Current Account Turnover Data

File Layout Specification

Version Control Sheet

Experian's Consumer Information Services division is responsible for creating and maintaining this document. Any amendments or enhancements to this document will be subject to version control and should be documented in the table below.

This page must always remain with the most recent version of this document and is designed to provide a full audit trail of changes made to this document.

Version No.	Reason for Change	Sections Impacted	Approved by	Date Effective
1.0	Original document			10th December 2009
2.0	Revised edition			30th April 2010
3.0	Revised edition			24th May 2010
4.0	Revised edition			15th July 2010
5.0	Revised edition			30th September 2010
6.0	Revised edition		Mark Goodfellow	25th May 2012
7.0	Revised edition		Richard Sallis	27th April 2015
8.0	Revised edition	Detailed Layout	Chloe Barnett	17th November 2021

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Current Account Turnover Data

Experian has different levels of reciprocity, for different levels of data provided. These are:

1. Credit Turnover Data
   - Credit Turnover Data is the summarised Credit Amount deposited into the account over the reporting period

2. Credit and Debit Turnover Data
   - Credit and Debit Turnover Data is the summarised Credit and Debit Amounts deposited into and debited from the account, respectively, over the reporting period

3. Credit and Debit Turnover Data (categorisation of payments)
   - Credit and Debit Turnover Data (categorisation of payments) is the summarised Credit and Debit Amounts deposited into and debited from the account, respectively, over the reporting period; categorised by payment type i.e. £200 credit cash, £700 direct credit, £0 credit cheque; £150 debit cash, £370 direct debit, £58 debit cheque.

The services derived from the data will be controlled by Experian to meet these requirements.

Data Transfers

All data transfers between Experian and third parties (i.e. clients, suppliers etc) must be in line with our current Global Information Security Policy.

Experian will not accept any data that is not encrypted (Live and Test). This encryption may be carried out at the data (payload) level or during the transmission (at a hardware level). See appendix 1.

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. (See appendix 1 for a list of all our secure data transfer solutions).

Formats

The preferred format is fixed block where the block size must be a multiple of the record length of 1043 bytes. Fixed block formats must have carriage returns at the end of each line e.g. ASC11013 & ASC11010.

Timing of extracts / The reporting period

The data extracts must be monthly with no more than 12 extracts in any one calendar year. The data extracts may be taken at a time to suit the member, but should be at a time when the data will reflect an up to date picture of the members' accounts most accurately. Future updates will then be expected at the same point in time on a monthly basis.

File Specification

A file of records will contain three types of record, all of which must be 822 bytes in length. These are:

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

Each file submitted to Experian, 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 identifying source code and update process.

When a file is submitted it must contain any new accounts opened since the last extract, together with updates to records previously submitted i.e. address changes etc. It must also contain the latest position of the account and settlements for records that are not to be sent in future, for example accounts that have been closed, or where the owner is deceased.

Required fields

Listed below are the fields that are required for a record to be used for CATO. This is based on all the CATO fields available:

Please note, highlighted fields are due to be retired – please populate these with blanks

Description of field	CATO data record
CATO Account Number	Mandatory
Start Date	Mandatory
Close Date	Mandatory where applicable
Special Instruction Indicator	Mandatory where applicable
Current Balance	Mandatory
Credit Balance Indicator	Mandatory where applicable
Maximum Balance within the reporting period	Where applicable
Credit Balance Indicator on Maximum Balance	Mandatory where applicable
Minimum Balance within the reporting period	Where applicable
Credit Balance Indicator on Minimum Balance	Mandatory where applicable
Credit Limit	Mandatory
Number of Days in Overdraft	Where applicable
Average Monthly Balance	Where applicable
Credit Balance Indicator on Average Balance	Mandatory where applicable
Declared Gross Annual Income	Mandatory
Date of Declared Gross Annual Income	Mandatory
EXPERIAN Block	For Experian Use Only
Credit Amount Cash	Mandatory for Categorised Payments
Credit Cash Transactions	Mandatory for Categorised Payments
Credit Amount Debit Card	Mandatory for Categorised Payments
Credit Transactions Debit Card	Mandatory for Categorised Payments
Credit Amount Direct Credit	Mandatory for Categorised Payments
Direct Credit Transactions	Mandatory for Categorised Payments
Credit Amount Faster Payment	Mandatory for Categorised Payments
Credit Faster Payments Transactions	Mandatory for Categorised Payments
Credit Amount CHAPS Payments	Mandatory for Categorised Payments

