMENT HISTORY' tab. Here you will see an 'EDIT' button next to each change that's available to edit on screen.

You can amend the following fields:

- Monthly Payment Amount
- Repayment Period

Select 'CONFIRM CHANGES' once finished to save the amended value in the row. To undo your updates, select 'CLOSE'.

CAIS Record

SOURCE CODE
[REDACTED]

ACCOUNT NUMBER
[REDACTED]

Company Type
[REDACTED]

COMPANY NAME
[REDACTED]

LAST UPDATE DATE
09/10/2022

LAST MANUAL UPDATE DATE
21/11/2023

Personal Information
Financial Information

11

STATUS & BALANCE HISTORY

8

LIMIT HISTORY

12

PAYMENT TERMS HISTORY

Payment Terms History

Change	Monthly Payment Date	Monthly Payment Amount	Repayment Date	Repayment Period	
1	01/10/2022	444			<input type="button" value="EDIT"/>
2					
3					
4					

Edit Monthly Repayment History for Change 1

Original Values

MONTHLY DATE
01/10/2022

MONTHLY PAY...
444

REPAYMENT D...

REPAYME...

New Values

MONTHLY DATE
01/10/2022

MONTHLY PAY...
444

REPAYMENT D...

REPAYMENT P...
0

Editing CAIS Credit/Overdraft Limit

To amend the Limit History table, select 'EDIT' on the record, then select the 'Financial Information' tab and then the 'Limit History' tab. Here you will see an 'EDIT' button next to each change that's available to edit on screen.

You can only amend the 'Credit Limit Amount' (or Overdraft Limit) field here.

Select 'CONFIRM CHANGES' once finished to save the amended value in the row. To undo your updates, select 'CLOSE'.

Note: Only fields that have been previously reported can be amended, the system will not allow the creation of historic changes.

CAIS Record

SOURCE CODE: [REDACTED] ACCOUNT NUMBER: [REDACTED]

Company Type: [REDACTED] COMPANY NAME: [REDACTED] LAST UPDATE DATE: 09/10/2022 LAST MANUAL UPDATE DATE: 21/11/2023

Personal Information **Financial Information**

Limit History

Change	Date	Credit Limit	
1	01/10/2011	10100	<input type="button" value="EDIT"/>

Records per page: 100 1-1 of 1

STATUS & BALANCE HISTORY (72)
CREDIT CARD HISTORY (72)
LIMIT HISTORY (1)
PAYMENT TERMS HISTORY (12)

Deleting CAIS data

The 'DELETE' button will be displayed on non-deleted CAIS data.

Select this button to delete the CAIS account displayed.

You will be requested to confirm the delete action by selecting 'CONFIRM DELETE' or discard it by selecting 'CANCEL'. On confirming the deletion, a confirmation message will be displayed, and you will be returned to the CAIS search screen.

The system will automatically re-apply deletions for six months after the original deletion. After this time if the account is re-submitted on the monthly CAIS submissions then it will be re-loaded to the database (if the default date is under 6 years old). Any monthly updates to deleted records also get applied to the delete record for those 6 months as normal. If the records are reverse deleted at any point in the 6

Edit Credit Limit History for 1

Original Values

 CREDIT LIMIT DATE 01/10/2011	CREDIT LIMIT AMOUNT 10844
---	------------------------------

New Values

 CREDIT LIMIT DATE 01/10/2011	CREDIT LIMIT AMOUNT 10844
---	------------------------------

CLOSE **CONFIRM CHANGES**

CAIS Record

[BACK TO SEARCH](#)

[BACK TO SEARCH RESULT](#)

PUBLIC RECORD

EDIT

DELETE

SOURCE CODE
00117

ACCOUNT NUMBER
00000000015712055 1

Company Type
8 Building Society

COMPANY NAME
RETRO ANALYSIS 5

LAST UPDATE DATE
09/10/2022

LAST MANUAL UPDATE DATE
15/12/2023

Personal Information

Financial Information

 Are you sure you want to delete this record ?

CANCEL **CONFIRM DELETE**

Person Details

TITLE
MRS

FORENAME
TESTER

MIDDLE

SURNAME
TESTINGTON

SUFFIX

 DATE OF BIRTH
21/07/1994

LINE 1
SIR JOHN PEACE BUILDING

LINE 2
EXPERIAN WAY

LINE 3
NOTTINGHAM

LINE 4
NOTTINGHAMSHIRE

LINE 5
NG801ZZ

months after the initial delete, the record may look like it has been updated during its deleted period.

It is important that the information submitted on the monthly update is amended to correspond with the correct reflection of the accounts as processed by CAIS Manual Amendments.

Note: Should a CAIS account be deleted in error, please contact the:
Experian Consumer Database Amendments Team on:
ClientQueries@uk.experian.com
databaseamendments@experian.com

CAIS1002: CAIS record has been scheduled for Delete.

DISMISS

Additional error/warning messages presented

When submitting an amendment to a CAIS record, there are a number of additional warning messages produced by the CAIS Manual Amendments system.

