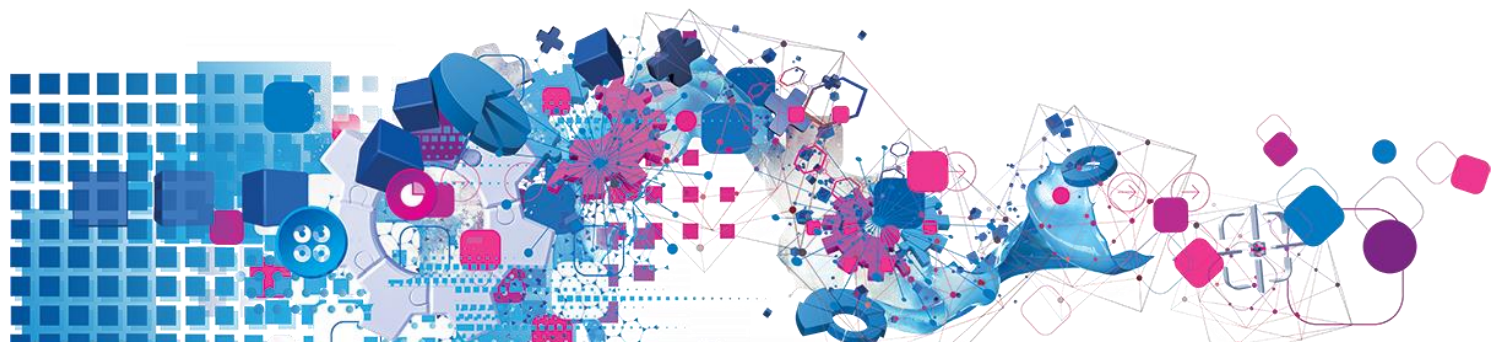




Deferred Payment Credit - CAIS Reporting Guidance

V1.0 - April 2022



Contents

1. Introduction	3
1.1 Deferred Payment credit.....	3
1.2 Credit Reporting in the DPC Sector	3
2. FAQs	4
2.1 Credit Reporting.....	4
2.1.1 Is Experian ready to take data from DPC providers?	4
2.1.2 With high volumes of transactions. How will the data be recorded?	4
2.1.3 When accessing CAIS data will the DPC company leave a footprint?	5
2.1.4 How will late payments be calculated?	5
2.1.5 What about the impact on a consumer's credit score?	5
3. Reporting Guidance	6
3.1 Industry Reporting Guidance	6
3.2 – DPC CAIS Layout guidance summary	20

1. Introduction

1.1 Deferred Payment credit

Deferred Payment Credit (DPC) products allow a customer to purchase an item and defer repaying part, or all of an outstanding balance for a period of time, whilst not accruing interest. Organisations are now offering these facilities through many different retailers, making the process very easy for a consumer to purchase numerous items from multiple retailers, whilst utilising the same DPC provider.

These products are not currently regulated by the FCA; however, they were a key focus in the recent Woolard Report. The report highlighted the increased growth of this new market, along with the lack of visibility of any associated debts.

1.2 Credit Reporting in the DPC Sector

Over the last 24 months, we have been working closely with the DPC market, Equifax and TransUnion on a reporting model that represents these new and unique products in the most appropriate way.

Due to the rapid increase in demand and take up of these products, there is an increased need to recognise these debts when assessing and monitoring customers. We have therefore moved forward with a data sharing model that can be incorporated into existing industry data sharing schemes; however, we are proposing that we reassess this position after sharing has commenced, and there is sufficient history to evaluate the market further.

In line with the Woolard report, Experian believes it is important that reporting starts as soon as possible to ensure that any consumer debt is available to lenders and the industry, and this has been reiterated in the guidance that has been outlined for reporting the data.

We are anticipating that within the next 12 months, FCA regulation will be agreed, and there will be an expectation for data sharing to have commenced.

2. FAQs

2.1 Credit Reporting

2.1.1 Is Experian ready to take data from DPC providers?

Yes. We have worked with the industry to create credit reporting guidance that addresses the specific needs of the industry, and the performance of the products.

We recognise that these products are different to other products in the market today due to:

1. Their short-term nature
2. The transactional nature of the products
3. The variance in value of the debt

The basis of the reporting guidance has been to ensure that the debt and ongoing performance is reflected appropriately, whilst ensuring that the consumer is not treated unfairly or misrepresented due to using these products.

