



Standard Industry Reporting Format

Version 1

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Credit Reference Agency Databases

The standard Industry Reporting Format (SIRF) is the format via which companies submit data related to the consumers credit commitments into each Credit Reference Agency (CRAs). The CRAs that currently accept data in this format are;

- Experian (www.experian.co.uk)
- Equifax (www.equifax.co.uk)
- TransUnion (www.transunion.co.uk)

Upon receipt of this information each CRA will load the data provided to their databases which are known as;

- Experian - **Credit Account Information Sharing (CAIS)**
- Equifax - **Insight**
- TransUnion - **SHARE**

These databases contain records of consumers' credit commitments whether defaulted, settled or active and, where appropriate, a month-on-month indication of the payment performance. It is highly recommended that data is shared with all CRAs to ensure improved consumer outcomes through more effective credit risk and affordability assessments as a result of consistent data being provided to each CRA.

Membership is available to consumer credit granting companies or companies providing a service in lieu of payment and provides factual information on credit accounts to assist the decision to offer facilities to persons applying for credit or other financial services. Membership is available at either 'default' or 'full' data levels and the member will be entitled to retrieve the same level of data in return. At default level the member submits and updates only those accounts which are defined as being in default whereas at a full data level all accounts are submitted and updated whether these are paid up to date, going into arrears or in default.

Before starting to compile a file it is recommended that contact be made with each CRA who will confirm the eligibility of a product and will also arrange for a portfolio identifier to be allocated.

This manual must be read in conjunction with any other relevant documents such as the latest version of the Principles of Reciprocity, Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies and any service level agreement in place relating to the supply of data at the CRAs.

Becoming a member

Arrangements to join the CRA databases are made through their account management or data teams who will provide the relevant documents; this will include copies of the SIRF specification, the Principles of Reciprocity and the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies. In return each CRA will need copies of the customer journey including any application forms (if applicable) to verify that the notification clauses in your Privacy Policy are suitably worded as required by the UK Data Protection Act 2018 / UK GDPR. Recommended wordings can be provided by the CRAs, and where applicable an FCA registration number and Information Commissioner's Office (ICO) Data protection registration number may be required.

Whilst a test file is being compiled, an agreement will need to be signed with each CRA. Once data is received which is of acceptable quality the member is eligible to have access to the CRA

database(s). The first live data must be received within three months of access commencing and thereafter update files are required regularly each month.

Membership

Once accepted, each member's portfolio is held and identified by the use of a portfolio identifier that is included in the header record on each update. The portfolio identifier will be provided by the CRA you initially contact to set up data sharing. This identifier will then be used by the other CRAs on your submissions to them. Members are obliged to supply updates to their file on a regular monthly basis, with each month's data added to the existing file thereby updating records with the latest balance information and, in the case of full data, accumulating a history of payment performance. In order for CRA reporting to be fair and accurate as required under the UK Data Protection Act 2018 and UK GDPR it is essential that each month's submission is timely, contains a complete file, is an accurate reflection of each customer and is consistent with the data reported in previous months.

Compliance

Membership is governed by the Principles of Reciprocity owned by the Steering Committee on Reciprocity. These Principles provide a framework of regulation covering the supply and use of credit account data that have been endorsed by all of the appropriate industry trade associations. A copy of the latest version of the principles and supporting documents may be found on the SCOR website (www.scoronline.co.uk).

In addition to the Principles of Reciprocity, as an industry guidance has been issued to ensure standardisation across sectors with regards to the reporting of data. This is the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies.

A copy of this document will be provided by the CRAs as part of your membership commencing.

Consumer Queries

The UK Data Protection Act 2018 (DPA), the UK's implementation of the General Data protection Regulation (GDPR), and the Consumer Credit Act 1974 (CCA) provides consumers with rights in relation to the data held on their credit files by credit reference agencies, namely quicker, cheaper and more targeted rights of access to the data when compared to general rights of access, and specific statutory rights (under Article 16 of UK GDPR and section 159 CCA) to challenge entries they feel are inaccurate. These rights are essential to the legal principles which underpin CRA databases as they ensure that the necessary balance is maintained between the interests of lenders, and the rights of individuals.

Therefore if a consumer chooses to challenge a credit file entry under section 159 CCA CRAs are required to provide a response to the consumer within 28 days, notifying the consumer whether the entry has been deleted or amended, or whether no action has been taken.

Given that the vast majority of disputes relate to data provided by lenders, CRAs can only take the relevant action and provide a response to the consumer if they have investigated the record in question with the relevant lender and been provided with the necessary information. If the lender does not make a timely response CRAs have to suppress the record in question, even though the record may subsequently prove to be accurate.

Upholding consumer rights therefore relies heavily on the cooperation of providers, and to make this process as simple and efficient as possible, CRAs have specific portals via which the query is raised. Each CRA will provide details and arrange access as part of the on-boarding process. In order to ensure that (i) the consumer receives a response by no later than the expiry of the

statutory 28-day period and (ii) correct entries are not suppressed from the credit file, CRAs require lenders to respond to us within a maximum of 21 days of receipt, with the recommendation they are responded to within 14 days.

Further information on each query portal will be provided by each CRA as part of the standard set up for membership.

Data Extracts

Timing of extracts

The data extract may be taken at a time to suit the contributor but should be at a time when the data will reflect an up to date picture of the accounts most accurately. Future updates will then be expected at the same point in subsequent months. As part of the testing and set up process, the date of the submissions should be discussed and agreed with each CRA.

Missing Updates to Accounts

If an update cannot be supplied on an individual account for one month, on loading the next month's data, each CRA will apply an update indicating that no information was received in the previous month.

Data Transfers

All data transfers between CRAs and third parties, i.e. clients, suppliers, must be in line with their current Global Information Security Policies.

CRAs will not accept any data that is not encrypted (Live and Test). This encryption may be carried out at the data level or during the transmission (at a hardware level).

Secure transfer solutions

Secure transfer of data can be achieved by either sending the data through an encrypted network communication channel, or by encrypting the data file before sending along an unencrypted channel. All network communication types including the Internet can be provided with suitable encryption solutions to allow for data transfer. As part of the on-boarding process each CRA will provide the details for their secure data transfer solution.

Formats

The preferred format is fixed block where the block size must be a multiple of the record length of 530 bytes. Fixed block formats must have carriage returns at the end of each line, e.g. ASC11013 & ASC11010.

File Specification

A file of records will contain three types of record, all of which must be 530 bytes in length. These are:

1. One header record
2. All the customer account records
3. One trailer record

Each file submitted, whether test or live data, must consist of the above record types and in that order. To ensure that files are correctly and efficiently managed, it is vital that files are complete and consistent. Where files for various portfolios (subsidiaries etc.) are drawn from different locations or systems these should be treated as separate sources, each having their own portfolio identifier and update process.

When a file is submitted at full data sharing, every month it must contain any new accounts opened since the last extract, together with updates to records previously submitted. It must contain any accounts that have settled (or closed) since the previous update, for example the account is fully repaid. Any account that has moved into default should also be reported with the valid default details where appropriate. Any subsequent changes to the default should be reported, such as changes in the current balance.

Where the file is submitted at a default only level, every month it must contain any new defaults since the last extract, together with any updates to defaults previously reported.

Details of the fields required for full data sharing and default only data sharing are contained in Appendix 2.

Detailed Layout

The following sections identify the requirements and constraints relating to each of the fields. These requirements are necessary in order to prevent errors occurring which may result in either data becoming corrupted or an entire file being rejected.

Header record

1. Header Identifier

Starting byte:	1
Ending byte:	20
Character type:	Alpha
Example:	' HEADER'
Position:	Right justified with leading blanks

Programming requirements:

- Only alpha values are accepted in this field, non-alpha values may prevent the updating of the entire file.
- Must be 14 blanks followed by the word HEADER in capitals.

2. Filler

Starting byte:	21
Ending byte:	23
Character type:	Blanks

Programming requirements:

- The entire contents of this field should be blank.

3. Date of Creation

Starting byte:	24
Ending byte:	31
Character type:	Numeric
Example:	`24052023`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

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

- The creation date should reflect the extract date. Where an extract for a prior month is being recreated, this date should reflect the period to which the data relates.
- All files must have a valid date, and anything else will be reported as an error.

4. Company/Portfolio Name

Starting byte:	32
Ending byte:	61
Character type:	Alphanumeric
Example:	`ABC Bank Plc`
Position:	Left justified with following blanks

Programming requirements:

- The contents of this field should be sufficient to identify both the company and the particular portfolio.

5. Filler

Starting byte:	62
Ending byte:	81
Character type:	Blanks

Programming requirements:

- The entire contents of this field should be blank.

6. Standard Industry Reporting Format Version Indicator

Starting byte:	82
Ending byte:	89
Character type:	Alphanumeric
Example:	SIRFV1
Position:	Left justified with following blanks

Programming requirements:

- The word SIRF should be supplied in capitals.
- Only "SIRFV1 " is currently valid in this field, anything else will be reported as an error.
- Blanks should be used for the remainder of the field.

7. Overdraft Reporting Cut-off

Starting byte:	90
Ending byte:	95
Character type:	Numeric
Example:	001250
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- This field is only applicable for portfolios containing current account submissions.
- This field indicates where a client has chosen not to provide debt balances up to the cut off

balance indicated in the field for their current accounts records, at status code zero (only). All debt balances up to this value will have been provided as zero for accounts at status code zero. The agreement to supply data in this way and the value that can be used will have been pre-agreed through SCOR (Steering Committee on Reciprocity). Please confirm before using this field with a value other than zeros.

- This field is to differentiate between portfolios submitting all debt balances available and those that are not. For clients who are providing all balances available the field should contain zeros.
- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- Only full pounds should be entered, e.g. £2,000 = 002000. Any pence should be dropped, e.g. £2,000.59 would be reported as £2,000.

8. Cards Behavioural Sharing Flag

Starting byte:	96
Ending byte:	96
Character type:	Alpha
Example:	Y

Programming requirements:

- This field is only applicable for portfolios containing Card Behavioural Sharing data (see Appendix 8)
- A 'Y' in this field indicates a client that has chosen to provide any of the Card behavioural Sharing Data fields.
- Only Y or Blank are accepted in this field, any other values may prevent the updating of the entire file

9. Portfolio Identifier

Starting byte:	97
Ending byte:	104
Character type:	Alphanumeric
Example:	'12345000'
Position:	Left justified, followed by blanks

Programming requirements:

- The portfolio identifier will uniquely identify a member's portfolio.
- New members will be provided with a portfolio identifier. The length of this identifier may vary depending on which CRA you initially contact to share the data, but that identifying number can be used when reporting to any CRA.
- Fill the field with blanks following the portfolio identifier provided.

10. Filler

Starting byte:	105
Ending byte:	530
Character type:	Blanks

Programming requirements:

- The entire contents of this field should always be blank.

Customer account records

1. Account Number

Starting byte:	1
Ending byte:	20
Character type:	Alphanumeric
Example:	12345B6789B
Position:	Left justified with following blanks where appropriate

Programming requirements:

- Alphanumeric values including blanks are accepted in this field; however, the first character must not be blank.
- If you have special characters in this field please contact the CRAs to confirm whether these will be acceptable before supplying the data.
- This field must be unique since the exact contents are used as a key field for matching records during each monthly update. If more than one record is submitted on the monthly update with the same account number the first record will be loaded and all subsequent records will be dropped.
- The account number must be contained within the first 18 bytes.
- The 19 and 20th bytes must be blank when not being used to indicate a joint account. For data protection reasons CRAs cannot accept one record containing two or more account holders and so joint account holders must therefore be submitted as separate records. To avoid duplicate account numbers in this situation, enter a '1' in the 20th byte of the account number for the first holder and a '2' in the 20th byte of the second holder, etc. Once allocated this joint account suffix must remain fixed to each party to the agreement, even where the agreement is later transferred into one name only or another party joins. For joint records the first 18 bytes of the account number should be the same across all parties to the account. A unique number per party is maintained by the use of the joint account indicator as detailed above.
- Each account number should, wherever possible, remain precisely the same once allocated. Where any part of an account number is changed, for example re-structured account numbers, lost and stolen credit cards or inter-branch transfers, the new account number must be supplied in the 'New Account Number' field (see below). In advance of using the 'new account number field' please contact the CRAs to discuss further. In all subsequent months the new account number is then reported in this field. If you need to change any part of the account numbers that you have previously provided and are unable to utilise the "New Account Number" field, then you must contact the CRAs in advance of the change. System work may be required on your existing portfolio in advance of you making any changes and this work may be chargeable.
- Records submitted are retained for 6 years after default or closure and as such account numbers must not be re-used during that period even if the original account with that account number has been closed.

2. Account Types

Starting byte:	21
Ending byte:	22
Character type:	Numeric

Example:	02
Position:	Include leading zero where appropriate e.g. 01,02 etc

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- A full list of valid account types is contained in Appendix 3. Any other codes are not acceptable and may prevent the processing of the entire file.
- Account type 63, 83 and 84 submitted on a file to Experian will not be processed onto the CAIS database. If you want to submit rental data to Experian, please contact them directly for further guidance.

3. Start Date

Starting byte:	23
Ending byte:	30
Character type:	Numeric
Example:	03042023
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- The date format must be DDMMCCYY.
- The start date must always pre-date any close date.
- In most cases the start date should be the date of the agreement but where the debt does not become due until a future point or action, the date the credit is drawn down may be more appropriate.
- All accounts must have a valid date, anything else will be reported as an error.
- The only method of amending a start date that has been supplied in error is by making a manual amendment through the amendment systems at each CRA (Experian - CAIS On-line Amendments, Equifax - Stop Press, TransUnion - SHARE Amend) (see Appendix 13).

4. Close Date

Starting byte:	31
Ending byte:	38
Character type:	Numeric
Example:	30082023
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- The date format must be DDMMCCYY.
- An open and active account must contain '00000000' in this field.
- The close date must always post-date the start date.

- The presence of a valid date in this field will represent either:
 - a) The date of settlement for records at status U, 0, 1, 2, 3, 4, 5 or 6.
 - b) The date of default for records at status 8.
- Where the status is 8 (default), this field must contain an accurate date of default, this should be the date on which the decision to default became effective. Where a notice of intention to file a default has been served on the borrower, the default should date from the day the notice becomes effective. For further information please refer to the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies.
- All records are automatically dropped 6 years after the close date and for this reason providers must retain any close date for as long as the account is held on a customer database. This will enable members to avoid accidentally resubmitting closed or defaulted accounts after the 6-year period.
- Updates to active records must not cease without having been submitted with a valid and accurate close date. By not reporting an open account it will result in the record being displayed as active but reflecting an increasingly out of date position. Inactive or dormant accounts should be submitted as closed and if subsequently re-opened the record can be resubmitted with a close date of '00000000' making the record active once more. If a closed account is reopened, the period of inactivity will be infilled by the CRA, please contact the CRAs for more information.
- The only method of amending an inaccurate close date that has been supplied in error is by making a manual amendment through the amendment systems at each CRA (Experian - CAIS On-line Amendments, Equifax - Stop Press, TransUnion - SHARE Amend) (see Appendix 13).

5. Monthly Payment

Starting byte:	39
Ending byte:	44
Character type:	Numeric
Example:	000200
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- Only full pounds should be entered, e.g. £200 = 000200. Any pence should be dropped e.g. £2,000.59 would be reported as £2,000
- For account types 01, 02, 03, 04, 07, 08, 16, 17, 19, 20, 21, 22, 23, 25, 27, 29, 30, 31, 32, 33, 34, 35, 39, 40, 41, 42, 43, 45, 46, 47, 48, 49, 50, 51, 58, 60, 61, 62, 63, 64, 69, 70, 83 and 84 (see Appendix 3) this field should contain the normal monthly payment, where applicable to your product. For all other account types enter zeros.
- Where the frequency is other than monthly, the payment should be calculated to produce a monthly amount.

6. Repayment Period

Starting byte:	45
Ending byte:	47
Character type:	Numeric
Example:	048

Position:	Right justified, fill with leading zeros where appropriate
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Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- For account types: 01, 02, 03, 16, 17, 19, 20, 22, 23, 25, 27, 29, 30, 31, 32, 33, 34, 35, 45, 46, 47, 48, 60, 61, 62, 63, 69, 83 and 84 (see Appendix 3) this field should contain the repayment period as the number of months applicable to the agreement. This should only be supplied where a repayment period is applicable to your product. For all other account types enter zeros.
- This field should always reflect the full term of the agreement and not the number of months remaining.
- When the term expires (and there is no additional term or extension agreed) the value should be updated to zero. If an agreement is extended the revised repayment period should be submitted on the following monthly extract.

7. Current Balance

Starting byte:	48
Ending byte:	54
Character type:	Numeric
Example:	0003600
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- Only full pounds should be entered, e.g. £3,600 = 0003600, any pence should be dropped. For example, £3,600.59 would be reported as 0003600
- This field should contain the total outstanding balance whatever the status code of the record. Exceptions to this are account type 07 – Rental (TV, Brown and White goods), 64 – Other Rental, 22- Finance Lease and 23 Operating Lease, where a balance is not always applicable to the type of credit when the account is up to date (status code 0 or U). For guidance on current account records please see Appendix 7; if the account falls into arrears then a balance should be provided to reflect the arrears position.
- Where the status is other than 8 (default) and the close date field contains a date, i.e. a settled account, the current balance must be set to zero, regardless of any credit or debit balances remaining on the client accounting ledger. Records must not be settled with an outstanding balance.
- Where the status code is 8 (default) the current balance must be updated each month, as the amount outstanding changes.
- Where the status is 8 (default) submitting a current balance of zero will result in the record being considered as `satisfied`.
- Where the status is 8 (default) the current balance must not be submitted as a credit balance. If the client accounting ledger correctly contains a credit balance (perhaps through an overpayment) the current balance must still be reported as zero.
- Where on a status 8 (default) the full balance is not to be recovered, the current balance should be reported as zero and the record satisfied. This might occur for example where a short settlement has been agreed, the debt is included in a

discharged bankruptcy or in a successfully completed voluntary arrangement, or where an asset has been repossessed and the balance is not being pursued. In these circumstances the partial settlement flag should be set (see Appendix 5).

8. Credit Balance Indicator

Starting byte:	55
Ending byte:	55
Character type:	Alpha
Example:	' ' if in debit or 0, '-' if in credit

Programming requirements:

- Where the account is in credit, this field should contain the credit balance indicator, otherwise it should contain a blank. We would not expect this to be reported for the majority of accounts as these should not normally be in credit. The exception to this is current accounts where credit balances should not be supplied. For further guidance on this product please see Appendix 7.
- Credit balance in this context does mean that the customer is owed a repayment from the lender and does not mean being in advance of contracted terms.
- By definition credit balances are not allowed on status 8 (default) records.

9. Account Status Codes

Starting byte:	56
Ending byte:	56
Character type:	Alphanumeric
Example:	0

Programming requirements:

- The status code is a monthly indication of the payment performance of the account.
- A full list of acceptable status codes together with definitions for guidance is contained in Appendix 4. Specific guidance on the allocations of status codes for current account records can be found in Appendix 7.
- The presence of any characters (including a blank) other than one of the acceptable status codes may prevent the entire file being updated.
- All active records should be provided on a monthly basis even if there has not been any transactions on the account.
- Only records with a status code of 8 (default) are expected on default portfolios whilst full data files are expected to report arrears up to a minimum of status code 3, prior to reporting as a default status code 8.
- Once an arrangement has been agreed, the record must not be reported as defaulted unless the borrower has failed to maintain the revised terms. This should not result in a default being filed any sooner than would have been the case had the arrangement not been agreed. For further details please refer to the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies.
- Once a record has been reported at a status code of 8 (default), only a further record submitted at a status code of 8 (default) can update it. To submit any other status code will result in the update for that record being rejected.
- In allocating a status code 1 to indicate an account moving into arrears it is advisable to include a 7 to 14 day period of grace to allow for a payment which has been unusually delayed.
- The only method of amending previous monthly status codes or removing a status code 8 which has been allocated in error is by making a manual amendment

through the amendment systems at each CRA (Experian - CAIS On-line Amendments, Equifax - Stop Press, TransUnion - SHARE Amend) (see Appendix 13).

10. Special Instruction Indicator

Starting byte:	57
Ending byte:	57
Character type:	Alpha
Example:	L

Programming requirements:

- The only acceptable contents for this field are D, L or a blank. Where used the flags should be entered in capitals, otherwise this field should contain a blank.
- To delete a record previously supplied enter a 'D' in this field. This function is only to be used in exceptional circumstances to remove accounts registered in error.
- In some cases it may be necessary to amend details to redirect 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, enter an 'L' in this field. The 'L' flag must be used for as long as the internal details are present on your database. The 'L' flag should not be used the first time that account is submitted.
- If the consumer has moved to an address outside the UK it is recommended that the last known UK address is supplied but where this is not possible the address outside the UK can be provided alongside the addition of an 'L' in the special instruction indicator field. The 'L' flag must be provided for as long as the address outside the UK is present on your database. The 'L' flag should not be used the first time that account is submitted, so if the only known address is outside the UK it should be provided without the 'L' flag.

11. Filler

Starting byte:	58
Ending byte:	207
Character type:	Blanks

Programming requirements:

- The entire contents of this field should always be blanks.

12. Payment Amount (this field is only applicable for Credit Card or store card products)

Starting byte:	208
Ending byte:	213
Character type:	Numeric
Example:	000360
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- This field is for use on Credit Card or store card products only (account type 05 and 37)) for all other product types the field should contain zeros.
- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.

- Only full pounds should be entered e.g. £360 = 000360, any pence should be dropped. For example £360.59 would be reported as 000360
- For account type 05 and 37 (see Appendix 3 and 8) this field should contain the net value of payments credited in the previous billing period. This is true payments only (i.e. should not include non-payment credits such as refunds) credited to the account in the previous billing period net of any reversals (for example: a bounced cheque, direct debit or standing order). It may include multiple payments received in the same period. See Appendix 8 for examples on how the Payment Amount is to be calculated.
- Where no payment has been made zeros should be provided.

13. Credit Payment Indicator (this field is only applicable for Credit Card or store card products)

Starting byte:	214
Ending byte:	214
Character type:	Alpha
Example:	Blank if in debit or 0, '-' if in credit

Programming requirements:

- This field is for use on Credit Card or store card products only (account type 05 and 37) for all other product types the field should contain a blank.
- For account type 05 and 37 (see Appendix 3 and 8) this field should be populated if the value of net payments in the above field are in credit.
- Only Blank or '-' are accepted in this field other values may prevent the updating of the entire file.
- This field reflects true payments net of any payment reversals (for example: a bounced cheque, direct debit or standing order) as stated. Where the total of payment reversals is more than the total of payments made in that cycle the reported Payment Amount will be negative.

14. Previous Statement Balance (this field is only applicable for Credit Card or store card products)

Starting byte:	215
Ending byte:	220
Character type:	Numeric
Example:	001234
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- This field is for use on Credit Card or store card products only (account type 05 and 37) for all other product types the field should contain zeros.
- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- Only full pounds should be entered e.g. £1,234 = 001234, any pence should be dropped. For example £1,234.59 would be reported as 001234.
- For account type 05 and 37 (see Appendix 3 and 8) this field should be populated to the balance at the statement date on the previous not current statement relating to the requested payment amount. This is to be reported in addition to the current balance field.
- See Appendix 8 on how the Previous Statement Balance is to be calculated.

15. Previous Statement Balance Indicator (this field is only applicable for Credit Card or store card products)

Starting byte:	221
Ending byte:	221
Character type:	Alpha
Example:	Blank if in debit or 0, '-' if in credit

Programming requirements:

- This field is for use on Credit Card or store card products only (account type 05 and 37) for all other product types the field should contain a blank.
- For account type 05 and 37 (see Appendix 3 and 8) this field should be populated if the Previous Statement Balance field (above) is in credit.
- Only Blank or '-' are accepted in this field, other values may prevent the updating of the entire file.

16. Number of Cash Advances (this field is only applicable for Credit Card or store card products)

Starting byte:	222
Ending byte:	223
Character type:	Numeric
Example:	02
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- This field is for use on Credit Card or store card products only (account type 05 and 37) for all other product types the field should contain zeros.
- For account type 05 and 37 (see Appendix 3 and 8) this field should be populated with the number of cash advances that were made in the previous billing period. This includes UK ATM transactions, foreign ATM transactions and Over the Counter (OTC) cash, e.g. bureau de change. It should not include retail cash back or quasi cash transactions and any fees or charges.
- If there have been more than 99 individual advances within the month the value should be provided as 99. Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.

17. Value of Cash Advances (this field is only applicable for Credit Card or store card products)

Starting byte:	224
Ending byte:	229
Character type:	Numeric
Example:	000500
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- This field is for use on Credit Card or store card products only (account type 05 and 37) for all other product types the field should contain zeros.

- For account type 05 and 37 (see Appendix 3 and 8) this field should be populated with the value of cash advances that were made in the previous billing period. This includes UK ATM transactions, foreign ATM transactions and Over the Counter (OTC) cash, e.g. bureau de change. It should not include retail cash back or quasi cash transactions and any fees or charges. It is best practice that cash advance fees that do not add to the Number of Cash Advances field are also not included in the Value of Cash Advances field.
- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- Only full pounds should be entered e.g. £500 = 000500, any pence should be dropped. For example £500.59 would be reported as 000500.

18. Payment Code (this field is only applicable for Credit Card and store card products)

Starting byte:	230
Ending byte:	230
Character type:	Alpha
Example:	M

Programming requirements:

- This field is for use on Credit Card or store card products only (account type 05 and 37) for all other product types the field should contain blanks.
- For account type 05 and 37 (see Appendix 3 and 8) this field should be set with M if the minimum payment (only) requested on the previous statement has been made. (See Appendix 8)
- Only M or blank are accepted in this field, any other values may prevent the updating of the entire file.

19. Promotion Activity Flag (this field is only applicable for Credit Card and store card products)

Starting byte:	231
Ending byte:	231
Character type:	Alpha
Example:	Y

Programming requirements:

- This flag is for use on Credit Card and store card products only (account type 05 and 37) for all other product types the field should contain blanks.
- For account type 05 and 37 (see Appendix 3 and 8) this field should be used to indicate any form of current promotional activity on the account and where the customer is actually benefiting from the promotion
- This may reflect new or 'life of balance' rates, whether purchase, balance transfers, credit card cheque, or other promotions.
- Only Y, N or blank are accepted in this field, other values may prevent the updating of the entire file.

20. Filler

Starting byte:	232
Ending byte:	262
Character type:	Blanks

Programming requirements:

- The entire contents of this field should always be blanks.

21. Transient Association Flag

Starting byte:	263
Ending byte:	263
Character type:	Alpha
Example:	T

Programming requirements:

- To prevent a financial association being created from joint account records a value of `T` should be populated in this field.
- For associations to be created automatically, a joint account record is defined as two or more records, which contain the same 18 byte account number, balance and current status.
- The flag should only be used on limited occasions, such as when individuals who could not be described as being members of a financial unit, joined together to purchase or rent a shared asset e.g. students renting a television or jointly purchasing a fridge.
- In order to prevent an association being registered a flag may be supplied at search and during the life of the account to prevent the association being created. This facility will not be permitted for certain products e.g. mortgages.
- The presence of any characters other than `T` and blank may prevent the entire file being updated.
- If a transient association is not applicable then the field should contain a blank and associations will be created.
- The flag should not be used with account types applicable to mortgages (specifically 03, 16, 25, 30, 31, 32, 33, 34, 35, 50 and 69)
- The flag should be supplied the first time a record is provided otherwise an association will be created and cannot be removed by a subsequent update
- Please contact the CRAs to remove any financial association that has been created in error.

22. Filler

Starting byte:	264
Ending byte:	264
Character type:	Blank

Programming requirements:

- The entire contents of this field should always be blank.

23. Flag Setting

Starting byte:	265
Ending byte:	265
Character type:	Alpha
Example:	A

Programming requirements:

- A full list of acceptable flags is contained in Appendix 5 together with conditions under

which each flag should be submitted

- The presence of any characters other than one of the acceptable flags or a blank may prevent the entire file being updated.
- These flag settings must be used in conjunction with the status codes contained in Appendix 4.
- If no flag is to be used this field should remain blank.
- The flags are listed in a recommended hierarchical order. Where 2 or more flags are applicable at the same time the most appropriate flag should be provided.

24. Name

Starting byte:	266
Ending byte:	304
Character type:	Alphanumeric
Example:	SMITH,MR,RAYMOND,JOHN, or SMITH,MR,RAYMOND,, SMITH-JONES,MR,RAYMOND,JOHN,
Position:	Left justified with following blanks

Programming requirements:

- The name line should include full forename and surname, which are mandatory fields. Title, middle name and suffix should be provided where captured.
- Each element of the name must be comma-delimited (any missing or truncated element must still have its delimiter entered).
- There must be no blanks between any element and its comma-delimiter, nor after the delimiter and before the start of the next element.
- The name line should contain no punctuation other than apostrophes (') or hyphens (-), e.g. 'Patrick O'Neil-Lewis'.
- The name must be supplied in the following sequence;
 - **Surname** - the surname of the account holder
 - **Surname delimiter** - Mandatory - one comma ','
 - **Title** - e.g. Mr, Mrs, Miss (each CRA will be able to provide a full list of valid titles for this field)
 - **Title delimiter** - one comma ','
 - **First Name** - Mandatory - the forename of the account holder, blanks are not acceptable
 - **Forename delimiter** - one character ','
 - **Middle name** - Any middle name of the account holder, if not available just enter the middle name delimiter. This must not be the first name, and should only be used where the individual has more than one forename.
 - **Middle name delimiter** - one comma ','
 - **Suffix** - e.g. Senior, Snr, junior, Jun - optional should only be used where the individual has a suffix.
- See Appendix 9 for further details pertaining to the name field.

25. Address

Starting byte:	305
Ending byte:	440
Character type:	Alphanumeric

Example:	Rose Cottage 5 Main Street Beeston Nottingham NG8 1JD
Position:	Left justified with following blanks

Programming requirements:

- The format of this field is as follows:
 - Address Line 1 32 characters
 - Address Line 2 32 characters
 - Address Line 3 32 characters
 - Address Line 4 32 characters
 - Postcode 8 characters
- The postcode, which is mandatory, must always be in the last 8 bytes of the field rather than within the address lines.
- Any unused sections of the address lines should be filled with blanks.
- The address lines should contain no punctuation other than apostrophes ('), hyphens (-), ampersands (&), full stops (.), commas (,) and forward slashes (/) e.g. Ivy-Rose Cottage.
- The address supplied must always represent the consumer's actual residential address in the UK. If the consumer has moved to an address outside the UK it is recommended that the last known UK address is supplied but where this is not possible the address outside the UK can be provided alongside the addition of an 'L' in the special instruction indicator field. The 'L' flag must be output for as long as the address outside the UK is present on your database. The 'L' flag should not be used the first time that account is submitted so if the only known address is outside the UK it should be provided without the 'L' flag.
- The ideal format for the address data is the Postcode Address File (PAF) format.
- To confirm the acceptability of a format that is not as detailed above please contact the CRAs who will arrange for the appropriate testing of the data.
- Once data has been loaded to the live environment, name and address formats must not be changed without prior notification to the CRAs. Such changes may require a lead time so that the project can be specified, the analyst time scheduled and the costs approved. Changes undertaken without such prior notification may result in all addresses being rejected as errors and may prevent your file being updated.
- To change an address the record may be submitted with the new details in place of the previous.
- In some cases it may be necessary to amend details to redirect 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 address on the 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 the first time that account is submitted.

26. Credit / Overdraft Limit

Starting byte:	441
Ending byte:	447
Character type:	Numeric
Example:	0005000
Position:	Right justified, fill with leading zeros as appropriate

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- Only full pounds should be entered e.g. £5000 = 0005000, any pence should be dropped. For example £5,000.59 would be reported as 0005000.
- When a current account is reported, this field would contain the details of the authorised overdraft limit.
- For account types: 04, 05, 06, 08, 15, 18, 25, 27, 37, 38, 44, 53, 54, 55, 56, 57, 58, 59, 70 and 71 (see Appendix 3) this field should contain the credit limit as notified to the customer, where applicable to your product. For all other account types enter zeros.

27. Date of Birth

Starting byte:	448
Ending byte:	455
Character type:	Numeric
Example:	12051978
Position:	All characters must be filled in DDMMCCYY format, fill with leading zeros as appropriate

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- This field is a mandatory requirement on all new records from 24th October 2001 and must contain the actual Date of Birth not the age of the customer. If the complete Date of Birth is not available, the whole field should be filled with zeros.
- The date format must be DDMMCCYY.
- Where the Date of Birth indicates the borrower is less than 18 years of age, please consider whether the data is incorrect or the account has been opened in error.
- Where the Date of Birth indicates a borrower less than 16 years of age these records should not be supplied as there are no grounds for processing this data.
- Where the Date of Birth indicates a borrower is greater than 110 years of age the CRAs may automatically set this field to zeros.
- If a Date of Birth has been set incorrectly it can be updated via the monthly update or via a manual amendment. When changing the Date of Birth do not remove a valid date unless replacing it with a corrected value. Amending the date to zeros may be ignored if the existing date is valid.

28. Filler

Starting byte:	456
Ending byte:	456
Character type:	Blank

Programming requirements:

- The entire contents of this field should always be blank.

29. Transferred to Collection Account Flag

Starting byte:	457
Ending byte:	457
Character type:	Alpha
Example:	Y

Programming requirements:

- The only acceptable contents for this field are 'Y' or 'Blank'. Where used the flag should be entered in capitals, where the flag is not required this field should contain a blank.
- This field should be used where the record provided has been transferred to a collection account. This process is often referred to as "consolidating debt".
- Clients should ensure that the "consolidated debt" record is provided at the same time as the original record is indicated as transferred. This ensures debts are not duplicated or information on the current performance of an account is not missing. Consolidated debt records should use the appropriate account type (see Appendix 3).
- Where a transferred to collection account flag is submitted there must be a valid date in the close date field to indicate a transfer date or if the record is a status 8 (default) a default date. Also a zero current balance should be provided. Where there is no valid close date the flag may be dropped but the rest of the input record will be processed.
- This field should not be used when a sold debt is transferred back to the original owner as a result of recourse on the sale. Accounts in this scenario would be deleted from the purchasers submission and reported only by the owner the account has been transferred back to.

30. Balance Type

Starting byte:	458
Ending byte:	458
Character type:	Alpha
Example:	P

Programming requirements:

- This flag is for use on current account products only (account type 15, 25, 27, 33 and 71). For all other product types the field should contain a blank.
- The only acceptable contents for this field are 'A', 'P' or 'blank'. Where used, the flags should be entered in capitals, where the flags are not required this field should contain a blank.
- 'A' indicates that the average balance in a month has been provided in the current balance field.
- 'P' indicates that the balance is reflective at the point in time when the monthly update was taken.
- For additional information on current account submissions please see Appendix 7.

31. Credit Turnover

Starting byte:	459
Ending byte:	467
Character type:	Numeric
Example:	000012345
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- This flag is for use on current account products only (account type 15, 25, 27, 33 and

71). For all other product types the field should contain zeros.

- The contents of this field should be the value of all payments into the account during the last month. It should exclude any internal transfers from other accounts within the same organisation / group. Any credit transactions from a savings account into the current account within the month should also be excluded from this value.
- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- Only full pounds should be entered e.g. £2,000 = 000002000, any pence should be dropped. For example £2,000.59 would be reported as 000002000.
- For additional information on current account submissions please see Appendix 7.

32. Primary Account Indicator

Starting byte:	468
Ending byte:	468
Character type:	Alpha
Example:	Y

Programming requirements:

- This flag is for use with account types 15, 25, 26, 27, 33 and 71 only. For all other account types the field should contain a blank. See Appendix 3 for a list of account types.
- The only acceptable contents for this field are 'Y', 'N' or 'blank'. Where used the flags should be entered in capitals, where the flag is not applicable this field should contain a blank.
- 'Y' indicates the provider believes this record to be the customer's primary current account. The fact that the customer's regular income is being paid into the account should be used as an indication to set the primary flag.
- If the customer only holds one current account then this should be indicated as primary only if the customer's regular income is paid into the account. Any other records should be indicated with 'N' in this field.
- If the customer holds 2 or more current accounts then the account which receives the customer's regular income should be indicated as primary. Any other records should be indicated with 'N' in this field.
- A provider may have a situation where customers are holding two separate joint accounts with each of the individuals' regular income paid into separate accounts. In this case both records should be provided as primary.

33. Default Satisfaction Date

Starting byte:	469
Ending byte:	476
Character type:	Numeric
Example:	14092023
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- The date format must be DDMMCCYY.
- This field is only applicable for default records (status code 8).

- The default satisfaction date must always post-date the start date and default date.
- An outstanding default or an active account must contain 00000000 in this field.
- Where a satisfaction date is submitted the current balance field must be zero. Where the balance is not zero the date will be stored but the record will not be indicated as satisfied.
- The only method of amending a satisfaction date that has been supplied in error is by making a manual amendment through the amendment systems at each CRA (Experian - CAIS On-line Amendments, Equifax - Stop Press, TransUnion - SHARE Amend) (see Appendix 13).
- Accounts that have been completed as “full and final settlement” even if a lesser amount is accepted as final payment, the account should be marked as satisfied.

34. Transactions Flag

Starting byte:	477
Ending byte:	477
Character type:	Numeric
Example:	1

Programming requirements:

- This flag is for use on current account products only (account type 15, 25, 27, 33 and 71). For all other product types the field should contain a blank.
- The only acceptable contents for this field are 0, 1 or blank. Where used the flags should be numeric. Where the flag is not applicable this field should contain a blank.
- This field is to indicate where cheques or direct debits from a current account have not been paid due to insufficient funds within the last month.
- 0 indicates no unpaid transactions within the last month.
- 1 indicates that transactions have been unpaid within the last month.

35. Filler

Starting byte:	478
Ending byte:	502
Character type:	Blanks

Programming requirements:

- The entire contents of this field should always be blanks

36. Original Default Balance

Starting byte:	503
Ending byte:	509
Character type:	Numeric
Example:	0005000
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- 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.
- Only numeric values are accepted in this field, blanks and non-numeric values may

prevent the updating of the entire file.

- 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
- 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 (see Current Balance Field above).
- Where the original default balance is zero, a default will be registered with the original default balance reported as the current balance at that time.
- The original default balance cannot be submitted as a credit balance. Where this occurs, the record may be rejected.
- Where an original default balance is submitted as less than £10, the record may be automatically set private. It is recommended that in these circumstances the record should be shown as settled at the previous status code.
- The only method of amending an original default balance that has been allocated in error is by making a manual amendment through the amendment systems at each CRA (Experian - CAIS On-line Amendments, Equifax - Stop Press, TransUnion - SHARE Amend) (see Appendix 13).

37. Payment Frequency Indicator

Starting byte:	510
Ending byte:	510
Character type:	Alpha
Example:	W

Programming requirements:

- A full list of acceptable indicators is contained in Appendix 6.
- These indicators can be used in conjunction with any of the status codes contained in Appendix 4.
- If no flag is to be used this field should remain blank.
- The contents of this field have no effect on the monthly payment field that must be calculated separately to arrive at a monthly amount.

38. New Account Number

Starting byte:	511
Ending byte:	530
Character type:	Alphanumeric
Example:	12345B6789B
Position:	Left justified, with following blanks

Programming requirements:

- This field should be used where the account number is being changed from that contained in the account number field above. The original account number that is already supplied should be submitted in the 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 the account number field.
- Alphanumeric values including blanks are accepted in this field, however, the first character must be an alphanumeric and not a blank.
- All account numbers must be unique since the exact contents are used as a key field for matching records during each monthly update. If more than one record is submitted on the same update with the same account number the first record will be loaded and all subsequent records will be dropped.

- The new account number must not already exist on the member's portfolio as this will cause conflict between which account number requires updating. If this situation exists the new account number will be automatically removed to allow the monthly update to be processed. This will allow an update to the old account number and not update the new account number. This could cause certain records to not be updated and therefore should be avoided.
- Where a record is supplied with an account number change and the new account number is also provided on a separate record within the same monthly update, this will again cause conflict with monthly update. If this situation exists the separate record containing an update to the same new account number provided as an account number change will be automatically removed to allow the monthly updates to be processed. This could cause certain records to not be updated with the most recent information and therefore should be avoided.
- The account number must be contained within the first 18 bytes.
- The 19th and 20th bytes must be blank when not being used to indicate a joint account. For data protection reasons CRAs cannot accept one record containing two or more account holders and so joint account holders must therefore be submitted as separate records. To avoid duplicate account numbers in this situation, enter a '1' in the 20th byte of the account number for the first holder and a '2' in the 20th byte of the second holder, etc. Once allocated this joint account suffix must remain fixed to each party to the agreement, even where the agreement is later transferred into one name only or another party joins. For joint records the first 18 bytes of the account number should be the same across all parties to the account. A unique number per party is maintained by the use of the joint account indicator as detailed above.

Trailer record

1. Trailer Identifier

Starting byte:	1
Ending byte:	20
Character type:	Numeric
Example:	99999999999999999999

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values may prevent the updating of the entire file.
- This field should be completely filled with the numeric 9.

2. Total number of records

Starting byte:	21
Ending byte:	28
Character type:	Numeric
Example:	01234567
Position:	Right justified, with leading zeros where appropriate

Programming requirements:

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

3. Filler

Starting byte:	29
Ending byte:	530
Character type:	Blanks

Programming requirements:

- The entire contents of this field should always be blank.

Appendix 1 – Summary of Record Layout

The following is a summary of the fields required

Header record

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

Description of Item	Contents and Format	Starting Byte	End Byte	Field Length
Header Identifier	' HEADER'	1	20	20
Filler	Blanks	21	23	3
Date Created	DDMMCCYY	24	31	8
Company / Portfolio Name	Alphanumeric	32	61	30
Filler	Blanks	62	81	20
SIRF Version Indicator	SIRFV1	82	89	8
Overdraft reporting Cut-off	££££££	90	95	6
Card Behavioural Sharing Flag	Y or Blank	96	96	1
Portfolio Identifier	Alphanumeric	97	104	8
Filler	Blanks	105	530	425
Total bytes				530

Account records

After the Header record all of the individual customers' account records must be in the following layout:

Description of Item	Contents and Format	Starting Byte	End Byte	Field Length
Account Number	Alphanumeric	1	20	20
Account Type	Numeric	21	22	2
Start Date	DDMMCCYY	23	30	8
Close Date	DDMMCCYY	31	38	8
Monthly Payment	££££££	39	44	6
Repayment Period	Numeric	45	47	3
Current Balance	££££££££	48	54	7
Credit Balance Indicator	Blank or '-'	55	55	1
Account Status	0, 1, 2, 3, 4, 5, 6, U, 8, D	56	56	1
Special Instruction Indicator	D, L or Blank	57	57	1
Filler	Blanks	58	207	150
Payment Amount	££££££	208	213	6
Credit Payment Indicator	Blank or '-'	214	214	1
Previous Statement Balance	££££££	215	220	6
Previous Statement Balance Indicator	Blank or '-'	221	221	1
Number of Cash Advances	Numeric	222	223	2
Value of Cash Advances	££££££	224	229	6
Payment Code	M or Blank	230	230	1
Promotion Activity Flag	Y, N or Blank	231	231	1
Filler	Blank	232	262	31
Transient Association Flag	T or Blank	263	263	1

Filler	Blank	264	264	1
Flag Settings	D, P, C, S, G, R, V, A, M, I, Q	265	265	1
Name	Alphanumeric	266	304	39
Address	Alphanumeric	305	440	136
Credit Limit	EEEEEE	441	447	7
Date of Birth	DDMMCCYY	448	455	8
Filler	Blank	456	456	1
Transferred to Collection Account Flag	Y or Blank	457	457	1
Balance Type	A, P or Blank	458	458	1
Credit Turnover	EEEEEE	459	467	9
Primary Account Indicator	Y, N or Blank	468	468	1
Default Satisfaction Date	DDMMCCYY	469	476	8
Transaction Flag	0, 1 or Blank	477	477	1
Filler	Blanks	478	502	25
Original Default Balance	EEEEEE	503	509	7
Payment Frequency	W, F, M, Q, A, P or Blank	510	510	1
New Account Number	Alphanumeric	511	530	20
Total Bytes				530

Trailer record

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

Description of Item	Contents and Format	Starting Byte	End Byte	Field Length
Trailer identifier	`99999999999999999999`	1	20	20
Total records	Numeric	21	28	8
Filler	Blanks	29	530	502
Total bytes				530

Appendix 2 – Required Fields

Listed below are the fields that are required and whether or not they are mandatory for either a Full or a Default record. These requirements may change from time to time following amendments to the Principles of Reciprocity and mandatory fields are subject to change.

Description of field	Default Record	Full Record
Account Number	Mandatory	Mandatory
Account Type	Mandatory	Mandatory
Start Date	Mandatory	Mandatory
Close Date	Mandatory	Mandatory when applicable
Monthly Payment	Not applicable	Mandatory for certain account types
Repayment Period	Not applicable	Mandatory for certain account types
Current Balance	Mandatory	Mandatory
Credit Balance Indicator	Not applicable	Where applicable
Account Status	Mandatory	Mandatory
Special Instruction Indicator	Where applicable	Where applicable
Filler	Not Applicable	Not Applicable
Payment Amount	Where applicable	Mandatory for certain account types
Credit Payment Indicator	Where applicable	Mandatory for certain account types
Last Statement Balance	Where applicable	Mandatory for certain account types
Last Statement Balance Indicator	Where applicable	Mandatory for certain account types
Number of Cash Advances	Where applicable	Mandatory for certain account types
Value of Cash Advances	Where applicable	Mandatory for certain account types
Payment Code	Where applicable	Mandatory for certain account types
Promotion Activity Flag	Where applicable	Mandatory for certain account types
Transient Association Flag	Where applicable	Where applicable
Flag Settings	Mandatory for certain flags when applicable	Mandatory for certain flags when applicable
Name	Mandatory	Mandatory
Address	Mandatory	Mandatory
Credit Limit	Not applicable	Mandatory for certain account types
Date of Birth	Mandatory	Mandatory
Transferred to Collections Account Flag	Where applicable	Where applicable
Balance Type	When applicable on certain account types	When applicable on certain account types

Credit Turnover	When applicable on certain account types	When applicable on certain account types
Primary Account Indicator	When applicable on certain account types	When applicable on certain account types
Default Satisfaction Date	When applicable	Not applicable
Transaction Flag	When applicable on certain account types	When applicable on certain account types
Payment Frequency	Not applicable	Optional
Original Default Balance	Preferred where applicable	Preferred where applicable
New Account Number	Where applicable	Where applicable

Appendix 3 - Account Type Codes

The following is a list of the 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 purpose 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 draw downs and repayments of a percentage of the balance, whereas the budget account's credit facility is repaid by constant, regular amounts
05	Credit Card / 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 or 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 (see Appendix 7)
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 (see Appendix 10 & 16)
20	Variable Subscription	Variable rate HP where the monthly payments can vary depending on base rate adjustments
21	Utility	This covers gas, water and electricity portfolios, but does not cover communications
22	Finance Lease	Where the rental covers the total amount of the asset plus charges, i.e. the lessor 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	Un-presentable 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 in the main mortgage account
26	Consolidated Debt	This type should be used where a member transfers multiple accounts into one collection account for the purposes of debt recovery. This process is often called consolidating debt
27	Combined Credit Account	An account with multiple credit elements
28	Payday Loans	Short terms loans, generally secured against salary payments often no more than 1 month in length
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 the property that is secured by a mortgage deed until the final payment is made. It should 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 it 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 Off Set 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 off set of interest with a current account
34	Investment Off set 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 off set 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 a specific retailer or group
38	Multi-Function Card	A card account with multiple 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 a combination of these
60	Short Term Deferred Payment Credit	Short-term transactions that are repaid in less than 3 months (Individual accounts for each transaction with a Unique Account number per transaction) or 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) (See Appendix 16)
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 customers home
62	Education	A loan for the purposes of education fees
63	Property Rental	An agreement for the monthly cost of property rental, this is not a credit agreement, but does represent monthly expenditure of the occupant
64	Other Rental	Rental agreement where the customer makes payments for the use of goods
69	Mortgage and Unsecured Loan	For accounts 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 Account	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 4 – Acceptable Status Codes

Only the following status codes are accepted.

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. (Maximum 2 months unless BNPL or Student Loan account)
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. (A definition of dormancy for current accounts can be found in Appendix 7)
0	In advance, up to date, less than one payment due but unpaid (or were due and unpaid when settled) or up to 29 days past payment due date plus grace period.
1	More than one but less than two payments due but unpaid (or were due and unpaid when settled) or 30-59 days past payment due date plus grace period.
2	More than two but less than three payments due but unpaid (or were due and unpaid when settled) or 60-89 days past payment due date plus grace period.
3	More than three but less than four payments due but unpaid (or were due and unpaid when settled) or 90-119 days past payment due date plus grace period.
4	More than four but less than five payments due but unpaid (or were due and unpaid when settled) or 120-149 days past payment due date plus grace period.
5	More than five but less than six payments due but unpaid (or were due and unpaid when settled) or 150-179 days past payment due date plus grace period.
6	Six or more payments due but unpaid (or due and unpaid when settled) or 180+ days past payment due date plus grace period.
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 explained further in the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies and members are advised to follow this as a guide to best practice.</p> <p>In outline</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 / insolvency.

Appendix 5 – Flag Settings

The following is a list of the acceptable flags that can be supplied on a record. The recommended hierarchy of flags is as per the below list

Flag	Description
D	Deceased
P	Partial or no Settlement
C	Debt Assigned to a non Member
S	Debt sold to a member
G	Gone Away
R	Recourse
V	Voluntary termination
A	Arrangement
M	Debt Management programme
I	Paid by a Third Party
Q	Account Query

Requirements:

1. 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 provided with a status U or 8, where a record already exists on the database with a status of 0,1,2,3,4,5,6,D when the deceased flag is provided the status should be set to U. Where the record already existing on the database is at a status of 8, this will remain.
- 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 removed via the CRAs on-line amendment systems (see Appendix 13 for more information), or changed to another flag 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 or satisfied.
- The deceased flag is mandatory and must be supplied when applicable (this has been agreed with SCOR).

2. Partial or No Settlement

- Where a partial settlement has been agreed or the debt has been discharged by bankruptcy a flag of 'P' should be set.
- A P flag may be used together with any status code.
- Where a P 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 P flag should be used in the following circumstances where the record is being marked with a zero balance and full payment has not been received. The record may in some cases also be marked as settled/satisfied but the debt was not fully

- paid and in some cases no payment was made at all;
 - o The debt was included in an IVA which has been completed successfully,
 - o The debt was included in a bankruptcy which has since been discharged,
 - o A smaller amount has been agreed and accepted in full and final settlement, and the term has been conveyed to the consumer,
 - o An asset has been repossessed and the outstanding balance is not to be pursued.
- A record with the P flag is not expected to receive any further monthly updates. Further financial updates will therefore be rejected unless the flag is removed by manual amendment.
- The partial settlement flag is mandatory and must be supplied when applicable (this has been agreed with SCOR).

3. Debt Assigned to a non member

- 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 CRA databases and therefore will not be registering the record in their own name. The record remains in the original member's name, shown as settled or satisfied together with the debt assigned flag to indicate that the record is closed due to its sale.
- You should only use a debt assigned flag when an account is in arrears or default (status code 1-6, 8). If you are assigning accounts that are up to date (status code 0 and U) to a company that is not currently a member, please contact each CRA and they will advise you of the best option on how to report these accounts.
- Where you are using the debt assigned flag, the current balance must be zero and the original default date reported if the account is already in default (status code 8), for accounts reported at status code 1-6 the correct close date must be reported along with zeros in the current balance. Where accounts do not contain this information, we will drop the flag and process the rest of the record.
- Where a record has been assigned to a new owner, we do not expect that the original owner will provide any further monthly updates. We will therefore reject any further financial updates unless the flag is removed by manual amendment (either by you or by us on your instruction).

4. Debt Sold to an existing Member

- The debt sold to an existing member flag should be used where the rights to a debt have been assigned to a new owner that is already a member. In this circumstance the new owners should have already agreed to supply the record onto their own portfolio.
- In this situation, the original record will remain on the databases indicated as sold to another member and shown as settled 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.
- You should only use a debt assigned flag when an account is in arrears or default (status code 1-6, 8). If you are assigning accounts that are up to date (status code 0 and U) to a company that is not currently a member, please contact each CRA and they will advise you of the best option on how to report these accounts.
- Where you are using the debt sold flag, the current balance must be zero and the original default date reported if the account is already in default, for accounts reported at status code 1-6 the correct close date must be reported and the current balance set to zero. Where accounts do not contain this information, we will drop the flag and process the rest of the record.
- A Debt sold to an existing member flag is not intended as an alternative to transfer of credit history across portfolios for sales of full data books. As above please contact each CRA before using this flag for sales of full data.

5. 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 record input with a blank in the flag field which matches a previously filed gone away flag, will remove all reference to the gone away flag from that record.
- A gone away record is still expected to receive monthly updates until the point at which it is marked as settled or is defaulted.
- If a gone away record is received with any other type of flag the record will be updated with the new flag and it is assumed that the person is now located.

6. 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 status code 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.
- Where debt purchased is sold back to the original lender – often termed recourse these should NOT be reported with a R, but deleted from the purchasers submission.

7. Voluntary Terminations

- There are three situations to be considered.
 - I. Where a Consumer Credit Act Section 100 balance is outstanding and there is no arrangement a 'V' flag should be set along with a status code of 8 (default).
 - II. Where a Section 100 balance is outstanding and there is an arrangement, then a 'V' flag should be set and the status code appropriate to the repayment performance.
 - III. 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 (Account Type 01,20 and 29). If the voluntary termination flag is set on a record where the account type is not 01,20 and 29, 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 a status code 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.

8. Arrangement

- An arrangement can only be set if the status is 0,1,2,3,4,5,6,D or U.
- Where a customer is granted an arrangement to pay a reduced amount, the arrears that accrue against the original contract should continue to be shown by the appropriate status code. An 'A' flag and the arranged monthly payment pertinent at that particular time should accompany this status code. Please also refer to the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies.
- As a customer maintains the arrangement and in due course becomes a good payer once again, the status code can be reduced back to 0 and the flag removed.
 - If the terms of the arrangement are placed on a more formal basis it is normal practice for a new agreement to be put in place and the performance should then be recorded against the revised terms. This may also apply if arrears are capitalised.
 - If the arrangement is placed on a more formal basis it is normal practice to "re-age" the account when the arrangement has been maintained satisfactorily.
 - Conversely, if the customer strays outside of the arrangement terms, this should be regarded as a serious breach of the agreement and the debt should continue to age against the original contract, upon removal of the flag.
- For eligible accounts, the revised monthly payment is submitted in the usual monthly payment field. Two monthly payments will be shown on the 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).
- For arrangements where there is no change to the monthly payment amount, the monthly payment amount field should continue to be reported as normal.
- Where the same record with a blank flag is subsequently submitted an end date of the arrangement will automatically be added to the record.
- The arrangement flag is mandatory and must be supplied when applicable (this has been agreed with SCOR).

9. Debt Management Programme

- The flag of 'M' should be used where the customer has entered into a debt management programme with a third party
- The status should reflect the arrears of the account at the time the programme was entered into (similar to arrangement above).
- A debt management programme can be set on a record where the status is 0, 1, 2, 3, 4, 5, 6, D, U or 8.
- Two monthly payments are registered, the current monthly payment (managed amount) and the previous monthly payment (how much was being paid before the programme was enforced).
- For an account in a Debt Management Programme where there is no change to the monthly payment amount, the monthly payment amount field should continue to be reported as normal.
- Where the same record with a blank flag is subsequently submitted, an end date of the programme will automatically be added to the record.
- The Debt Management Programme flag is mandatory and must be supplied when applicable (this has been agreed with SCOR).

10. Paid by a Third Party

- This flag is to be set at the point in time when the customer notifies the lender where payment to the account will be made by a Third Party. A flag setting of 'I' should be used for the period of time the third party makes the payments.
- A record that is subject to a Third party payment can be used with a status code of 0, 1, 2, 3, 4, 5, 6, U, D and 8.
- Where we are subsequently notified of the same record with a blank flag, an end date will automatically be added against the flag.
- A record with a Paid by Third Party flag is still expected to receive monthly updates until the point at which it is marked as settled or is defaulted.

11. 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' for the term of the query.
- This flag can be set at any status code.
- Where the same record with a blank flag is subsequently submitted, the query flag will automatically be deleted.
- A record marked as a query is still expected to receive monthly updates until the point at which it is marked as settled or is defaulted.

Appendix 6 – Payment Frequency Indicators

The following is a list of the acceptable payment frequency Indicators that can be supplied on a record.

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

Appendix 7 – Current Account Definitions

The objective of these definitions is to provide a guideline for the creation of current account records. The key guidance given for status codes has been taken from the UK Finance proposal to SCOR regarding current account sharing. These rules recognise that the operation of current accounts is more flexible and varied than that of other types of account. They therefore recognise that definitions have to cater for a range of circumstances. For each status code there are a selection of criteria that may trigger the setting of the status code. It is also recognised that the meeting of any of these conditions may not automatically trigger the setting of the relevant status because current accounts are, unlike other types of accounts, subject to a greater degree of manual review.

Field guidance

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

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

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

Credit Limit: This should be populated with the 'overdraft limit' as disclosed to the customer. Any shadow limit that the member holds and the customer is not aware of should not be supplied in this field. The sharing of overdraft limits is not mandatory as some lenders manage current accounts taking into account the wider customer picture. In this scenario, reporting apparent excess whilst managing the position internally with a different approach could be misleading. Members should provide this where appropriate.

Current balance: This should be the 'overdraft balance' and indicates the amount by which the balance of the account is actually overdrawn. If the current account is in credit then the current balance field should be populated with zeros. The credit balance indicator should not be populated. There are several options for the calculation of the balance field due to the nature of current accounts. Examples:

- Average monthly balance
- A “snapshot” as at the day the field was created

The member should use the most appropriate way of representing their data.

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

Status 0 - Possible Triggers

- A suitable status as derived from lenders internal risk codes;
- in credit; or
- no overdraft currently requested; or
- overdraft is not in unauthorised excess of either 'overdraft limit' or shadow limit (a shadow limit is a limit not notified to the account holder which is greater than the authorised 'overdraft limit' but in respect of which the lender does not intend to

take any corrective action providing it is not exceeded); or

- Lender is comfortable with the situation and will not take any corrective action; or
- Arrangement is being in a satisfactory manner, arrangement flag is set; or
- Account within agreed temporary excess.

Status 1 - Possible Triggers

- A suitable status as derived from lenders internal risk codes;
- 'overdraft balance' is less than 'overdraft limit' or shadow limit but is 1 or more but less than 2 months past repayment date; or
- 'overdraft balance' is greater than 'overdraft limit' for 1 or more but less than 2 months; or
- cheques/direct debits/standing orders bounced this month to keep the account in order; or
- 'overdraft limit' increased temporarily whilst managing balance downward; or
- 'overdraft limit' which is not to be exceeded under any circumstances set; customer required to reduce balance; or
- 'overdraft balance' is less than 'overdraft limit' for 1 month but no credit received for 35 days and customer has not responded to a request that the account be funded.

Status 2 - Possible Triggers

- A suitable status as derived from lenders internal risk codes;
- 'overdraft balance' is less than 'overdraft limit' but is 2 or more but less than 3 months past repayment date; or
- 'overdraft balance' is greater than 'overdraft limit' for 2 or more but less than 3 months; or
- cheques/direct debits/standing orders bounced for second month to keep account in order; or
- account being managed downward for second consecutive month; or
- 'overdraft limit' which is not to be exceeded under any circumstances set; limit set for second consecutive month and action taken to keep customer within it; or
- 'overdraft balance' exceeds 'overdraft limit' for more than one month and no credit received for 35 days; or
- 'overdraft balance' is less than 'overdraft limit' but no credit received for between 35-60 days and customer has not responded to a request that the account be funded.

Status 3 - Possible Triggers

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

Status 4-6 - Possible Triggers

- A suitable status as derived from lenders internal risk codes;
- If, when status 3 has been set the customer is showing no realistic attempt to repay the overdraft then, normally, a status 8 should, be set;
- status 4-6 will normally only be needed if the customer has offered and is making a realistic effort to repay the overdraft, but the overdraft is more than 3 months beyond its repayment date and no formal arrangement is in place.

Status U - Possible Triggers

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

Status D - Possible Triggers

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

Status 8 - Account in Default - Possible Triggers

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

Formal Definition of Default

As with other types of credit there are a number of factors that may indicate that the contractual relationship with the customer has broken down. The above conditions must be considered alongside the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies and the requirements under the banking code.

Flags – D, P, C, G, A, M, I, Q, S

Members should provide where appropriate to their current account relationship.

Balance Type

Members may calculate the current balance in a variety of ways therefore the flag should be used to indicate this appropriately:

- 'A' indicates that the average balance in a month has been provided in the current balance field.
- 'P' indicates that the balance is reflective at the point in time the update was taken.

Credit Turnover

This field may be used for detecting Money Laundering activities, "soft" fraud and assessing affordability.

- The contents of this field should be the value of all payments into the account during the last month. It should exclude any internal transfers from other accounts within the same organisation / group. Any credit transactions from a savings account into the current account within the month should be excluded from this value.

Primary Account Indicator

This field is used in assessing affordability. The performance of a primary account can be more predictive than a non-primary account.

- The population of this field indicates that the member believes this record to be the customer's primary current account. The customer's regular income being paid into the account should be used as an indication to set the primary flag.

Transactions Flag

This field is to indicate where cheques or direct debits from a current account have not been paid due to insufficient funds within the last month.

Appendix 8 – Behavioural Data Sharing Definitions

The objective of these definitions is to provide a guideline for the creation of credit card and store card behavioural data sharing fields. The key guidance provided below has been taken from the UK Finance proposal on behalf of the credit / store card lenders.

The following have been agreed to represent a “core” set of items which add the most value. These fields will form part of the existing monthly data already supplied for this type of account.

Field guidance

Payment Amount:

This is true payments only (i.e. should not include non-payment credits such as refunds) credited to the account in the previous billing period net of any reversals (for example: a bounced cheque, direct debit or standing order). It may include multiple payments received in the same period.

The examples below illustrate how the Payment Amount should be calculated. The guiding principle is to show the true net payment made within that particular payment cycle. Where the total of payment reversals is more than the total of payments made in that cycle the reported Payment Amount will be negative.

Scenario 1

Customer pays £100 against their account in cycle 1 - Payment Amount Field to show £100.

Scenario 2

Customer pays £500 in cycle 1 that bounces in cycle 1 and then pays £100 in cycle 1 - Payment Amount Field to show £100.

Customer pays £500 in cycle 1 that bounces in cycle 1 and they pay £600 in cycle 1 - Payment Amount Field to show £600.

Scenario 3

Customer has a credit balance of £200 on their account and has requested this is paid back to them - Payment Amount Field to show £0.

Scenario 4

Customer pays in £200 in cycle 1 and has a payment reversal of £300 in cycle 1 - Payment Amount Field to show negative £100

Scenario 5

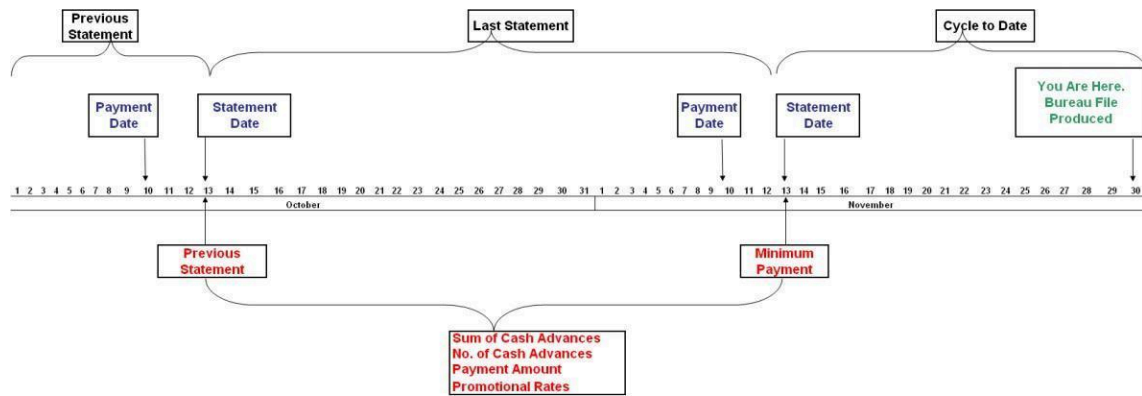
Customer pays £500 in cycle 1 that bounces in cycle 2, Payment Amount Field to show negative £500 in cycle 2.

Customer pays £500 in cycle 1 that bounces in cycle 2, they then pay £100 in cycle 2 - Payment Amount Field to show negative £400 in cycle 2.

Previous Statement Balance:

This should be populated with the balance at the statement date (previous not current statement) relating to the requested payment amount. This is to be reported in addition to the current balance field.

Below is an example diagram of the timelines between how the Payment Amount and Previous Statement Balance is calculated.



Cash Advances:

The fields available record the number and value of cash advances within the reporting period. This should include UK ATM transactions, foreign ATM transactions and Over The Counter (OTC) cash, e.g. bureau de change. It should not include retail cashback or quasi cash transaction, credit card cheque transactions and any fees or charges. It is best practice that cash advances fees that do not add to the Number of Cash Advances field are also not included in the Value of Cash Advances field.

Payment Code:

This is to indicate where the minimum payment (only), which was requested on the previous statement, has been made by the customer. The M should be provided where a payment is within a one pound tolerance either way of the expected amount, with any pence rounded to the nearest pound. Any other payments should be set to blank to indicate the minimum payment was not made.

Promotional Activity:

This field is used to indicate any form of current promotional activity on the account. This may reflect new or 'life of balance' rates, whether purchase, balance transfer, credit card cheque, or other promotions. This relates only to accounts that are actually benefiting from the promotion.

Appendix 9 - Name Field Description

Below are some examples of how to supply the various elements of the account holder's name details, submitted in the Name field of the record.

Example 1 - No middle name or suffix

Mr Fred Smith would be supplied as;

- SMITH,MR,FRED,,

2 commas after the forename are required to indicate there is no middle name or suffix.

Example 2 - No suffix

Mrs Pauline Elizabeth Jones would be supplied as;

- JONES,MRS,PAULINE,ELIZABTH,

There needs to be a comma after the middle name to indicate there is no suffix.

Example 3 - No middle name

Mr Douglas Fairbanks Jnr would be supplied as;

- FAIRBANKS,MR,DOUGLAS,,JNR

2 commas between the forename and the suffix to indicate there is no middle name.

Example 4 - All elements are provided

Mr Arthur Frederick Fairbanks Senior would be supplied as;

- FAIRBANKS,MR,ARTHUR,FREDRICK,SNR

No comma delimiter is required after the suffix as this is the last element of the name details.

Should the name of the account holder be longer than the 39 characters permitted, the following rules should be applied, one at a time, in the following sequence until the name elements are less than the maximum of 39 characters and can be supplied.

Rule 1

If there is a suffix, it can be abbreviated e.g. Junior to Jnr, or Senior to Snr.

Rule 2

If there is a non-standard title it can be abbreviated e.g. Doctor to Dr, Lieutenant to Lt.

Rule 3

If there is a suffix supplied, remove it.

Rule 4

If there is a full middle name supplied, change this to be the middle initial only.

Rule 5

If there is a middle name initial, remove it.

Rule 6

If there is a full first name supplied, change this to be the first initial only.

Appendix 10 – Deferred Payment or 50/50 balloon type payments

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

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

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

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

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

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

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

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

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

Appendix 11 – Flexible Mortgages

SCOR mandated a group to look at the way in which data is shared for the type of mortgage products that could be described as “flexible” and/or “current account mortgages”.

The group included a number of lenders that offer or are about to offer products of this type, together with a representative from the Council of Mortgage Lenders and credit reference agencies.

What is a flexible or current account mortgage?

Description for the purposes of this guidance:

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

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

Guidance for the supply of “Flexible Mortgages”

It was agreed that the current method of some lenders providing a net position and some reporting the constituent parts is potentially confusing for both consumers and lenders. Furthermore, the reporting of numerous accounts has the potential to impact adversely on scoring models

It is suggested that such products need to be identifiable as a specific product type in order that they may be modelled and scored separately, if analysis indicates that it is appropriate. As such, a new product type of “flexible mortgage” has been created for member submissions.

Since lenders and consumers consider the net situation on such accounts, and it is impossible for other members of the shared database to identify the constituent parts, it is further recommended that the net position be reported on the one flexible mortgage. This therefore would enable the total exposure position to be accurately notified to the CRAs taking into consideration credit and/or advance payment positions on other accounts in the overall product.

The products in question will have the following features for data sharing purposes - where applicable

- Advised limit
- Current debit balance - mandatory
- Period of loan
- Repayment amount

The other applicable fields should also be shared as appropriate e.g. start date, flags etc.

The definition of arrears will be variable as each product will have different features. For guidance the current account status code definitions should be used to allocate appropriate status codes (see Appendix 7).

Appendix 12 – Home Credit Accounts

The Competition Commission placed requirements on larger Home Credit lenders to share their customer credit accounts with CRAs.

The objective of these definitions is to provide a guideline for the reporting of home credit accounts as agreed with the Consumer Credit Association, Competition Commission and Information Commissioner's Office. These rules recognise that the operation of home credit accounts is more flexible and varied than that of other types of account and therefore the definitions have to cater for a range of circumstances. In particular as most Home Credit accounts work on weekly terms the loan term and the amount outstanding must be calculated and recorded as a monthly figure. This allows for data to be comparable to other credit accounts. Also, there are occasional and authorised situations when a status code 6 is recorded for longer periods of time.

Field guidance

Monthly Payment: The Monthly Payment field indicates the value of and is equivalent to, one month of weekly payments. 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 value can be established by multiplying the weekly payment by 4.33. 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.

Repayment Period: The Repayment Period field indicates the term of the loan. Standard practice in the home credit market is to grant loans over a number of weeks. For data to be comparable to other credit accounts, any loan term of weeks must be converted into monthly terms. For consistency the monthly value should be established by dividing 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.

Account Status Codes: The status code is a monthly indication of the payment performance of the account. A full list of status codes, together with their definitions for guidance, is contained in Appendix 4. An unclassified status code should be recorded the first time an account is reported. A U status code indicates the first payment is not yet due or allows time the first month to make sure any customer issues with the credit agreement are raised before performance reporting is started.

Account status codes indicate the number of months in arrears a credit account is in. Home credit accounts status codes should be calculated by dividing the total value of arrears by the Monthly Payment value. Only full months arrears should be reported i.e. any part months arrears should be rounded down. In allocating a status code 1 to indicate an account moving into arrears, it is advisable to include a 7 day period of grace, to allow for a payment which has been unusually delayed.

Defaults: Status code 8, for a full definition of a default, please refer to the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies. The ICO defines a default occurs when the relationship between the borrower and lender has broken down.

It has been agreed with the ICO that for Home Credit the relationship is broken only when:

- no repayments are received for a minimum 3 months, without arrangement; or
- when the customer has disappeared and cannot be traced; or
- when the customer is declared bankrupt.

If part or irregular payments are received without an arrangement being in place no default should

be filed, even if the customer is held at status code 6 for up to 12 months. If a default is filed on such accounts at a later stage the default date should be backdated by manual amendment, to the date the first status code 6 was reported. This would only occur in rare and unusual circumstances, due to the rehabilitative nature of the home credit market.

Payment Frequency Indicator: The Payment Frequency Indicator field is used to indicate the frequency which payment is received. Home credit accounts on weekly terms should be indicated W (weekly) in this field, where appropriate. The contents of this field have no effect on the monthly payment field that must be calculated separately to arrive at a monthly amount.

Flag Settings: The purpose of flags on a credit account is to provide a more detailed picture of an individual's current position. Flags have a recommended hierarchy and where more than one flag applies, the flag with the greatest recommended hierarchy should be submitted. The flags which could be applicable to home credit accounts are in the table below.

Flag	Description
D	Deceased
P	Partial Settlement
C	Debt Assigned (Non CRA member)
S	Debt sold to an existing member
G	Gone Away
A	Arrangement
M	Debt Management Programme
Q	Account Query

A full list of acceptable flags is contained in Appendix 5, together with conditions that are particular to each.

Arrangement Flag: If the customer and lender have entered into a formal agreement to reduce the monthly payment amount for a limited period of time, an A (Arrangement) flag must be reported on the account. Where a customer is granted a Formal arrangement to pay, the payment terms should be amended to the new agreed payments and the payment profile amended in line with that agreement. Any arrears that accrued against the original contract should continue to be shown by the appropriate status code prior to the date of the arrangement. An 'A' flag and the arranged monthly payment pertinent at that particular time should accompany this status code. In instances where smaller payments are accepted, but no formal re-scheduling of the agreement is made; an A flag should not be reported. In these cases the status code should be based on the new agreed rate, rather than the contractual rate. See Appendix 5 for full details of arrangements.

Debt Management Programme: The M flag is used when the customer has elected to enter into a debt management program with a separate company. The status should reflect the arrears, as at the time the program was entered into. After the customer enters the program, two monthly payment amounts are recorded on the database, the revised (managed) amount and the original monthly payment amount.

Account Type: The Home Credit account type must be set on all records which are home credit products, where applicable (see Appendix 3).

Appendix 13 – CRA On-line Amendment Systems

The CRA amendments systems are a facility through which urgent amendments or deletions may be made to incorrect data. This facility can amend any data on a provided record including those fields that cannot be corrected on the regular monthly update submissions. Any changes are applied overnight and will show corrected with effect from the following morning.

It is essential that members also apply the same change to their own account management databases to prevent subsequent monthly updates reinstating the error. Where records have been deleted via the amendment system, but the account continues to be submitted on the monthly update, after 6 successive monthly updates the account may be added back to the live database.

This system may be used either by members directly accessing their own data and making any necessary amendments or deletions, or in certain circumstances by sending a written request through to the CRA to complete the amendment on the members behalf.

Where requests are sent into the CRAs to complete, they will validate the request has been submitted by an authorised individual. This authorisation process will be completed by the CRAs at set up and as changes or new authorised individuals are required.

To request access to the CRAs amendment systems, please contact the CRAs directly.

All amendments or deletions are also monitored and audited by each CRA.

Appendix 14 – Payday Loans

This type of loan allows consumers to borrow a relatively small amount of money (usually between £50 and £1000). This is a short-term, high interest, unsecured loan, expected to be repaid when the consumer receives their next regular income payment (normally on or around/within 30 days of having been granted the loan). This type of loan is not designed for longer term borrowing, but to improve short term personal cash flow.

Rollovers: Where the balance outstanding is rolled over to the following Pay Day please ensure that the same account number currently reported is updated, this is to ensure that there is a continuation of the payment and status code history.

Additional Lending: Where the consumer wishes to take out additional lending this would be deemed to be a new agreement and the existing account number provided must be reported with a closed date and the current balance set with zeros. A new account reported for the new agreement.

Accounts opened and closed with the same reporting cycle: Accounts that are opened and closed within the same month of reporting must be reported as closed with a zero balance on the submission, this will then show to other members that a lending agreement was previously in place.

Field guidance

Balance: The balance outstanding should reflect the total amount of the loan and should include any interest and charges that have accrued over the life of the agreement.

Monthly Payment: This field is not always applicable, for example where a Pay Day Loan agreement is paid either within the same reporting cycle or is paid in full the following month. However, where a monthly payment is agreed such as as an Arrangement to pay then this field must be used to reflect the agreed amount.

Status codes: In line with the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies, Pay Day Loan Lenders must allow up to a minimum of 90 days of arrears and a 28 day notice period before reporting an agreement in default.

Can you ensure that status codes follow as per the given example below;

- Status Code 0 - Up to date or new records being reported for the first time.
- Status Code 1 - Day 30 and over.
- Status code 2 - Day 60 and over.
- Status Code 3 - Day 90 and over. As above a default notice can be issued at this stage if payment is not received and the relationship with the consumer is deemed to have broken down. If no response within 28 days a default can be registered.
If a default is not registered at this stage then the account can go to a maximum of 180 days overdue and progress through the arrears status codes as per standard reporting. However, accounts should not continually be reported in arrears, we would expect that once an account has reached 180 days overdue a default would be registered. To prevent the account from continually being reported in arrears an Arrangement to pay could be agreed with the consumer and the Arrangement 'A' flag used.
- Status code 8 - Default.

Appendix 15 – Utility Accounts

Energy

Energy accounts can be reported in line with all other credit agreements. However prepayment metres are an exception. Where a consumer signs up to energy supply on a prepayment meter from the onset, this will never be reported. Where as a result of arrears, a warrant is granted to fit a prepayment meter, only monies paid to clear the arrears can be reported, and not the on-going consumption via the pre-paid meter. At the point at which the warrant process is underway and provided the account is over 90 days in arrears, a notification of intention to file a default can be sent to the consumer and a default registered 28 days later. This is in line with the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies.

Water

When discussions began with regards to information on Water accounts being shared, the ICO advised on the circumstances under which a default may be registered. As with many non-standard credit products specific rules are agreed and in the case of water providers there is a further complexity as they do not have the choice of ceasing to do business with a defaulting customer. This may lead to them continuing to provide the service and, potentially, find themselves in a similar position of default from that customer again. This requires some differences in the way that such accounts are recorded.

However, in common with other data providers, consistency should be observed and the registration of a default, and this should still occur after 90 days of non-payment and before 180 days (in line with the Principle for the Reporting of Arrears, Arrangements and Defaults at Credit reference Agencies).

In accordance with already documented discussions for other utilities there are a number of triggers which, as long as they are clearly communicated to the customer or business, may be considered to be grounds for the registration of a default being:

- Where the supplier takes or has taken steps to cut off the service provided (or would do so if they were not prevented on social rather than commercial grounds or by other regulations, codes of practice or statute) or take legal action.
- Where there is evidence that the customer has left the property without making payment or arrangements to pay

In cases such as water where the service cannot be disconnected, the registration of a default should still occur within the normal timescales of between 90 - 180 days past due. In these cases a new account or agreement will be commenced within the water provider's internal systems in order to register the ongoing supply. For those providers supplying positive as well as negative data this will result in a second account being registered. The performance on that account will be supplied as normal.

To prevent a large volume of defaults for the same product type and from the same supplier being reported, it has been agreed that just 1 default is registered over a 6 year period. Therefore at any time during a 6 year period a customer should normally only have 1 defaulted account and (potentially) one open active full data record. As a result the balance on the defaulted account will vary as more defaults are added and settlements occur. The only time that this may change is if there is a break in the incidence of defaulting such that a default is satisfied and a new default is registered.

Appendix 16 – Deferred Payment Credit

Deferred Payment products are normally short-term agreements for the purpose of purchasing goods that are either repaid 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 data is reported to all 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 (Account Type - 60).

- Multiple short-term transactions that are repaid in less than 3 months (Individual accounts for each transaction with a Unique Account number per transaction)
- 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 (Account type - 04), Credit Card/Store - including BDS (Account type - 05).

- 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 (Account type - 19) or Credit sale (Account type 17) or Unsecured Loan (Account type - 02).

- 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 CRAs, 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.

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

Reporting to the CRAs 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 the “Arrangements / Debt Management” section below for information on monthly payment provision where a customer has entered an Arrangement or Debt Management scheme.

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 it 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.

For Type A(i), A(ii) and Type C accounts, the Arrangement flag 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.

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 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 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 *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 months 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.

Additional Guidance is available and can be found in the *'Deferred Payment Credit Reporting Guidance v1.0 - April 2022.pdf'* document, and can be provided by a CRA as required.

Appendix 17 – BFPO Addresses

CRA's require a valid UK address that is consistent with the Royal Mail Postcode Address File (PAF). In March 2012 BFPO addresses (British Forces Post Office), in collaboration with Royal Mail, introduced UK style postcodes. These postcodes enable BFPO addresses to be easily included in address management products or systems.

The fields provided in the PAF file consist of the relevant 'BF' Postcode (e.g. BF1 2AB), a town of 'BFPO', along with a BFPO number (e.g. BFPO10) provided in the street field.

The following fields should be provided to enable CRAs to successfully load and match the data. In addition to the name and address the date of birth field must be populated.

Required Fields

The following fields should be treated as **mandatory**, as should any of these fields be omitted or not provided in line with this guidance, it could impair the likelihood of attributing the data to an individual.

- Name (see field 24 and Appendix 9 for further details on the format to report the name).
- Valid 'BF' postcode in the Postcode field
- Valid BFPO number in address line 2
- Date of birth

Example

Name	-	Brown, Major, John, Anthony,
Address line 1	-	
Address line 2	-	BFPO 13
Address line 3	-	
Address line 4	-	
Postcode	-	BF1 0AA
Date of Birth	-	15/02/1992

Identifying Name and Address Changes

CRAs can accept other information in the address fields, however, the BFPO number must be reported on a separate address line to the rest of the information. In addition to this the BFPO postcode must correspond to the BFPO number.

Searching on BFPO Addresses

Organisations should adhere to the same standards when undertaking a credit search. In particular, the 'required fields' should be provided. These details should be provided when entering both current and previous address information.

Should you have any further questions regarding how information should be reported, please refer to your main Credit Reference Agency.

Version Control Sheet

Any amendments or enhancements to this document will be subject to version control and documented in the table below and is designed to provide a full audit trail.

Version No.	Reason(s) for change	Date Effective
1	Original Document	April 2024
1	Minor update to clarify address format example	August 2024