If the same record gets amended by two or more users at the same time, an error message 'Data has been updated by another user, please try again' will be displayed. If this occurs, please re-search for the record and apply your amendments.

CAIS1006: Data has been updated by another user.[]

DISMISS

If you try to submit an amendment whilst the BAU Monthly CAIS updates are being applied to the Experian database, a warning message will be provided. Whilst this means your update will be applied, the warning message is advising that it may take longer than usual to process the request. This should be kept in mind when advising consumers of the timescales required to update their data.

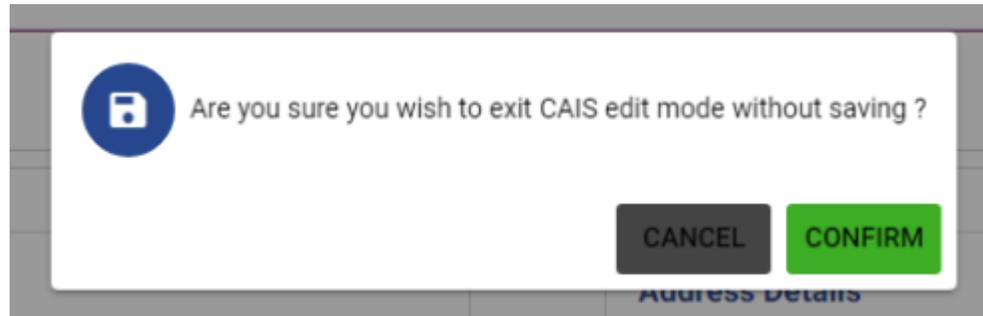
Navigating away without saving changes

If you attempt to navigate away from a data item when in 'EDIT mode' without saving the changes, a warning message will pop-up:

'Are you sure you wish to exit CAIS edit mode without saving?'

You must choose one of the following options:

- 'CANCEL' – the warning message pop-up window will close and you will remain on the edit screen as before.
- 'CONFIRM' – you will be navigated away from the screen and no changes will be saved.



Appendix

Appendix A – CAIS status records

Only the following codes can be accepted on CAIS records.

Status Code	Description
U	Unclassified - The member is unable to make any statement, whether positive or adverse on the performance of this account for the period in question. A 'U' may be used for the first period of the life of an account when the first payment is yet to be made.
D	Dormant – The account has been inactive for a period of time, usually with a zero balance. This code should be supplied each and every month until the account is used again or closed.
?	We had not been given any information for this month
0	In advance, up-to-date or less than one payment due but unpaid (or were due and unpaid when settled).
1	More than one but less than two payments due but unpaid (or were due and unpaid when settled).
2	More than two but less than three payments due but unpaid (or were due and unpaid when settled).
3	More than three but less than four payments due but unpaid (or were due and unpaid when settled).
4	More than four but less than five payments due but unpaid (or were due and unpaid when settled).
5	More than five but less than six payments due but unpaid (or were due and unpaid when settled).
6	Six or more payments due but unpaid or (or due and unpaid when settled).
8	<p>Defaulted Balance - At the date of default the customer had failed to meet the contractual obligations and had failed to satisfactorily respond to requests that the account be put into order. The circumstances where an account should be defaulted are more fully explained in the OIC guidance note on the filing of defaults and members are advised to follow this as a guide to best practice.</p> <p>An outline of this is as follows:</p> <ul style="list-style-type: none"> - 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.

Appendix B - Acceptable CAIS flags

The hierarchy of CAIS flags is displayed in the table to the right. Where more than one applies, the flag with the greatest hierarchy should be submitted.

	Flag setting	Description
1	D	Deceased
2	P	Partial Settlement
3	C	Debt assigned (non-CAIS member)
4	S	Debt sold to CAIS member
5	G	Gone away
6	R	Recourse
7	V	Voluntary termination
8	A	Arrangement
9	M	Debt management programme
10	I	Credit insurance claim
11	Q	Account query

Where a flag currently exists, it can only be superseded by one with a greater hierarchy. Further information about each flag can be found below the table:

Deceased

Where a subscribing 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 set.

A deceased flag can only be input with a CAIS status U where the record already exists on CAIS with a status 0,1,2,3,4,5,6, D or U.

A deceased flag can be input against a previously filed CAIS 8 provided it is submitted with a status of 8.

Where a deceased flag is input with a status other than U or 8, the whole record will be rejected.

A deceased flag once set cannot be updated to a different flag. It can however be manually changed if it is discovered to be in error. A deceased record is still expected to receive monthly updates until the point at which it is marked as settled.

Partial settlement

Where a partial settlement has been reached a flag of `P` should be set. A partial settlement flag may be used together with any status code.

Where a partial settlement flag is submitted there must be a valid date in the close date field to indicate a settled or satisfied record and a zero current balance.

Where there is no valid close date, the flag will be dropped but the rest of the input record will be processed.

The partial settlement flag should be used in the following circumstances where the record is being marked as settled/satisfied but the full balance was not recovered:

- 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.
- An asset has been repossessed and the outstanding balance is not to be pursued.
- A record with the partial settlement flag is not expected to receive any further monthly updates.

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 CAIS and therefore will not be registering the debt on CAIS 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.

A debt assigned flag may be used together with any status code.

Where the debt assigned flag is being used, the current balance must be zero.

The close date field must contain a valid date of settlement or the original default date. Where there is no valid close date the flag will be dropped but the rest of the input record will be processed.

A record assigned to a new owner is not expected to receive any further monthly updates.

Debt Sold to CAIS Member

The debt sold to CAIS member flag should be used where the rights to a debt have been assigned to a new owner that is already a CAIS member.

In this circumstance the new owners should have already agreed to supply the record in their own CAIS portfolio.

In this situation, the original record will remain on CAIS indicated as sold to CAIS 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.

A Debt sold to CAIS member flag can be used together with any status code.

Where this flag is being used the current balance must be zero.

The closed date field must contain a valid date of settlement, or the original default date provided for default records. Where there is no valid closed date the flag will be dropped but the rest of the input record will be processed.

Gone-Away

Where the address of the customer is no longer known and the account 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 account.

A gone away flag can only be registered if the account is in arrears. The CAIS status code accompanying the flag must be 1, 2, 3, 4, 5, 6 or 8.

If the status is 0, D or U the gone-away flag will be dropped but the rest of the input record will be processed.

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.

Recourse

Where an account is invoked with a recourse agreement (for instance between a dealer and a lender), the record should be set at the status code applicable when the recourse action took place together with a flag of `R`.

The date of recourse should be entered in the Close Date field and no further update is then necessary.

A recourse flag can only be registered if the account is in arrears. The CAIS status must be 1, 2, 3, 4, 5, 6 or 8.

If the status is 0, D or U then the flag will be dropped but the rest of the input record will be processed.

A recourse flag once set should not be updated to a different flag. It can however be manually changed.

A recourse record is not expected to receive any further monthly updates.

Voluntary Terminations

There are three situations to be considered:

- Where a Consumer Credit Act Section 100 balance is outstanding and there is no arrangement a 'V' flag should be set along with a CAIS status of 8.
- Where a Section 100 balance is outstanding and there is an arrangement, then a 'V' flag should be set and the CAIS status code appropriate to the repayment performance.
- 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 (CAIS Account Type 01 and 20). If the voluntary termination flag is set on a record where the account type is not 01 or 20, the flag will be dropped but the rest of the input record will be processed.

A voluntary termination flag can be set alongside any status code.

Where a voluntary termination is registered at other than a status 8 or settled status 0, the account 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). If the two monthly payment values are equal, the flag will be dropped but the rest of the input record will be processed.

Arrangement

Where a customer is granted an arrangement to pay, the arrears that accrue must continue to be shown by the appropriate status code. An 'A' flag and the arranged monthly payment pertinent at that time should accompany this status code. 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. 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 upon removal of the flag.

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

The revised monthly payment is submitted in the usual monthly payment field (see field 5 above). Two monthly payments will be shown on the CAIS 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 the two monthly payment values are equal, the flag will be dropped but the rest of the record carried forward.

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

Debt Management Programme

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

The status should reflect the arrears of the account at the time the programme was entered (like 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 or U.

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

Where the two monthly payment values are equal, the flag will be dropped but the rest of the record carried forward.

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

Credit Insurance Claim

This flag is to be set at the point in time when the customer notifies the lender of the claim. A flag setting of 'I' should be used along with a status setting of U for the life of the claim.

When used, the words 'CPI CLAIM' will appear below the status summary lines.

A record that is subject to a credit insurance claim should be forwarded with a status of U.

If the account is sent without a status of U, then the flag will be rejected but the rest of the record carried forward.

Where we are subsequently notified of the same record with a blank flag, an end date of the claim will automatically be added to the record.

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

Account Query

Where a query exists on an account, for example a merchandise complaint or a dispute over a defaulted account, 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 account 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, an end date of the query will automatically be added to the record.

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.

Indicator	Description
W	Weekly
F	Fortnightly
M	Monthly
Q	Quarterly
A	Annually
P	Periodically

Appendix C - Payment Frequency Indicators

Please note a payment frequency of 'M' is not expected on all records, only where its use will help to enhance the information on a record.

All other values on CAIS relate to monthly indicators i.e., monthly payment, repayment period and status codes.

For accounts run on non-monthly terms these fields need to be converted to monthly indicators.

Appendix D - Account Type Codes

The following is the full list of acceptable account types and a description of the circumstances for use.

Type	Title	Description
00	Blank	These accounts are normally defaults but can cover any type of account provided by a bank where the product can no longer be identified.
01	Hire Purchase/ Conditional Sale	An account where the merchandise remains the property of the lender until all repayments are completed.
02	Unsecured Loan (Personal Loans)	An account covering the borrowing of a fixed amount which is not secured.
03	Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made.
04	Budget (revolving account)	A provision of an account or an agreement for 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, whereas the budget account's credit facility is repaid by constant regular amounts.
05	Credit / Store Card	Where customers are allowed to spend up to an agreed credit limit and repayments are a minimal value or a percentage of the balance outstanding.
06	Charge Card	Spending is allowed up to a credit limit but full repayment is expected against the monthly statement.
07	Rental (TV, Brown and White Goods)	Where the merchandise always remains the property of the lender/lessor. The customer makes payments for the use of these goods.
08	Mail Order	For all types of mail order portfolios.
15	Current Accounts	For all portfolios operating along the lines of current accounts.
16	Second Mortgage (secured loan)	A loan secured against an asset or property but the security ranks after the prime mortgage above.
17	Credit Sale fixed term	Title to the goods passes to the customer on signing the agreement.
18	Communications	For use by mobile phone, cable, or landline communication service providers.
19	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	Variable subscription	Variable rate HP where the monthly payments can vary depending on base rate adjustments.
21	Utility	This category includes gas, water, and electricity portfolios but not communications.
22	Finance Lease	Where the rental covers the total amount of the asset plus charges, i.e., the lesser is not at risk.
23	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.
24	Unpresentable cheques	To be used by cheque guarantee companies for a bounced cheque.
25	Flexible Mortgages	An account that is secured by a mortgage deed until the final payment is made but the account has flexible terms or elements of multiple products i.e., contains a current account included in the main mortgage account.
26	Consolidated Debt	This category should be used where a CAIS member transfers multiple accounts into one collection account for the purposes of debt recovery. This process is referred to as 'consolidating debt'.
27	Combined Credit Account	An account with multiple credit elements.
28	Payday Loans	Loans secured against salary payments.
29	Balloon HP	An account where the merchandise remains the property of the lender until all repayments are completed and there is a balloon repayment element of the product.
30	Residential Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made and is to be the primary home of the borrower.
31	Buy To Let Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made but is not to be occupied by the borrower and is for buy to let purposes.
32	100+% LTV Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made and is over 100% loan to valuation ratio.
33	Current Account Offset Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made but where there is offset of interest with a current account.

34	Investment Offset Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made but where there is offset of interest with an investment.
35	Shared Ownership Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made but has shared ownership.
36	Contingent Liability	Potential liabilities such as guarantees.
37	Store Card	Where customers are allowed to spend up to an agreed credit limit and repayments are a minimal value or a percentage of the balance outstanding. Store cards are issued for the use within specific retailer or group.
38	Multi-Function Card	A card account with multiple credit elements.
39	Water	Utility account for water services.
40	Gas	Utility account for gas services.
41	Electricity	Utility account for electricity services.
42	Oil	Utility account for oil services.
43	Dual Fuel	An account covering multiple utility services.
44	Fuel Card (not motor fuel)	An account covering utility services issued with a card.
45	House Insurance	Credit for house insurance services.
46	Car Insurance	Credit for car insurance services.
47	Life Insurance	Credit for life insurance services.
48	Health Insurance	Credit for health insurance services.
49	Card Protection	Credit for payment protection services on cards.
50	Mortgage Protection	Credit for payment protection services on mortgages.
51	Payment Protection	Credit for general payment protection services.
53	Mobile	An account for mobile phone services.
54	Fixed Line	An account for fixed line telecommunications.
55	Cable	An account for cable entertainment services.
56	Satellite	An account for satellite entertainment services.
57	Business Line	An account for business telecommunications.
58	Broadband	An account for broadband services.

59	Multi Communications	An account for multiple communication services i.e. mobile, fixed line, cable, satellite, broadband or combination of.
60	Short Term Deferred Payment Credit	Short-term transactions that are repaid in less than 3 months with or without credit limit - individual accounts for each transaction with a unique account number per transaction.
61	Home Credit	The provision of credit, typically for small sum loans, on flexible terms, the repayments for which are collected in instalments by collectors who call at the customer's home.
62	Education	A loan for the purposes of education fees.
63	Property Rental	Rental agreement for a property.
64	Other Rental	Rental agreement where the customer makes payment for the use of goods.
69	Mortgage and Unsecured Loan	For account where there is a mixture of a loan for the purchase of a property that is secured by a mortgage deed until the final payment is made and an unsecured element. Typically, a >100% mortgage type product.
70	Gambling	A credit account used for the purpose of gambling e.g., spread betting.
71	Basic Bank Accounts	A bank account that allows the customer to receive money and pay bills, however they will not have been offered an overdraft, but will receive a debit card
83	Social Housing Rental	An agreement for the monthly cost of Social Housing rental, this is not a credit agreement, but does represent monthly expenditure of the occupant.
84	Local Authority Housing / Rental	An Agreement for the monthly cost of the Local Authority Housing / Rental, this is not a credit agreement, but does represent monthly expenditure of the occupant.

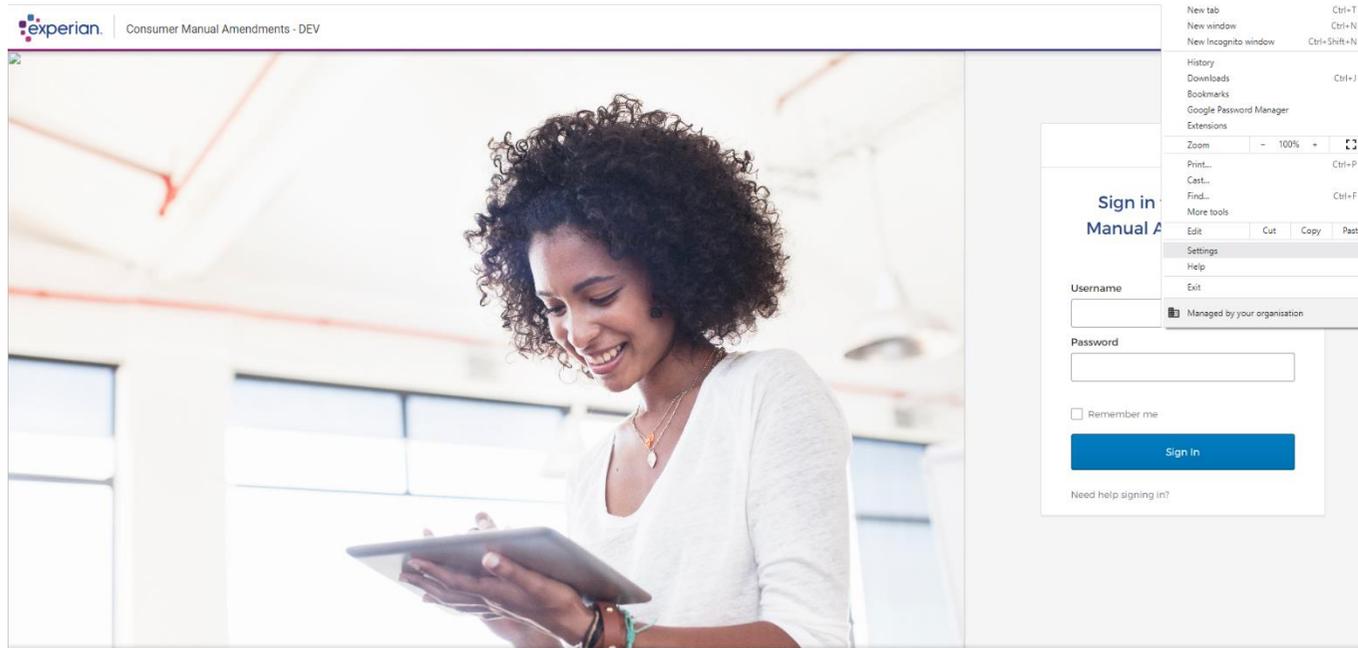
Appendix E – Google Chrome Disable Autofill and Password Saving Options

The Consumer Manual Amendments solution can be accessed through Google Chrome, which provides features detailed below which are designed to provide users with more efficient login and web-based form completion:

- Auto fill feature, which remembers data that has previously been entered to help speed up the time it takes to complete web-based forms.
- Password save feature, which offers to save your web-based passwords

Due to the sensitive nature of the information being amended in CMA users must disable these features as detailed in the steps on the right.

Step 1: Open the Google Chrome browser, select the 3 dots in the top-right hand corner, and then select Settings.

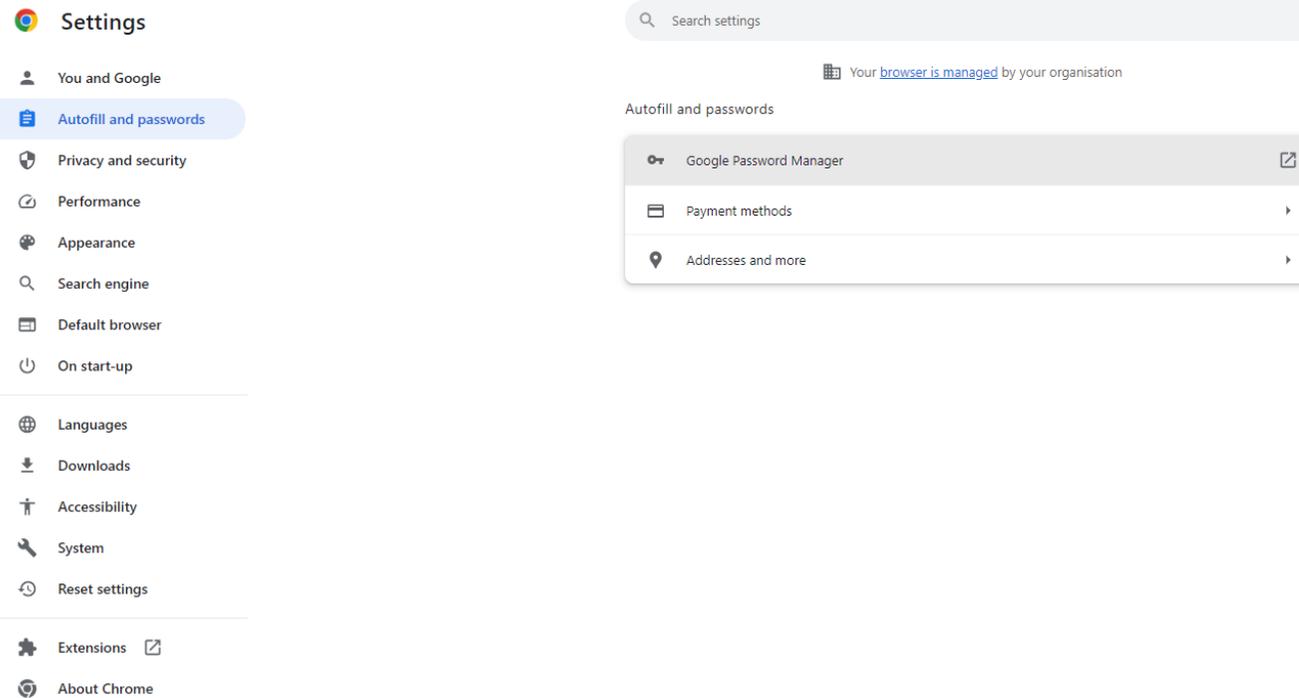


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- Auto fill must be disabled due to the sensitive data being entered through Experian CAIS Manual Amendments; this is to reduce the risk of entering incorrect information onto a consumer's data record.
- Saving of passwords must be disabled to ensure the user trying to access matches that of the credentials being entered at the login screen of the Experian CAIS Manual Amendments system.

See the steps detailed on the right for how to disable each feature.

Step 2: Select the 'Autofill and passwords' option in the left-hand menu and then select Google Password Manager. Upon selection, this will open a new tab.



Step 3: Once you're on the Password Manager page, you'll have 3 options in the top-left side of the screen. 'Passwords', 'Checkup' and 'Settings'. Select 'Settings'. This shows some settings in the middle of the screen.

 Password Manager

 Passwords

 Checkup

 Settings

Step 4: You may notice that the toggle for both the 'Offer to save passwords' and 'Sign in automatically' options are blue (in the above screenshot) meaning ON. Select the toggle and it will switch to the opposite side and turn grey meaning OFF.

Password Manager

Passwords

Checkup

Settings

Search passwords

Settings

Offer to save passwords

Sign in automatically
Google Password Manager remembers how you signed in and automatically signs you in when possible. When off, you'll be asked for confirmation every time.

Import passwords [Select file](#)
To import passwords to Google Password Manager on this device, select a CSV file.

Export passwords [Download File](#)
After you've finished using the downloaded file, delete it so that others who use this device can't see your passwords.

Add shortcut
To get here quicker, add a shortcut to Google Password Manager

Password Manager

Passwords

Checkup

Settings

Search passwords

Settings

Offer to save passwords

Sign in automatically
Google Password Manager remembers how you signed in and automatically signs you in when possible. When off, you'll be asked for confirmation every time.

Import passwords [Select file](#)
To import passwords to Google Password Manager on this device, select a CSV file.

Export passwords [Download File](#)
After you've finished using the downloaded file, delete it so that others who use this device can't see your passwords.

Add shortcut
To get here quicker, add a shortcut to Google Password Manager

Your browser will now not save or autofill any future passwords for CMA.

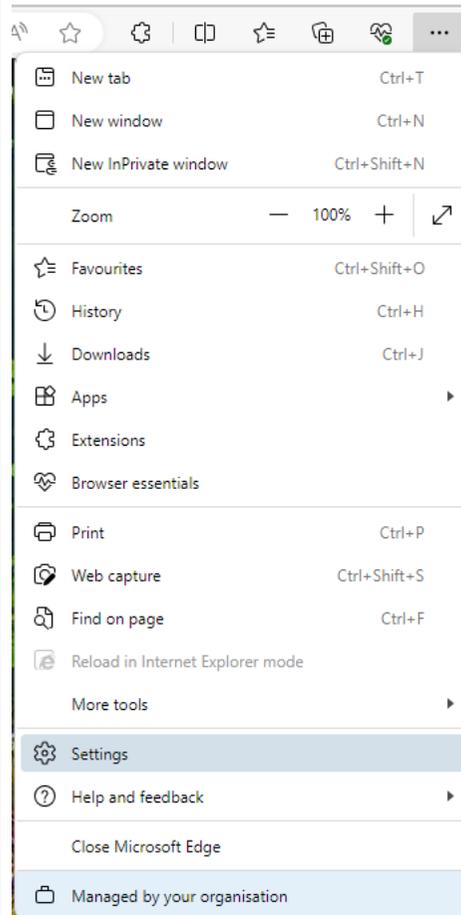
Appendix F – Microsoft Edge Disable Autofill Password and Saving Options

The Consumer Manual Amendments solution can be accessed through Microsoft Edge, which provides features detailed below which are designed to provide users with more efficient login and web-based form completion:

- Auto fill feature, which remembers data that has previously been entered to help speed up the time it takes to complete web-based forms.
- Password save feature, which offers to save your web-based passwords.

Due to the sensitive nature of the information being amended in CMA, users must disable these features as detailed on the right.

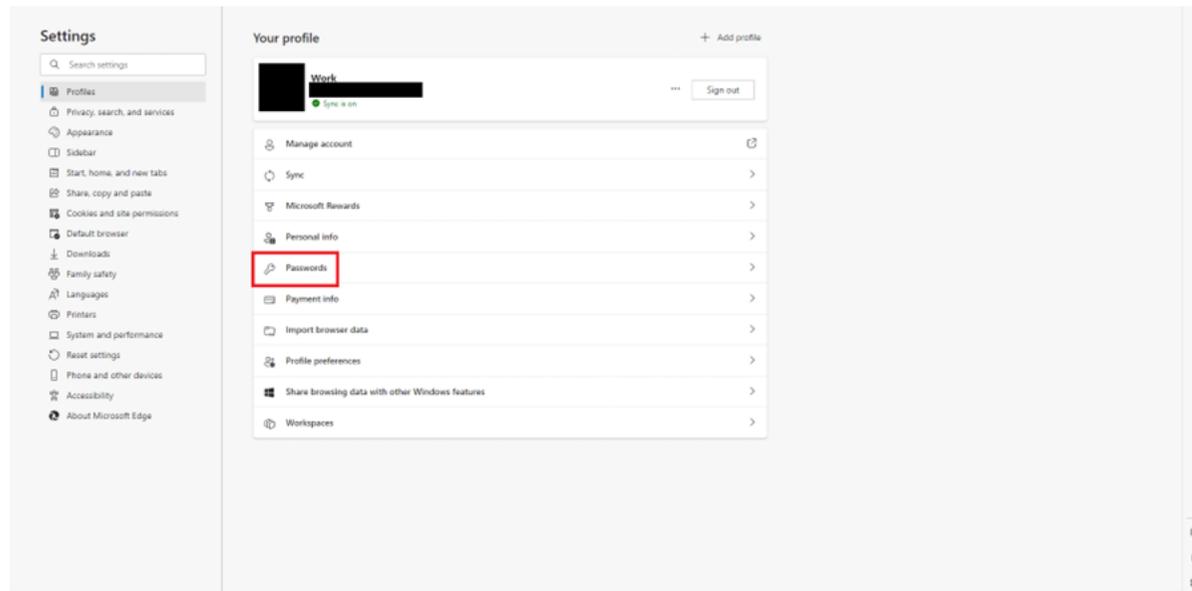
Step 1: Open the Microsoft Edge browser, select the three horizontal dots in the top right-hand corner and select the 'Settings' option.



This will show you a menu of all the settings available on the left-hand side in a list and a 'Your Profile' section on the right of the settings.

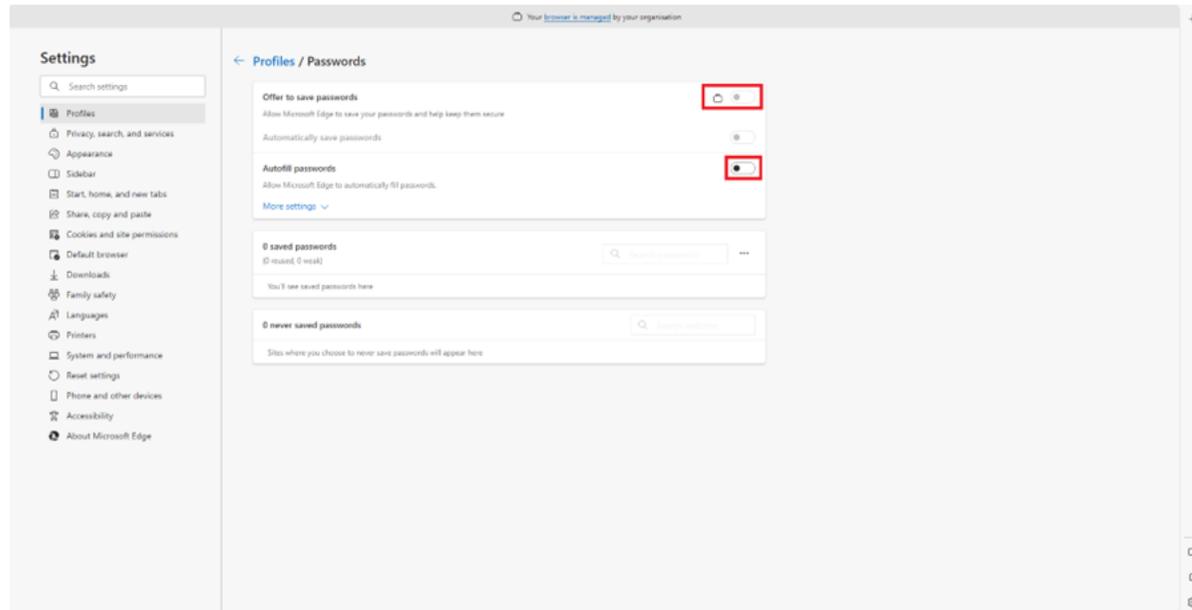
- Auto fill must be disabled due to the sensitive data being entered through Experian CAIS Manual Amendments; this is to reduce the risk of entering incorrect information onto a consumer's data record.
- Saving of passwords must be disabled to ensure the user trying to access matches that of the credentials being entered at the login screen of the Experian CAIS Manual Amendments system.

Step 2: Select the 'Passwords' option in the 'Your Profile' section.



See the steps detailed on the right for how to disable each feature.

Step 3: Toggle both the 'Offer to save passwords' and 'Autofill passwords' to the off position. I.e., when the toggle is blue it means ON and when it is white/grey it means it's OFF.



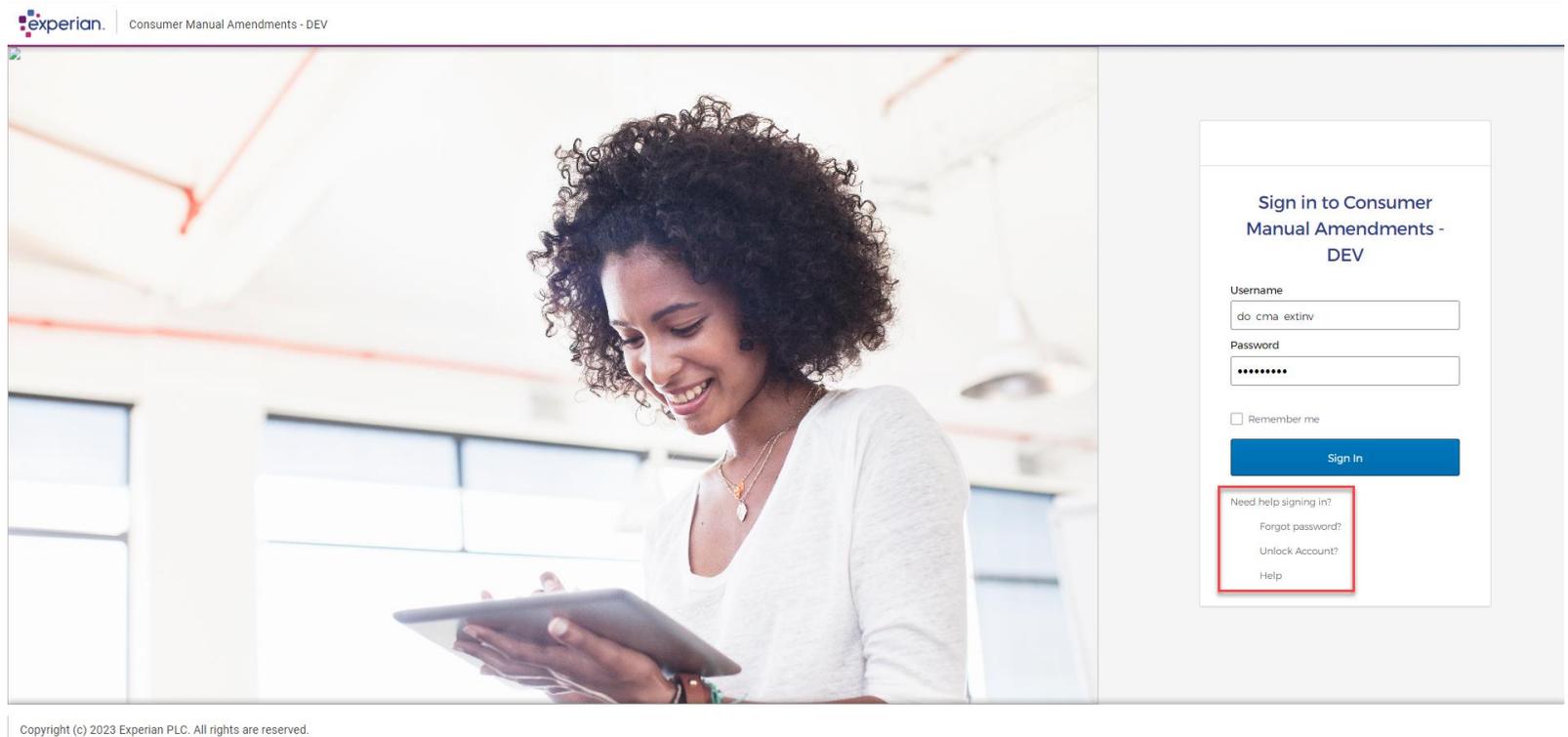
This will save automatically, and then you can exit your settings.

Help

Follow the links on the Login page for issues with:

- Forgotten passwords
- Unlocking your account
- Help

If the above does not resolve the problem, please ring the Experian Service Desk on +44(0)333 000 3030.



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Revision History

Revision	Version	Change Details	Author	Date
1	1	Initial draft	Conor Jackson	04/10/2023
2	1	Final draft	Conor Jackson	28/11/2023
3	1	Updates following NOC field removal and changes to the month functionality	Conor Jackson	14/12/2023
4	1	Final updates before sending to training team	Conor Jackson	15/12/2023
5	1	Reworded several sections and updated screenshots following clarification of functionality and added CAIS Search – Screen validation section.	Conor Jackson	08/01/2024
6	1	Adding Inline editor functionality	Conor Jackson	08/03/2024
7	2	Actioning final review comments	Conor Jackson	15/03/2024
8	3	Updated after error message revision	Karen Walters	28/08/2024