The credit reporting guidance can be found in Section 2 of this guidance.

2.1.2 With high volumes of transactions. How will the data be recorded?

The guidance in Section 3.2 sets out three separate account types that have been specified for the DPC sector. Type A will be a new account type that asks for the data to be reported at a transactional level for short term agreements. Each Transaction made using a DPC product will be recorded as an individual CAIS record. As each transaction is an individual agreement with a unique term it is important to represent these as such on the bureau. For the volume of transactions to not impact the consumer, the data will be ringfenced from our standard credit scoring mechanisms and be held in its own Delphi block so that this can be assessed separately to existing CAIS account types. This ensures that the consumer is not impacted by having high volumes of CAIS records on their credit history.

Type B and C in the guidance relate to existing account types that may be used if the product description is more appropriate. These accounts may be a single transaction, or one with multiple transactions but having a single monthly payment.

2.1.3 When accessing CAIS data will the DPC company leave a footprint?

DPC providers will be required to perform a new DPC Search each time they call the bureau. The new DPC search type will not initially be incorporated into CRA credit scores but will be made visible to lenders.

As the sector develops, the CRAs may seek to include DPC searches within their suite of credit scores and summary variables. Specific guidance will be communicated individually by the CRAs at the appropriate time.

For products that are revolving in nature (Type B), it is expected that only a single credit application search should be carried out, upon facilities first being opened.

Fixed term transactions with a repayment term 3+ months

A credit application search should be carried out for all new transactions that are taken out this applies to Type C in the guidance. If a customer had taken out multiple fixed term transactions, a credit application search must be registered for each one.

2.1.4 How will late payments be calculated?

For type A, arrears status will be reported at a transactional level as these have a unique term and there may be instances where a consumer is paying off one transaction successfully but may be missing payments on others. See “**Ongoing Status Reporting**” section in the reporting guidance for details on calculation of arrears

For Type B and C these will have one monthly payment and therefore be reported as per the standard CAIS arrears processes.

2.1.5 What about the impact on a consumer's credit score?

The Type A - DPC data will be ringfenced so that it does not feed into credit scores but will be available to clients and consumers via Experian products.

As data becomes available for us to assess, Experian is committed to reviewing the performance of the data in relation to credit risk, and as such will review its impact on credit scores once there is adequate data available to make that assessment.

3. Reporting Guidance

3.1 Industry Reporting Guidance

Deferred Payment products are normally short-term agreements for the purpose of purchasing goods that are either re-paid in regular instalments over an agreed repayment period, or the full payment is deferred for an agreed length of time.

Unlike traditional 'Buy Now Pay Later' products, these deferred payment products are (at the time of writing) unregulated by the FCA, due to their short period length (up to 12 months) and/or being interest free.

Due to the range of products available, there are 4 different ways of reporting deferred accounts:

- **Type A - New Account Type for Short Term Deferred Payment Credit**
 - (i) - **Multiple short-term transactions that are repaid in less than 3 months with no credit limit that are repaid independently**
The individual transactions should be reported as separate accounts.
 - (ii) - **Multiple short-term transactions that are repaid in less than 3 months where the customer is assigned and aware of a credit limit. All transactions are repaid independently (though not a revolving facility but with fixed repayment dates)**
The individual transactions should be reported as separate accounts.
- **Type B - Existing Account type – Budget or Credit Card/Store Card (including BDS) Hybrid / flexible products, which may have a defined credit limit and there is a single monthly payment expected for the account covering all transactions –**
Client to determine best fit Account type by product and this should be discussed with your CRA.
Credit card should be reported if the product operates in a similar way to a standard credit card, but digital in nature but product can be used at all/any retailers

These products should be reported aggregated at account level rather than transactional.

- **Type C- Existing Account type Fixed Term Deferred / Credit Sale fixed Term / Loan Products which behave like traditional Credit Sale or Fixed Term agreements, potentially with flexibility to defer payments over 3+months**

These transactions will be reported as separate accounts and would typically be higher value products paid over longer periods.

For existing suppliers that are providing products that align to Types B or C no reporting changes are required.

It remains the finance provider's responsibility to have due regard to the impact of any such reporting on their customers, to treat them fairly and to ensure that they are fully aware of how these accounts will be reported. To maintain this fairness and consistency of approach, it is recommended that data is reported to all three major UK Credit Reference Agencies.

Reporting Fields

Account Type

Account types provided should be sent as one of the following:

Type A - 'Short Term Deferred Payment Credit (60 in CAIS format, TBC Insight format)

(i) Multiple short-term transactions that are repaid in less than 3 months (Individual accounts for each transaction with a Unique Account number per transaction)

(ii) Multiple short-term transactions that are repaid in less than 3 months with Credit Limit (Individual accounts for each transaction with a Unique Account number per transaction)

Type B - Budget Account (04 in both CAIS and Insight format) Credit Card/Store - including BDS (05 in both CAIS and Insight format)

Hybrid / flexible products, which may have a defined credit limit (Individual account with a Unique Account number for the account)

Type C - Fixed Term Deferred' (19 in CAIS format and 13 in Insight format) or Credit sale (17 in CAIS format and 12 Insight format) or Unsecured Loan (02 in both CAIS and Insight format)

Fixed term transactions with a repayment term 3+ months (Individual accounts for each transaction with a Unique Account number per transaction)

Status Reporting – First Report

The first time that all account types are reported to the credit reference agencies, accounts should be reported as a status '0' or 'U'. However, there is a potential that, depending on the length of the agreement and timing, a new account can also be sent as a settled status. This may be the case on accounts where the payment is deferred for a short period (up to 30 days) and the debt has been repaid before the account has been first reported. There could also be occasions where a status '1' may be reported if the initial payment has not been repaid at the time the data is produced.

Ongoing Status Reporting

The current status for Type A(i), A (ii), and C should be reported based on the expected payment date including any grace period. For type B there would be a single minimum monthly payment on a date within the month. Status 1 should be reported if no payment is made by the due date and the grace period (typically 7 to 14 days, a matter of lender policy) has elapsed. The account will then continue to be reported in line with the Principles for the Reporting of Arrears, Arrangements and Defaults at CRAs i.e., minimum of 3 months of arrears before a default can be reported.

Status reporting should be provided on a monthly basis regardless of the length of the payment period set by the lender. e.g., monthly updates are required even if payments are expected on a 2-weekly basis.

See examples in the Appendix for monthly status calculations for different payment frequencies.

Monthly Payment & Repayment period

The **Monthly Payment** field indicates the amount that the consumer is repaying on a monthly basis.

Reporting to the CRA's is provided in monthly cycles. Due to this, these fields may need to be calculated if the payment frequency is weekly or fortnightly. Standard practice in the home credit market is to grant loans over several weeks. For data to be comparable to other credit accounts on the CRA databases, any loan term of weeks must be converted into monthly terms

These fields should both be provided for Types A(i), A(ii), Type C.

Monthly Payments

The monthly repayment amount should be provided

Fortnightly Payments

The Monthly repayment amount is calculated by multiplying the fortnightly payment by 2.16

Weekly Payments

Work is ongoing to determine the optimal method for reporting of weekly payment schemes into the bureaux. In the interim, weekly repaying accounts should still be shared but will need to align to monthly reporting cycles. The monthly payment value can be established by multiplying the weekly payment by 4.33. Again, the Monthly Payment field should only record whole pounds, without rounding up or down – for example, £10.23 and £10.78 would both be recorded as £10.

For consistency, this value should not be changed during the term of the loan, even when the number of days in the month differ.

The Monthly Payment field should only record whole pounds, without rounding up or down, therefore £10.23, and £10.78 would both be recorded as £10.

The Repayment Period field indicates the term of the loan. For consistency the monthly value should be established by dividing the fortnightly term by 2.16 or the weekly term by 4.33 and rounding up, i.e., 12-week loan would be recorded as 3 months, a 13-week loan would be recorded as 3 months, and a 14-week loan would be recorded as 4 months.

NB – The repayment period calculated should exclude the initial payment made at point of transaction – e.g if a transaction £90 and is to be paid in 3 monthly payments – the first payment made upfront is £30 therefore monthly payment/repayment period for the credit element to be reported to the bureau would be £30 - Monthly payment and 2 - Repayment Period.

In the event of a partial refund on a transaction, the monthly payment amount should be adjusted to reflect the new expected monthly value. E.g. where a single DPC transaction is used to purchase multiple goods, some of which are then returned and refunded by the retailer.

Please see “**Arrangements / Debt Management**” section below for information on monthly payment provision where a customer has entered an Arrangement or Debt Management scheme.

Start Balance

For Types A(i), A(ii), Type C the total credit amount that has been initially deferred/borrowed should be reported. This balance should not change, even in the event of goods being returned. This field is only applicable for Equifax Insight format.

Current Balance

For Types A(i), A(ii), Type C the balance reported will be the total outstanding balance of the transaction when the data is produced. For Type B this will be the total balance outstanding on the account.

Credit Limit

The credit limit where disclosed to the consumer should be provided for Type B only.

Payment Frequency

The frequency provided should be based on the expected frequency of payments i.e., monthly, weekly, fortnightly, periodic etc.

Start Date

For Types A(i), A (ii) and C this should be the date of the transaction and for B the date the account was first opened.

Closed Accounts

Following the final payment of a transaction Type A(i), A(ii) and Type C, the account should be closed/settled. In subsequent months these accounts do not need reporting and will naturally age.

For instances where a DPC transaction is returned (in full) the account should be settled. Instances where partial items are returned, the balance should be reduced.

For Type B, if the customer requests to close down the facility and has paid down in full then the account should be closed/settled.

Deceased

If you receive notification that the consumer has deceased, the deceased flag should be provided, and the appropriate action taken on their debt. i.e., settle the account or maintain as an open account pending clarification from the estate.

Arrangements / Debt Management

Organisations will need to consider how an arrangement to pay may work. If you have an arrangement on the account (type B) the arrangement flag (CAIS) or Insight status I should be provided.

For Type A(i), A(ii) and Type C accounts, the arrangement flag (CAIS) or Insight status I should be provided against any transaction where an arrangement has been agreed. If an arrangement has been agreed to cover all outstanding transactions, an arrangement should be provided against all records. This demonstrates that the consumer has an arrangement on any part, or all of the outstanding debt. The agreed monthly repayment amount should be provided when there is an arrangement in place. The consumer must be fully aware of all reporting implications should an arrangement be agreed between both parties.

Query

With the exception of a scenario where goods may have been fully or partially returned, if a transaction is under query, this should be reported at the relevant status code with the Q – Query flag - CAIS or Insight Q status code.

In the event of a consumer making a partial payment, due to either part, or all the order being returned, the query flag should NOT BE provided during the return period. This type of behaviour is a common and acceptable occurrence for the DPC sector and representing this scenario as a query could unfairly impact the consumer. Introducing a grace period of between 7 and 14 days could address this issue as it would be expected that a returns cycle would have concluded with this period.

Partial Settlement

Should a partial settlement be agreed with the consumer, the account should be provided with a close date, the relevant status code, zero balance and a P (Partial settlement) flag. When adding this flag, the consumer must have been informed that their record will be marked accordingly. This flag is typically used where the consumer is unable to meet their obligation(s) and a lesser amount has been accepted in full and final settlement. Whilst in this instance, the account will still be closed and no balance will be outstanding, this flag does confirm that the consumer has not met their full contractual obligation.

This flag should only be used where the whole outstanding debt has been partially settled.

Debt Collection

If collections activity is outsourced, updates will still be required on a monthly basis, to reflect any change in balance. If a debt is sold, this will need to be satisfied and the account should be marked with a Debt Sold flag. If this is sold to an existing CAIS/Insight member, an S flag should be provided along with a zero balance and close date (date of sale). We would also expect the debt purchaser to report this debt on an ongoing basis. If this is sold to a non-CAIS/Insight member this should be marked with a C flag, zero balance and close date (date of sale).

Default Reporting.

There is an obligation to adhere to industry data sharing rules which would involve the provision of default information when an account becomes seriously overdue.

The PRAAD (Principles for the reporting of Arrears, Arrangements and Defaults) explains how and when arrears and defaults should be provided. These Principles have been ratified and agreed by the industry, CRA and the Information Commissioner's office (ICO).

It is expected that once a transaction/account is a minimum of 90 days/3 month overdue, a default notice would be issued to the consumer giving them 28 days to bring the account back into order.

There are certain sectors that may default only under specific circumstances. e.g., mortgages defaulting at the point of repossession.

If no payments were made in this period, on the subsequent submission a default should be provided. The Original default balance and default date must also be provided.

Once a customer has defaulted, the only update that can be applied to the account is either a reduction in current balance, or a satisfaction of that default. The amount outstanding can determine whether it is suitable to default the record. With the potential for smaller transactional values DPC providers will need to consider the appropriate action based on the outstanding balance.

All transactions should be reported independently. Therefore, there may be instances where some but not all transactions are reported as default. In the event of a customer defaulting on all outstanding transactions, each record would be reported as a default and could have a different default date based on when each transaction went into default.

Whilst unusual, if you did choose to provide them with credit again at a future stage, you will need to provide a new record, under a new/different account number.

A defaulted account cannot be reopened

Search Policy

Multiple short-term transactions that are repaid in less than 3 months

DPC providers will be required to perform a new DPC Search each time they call the bureau.

The new DPC search type will not initially be incorporated into CRA credit scores but will be made visible to lenders.

As the sector develops, the CRAs may seek to include DPC searches within their suite of credit scores and summary variables. Specific guidance will be communicated individually by the CRAs if or when this becomes the case.

For products that are revolving in nature (Type B), it is expected that only a single credit application search should be carried out, upon facilities first being opened.

Fixed term transactions with a repayment term 3+ months

A credit application search should be carried out for all new transactions that are taken out. If a customer had taken out multiple fixed term transactions, a credit application search must be registered for each one.

Appendix – Data reporting scenarios

The following scenarios have been created based on existing industry guidance when reporting performance on weekly/fortnightly repaying products.

Grace Period

To ensure consistency with other sectors, DPC providers should consider allowing a grace period of up to 7 days for the first missed payment only.

Weekly Payments

£210 purchase spread equally over 6 weeks with an initial payment made on commencement.
(The Monthly repayment amount is calculated as £30 x 4.33 = £130)

Scenario 1 - Clean

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0	£30	£0	£180	U/0	Use a status "U" if payment holiday used and this is the only status available in first calendar month
1	£30	£0	£150		
2	£30	£0	£120		
3	£30	£0	£90		
4	£30	£0	£60	0	Report 0 (as accumulative arrears have not reached expected monthly payment of weekly value x 4.33)
5	£30	£0	£30		
6	£30	£0	£0		
7	No payment due				
8				S (Closed)	
End State				S (Closed)	

Scenario 2 – Intermittent missed payments, no arrears reported

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0					Use a status "U" if payment holiday used and this is the only status available in first calendar month
	£30	£0	£180	U/0*	
1	£0	£30	£180		
2	£30	£30	£150		
3	£0	£60	£150		
4					Report 0 (as accumulative arrears have not reached expected monthly payment of weekly value x 4.33)
	£30	£60	£120	0	
5	£0	£90	£120		
6	£120	£0	£0		
7	No payment due				
8				S (Closed)	
End State				S (Closed)	

Scenario 3 - Missed payments, going into arrears (based on accumulative arrears)

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0	£30	£0	£180	U/0*	Use a status "U" if payment holiday used and this is the only status available in first calendar month
1	£0	£30	£180		
2	£0	£60	£180		
3	£0	£90	£180		
4	£0	£120	£180	0	Report 0 (as accumulative arrears have not reached expected monthly payment of weekly value x 4.33)
5	£0	£150	£180		
6	£0	£180	£180		
7	£0	£180	£180		
8	£0	£180	£180	1	Report 1-down (as accumulative arrears have exceeded the expected monthly payment of weekly value x 4.33)
9	£0	£180	£180		
10	£0	£180	£180		
11	£0	£180	£180		
12	£0	£180	£180	2	Report 2 down (as no payment has been made and total balance is arrears for second consecutive month)
End State				See note**	**If arrears continue to accrue, providers should follow standard existing guidance, should this move into default.

Scenario 4 - Missed payment version 2 (based on days overdue)

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0	£30	£0	£150	U/0*	Use a status "U" if payment holiday used and this is the only status available in first calendar month
1	£30	£0	£120		
2	£30	£0	£90		
3	£0	£30	£90		
4	£0	£60	£90	0	Report 0 (as accumulative arrears have not reached expected monthly payment of weekly value x 4.33)
5	£0	£90	£90		
6	£0	£90	£90		
7	£0	£90	£90		
8	£0	£90	£90	1	Report 1-down as no payment has been made for a month
9	£0	£90	£90		
10	£0	£90	£90		
11	£0	£90	£90		
12	£0	£90	£90	2	**Report 2 down (as no payment has been made and total balance is in arrears for second consecutive month)
End State				See note**	If arrears continue to accrue, providers should follow standard existing guidance, should this move into default

Scenario 5 – Arrangements & Debt Management

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0	£30	£0	£150	U/0*	Use a status "U" if payment holiday used and this is the only status

					available in first calendar month
1	£30	£0	£120		
2	£0	£30	£120		
3	£10	£50	£110		Contact made, arrangements to pay reduced amount this week
4	£10	£70	£100	0 and (A or M Flag) or status I	Report 0 and either Arrangement/Debt management Flag or I (as accumulative arrears have not reached expected monthly payment of weekly value x 4.33)
5	£10	£90	£90		
6	£10	£80	£80		
7	£10	£70	£70		
8	£10	£60	£60	0 and (A or M Flag) or status I	Report 0 and either Arrangement/Debt management Flag or status I (as accumulative arrears have not reached expected monthly payment of weekly value x 4.33)
9	£0	£60	£60		
10	£0	£60	£60		
11	£0	£60	£60		
12	£0	£60	£60	1	Report 1-down (as no payment has been made for 1 month)
End State				See note**	If arrears continue to accrue, providers should follow standard existing guidance, should this move into default

Fortnightly Payments

A £240 purchase spread fortnightly over 12 weeks (6 payments) with an initial payment made on commencement. (The Monthly repayment amount is calculated as £40 x 2.16 - £86)

Scenario 1 - Clean

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
------	---------------------	--------------------	---------------------	---	-------

0					Use a status "U" if payment holiday used and this is the only status available in first calendar month
	£40	£0	£200	U/0	
1		£0			
2	£40	£0	£160		
3		£0			
4	£40	£0	£120	0	
5		£0			
6	£40	£0	£80		
7		£0			
8	£40	£0	£40	0	
9		£0			
10	£40	£0	£0		
11		£0			
12		£0	£0	S(Closed)	
End State				S(Closed)	

Scenario 2 – Intermittent Missed payments, no arrears reported

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0					Use a status "U" if payment holiday used and this is the only status available in first calendar month
	£40	£0	£200	U/0	
1		£0			
2	£0	£40	£200		
3		£40			
4					Report 0 (as accumulative arrears have not reached expected monthly payment of fortnightly value x 2.16)
	£0	£80	£200	0	
5		£80			
6	£40	£80	£160		
7		£80			
8					Report 0 (as accumulative arrears have not reached expected monthly payment of fortnightly value x 2.16)
	£80	£40	£80	0	
9		£40			
10	£80	£0	£0		
11		£0			
12		£0	£0	S(Closed)	
End State				S(Closed)	

Scenario 3 - Missed payments, going into arrears (based on accumulative arrears)

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0	£40	£0	£200	U/0	Use a status "U" if payment holiday used and this is the only status available in first calendar month
1		£0			
2	£0	£40	£200		
3		£40			
4	£0	£80	£200	0	Report 0 (as accumulative arrears have not reached expected monthly payment of fortnightly value x 2.16)
5		£80			
6	£0	£120	£200		
7		£120			
8	£0	£160	£200	1	Report 1-down (as accumulative arrears have exceeded the expected monthly payment of fortnightly value x 2.16)
9		£160			
10	£0	£200	£200		
11		£200			
12	£0	£200	£200	2	**Report 2 down (as no payment has been made and total balance is in arrears for second consecutive month)
End State				See notes	If arrears continue to accrue, providers should follow standard existing guidance, should this move into default

Scenario 4 - Missed payment version 2 (based on days overdue)

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0	£40	£0	£200	U/0*	Use a status "U" if payment holiday used and this is the only status available in first calendar month
1		£0			
2	£40	£0	£160		
3		£0			
4	£40	£0	£120	0	Report 0 (as accumulative arrears have not reached expected monthly payment of fortnightly value x 2.16)
5		£0			
6	£40	£0	£80		
7		£0			
8	£0	£80	£80	0	Report 0-down (as accumulative arrears have exceeded the expected monthly payment of fortnightly value x 2.16)
9		£80			
10	£0	£80	£80		
11		£80			
12	£0	£80	£80	1	Report 1-down as no payment has been made for over a month
End State				See note**	If arrears continue to accrue, providers should follow standard existing guidance, should this move into default

Scenario 5 – Arrangements & Debt Management

Week	Payment amount made	Cumulative Arrears	Outstanding Balance	Reported Monthly (CRA) - if Update Date is adjacent to this status...	Notes
0	£40	£0	£200	U/0*	Use a status "U" if payment holiday used and this is the only status available in first calendar month
1		£0			
2	£40	£0	£160		

3		£0			Contact made, arrangements to pay reduced amount this week
4	£20	£20	£140	0 and (A or M Flag) or status I	Report 0 and either Arrangement/Debt management flag (Flag) or status I (as accumulative arrears have not reached expected monthly payment of fortnightly value x 2.16)
5		£20			
6	£20	£40	£120		
7		£40			
8	£20	£60	£100	0 and (A or M Flag) or status I	Report 0 and either Arrangement/Debt Management flag (Flag) or status I (as accumulative arrears have not reached expected monthly payment of fortnightly value x 2.16)
9		£60			
10	£0	£100	£100		
11		£100			
12	£0	£100	£100	1	Report 1 down (as accumulative arrears have exceeded the expected monthly payment of fortnightly value x 2.16)
End State				See note**	If arrears continue to accrue, providers should follow standard existing guidance, should this move into default

3.2 – DPC CAIS Layout guidance summary

HEADER					
Description of Item	Contents and Format	Starting Byte	End Byte	Field Length	Field Requirements for DPC Acc type 60
Header Identifier	` HEADER`	1	20	20	This field should contain the word ` HEADER` proceeded by 14 Blanks
Source Code	`NN1`	21	23	3	3 Digit Source code provided to supplier
Date Created	DDMMCCYY	24	31	8	This should be the Date the file is cut - should be month end position and be circa 4 weeks from previous file
Company / Portfolio Name	Alphanumeric	32	61	30	Company name of provider
Filler	Blanks	62	81	20	Fill with Blanks
CAIS Version Indicator	CAIS2007	82	89	8	CAIS2007
Overdraft reporting Cut-off	££££££	90	95	6	000000
Card Behavioural Sharing Flag	Y or Blank	96	96	1	Fill with a Blank
Filler	Blanks	97	530	434	Fill with Blanks
ACCOUNT RECORDS					
Description of Item	Contents and Format	Starting Byte	End Byte	Field Length	
Account Number	Alphanumeric	1	20	20	Unique Order Id (each record must have a unique ID which could be the order/transaction id) - NB - Should be 19 bytes as 20th byte is joint account indicator which should be left blank for DPC records)
Account Type	Numeric	21	22	2	60
Start Date	DDMMCCYY	23	30	8	Transaction date (date the order was made)
Close Date	DDMMCCYY	31	38	8	Date the balance was cleared on the transaction

Monthly Payment	£££££££	39	44	6	For products where the payments are split over - 1) Monthly cycles - this should be the monthly amount due 2) Fortnightly cycles - this should be the fortnightly amount due multiplied by 2.16 3) Weekly - this should be the weekly payment multiplied by 4.33
Repayment Period	Numeric	45	47	3	For products where the payments are split over - 1) Monthly cycles - this should be the number of months that payments are required 2) Fortnightly cycles - this should be the number of fortnightly payments due divided by 2.16 and rounded up 3) Weekly - this should be the number of weekly payments divided by 4.33 and rounded up
Current Balance	££££££££	48	54	7	This will be the full transaction amount - any payments made at the point of the file extract
Credit Balance Indicator	Blank or '-'	55	55	1	Not applicable for DPC - report as Blank
Account Status	0, 1, 2, 3, 4, 5, 6, U, 8, D	56	56	1	The current status should be reported based on the expected payment date including any grace period. Status reporting should be provided on a monthly basis regardless of the length of the payment period set by the lender. e.g., monthly updates are required even if payments are expected on a 2 weekly basis. See examples in the Appendix for monthly status calculations for different payment frequencies.

Special Instruction Indicator	D, A, L or Blank	57	57	1	<p>The only acceptable contents for this field are D, A, L or a blank. Where used the flags should be entered in capitals, otherwise this field should contain a blank.</p> <p>To delete a record held on CAIS enter a `D` in this field. This function is only to be used in exceptional circumstances to remove accounts registered in error.</p> <p>Where name and address is being changed on a status 8 (default) the new details should be included on the record and an `A` entered in this field.</p> <p>In some cases it may be necessary to amend details to re-direct mail to an internal address to avoid mail being sent to the customer (e.g. deceased, gone-away). To prevent the corruption of an accurate name and address on the CAIS database, enter an 'L' in this field. The 'L' flag must be output for as long as the internal details are present on your database. The 'L' flag should not be used for accounts that are not already present on the CAIS database.</p>
Experian Block	Blank	58	207	150	Fill with Blanks
Payment Amount	££££££	208	213	6	N/a for DPC - fill with zeros
Credit Payment Indicator	Blank or '-'	214	214	1	N/a for DPC - fill with blank
Previous Statement Balance	££££££	215	220	6	N/a for DPC - fill with zeros
Previous Statement Balance Indicator	Blank or '-'	221	221	1	N/a for DPC - fill with blank
Number of Cash Advances	Numeric	222	223	2	N/a for DPC - fill with zero
Value of Cash Advances	££££££	224	229	6	N/a for DPC - fill with zeros
Payment Code	M or Blank	230	230	1	N/a for DPC - fill with blank
Promotion Activity Flag	Y, N or Blank	231	231	1	N/a for DPC - fill with blank
Filler 1	Blank	232	262	31	Fill with Blanks
Transient Association Flag	T or Blank	263	263	1	N/a for DPC - fill with blank
Air-time Flag	L, B, D or Blank	264	264	1	N/a for DPC - fill with blank

Flag Settings	D, A, I, V, R, G, Q, M, C, P, S	265	265	1	See CAIS 2007 layout for list of acceptable flags and where they should be used. NB - Flags D - Deceased M - Debt Management P - Partial Settlement and A - Arrangement are mandatory.
Name and Address	Alphanumeric	266	440	175	This must contain the Full first name, Middle name or initial and Surname, and must contain a PAF validated address.
Credit Limit	££££££££	441	447	7	N/a for DPC
Date of Birth	DDMMCCYY	448	455	8	This must contain the customers full DOB
Filler 2	Blank	456	456	1	Fill with Blanks
Transferred to Collection Account Flag	Y or Blank	457	457	1	Only applicable if multiple transactions are rolled up to a collections account e.g. customer has defaulted on multiple transactions and one account is created to group the transactional debts to one collections account.
Balance Type	A, P or Blank	458	458	1	N/a for DPC - fill with blank
Credit Turnover	££££££££££	459	467	9	N/a for DPC - fill with zeros
Primary Account Indicator	Y, N or Blank	468	468	1	N/a for DPC - fill with blank
Default Satisfaction Date	DDMMCCYY	469	476	8	Report date payment made to settle account for records that are in default (Status 8)
Transaction Flag	0, 1 or Blank	477	477	1	N/a for DPC - fill with blank
Filler 3	Blank	478	502	25	Fill with Blanks
Original Default Balance	££££££££	503	509	7	<p>This field should only be populated when the status is 8 (default). Where the status is other than 8 this field should be zero filled.</p> <p>Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.</p> <p>Only full pounds should be entered e.g. £5,000 = 0005000, any pence should be dropped. For example £5,000.59 would be reported as 0005000</p> <p>This field should contain the total amount outstanding at the point when the default occurred. The current outstanding balance for a default record must always be supplied as the current balance above.</p>

Payment Frequency	W, F, M, Q, A, P or Blank	510	510	1	This should represent the payment schedule - Monthly - M , Weekly - W , Fortnightly - F
New Account Number	Alphanumeric	511	530	20	For Type A this would not be applicable, For type B and C potential use if Account number for consumer changes. This field should be used where the account number is being changed from that contained in the account number in field 1 above. The original account number that is already on CAIS must be submitted in "Account Number" Field with the new number entered in this field. Once the account number has been changed the new number must be reported for all future updates within "Account Number" field.
TRAILER RECORD					
Description of Item	Contents and Format	Starting Byte	End Byte	Field Length	
Trailer identifier	`999999999999999999`	1	20	20	Fill with `999999999999999999`
Total records	Numeric	21	28	8	This field should contain the total number of Customer Account records and must exclude the header and trailer records, for example 123,456 records = 00123456
Filler	Blanks	29	530	502	Fill with Blanks