

## Portfolio: Source:

We ask that you respond within one month of receiving this audit and detail any plans you have to investigate or correct any of the relevant issues. If you have any questions about this audit or would like any further information, please contact the CAIS control team on 0115 976 8926 or email using ‘CAIS audit’ in the subject box.

**Consumer CAIS Audit report**

# Contents

This report and the attached appendix are the result of an audit undertaken by Experian of the data contained in this CAIS portfolio. It is split into various sections that examine the existing file held on CAIS, the monthly updates to it, and any other important characteristics or anomalies.

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# Benchmarking

The aim is to show the quality of the data on this portfolio when compared with the database as a whole. The benchmark figures in the first column – headed ‘benchmark’ – are taken from an average of all portfolios audited in the last six months. Your performance is outlined in the second column, headed ‘your file’.

The first section (accounts on the live database) concerns the records currently on the database. The second section (errors on members’ input) concerns fields from your monthly update file that have been rejected from the database.

|  |  |  |  |
| --- | --- | --- | --- |
| Accounts on the live database | Benchmark % | Your file % | Comments |
| Active records not receiving updates (see section 9, unmatched actives) | 0.0 | 0.0 |  |
| Private accounts (see section 13) | 0.0 | 0.0 |   |

|  |  |  |  |
| --- | --- | --- | --- |
| Errors on members’ input file | Benchmark % | Your file % | Comments |
| Fields containing invalid input (see section 4) | 0.0 | 0 |  |
| Invalid names (see section 4) | 0.0 | 0 |  |
| Address errors | 0.0 | 0 |  |
| Invalid dates of birth | 0.0 | 0 |  |
| Other invalid dates | 0.0 | 0 |  |
| Full data errors (non-default) | 0.0 | 0.0 |  |
| Default errors  | 0.0 | 0.0 |  |



# Masterfile

This section shows the number of records currently on the CAIS database at each of the CAIS status codes, and whether these are active, closed or defaulted. Default-level files will only contain data at status code 8, while full-data files are expected to contain data up to a minimum of status code 3 before moving to a status code 8.

On full-data files, since increasing arrears should be reflected month on month by an incrementing status code, it is expected that the number of records will decrease as the status code increases. There may sometimes be a small peak at the final status code prior to an account being defaulted.

All portfolios must show defaults at the appropriate time in the arrears cycle.



Example records at each status code from the latest data provided can be found in the EI95 report (appendix 3).

### Comments

In order to avoid unnecessary disputes and complaints we recommend that you allow a seven to 14-day grace period after the payment due date before registering that the payment has not been made. This period has been agreed with the industry Data Quality Working Group.

# Flags

This section shows the number of records with each of the CAIS flags. Some flags may not apply to your type of business, however, you should be aware that some flags are mandatory as required by SCOR

|  |  |
| --- | --- |
| CAIS FLAG 'D' (DECEASED)  | 0  |
| CAIS FLAG 'P' (PARTIAL SETTLEMENT  | 0  |
| CAIS FLAG 'C' (DEBT ASSIGNED)  | 0  |
| CAIS FLAG 'R' (RECOURSE)  | 0  |
| CAIS FLAG 'V' (VOLUNTARY TERMINATION)  | 0  |
| CAIS FLAG 'A' (ARRANGEMENT)  | 0  |
| CAIS FLAG 'M' (DEBT MANAGEMENT PROG.)  | 0 |
| CAIS FLAG 'I' (CREDIT INSURANCE CLAIM)  | 0  |
| CAIS FLAG 'Q' (ACCOUNT QUERY) | 0 |
| CAIS FLAG 'G' (GONE AWAY)  | 0  |
| **TOTAL FLAGS**  | **0**  |

Example records with each CAIS flag from the latest data provided can be found in the EI95 report
(appendix 3).

**Note:** The following four flags are mandatory as part of your CAIS submissions.

Deceased

Arrangement

Debt Management Plans

Partial Settlement

# Report (appendix 1)

This section shows the number of records with each of the CAIS flags. Some flags may not apply to your type of business, however, you should be aware that some flags are mandatory as required by SCOR

The enclosed EI97 report (appendix 1) shows the errors, warnings and data-quality problems encountered when your regular monthly update has been tested in isolation for formatting and logic checks. The media tested has been put through 134 such checks, and the corresponding errors within your data are listed in the first pages of the EI97 report with example accounts. Below is a list of any error conditions with any explanations.

Points to note

Appendix 1 shows the full report containing sample records relating to the EI97 test program. You will find a sample of three account numbers and the error or warning number for which this record has been reported.

Please note a record could be reported for more than one error or warning.

The following is an explanation of the individual quality error conditions reported for your last monthly update containing \_\_\_\_\_\_ records.

1. **Header record is not present**

Media containing CAIS data must arrive with a header record identifying the source and date of the information. This was invalid or missing from the media tested and without this information it is impossible to identify the supplier of the data and the month to which it relates. The data cannot be loaded into a live environment with this error condition.

\_\_\_\_\_\_ records were found in this category.

**2. Source code is not numeric or is otherwise invalid**

Every member of CAIS has a three-digit source code. The source code in the header record was either not numeric, was not in the correct range or is not the allocated source code. If the source code is not supplied the data will not be loaded to CAIS.

\_\_\_\_\_\_ records were found in this category.

 **3. Header date is invalid**

The header record contained an invalid date for the creation of the tape, or no date was shown. This date is used by Experian to ensure we process data for the correct month.

\_\_\_\_\_\_ records were found in this category.

**4. Company / portfolio name is not present**

The header record did not describe the data supplier. This is used as a crosscheck to ensure the data is loaded to the correct client portfolio.

\_\_\_\_\_\_ records were found in this category.

**5. No account number / account number first character blank**

Every record on CAIS must have an account number. Alphanumeric values including blanks are accepted in this field, however, the first character must be alphanumeric and not blank. Records with this error will not be processed.

\_\_\_\_\_\_ records were found in this category.

**6. Multiple records with the same original account number**

Every record on CAIS must have a unique account number, which is used to ensure that updates are applied to the correct information. Where more than one record is received with the same account number, only the first is loaded to CAIS. Duplicates may be submitted because you are not allocating a unique suffix to joint accounts, or because information about the same account at different stages in the month is being supplied.

\_\_\_\_\_\_ records were found in this category.

**7. New account number field first character is a blank**

The new account number field has been populated but the first character is blank. Account numbers for CAIS cannot start with blanks. If the field has been populated in error then it should contain 20 blanks. Records with this error will not be processed.

\_\_\_\_\_\_ records were found in this category.

**8. New account number duplicated with an original account number**

Every record on CAIS must have a unique account number, which is used to ensure that updates are applied to the correct information. Where a record has a new account number that is duplicated with an original account number within the same CAIS Plus record, the record will be processed without changing the account number on CAIS. Duplicates may be submitted because you are not allocating a unique suffix to joint accounts, or because information about the same account at different stages in the month is being supplied.

\_\_\_\_\_\_ records were found in this category.

**9. Account type invalid for non-CML companies**

There are 22 account types, and types 12 to 14 are reserved for members of the Council of Mortgage Lenders (CML). You have submitted details of CML account types, but your submission is not of CML data.

\_\_\_\_\_\_ records were found in this category.

**10. Account type invalid for CML submission**

There are 22 account types, and types 12 to 14 are reserved for members of the Council of Mortgage Lenders (CML). You have not used one of the three CML account types, but your submission is of CML data.

\_\_\_\_\_\_ records were found in this category.

**11. Account type '00'**

This account type is normally used for default-only records. The account type is used to describe the account on display to CAIS members and consumers. There are 22 account types and types 12 to 14 are reserved for members of the Council of Mortgage Lenders (CML). The appropriate account type must be submitted.

\_\_\_\_\_\_ records were found in this category.

**12. Account type invalid**

Only numeric account types are valid. Records with a non-numeric character in the account type field will not be processed.

\_\_\_\_\_\_ records were found in this category.

**13. Start date blank or zero**

This means the start date is unknown. All accounts must have a valid date showing the start date of the agreement.

\_\_\_\_\_\_ records were found in this category.

**14. Start date in the future**

Account information should not be submitted to CAIS until the consumer has signed an agreement. Accounts with a future start date are therefore inaccurate.

\_\_\_\_\_ records were found in this category.

**15. Start date invalid**

All accounts must have a valid date showing the start date of the agreement. Records with an invalid date will not be processed.

\_\_\_\_\_\_ records were found in this category.

**16. Start date incompatible with current status**

Records have been identified with start dates that do not correspond with the account status supplied. An example would be a record at status code 3 but the account started one month ago. There may be a valid reason for the accounts to appear like this – transfers, for example – but we require confirmation that both the start date and the status code are correct.

\_\_\_\_\_\_ records were found in this category.

**17. Settled / default date invalid**

All settled or defaulted accounts must have a valid settled / default date supplied. In the case of defaults, this date represents the date of default.

\_\_\_\_\_\_ records were found in this category.

**18. Default date not present for default status**

All defaults must be supplied with a date of default in this field.

\_\_\_\_\_\_ records were found in this category.

**19. Settled / default date greater than run date**

We would not expect to see records supplied with a settled / default date in the future. This indicated that the settled / default date is greater than when the data was processed through our testing. Can you please confirm if the correct dates have been supplied?

\_\_\_\_\_\_ records were found in this category.

**20. Settled / default date greater than header date**

We would not expect to see records supplied with a settled / default date greater than the date set in the header record as this represents the month of information supplied. Can you please confirm if the correct dates have been supplied?

\_\_\_\_\_\_ records were found in this category.

**21. Settled / default date less than start date**

Accounts supplied with a settled / default date that predates the opening of the account is inaccurate. The correct start and settled / default date must be supplied in all cases.

\_\_\_\_\_\_ records were found in this category.

**22. Default date is less than three months from start date**

Default records are expected to have escalated up to a minimum of status code 3 before being registered at a status code 8 (default). This follows guidance issued by the Information Commissioner on the correct filling of CRA default data. There are some exceptions where earlier escalation is acceptable, can you please confirm that these records meet the guidance?

\_\_\_\_\_\_ records were found in this category.

**23. Default date equals start date**

Default records are expected to have escalated up to a minimum of status code 3 before being registered at a status code 8 (default). This follows guidance issued by the Information Commissioner on the correct filling of CRA default data. There are some exceptions where earlier escalation is acceptable, can you please confirm that these records meet the guidance?

\_\_\_\_\_\_ records were found in this category.

**24. Settled / default date unknown**

This error condition applies to a settled / default date supplied as ‘unknown’. The correct settled / default date must be supplied in all cases.

\_\_\_\_\_\_ records were found in this category.

**25. Non-numeric monthly payment**

Monthly payments must be supplied as whole pounds. If this information is not numeric, the monthly file cannot be processed.

\_\_\_\_\_\_ records were found in this category.

**26. No monthly payment for account types 01-04, 07, 08, 16, 17, 20-23**

For these account types we would normally expect a monthly payment value where it is applicable to the credit facility provided. If one is not supplied, the account will still be loaded to CAIS but can you please confirm that the account has been classified correctly and a monthly payment is not applicable for these records?

\_\_\_\_\_\_ records were found in this category.

**27. Monthly payment for account types 00, 05, 06, 09, 12-15, 18, 19**

A monthly payment value is not expected for these account types. If one is supplied, the account will be loaded to CAIS and the monthly payment will show on credit searches and consumer files.

\_\_\_\_\_\_ records were found in this category.

**28. Non-numeric repayment period**

The repayment period must be supplied in whole months. If this information is not numeric, the monthly file cannot be processed.

\_\_\_\_\_\_ records were found in this category.

**29. Repayment period is zero for active accounts for account types 01, 02, 03, 16, 17, 19, 20, 22, 23**

For these account types we would normally expect a repayment period where it is applicable to the credit facility provided. If one is not supplied, the account will still be loaded to CAIS but can you please confirm that the account has been classified correctly and a repayment period is not applicable for these records?

\_\_\_\_\_\_ records were found in this category.

**30. Repayment period is not zero for account types 00, 04-15, 18, 21**

Repayment periods are not expected for these account types. Have the accounts been classified correctly?

\_\_\_\_\_\_ records were found in this category.

**31. Invalid balance**

The balance outstanding on an account must be supplied as whole pounds. If this information is not numeric, the monthly file cannot be processed.

\_\_\_\_\_\_ records were found in this category.

**32.Unknown balance**

The balance field must contain the current balance, the original default balance or zeroes if in either case the debt has been fully repaid. Guidance issues by the Information Commissioner regarding the correct supply of CRA data insists that all records must contain a balance, where appropriate.

\_\_\_\_\_\_ records were found in this category.

**33. Balance greater than £1,000,000**

Balances of over £1 million are rare. Can you please check this record has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

 **34. Active records in arrears with zero balance (status codes 1-6)**

The fact that an arrears status code has been supplied suggests that money is outstanding. Therefore we would not expect to see these records with a zero balance. If this relates to an account that has been settled when money was overdue then a settlement date needs to be supplied in the appropriate field. Can you please confirm the status code and the balance are correct?

\_\_\_\_\_\_ records were found in this category.

**35. Default record supplied with original default balance of zero**

Where the original default balance is set to zero, a default record cannot be registered and the record will be rejected. Can you confirm the correct balance when the account went into default can be supplied?

\_\_\_\_\_\_ records were found in this category.

**36. Current default balance zero**

A status code 8 can have a zero balance if it is being supplied to update a previously supplied default record. The zero balance will then show the record as satisfied. This error reports every zero balance status code 8 and is provided to confirm the volumes are as expected.

\_\_\_\_\_\_ records were found in this category.

**37. Credit balance default**

An original default with a credit balance or an update to an existing default with a credit balance will not be loaded to CAIS. Should the record have been supplied as a default? If the default has been overpaid then it should be reported with a zero balance and this will be displayed as satisfied.

\_\_\_\_\_\_ records were found in this category.

**38. Credit balance indicator not ‘-’ or blank**

A blank indicator must be supplied for accounts in debit and a minus indicator for accounts in credit.

\_\_\_\_\_\_ records were found in this category.

**39. Settled account with a credit balance**

A settled account for CAIS must have a nil balance. The account will be recorded on CAIS as supplied, but the balance should be recorded as nil in future.

\_\_\_\_\_\_ records were found in this category.

 **40. Settled account with a debit balance**

A settled account for CAIS must have a nil balance. The account will be recorded on CAIS as supplied, but the balance should be recorded as nil in future.

\_\_\_\_\_\_ records were found in this category.

**41. Invalid original default balance**

The original default balance must be supplied in whole pounds. If this information is not numeric, the monthly file cannot be processed.

\_\_\_\_\_\_ records were found in this category.

**42. Original default balance populated for non-default record**

This field should only be populated for records at status code 8. The records will be processed and the balance ignored. Please confirm why this is being populated.

\_\_\_\_\_\_ records were found in this category.

**43. Original default balance £1 to £9**

Low value defaults should not be recorded on CAIS and records with an original default balance between £1 and £9 will be processed but set private. Records set private are not viewable to other members of CAIS or consumers on request of their credit file. Accounts with small balances, which are not collectable, should be recorded as settled at the appropriate arrears status code.

\_\_\_\_\_\_ records were found in this category.

44. Rental (account type 07) status 0 with debit balance

A rental agreement that is up to date should be recorded with a nil balance. The account will still be loaded to CAIS, but this error must be corrected on future files.

\_\_\_\_\_\_ records were found in this category.

**45. Account status not 0, 1, 2, 3, 4, 5, 6, 8 or U**

Only the status codes listed are valid. Any other status codes will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**46. Status code incompatible (not U or 8) with CAIS flag D (deceased)**

The deceased flag can only be provided with a CAIS status code U, or a CAIS status code 8 (default) against a previously filed CAIS status code 8 (default). Where this flag is provided with a status code other than U or 8, the whole record will be rejected.

\_\_\_\_\_\_ records were found in this category.

 **47. Status code incompatible (not U or 8) with CAIS flag Q (query)**

Where the query flag is provided with a status other than U or 8 the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**48. Status code incompatible (0 or U) with CAIS flag G (gone away)**

The gone away CAIS flag should only be provided when an account is in arrears. Where this flag is provided alongside a status code of 0 or U, the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**49. Status code incompatible (0 or U) with CAIS flag R (recourse)**

The recourse CAIS flag can only be provided with a status codes 1, 2, 3, 4, 5, 6 or 8. If this flag is supplied with a status code of 0 or U the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**50. Status code 8 incompatible with CAIS flag A (arrangement)**

The arrangement CAIS flag should only be provided to accounts with a status code of 0, 1, 2, 3, 4, 5, 6 or U. If this flag is supplied with a default status code 8 the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**51. Status code incompatible (not U) with CAIS flag I
(credit insurance claim)**

If the credit insurance claim CAIS flag is provided with a status other than U, the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**52. Status code 8 incompatible with CAIS flag M (debt management)**

The debt management programme CAIS flag should only be provided to accounts with a status code of 0,1,2,3,4,5,6 or U. If this flag is supplied with a default status code 8 the flag will be rejected and the rest of the record carried forward.

\_\_\_\_\_\_ records were found in this category.

**53. Special instruction indicator not blank, D, L, or A**

A blank indicator is used when there is no special instruction. A code of D is used to delete any record. A code of A is used to amend the address on a status 8 account. