

# Metric Report

This report is provided to every CAIS supplier to highlight; key metrics we believe you need to be aware of, any data quality concerns Experian may have, how issues may have occurred, and how we can work together to improve the quality of your data.

|                            |             |
|----------------------------|-------------|
| Client Name                | CLIENT NAME |
| Abbreviation   Source Code | ABCD   123  |
| Date of File               | 28/02/2023  |
| File Format                | 0           |

Input File Record Count 0

Percentage of File with Errors N/A



## Summary

### Portfolio Breakdown

|                      |   |     |
|----------------------|---|-----|
| Active Records       | 0 | N/A |
| Settled Records      | 0 | N/A |
| Outstanding Defaults | 0 | N/A |
| Satisfied Defaults   | 0 | N/A |

### Account Types

|   |   |
|---|---|
| Status 8 - Account Type 00                          | 0 |
| Other Status Codes - Account Type 00                | 0 |
| Hire Purchase/Conditional Sale - Account Type 01    | 0 |
| Unsecured Loan (Personal Loans) - Account Type 02   | 0 |
| Mortgage - Account Type 03                          | 0 |
| Budget (Revolving Account) - Account Type 04        | 0 |
| Credit Card/Store Card - Account Type 05            | 0 |
| Charge Card - Account Type 06                       | 0 |
| Rental - TV, Brown or White Goods - Account Type 07 | 0 |
| Mail Order - Account Type 08                        | 0 |
| Current Accounts - Account Type 15                  | 0 |
| Second Mortgage (Secured Loans) - Account Type 16   | 0 |
| Credit Sale Fixed Term - Account Type 17            | 0 |
| Communications - Account Type 18                    | 0 |
| Fixed Term Deferred Payment - Account Type 19       | 0 |
| Variable Subscription - Account Type 20             | 0 |
| Utility - Account Type 21                           | 0 |
| Finance Lease - Account Type 22                     | 0 |
| Operating Lease - Account Type 23                   | 0 |
| Un-Presentable Cheques - Account Type 24            | 0 |
| Flexible Mortgages - Account Type 25                | 0 |
| Consolidated Debt - Account Type 26                 | 0 |
| Combined Credit Account - Account Type 27           | 0 |
| Payday Loans - Account Type 28                      | 0 |
| Balloon Hire Purchase - Account Type 29             | 0 |
| Residential Mortgage - Account Type 30              | 0 |
| Buy to Let Mortgage - Account Type 31               | 0 |

|  |   |
|--|---|
| 100+% LTV Mortgage - Account Type 32                 | 0 |
| Current Account Off Set Mortgage - Account Type 33   | 0 |
| Investment Off Set Mortgage - Account Type 34        | 0 |
| Shared Ownership Mortgage - Account Type 35          | 0 |
| Contingent Liability - Account Type 36               | 0 |
| Store Card - Account Type 37                         | 0 |
| Multi-Function Card - Account Type 38                | 0 |
| Water - Account Type 39                              | 0 |
| Gas - Account Type 40                                | 0 |
| Electricity - Account Type 41                        | 0 |
| Oil - Account Type 42                                | 0 |
| Duel Fuel - Account Type 43                          | 0 |
| Fuel Card (Not Motor Fuel) - Account Type 44         | 0 |
| House Insurance - Account Type 45                    | 0 |
| Car Insurance - Account Type 46                      | 0 |
| Life Insurance - Account Type 47                     | 0 |
| Health Insurance - Account Type 48                   | 0 |
| Card Protection - Account Type 49                    | 0 |
| Mortgage Protection - Account Type 50                | 0 |
| Payment Protection - Account Type 51                 | 0 |
| Mobile - Account Type 53                             | 0 |
| Fixed Line - Account Type 54                         | 0 |
| Cable - Account Type 55                              | 0 |
| Satellite - Account Type 56                          | 0 |
| Business Line - Account Type 57                      | 0 |
| Broadband - Account Type 58                          | 0 |
| Multi Communications - Account Type 59               | 0 |
| Short Term Deferred Payment Credit - Account Type 60 | 0 |
| Home Credit - Account Type 61                        | 0 |
| Education - Account Type 62                          | 0 |
| Other Rental - Account Type 64                       | 0 |
| Mortgage and Unsecured Loan - Account Type 69        | 0 |
| Gambling - Account Type 70                           | 0 |
| Basic Bank Account - Account Type 71                 | 0 |

#### **Errors within Input File**

|                        |   |     |
|------------------------|---|-----|
| Active Without Update  | 0 | N/A |
| Private Accounts       | 0 | N/A |
| Rejected Accounts      | 0 | N/A |
| Core Validation Errors | 0 | N/A |

#### **Active Without Update (AWU)**

|   |   |
|---|---|
| Active Without Update:                  | 0 |
| Active Without Update for Over 3 Months | 0 |

#### Possible Cause

An active account update was incorrectly removed from your input file before the file is sent to Experian or the record was rejected by Experian and therefore the update did not take place

**Impact:** Failing to update an active account will cause the record to become frozen. The status on the account will remain as the last known update until updated. Out of date information leads to consumer queries and complaints, and also impacts lenders as they are unable to make accurate decisions based on live, up to date and accurate data.

**Resolution:** Investigation to take place to identify the cause of your unmatched actives. Experian will ask for a reference file to be created by the Client with the details of the accounts looking to be amended. A small project team is recruited by Experian to then implement the reference file, along with the project work, to your next monthly submission to ensure all data goes LIVE at the same time. There is an associated cost to utilising the project team. Cost will vary depending on type of amendments, number of affected records and number of associated portfolios (if applicable).

## Private Records

|                                  |   |
|----------------------------------|---|
| Unknown Settled/Default Date     | 0 |
| Unknown Current Balance          | 0 |
| Unknown Original Default Balance | 0 |
| Default Balance < £10            | 0 |

### Possible Cause

**Failure to report fully populated account (i.e. Records supplied as Status Code 8 but with no Default Date)**

**Impact:** A private record means the account is only visible to Experian and the Data Provider, so the record is unable to be used in lending decisions. The record is also having no impact on the consumer's credit score (negatively, or positively) which could result in an increase of consumer queries and complaints.

**Resolution:** Any accounts that fail to update due to the reason above can be either corrected via your monthly submission, via Experian's Database Amendments team (DBA) or through specialised project work. Small amendments can be done via DBA (£3.50 per amendment) but larger pieces of work including status history changes or migration of accounts would require the assistance of Experian's project team. There is an associated cost to utilising a project team. Cost will vary depending on type of amendment, number of affected records and number of associated portfolios (if applicable).

## Rejected Records

|  |   |
|--|---|
| Input Status Not 8 for an Existing Default | 0 |
| Unmatched Satisfied Default                | 0 |
| Credit Balance Default                     | 0 |
| Input Status 8 for Settled Non Default     | 0 |
| Special Instruction 'L' for New Record     | 0 |
| Duplicate Record                           | 0 |
| Records with Incompatible CAIS Flags       | 0 |
| Settled/Default Record over 6 years old    | 0 |
| Start Dates > 3 Months in the Future       | 0 |
| No record, Special Instruction 'D'         | 0 |
| Account Number Change for a New Account    | 0 |

### Possible Cause

**Attempting to update a customer record but the information provided contradicts either the previous state of that account, or the information within the record itself**

**Impact:** If a record is rejected from processing, the account you were attempting to update will not reflect the information you believe it is, therefore there is a misalignment of data. This could mean your customer is being misrepresented to other lenders. Please ensure all accounts are reported accurately, and the whole record is loaded as you would expect it to.

**Resolution:** The resolution of correcting these rejected accounts varies dependant on the error it has triggered, number of affected records. Small amendments can be done via DBA (£3.50 per amendment) but larger pieces of work including status history changes or migration of accounts would require the assistance of Experian's project team. There is an associated cost to utilising a project team. Cost will vary depending on type of amendment, number of affected records and number of associated portfolios (if applicable).

## Core Validation Errors

|  |   |
|--|---|
| Invaill Account Type                               | 0 |
| Invaill Start Date                                 | 0 |
| Start Date Incompatible With Current Status        | 0 |
| Invaill Settled / Default Date                     | 0 |
| Default Date Not Present For Default Status        | 0 |
| Default Date Is Less Than 3 Months From Start Date | 0 |
| Default Date Equals Start Date                     | 0 |
| Invaill Monthly Payment                            | 0 |
| Invaill Repayment Period                           | 0 |
| Invaill Curent Balance                             | 0 |
| Active Records in Arrears With Zero Bal            | 0 |
| Account Status Not 0, 1, 2, 3, 4, 5, 6, 8 Or U     | 0 |
| Invalid CAIS Flag Setting                          | 0 |
| Name And Address Is Blank                          | 0 |
| Name Line Is Invalid                               | 0 |
| Invaill Credit Limit                               | 0 |
| Invaill Date Of Birth                              | 0 |
| Invalid Payment Frequency Indicator                | 0 |
| Invaill Overdraft Cut Off                          | 0 |
| Invaill Default Satisfaction Date                  | 0 |
| Credit Balance Supplied For Account Type 15        | 0 |
| Name line contains 'Deceased' or 'Dec'd'           | 0 |

#### Possible Cause

Potential issues listed above

**Impact:** Records triggering any of the validation errors above could mean that you are misrepresenting your customers. Information that is out of date, incorrectly loaded or misreported can cause; Matching issues when trying to link an account to an individual, a potential rise in consumer complaints and a misalignment of data between your records and what is being reported out of Experian.

**Resolution:** The resolution of correcting these triggered accounts varies dependant on the error it has triggered. Small amendments can be done via DBA (£3.50 per amendment) but larger pieces of work including status history changes or migration of accounts would require the assistance of Experian's project team. There is an associated cost to utilising a project team. Cost will vary depending on type of amendment, number of affected records and number of associated portfolios (if applicable).

### Status Codes of Active Records

#### Status Code | Number of Active Records | Percentage of Records

|               |   |     |
|---------------|---|-----|
| Status Code 0 | 0 | N/A |
| Status Code 1 | 0 | N/A |
| Status Code 2 | 0 | N/A |
| Status Code 3 | 0 | N/A |
| Status Code 4 | 0 | N/A |
| Status Code 5 | 0 | N/A |
| Status Code 6 | 0 | N/A |
| Status Code D | 0 | N/A |
| Status Code U | 0 | N/A |

### CAIS Flags

#### Flag Type | Number of Flags Accepted This Month | Number of Flags Carried Forward to LIVE

|   |   |   |
|---|---|---|
| D | 0 | 0 |
| P | 0 | 0 |

|   |   |   |
|---|---|---|
| C | 0 | 0 |
| S | 0 | 0 |
| G | 0 | 0 |
| R | 0 | 0 |
| V | 0 | 0 |
| A | 0 | 0 |
| M | 0 | 0 |
| I | 0 | 0 |
| Q | 0 | 0 |

#### Hierarchy of CAIS Flags:

|          |   |
|----------|---|
| <b>D</b> | <b>Deceased:</b> Evidence received to confirm that account holder is deceased                       |
| <b>P</b> | <b>Partial Settlement:</b> Partial settlement has been agreed or the debt has been discharged       |
| <b>C</b> | <b>Debt Assigned:</b> Rights to the debt have been assigned to a non-CAIS Member                    |
| <b>S</b> | <b>Sold to a CAIS member:</b> Rights to the debt have been assigned to an existing CAIS member      |
| <b>G</b> | <b>Gone Away:</b> Address of the customer is no longer known, and the account is in arrears         |
| <b>R</b> | <b>Recourse:</b> Account is invoked with a recourse agreement (i.e. Dealer & Lender)                |
| <b>V</b> | <b>Voluntary Termination:</b> If a Consumer Act Section 100 balance is outstanding/has been met     |
| <b>A</b> | <b>Arrangement:</b> Customer is granted an arrangement to pay (usually when account is in arrears)  |
| <b>M</b> | <b>Debt Management:</b> Customer has entered into debt management programme                         |
| <b>I</b> | <b>Paid by a Third Party:</b> Customer has notified you that payment is being made by a third party |
| <b>Q</b> | <b>Query:</b> Query exists on an account (i.e. Merchandise complaint)                               |

If more than one flag applies to a single record, the flag with the greatest hierarchy should be submitted. Where a flag currently exists, it can only be replaced by one with a greater hierarchy. **Exception - Gone Away:** If, for example, a customer has been uncontactable for a period of time but on their return they would like to enter an Arrangement, an 'A' flag can replace the 'G' flag on the record - even though the flag is below Gone Away in the hierarchy.

#### Manual Amendments

|   |   |
|---|---|
| <b>Records Deleted from Special Instruction 'D'</b> | 0 |
| <b>Manual Changes</b>                               | 0 |
| <b>Manual Deletions</b>                             | 0 |

#### Contact Details

If you would like to discuss any of the above information with the Experian CAIS Consultancy team please email [CAISConsultancy@uk.experian.com](mailto:CAISConsultancy@uk.experian.com)

If you have any queries regarding the load of your monthly submission please contact a member of the CAIS Control team by emailing [Cais.Control@experian.com](mailto:Cais.Control@experian.com)

You can find file specifications and additional documents on the [CAIS Website](#)

Log in details, Username: [experiancais](#), Password: [consumerfocused](#)