Credit CHAPS Transactions	Mandatory for Categorised Payments
Credit Amount Cheque	Mandatory for Categorised Payments
Credit Cheque Transactions	Mandatory for Categorised Payments
Credit Amount Interest	Mandatory for Categorised Payments
Credit Interest Transactions	Mandatory for Categorised Payments
Total Credit Amount	Mandatory
Total Credit Transactions	Mandatory
Debit Amount Cash	Mandatory for Categorised Payments
Debit Cash Transactions	Mandatory for Categorised Payments
Debit Amount Debit Card	Mandatory for Categorised Payments
Debit Card Transactions	Mandatory for Categorised Payments
Debit Direct Debit / Standing Order	Mandatory for Categorised Payments
Direct Debit / Standing Order Transactions	Mandatory for Categorised Payments
Debit Amount Faster Payment	Mandatory for Categorised Payments
Debit Faster Payment Transactions	Mandatory for Categorised Payments
Debit Amount CHAPS Payment	Mandatory for Categorised Payments
Debit CHAPS Payment Transactions	Mandatory for Categorised Payments
Debit Amount Cheque	Mandatory for Categorised Payments
Debit Cheque Transactions	Mandatory for Categorised Payments
Debit Amount Interest	Mandatory for Categorised Payments
Debit Interest Transactions	Mandatory for Categorised Payments
Debit Amount Fees	Mandatory for Categorised Payments
Debit Fee Transactions	Mandatory for Categorised Payments
Total Debit Amount	Mandatory for Debit Summarised and Categorised Payments
Total Debit Transactions	Mandatory for Debit Summarised and Categorised Payments
Name & Address	Mandatory
Date of Birth	Mandatory
Flag Settings (Deceased)	Mandatory where applicable
Account Type	Mandatory
Sort Code	Mandatory
Bank Account Number	Mandatory
Joint Account Indicator	Mandatory where applicable
Roll Number	Mandatory where applicable
IBAN Number	Mandatory
Primary Account Indicator	Mandatory where applicable
Non-Consent Record Indicator	Mandatory where applicable
New CATO Account Number	Mandatory where applicable
New Bank Account Number	Mandatory where applicable
New Sort Code	Mandatory where applicable
New Roll Number	Mandatory where applicable
New IBAN Number	Mandatory where applicable

Summary Layout

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
Source Code	`NNN`	21	23	3
Date Created	DDMMCCYY	24	31	8
Company Name	Alphanumeric	32	81	50
CATO Version	`CATO2009  `	82	101	20
Filler	Blanks	102	1053	952
Total bytes				**1053**

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
CATO Account Number	Alphanumeric	1	30	30
Start Date	DDMMCCYY	31	38	8
Close Date	DDMMCCYY	39	46	8
Special Instruction Indicator	Blank or D	47	47	1
Current Balance	ffffffffff	48	57	10
Credit Balance Indicator	Blank or '-'	58	58	1
Maximum Balance within the reporting period	Blank or ffffffffff	59	68	10
Credit Balance Indicator on Maximum Balance	Blank or '-'	69	69	1
Minimum Balance within the reporting period	Blank or ffffffffff	70	79	10
Credit Balance Indicator on Minimum Balance	Blank or '-'	80	80	1
Credit Limit	ffffffffff	81	90	10
Number of Days in Overdraft	Blank or numeric	91	92	2
Average Monthly Balance	Blank or ffffffffff	93	102	10
Credit Balance Indicator on Average Monthly Balance	Blank or '-'	103	103	1
Declared Gross Annual Income	ffffffffff	104	113	10
Date of Declared Gross Annual Income	DDMMCCYY	114	121	8
EXPERIAN Block	Blank	122	271	150
Credit Amount Cash	Blank or ffffffffff	272	281	10
Credit Cash Transactions	Numeric	282	284	3
Credit Amount Debit Card	Blank or ffffffffff	285	294	10
Credit Transactions Debit Card	Numeric	295	297	3
Credit Amount Direct Credit	Blank or ffffffffff	298	307	10
Direct Credit Transactions	Numeric	308	310	3
Credit Amount Faster Payment	Blank or ffffffffff	311	320	10

Credit Faster Payments Transactions	Numeric	321	323	3
Credit Amount CHAPS Payments	Blank or £££££££££	324	333	10
Credit CHAPS Transactions	Numeric	334	336	3
Credit Amount Cheque	Blank or £££££££££	337	346	10
Credit Cheque Transactions	Numeric	347	349	3
Credit Amount Interest	Blank or £££££££££	350	359	10
Credit Interest Transactions	Numeric	360	362	3
Total Credit Amount	£££££££££	363	372	10
Total Credit Transactions	Numeric	373	375	3
Debit Amount Cash	Blank or £££££££££	376	385	10
Debit Cash Transactions	Numeric	386	388	3
Debit Amount Debit Card	Blank or £££££££££	389	398	10
Debit Card Transactions	Numeric	399	401	3
Debit Direct Debit / Standing Order	Blank or £££££££££	402	411	10
Direct Debit / Standing Order Transactions	Numeric	412	414	3
Debit Amount Faster Payment	Blank or £££££££££	415	424	10
Debit Faster Payment Transactions	Numeric	425	427	3
Debit Amount CHAPS Payment	Blank or £££££££££	428	437	10
Debit CHAPS Payment Transactions	Numeric	438	440	3
Debit Amount Cheque	Blank or £££££££££	441	450	10
Debit Cheque Transactions	Numeric	451	453	3
Debit Amount Interest	Blank or £££££££££	454	463	10
Debit Interest Transactions	Numeric	464	466	3
Debit Amount Fees	Blank or £££££££££	467	476	10
Debit Fee Transactions	Numeric	477	479	3
Total Debit Amount	Blank or £££££££££	480	489	10
Total Debit Transactions	Numeric	490	492	3
Name & Address (Title)	Alphanumeric	493	502	10
Name & Address (Full Forename)	Alphanumeric	503	522	20
Name & Address (Full Middle Name)	Alphanumeric	523	542	20
Name & Address (Full Surname or Full Name)	Alphanumeric	543	602	60
Name & Address (Name Suffix)	Alphanumeric	603	612	10
Name & Address (Address Line 1)	Alphanumeric	613	660	48
Name & Address (Address Line 2)	Alphanumeric	661	706	46
Name & Address (Address Line 3)	Alphanumeric	707	752	46
Name & Address (Address Line 4)	Alphanumeric	753	798	46
Name & Address (Postcode)	Alphanumeric	799	806	8
Date of Birth	DDMMCCYY	807	814	8
Flag Settings (Deceased)	Blank or D	815	815	1
Account Type	Blank or Numeric	816	817	2
Sort Code	Alphanumeric	818	825	8
Bank Account Number	Alphanumeric	826	837	12
Joint Account Indicator	Blank or Numeric	838	839	2
Roll Number	Alphanumeric	840	869	30
IBAN Number	Alphanumeric	870	919	50

Primary Account Indicator	Blank, Y or N	920	920	1
Non-Consent Record Indicator	Blank, Y	921	921	1
New CATO Account Number	Numeric	922	951	30
New Bank Account Number	Alphanumeric	952	963	12
New Sort Code	Alphanumeric	964	971	8
New Joint Account Indicator	Blank or numeric	972	973	2
New Roll Number	Alphanumeric	974	1003	30
New IBAN Number	Alphanumeric	1004	1053	50
Total bytes				**1053**

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	`9999999999999999999`	1	20	20
Total records	Numeric	21	30	10
Filler	Blanks	31	1053	1023
Total bytes				**1053**

Detailed Layout

The following sections identify the requirements and constraints relating to each of the fields on the records. 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, blanks and non-alpha values will prevent the updating of the entire file.
- Must be 14 blanks followed by the word HEADER in capitals.

2. Source Code Number

Starting byte:	21
Ending byte:	23
Character type:	Numeric
Example	‘012’
Position:	Right justified, filled with leading zero where appropriate.

Programming requirements:

- The source code is a three-digit number, which will uniquely identify a member's portfolio for its duration on *CATO*.
- The source code provided will be allocated; please contact your account manager for a source code.

3. Date of Creation

Starting byte:	24
Ending byte:	31
Character type:	Numeric
Example:	`24022012`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

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

- The creation date should reflect primarily when the extract is produced but 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. Anything else will be reported as an error.

4. Company/Portfolio Name

Starting byte:	32
Ending byte:	81
Character type:	Alphanumeric
Example:	`ABC Bank Plc - Current account ‘
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. CATO Version Indicator

Starting byte:	82
Ending byte:	101
Character type:	Alphanumeric
Example:	CATO2009 `
Position:	Left justified, with following blanks where appropriate.

6. Filler

Starting byte:	102
Ending byte:	1053
Character type:	Blanks

Programming requirements:

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

<u>Customer account records</u>

1. CATO Account Number

Starting byte:	1
Ending byte:	30
Character type:	Alphanumeric
Example:	`12345B6789B `
Position:	Left justified with following blanks

Programming requirements:

- Alphanumeric values including blanks are accepted in this field; however, the first character must be an alphanumeric and not a blank.
- 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 same tape with the same account number the first record will be loaded and all subsequent records will be dropped.

- Each CATO account number should, wherever possible, remain precisely the same once allocated. Where any part of an account number is changed, the new account number must be supplied in the `New CATO Account Number` field. 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 CATO Account Number" field, then you must contact Experian's Data Control department 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.

2. Start Date

Starting byte:	31
Ending byte:	38
Character type:	Numeric
Example:	`04112001`
Position:	Right justified, fill with leading zeros where appropriate

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.
- The date format must be DDMMCCYY.
- This field should contain the date the account was opened.
- The start date must always pre-date any close date.
- All accounts must have a valid date. Anything else will be reported as an error.
- In extenuating circumstances, if it is not possible to report the start date, enter zeros.

3. Close Date

Starting byte:	39
Ending byte:	46
Character type:	Numeric
Example:	`05102008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.
- The date format must be DDMMCCYY.
- This field should contain the date the account was closed.
- An open account must contain `00000000 in this field.
- The close date must always post-date the start date.
- Updates to open records must not finish without having been submitted with a valid and accurate close date. Doing so results in the record being held as open 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 open once more.
- If an account moves into default, enter the date of default as the close date. For CATO, closed and defaulted accounts are treated the same as there is no longer turnover on the account.

4. Special Instruction Indicator

Starting byte:	47
Ending byte:	47
Character type:	Alpha
Example:	`D`

Programming requirements:

- The only acceptable contents for this field are D or a blank..
- To delete a record held on *CATO* enter a `D` in this field. This function is only to be used in exceptional circumstances to remove accounts registered in error.

5. Current Balance

Starting byte:	48
Ending byte:	57
Character type:	Numeric
Example:	`0000003600`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field. Non-numeric values will prevent the updating of the entire file.
- Only full pounds should be entered e.g. £3,600 = 0000003600. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the current balance of the account at the time when the extract was created.
- Where the account is closed and the close date field contains a date (i.e. settled or defaulted account), the current balance must be the credit or debit balance remaining on the client accounting ledger as at the close date.

5. Credit Balance Indicator

Starting byte:	58
Ending byte:	58
Character type:	Alpha
Example:	' ' if in debit (overdrawn), '-' if in credit

Programming requirements:

- Only Alpha values are accepted in this field.
- Where the account is in credit, this field should contain the credit balance indicator; otherwise it should contain a blank.
- Credit balance in this context does not mean that the customer is owed a repayment from the lender.
- This credit balance indicator indicates the account is in credit at the time the extract was created.

6. Maximum Balance within the reporting period

Starting byte:	59
Ending byte:	68
Character type:	Numeric
Example:	`0000003600`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field. Non-numeric values will prevent the updating of the entire file.
- Only full pounds should be entered e.g. £3,600 = 0000003600. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the maximum balance of the account within the reporting period.

7. Credit Balance Indicator on Maximum Balance

Starting byte:	69
Ending byte:	69
Character type:	Alpha
Example:	' ' if in debit (overdrawn), '-' if in credit

Programming requirements:

- Only Alpha values are accepted in this field.
- Where the account is in credit at time of the maximum balance within the reporting period, this field should contain the credit balance indicator, otherwise it should contain a blank.
- Credit balance in this context does not mean that the customer is owed a repayment from the lender.
- This credit balance indicator, indicates the maximum balance on the account within the reporting period, was a credit balance.

8. Minimum Balance within the reporting period

Starting byte:	70
Ending byte:	79
Character type:	Numeric
Example:	`0000003600`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field. Non-numeric values will prevent the updating of the entire file.
- Only full pounds should be entered e.g. £3,600 = 0000003600. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the minimum balance of the account within the reporting period.

9. Credit Balance Indicator on Minimum Balance

Starting byte:	80
Ending byte:	80
Character type:	Alpha
Example:	' ' if in debit (overdrawn), '-' if in credit

Programming requirements:

- Only Alpha values are accepted in this field.
- Where the account is in credit at time of the minimum balance within the reporting period, this field should contain the credit balance indicator, otherwise it should contain a blank.
- Credit balance in this context does not mean that the customer is owed a repayment from the lender.
- This credit balance indicator, indicates the minimum balance on the account within the reporting period, was a credit balance.

10. Credit Limit

Starting byte:	81
Ending byte:	90
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the credit limit as notified to the customer, not the shadow limit of the account.

11. Number of Days in Overdraft

Starting byte:	91
Ending byte:	92
Character type:	Numeric
Example:	`07`
Position:	Right justified, fill with a leading zero where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total number of days the account is in debit, within the reporting period.

12. Average Monthly Balance

Starting byte:	93
Ending byte:	102
Character type:	Numeric
Example:	`0000005000
Position:	Right justified, fill with a leading zero where appropriate.

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the average balance of the account within the reporting period.

13. Credit Balance Indicator on Average Monthly Balance

Starting byte:	103
Ending byte:	103
Character type:	Alpha
Example:	' ' if in debit (overdrawn), '-' if in credit

Programming requirements:

- Only Alpha values are accepted in this field.
- Where the average balance of the account within the reporting period, is a credit amount , this field should contain the credit balance indicator, otherwise it should contain a blank.
- Credit balance in this context does not mean that the customer is owed a repayment from the lender.
- This credit balance indicator, indicates the average monthly balance of the account within the reporting period, was a credit balance.

14. Declared Annual Gross Income

Starting byte:	104
Ending byte:	113
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the declared annual gross income of the customer, captured from the most recent credit application made by the customer, or in the most recent annual review with the customer.

15. Date of Declared Annual Gross Income

Starting byte:	114
Ending byte:	121
Character type:	Numeric
Example:	`05102008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- The date format must be DDMMCCYY.
- This field should contain the date of the most recent credit application made by the customer, or the date of the most recent annual review in which they declared their annual gross income.

16. Experian Block

Starting byte:	122
Ending byte:	271
Character type:	Blanks

Programming requirements:

- This field may be used for member's own data purposes, for example a scoring reference number. However, unless Experian are requested to undertake additional work, nothing in this field is retained after the monthly update.
- Any part of this field not being used for own data purposes should be filled with blanks.

17. Credit Amount Cash

Starting byte:	272
Ending byte:	281
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of cash transactions deposited into the account, over the reporting period.
- If a customer has made an internal bank transfer into their current account, via the telephone, internet or in branch, from another account and this is not captured in other transaction types, please use this field.

18. Credit Cash Transactions

Starting byte:	282
Ending byte:	284

Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of cash transactions deposited into the account, over the reporting period

19. Credit Amount Debit Card

Starting byte:	285
Ending byte:	294
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of debit card transactions deposited into the account, over the reporting period.

20. Credit Transactions Debit Card

Starting byte:	295
Ending byte:	297
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of debit card transactions deposited into the account, over the reporting period.

21. Credit Amount Direct Credit

Starting byte:	298
Ending byte:	307
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of direct credit transactions deposited into the account, over the reporting period.

22. Direct Credit Transactions

Starting byte:	308
Ending byte:	310
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of direct credit transactions deposited into the account, over the reporting period.

23. Credit Amount Faster Payment

Starting byte:	311
Ending byte:	320
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of faster payment transactions deposited into the account, over the reporting period. Faster Payment transactions are processed and delivered to the receiving account on the same day; and are below a value of £10,000.

24. Credit Faster Payment Transactions

Starting byte:	321
Ending byte:	323
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of faster payment transactions deposited into the account over the reporting period. Faster Payment transactions are processed and delivered to the receiving account on the same day; and are below a value of £10,000.

25. Credit Amount CHAPS Payment

Starting byte:	324
Ending byte:	333
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of CHAPS payment transactions deposited into the account, over the reporting period. A CHAPS Payment is a higher value, same day payment.

26. Credit CHAPS Payment Transactions

Starting byte:	334
Ending byte:	336
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of credit CHAPS payments transactions deposited into the account, over the reporting period. A CHAPS Payment is a higher value, same day payment.

27. Credit Amount Cheque

Starting byte:	337
Ending byte:	346
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of cheques deposited into the account, over the reporting period.

28. Credit Cheque Transactions

Starting byte:	347
Ending byte:	349
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of cheques deposited into the account, over the reporting period.

29. Credit Amount Interest

Starting byte:	350
Ending byte:	359
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of interest deposited into the account, over the reporting period.

30. Credit Interest Transactions

Starting byte:	360
Ending byte:	362
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of interest transactions deposited into the account, over the reporting period.

31. Total Credit Amount

Starting byte:	363
Ending byte:	372
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of deposits into the account over the reporting period.

32. Total Credit Transactions

Starting byte:	373
Ending byte:	375
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.
- This field should contain the total quantity of deposits into the account, over the reporting period.

33. Debit Amount Cash

Starting byte:	376
Ending byte:	385
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of cash transactions debited from the account, over the reporting period.
- If a customer makes an internal transfer of money from their current account to another account, via the telephone, internet or in branch and this is not captured in other transaction types, please use this field.

34. Debit Cash Transactions

Starting byte:	386
Ending byte:	388
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of cash transactions debited from the account, over the reporting period.

35. Debit Amount Debit Card

Starting byte:	389
Ending byte:	398
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of debit card transactions debited from the account, over the reporting period.

36. Debit Card Transactions

Starting byte:	399
Ending byte:	401
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of debit card transactions debited from the account, over the reporting period.

37. Debit Direct Debit / Standing Order

Starting byte:	402
Ending byte:	411
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of direct debit / standing order transactions debited from the account, over the reporting period.

38. Direct Debit / Standing Order Transactions

Starting byte:	412
Ending byte:	414
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of direct debit / standing order transactions debited from the account, over the reporting period.

39. Debit Amount Faster Payment

Starting byte:	415
Ending byte:	424
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total value of faster payment transactions debited from the account, over the reporting period. Faster payment transactions are processed and delivered to the receiving account on the same day; and are below a value of £10,000.

40. Debit Faster Payment Transactions

Starting byte:	425
Ending byte:	427
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of faster payment transactions debited from the account, over the reporting period. Faster payment transactions are processed and delivered to the receiving account on the same day; and are below a value of £10,000.

41. Debit Amount CHAPS Payment

Starting byte:	428
Ending byte:	437
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of CHAPS payment transactions debited from the account, over the reporting period. A CHAPS Payment is a higher value, same day payment.

42. Debit CHAPS Payment Transactions

Starting byte:	438
Ending byte:	440
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of credit CHAPS payments transactions deposited into the account, over the reporting period. A CHAPS Payment is a higher value, same day payment.

43. Debit Amount Cheque

Starting byte:	441
Ending byte:	450
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of cheques debited from the account, over the reporting period.

44. Debit Cheque Transactions

Starting byte:	451
Ending byte:	453
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of cheques debited from the account, over the reporting period.

45. Debit Amount Interest

Starting byte:	454
Ending byte:	463
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of interest debited from the account, over the reporting period.

46. Debit Interest Transactions

Starting byte:	464
Ending byte:	466
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of interest transactions debited from the account, over the reporting period.

47. Debit Amount Fees

Starting byte:	467
Ending byte:	476
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- Only full pounds should be entered e.g. £5000 = 0000005000 Amounts should not be rounded up or down and must never be supplied with pence.
- This field should contain the total value of fees debited from the account, over the reporting period.

48. Debit Fee Transactions

Starting byte:	477
Ending byte:	479
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- This field is to be retired – please populate this field with blanks.
- This field should contain the total quantity of fees transactions debited from the account, over the reporting period.

49. Total Debit Amount

Starting byte:	480
Ending byte:	489
Character type:	Numeric
Example:	`0000005000`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.
- Only full pounds should be entered e.g. £5000 = 0000005000. Amounts should not be rounded up or down and must never be supplied with pence
- This field should contain the total value of debits withdrawn from the account over the reporting period.

50. Total Debit Transactions

Starting byte:	490
Ending byte:	492
Character type:	Numeric
Example:	`008`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.
- This field should contain the total quantity of debits from the account, within the reporting period.

51. Name and Address

Starting byte:	493
Ending byte:	806
Character:	Alphanumeric
Example:	'Mr John Wilfred Brown Rose Cottage 5 Main Street Wollaton Nottingham Nottinghamshire NG8 1JD`
Position:	Left justified with following blanks

Programming requirements:

- The format of this field is as follows:
  - Title 10 characters
  - Full Forename 20 characters
  - Full Middle name 20 characters
  - Full Surname or Full Name 60 characters
  - Surname Suffix 10 characters
  - Address Line 1 48 characters
  - Address Line 2 46 characters
  - Address Line 3 46 characters
  - Address Line 4 46 characters
  - Postcode 8 characters
- The title line should contain the title of the account holder.
- The forename line should contain the full forename of the account holder.
- The middle name line should contain the full middle name or initial of the account holder, if captured.
- The surname or full name line should contain either the surname of the account holder, if the above lines detailing the account holder's full name are populated. If it is not possible to split out the full name into individual fields, the full name (title, full forename, middle name or initial and surname) can be inserted in this line.
- The surname suffix follows a person's full name and provides additional information about the person. Post-nominal letters indicate that the individual holds a position, educational degree, accreditation, office or honour
- The postcode, which is mandatory, must always be in the last 8 bytes and must be eight characters in length.
- Any unused sections of the address lines should be filled with blanks.
- The name and address lines should contain no punctuation other than apostrophes or hyphens within a name (e.g. `Patrick O'Neil`).
- The address supplied for CATO records must always represent the address held by the lender.

52. Date of Birth

Starting byte:	807
Ending byte:	814
Character type:	Numeric
Example:	`01121960`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field in the format of DDMMCCYY, blanks and non-numeric values will prevent the updating of the entire file.
- This field should contain the account holder's date of birth
- This field is a mandatory requirement on all records opened post October 2001, when Third Party Data regulations were implemented.
- If the account was opened before this date, and the complete date of birth is not available the whole field should be filled with zeros.

53. Flag Settings

Starting byte:	815
Ending byte:	815
Character type:	Alpha
Example:	`D`

Programming requirements:

- Only D or Blank are valid in this field.
- This field is used to indicate the account holder is deceased. Where a 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.
- If no flag is to be used this field should remain blank.

41. Account type

Starting byte:	816
Ending byte:	817
Character type:	Numeric
Example:	`04`
Position:	Right justified, fill with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.
- This field is used to indicate the account type of the record.
- A full list of valid account types is contained in Appendix 2. Any other codes are not acceptable and will prevent the processing of the entire file.

42. Sort Code

Starting byte:	818
Ending byte:	825
Character type:	Alphanumeric
Example:	`403408 `
Position:	Left justified with following blanks

Programming requirements:

- Only alphanumeric values are accepted in this field, left justified with following blanks.
- This should represent the bank sort code relevant to the account.

43. Bank Account Number

Starting byte:	826
Ending byte:	837
Character type:	Alphanumeric
Example:	`12345678 `
Position:	Left justified with following blanks

Programming requirements:

- Only alphanumeric values are accepted in this field, left justified with following blanks.
- This should represent the bank account number relevant to the account
- Joint account holders must be submitted as separate records.
- An additional field is available to indicate joint account holders.

44. Joint Account Indicator

Starting byte:	838
Ending byte:	839
Character type:	Blank or Numeric
Example:	`01` or `02`

Programming requirements:

- Only numeric and blank values are accepted in this field, non-numeric values will prevent the updating of the entire file.
- Sole Accounts should be provided with this field as 'Blank'
- Joint account holders must be submitted as separate records.
- If the account is held by more than one customer, a `01` , or `02` must be submitted in this field to indicate this account is held with another customer and must remain consistent each month for each of the customers records to allow correct updates to be applied to each record.
- Although joint account holders Sort Code and Account Number will be the same, their CATO number will differ, along with this field being populated with a `01`, or `02` etc.

45. Roll Number

Starting byte:	840
Ending byte:	869
Character type:	Alphanumeric
Example:	`ABC0012345/L698879 `
Position:	Left justified with following blanks

Programming requirements:

- Only alphanumeric (including characters such as / -) values are accepted in this field, left justified with following blanks.
- This should represent the roll number relevant to the account
- Roll number should be supplied with the relevant sort code and account number in the fields above.
- A roll number is used by some building societies to uniquely identify an individual's account. A current account with a roll number will also have a unique combination of sort code and account number.

46. IBAN Number (International Bank Account Number)

Starting byte:	870
Ending byte:	919
Character type:	Alphanumeric
Example:	`7359503ABC001KR32345L69887LM1296 `
Position:	Left justified with following blanks

Programming requirements:

- Only alphanumeric values are accepted in this field, left justified with following blanks.
- This should represent the international bank account number relevant to the account
- The IBAN (International Bank Account Number) is a series of alphanumeric characters which uniquely identify a customer's account held at any bank in the world.

47. Primary Account Indicator

Starting byte:	920
Ending byte:	920
Character type:	Alpha
Example:	`Y`

Programming requirements:

- 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 CATO member believes this record to be the customer's primary current account. The fact that they 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 CATO member 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

48. Non-Consent Record Indicator

Starting byte:	921
Ending byte:	921
Character type:	Alpha
Example:	`Y`

Programming requirements:

- The only acceptable contents for this field are `Y` 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 CATO member believes the record does not have consent to be shared outside own group use.
- `Y` indicates this record can only be used for clients own group use, as it does not have the consumers' consent to be shared with other lenders.

49. New CATO Account Number

Starting byte:	922
Ending byte:	951
Character type:	Numeric
Example:	`12345B6789B `
Position:	Left justified with following blanks

Programming requirements:

- Alphanumeric values including blanks are accepted in this field, however, the first character must be an alphanumeric and not a blank.
- This account number 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 same file with the same account number the first record will be loaded and all subsequent records will be dropped (with the exception of joint accounts).
- Where any part of an account number is changed, the new account number must be supplied in this field. In all subsequent months the new account number is then reported in the CATO Account Number field. If you need to change any part of the account numbers that you have previously provided and are unable to utilise this field, then you must contact Experian's Data Control department 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.
- If New CATO Account Number is populated and is different to CATO Account Number, a check is to be carried out to ensure that no other existing record exists on the master file with a key equal to New CATO Account Number and Joint Account Indicator, (taking into account New Joint Account Indicator if populated).
- If there is, the record is rejected. Otherwise, update CATO Account Number with New CATO account number.

50. New Bank Account Number

Starting byte:	952
Ending byte:	963
Character type:	Alphanumeric
Example:	`12345678 `
Position:	Left justified with following blanks

Programming requirements:

- Only alphanumeric values are accepted in this field, left justified with following blanks.
- This should represent the New Bank Account Number relevant to the account
- Joint account holders must be submitted as separate records.
- An additional field is available to indicate joint account holders.
- Where any part of a Bank Account Number is changed, the new bank account number must be supplied in this field. In all subsequent months the new account number is then reported in the Bank Account Number field. If you need to change any part of the account numbers that you have previously provided and are unable to utilise this field, then you must contact Experian's Data Control department 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.

51. New Sort Code

Starting byte:	964
Ending byte:	971
Character type:	Alphanumeric
Example:	`205968 `
Position:	Left justified with following blanks

Programming requirements:

- Only alphanumeric values are accepted in this field, left justified with following blanks.
- This should represent the New Sort Code relevant to the account.
- Where any part of a Sort Code is changed, the new sort code must be supplied in this field. In all subsequent months the new sort code number is then reported in the Sort Code field. If you need to change any part of the sort code that you have previously provided and are unable to utilise this field, then you must contact Experian's Data Control department 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.

52. New Joint Account Indicator

Starting byte:	972
Ending byte:	973
Character type:	Blank or 1
Example:	`1` or `2`

Programming requirements:

- Only numeric and blank values are accepted in this field, non-numeric values will prevent the updating of the entire file.
- This field should represent the New Joint Account Indicator relevant to the account.
- Joint account holders must be submitted as separate records.

- If the account is held by more than one customer, a `1` , or `2` must be submitted in this field to indicate this account is held with another customer.
- Although joint account holders Sort Code and Account Number will be the same, their CATO number will differ, along with this field being populated with a `1`, or `2`.

53. New Roll Number

Starting byte:	974
Ending byte:	1003
Character type:	Alphanumeric
Example:	`ABC0012345/L698879 `
Position:	Left justified with following blanks

Programming requirements:

- Only alphanumeric, (including characters such as / -) values are accepted in this field, left justified with following blanks.
- This should represent the New Roll Number relevant to the account
- Where any part of a Roll Number is changed, the new roll number must be supplied in this field. In all subsequent months the new roll number is then reported in the Roll Number field. If you need to change any part of the Roll Number that you have previously provided and are unable to utilise this field, then you must contact Experian's Data Control department 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.
- Roll number should be supplied with the relevant sort code and account number in the fields above.

54. New IBAN (International Bank Account Number)

Starting byte:	1004
Ending byte:	1053
Character type:	Alphanumeric
Example:	`7359503ABC001KR32345L69887LM1296 `
Position:	Left justified with following blanks

Programming requirements:

- Only alphanumeric values are accepted in this left justified with following blanks.
- This should represent the new international bank account number relevant to the account.
- The IBAN (International Bank Account Number) is a series of alphanumeric characters which uniquely identify a customer's account held at any bank in the world.
- Where any part of an IBAN number is changed, the new IBAN number must be supplied in this field. In all subsequent months the new IBAN number is then reported in the IBAN field. If you need to change any part of the IBAN number that you have previously provided and are unable to utilise this field, then you must contact Experian's Data Control department 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.

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 will 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:	30
Character type:	Numeric
Example:	`0001234567`
Position:	Right justified, with leading zeros where appropriate.

Programming requirements:

- Only numeric values are accepted in this field, blanks and non-numeric values will 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 = 0001234567.

3. Filler

Starting byte:	31
Ending byte:	1053
Character type:	Blanks

Programming requirements:

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

Appendix 1 - Transfer solutions which meet Experian's current Global Information Policy Standards

All data transfers between Experian and third parties (i.e. clients, suppliers etc) must be in line with our current Global Information Security Policy ('GISP').

Data Classification

Any data that is to be transferred must firstly be classified within the Experian information categories. All data that is classified as Proprietary, Confidential or Restricted must be transferred securely. Experian has classified this data as "Experian Confidential" due to the personal content of the data included in the file.

Experian Confidential - Sensitive business information, where the potential consequences of unauthorised disclosure or misuse outweigh the benefits of widespread dissemination – for example, any data that contains consumer details.

Experian accepted secure data transfer methods

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.

Channel Encryption methods (suggested for scheduled transfers):

- Dedicated telecommunications (e.g. leased line) using Connect: Direct Secure Plus. C:DS+ creates a point-to-point encrypted channel down which data can be sent securely.
- Transfer along a TCP/IPSec standard dedicated telecommunications– these types of lines encrypt all data passing through them.
- EFT (Experian File Transfer) – this is a secure FTP solution which can be used along dedicated telecommunications (whether encrypted or not) or over the internet. This solution uses industry standard protocols e.g. SSL, sFTP, SSH and HTTPS.

Data Encryption methods (accepted for this type of data transfers but require manual processing per file)

- PGP - This is industry-standard software, which will encrypt and compress the file before despatch via the use of a key management system. This system means that only the holder of the private key that matches the public key used to encrypt the data will be able to decrypt it. The client must have PGP software to be able to encrypt the file. The keys must be exchanged between our Media Centre and the client before file transfers can take place securely.
- SDA - Self-decrypting Archive. An encrypted file is sent to the recipient and self-decrypts when a password or pass-phrase is entered. Only the originator of the file requires the software. The pass-phrase should never be sent by email to the same email address that the file is sent to – either send it to another secure email address or convey by phone.
- WinZip - This software will encrypt and compress the file before despatch. A password or pass-phrase must be exchanged securely so that the recipient can open the file. The pass-phrase should never be sent by email to the same email address that the file is sent to - either send it to another secure email address or convey by phone. Clients must use WinZip version 9 or later.

Appendix 2 - Account Type Codes

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

Type	Title	Description
00	Other	This account type can be used for any current account which is not defined in the list below.
01	Basic	These accounts have no overdraft facility, but can allows for direct debits and standing orders to be set up on the account. Often a cash card will be issued so the customer can withdraw money out at cash machines, but they may not offer a cheque book or a cheque card/debit card.
02	Internet Only	An account which is purely internet based. Often these accounts offer a better rate of interest on any money in the account, compared with other current accounts.
03	Budget	A Bill Payer account – a monthly amount is deposited into the account this spreads the cost of customers monthly bills. The account will offer an overdraft facility and the customer can overdraw the account up to a limit, based on what they pay in each month. A small amount of interest may be charged when the account is overdrawn and some accounts may charge a monthly fee.
04	Student / Graduate	This account is offered only to customers who are in higher education. Most offer interest free overdrafts, free banking, plus often mobile phones, gift vouchers, commission-free foreign currency and discounts on books. The customer may also get offered a credit card facility.
05	Standard Accounts	An agreed overdraft comes with this account. The customer may need to earn a certain income to open one, and have their salary paid into it. Standard current accounts generally have no fees and come with a cheque book and/or a debit card. A standard current account may also offer an overdraft facility, which the customer will generally have to pay interest on. Some current accounts charge a monthly fee and in return may offer a better interest rate on credit balances and a preferential overdraft rate.
06	Packaged	This is an annual fee paying account. The customer receives normal current account services, plus often many addition benefits like free travel insurance, commission-free foreign money, and discounts on credit cards, loans and holidays. Some also include a 24-hour legal helpline and will-making service.
07	Premier	This is a monthly fee paying account and the customer must meet minimum income requirements to open this account. Normally the account must retain a minimum balance, for the account to remain open. Benefits of these accounts will be tailored to the

		customer but include a personal financial advisor, accidental death cover and an interest-free overdraft
08	Flexible Mortgage	An account that is secured by a mortgage deed until the final payment is made but the account has flexible terms or elements of multiple products i.e. contains a current account included in the main mortgage account.
09	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.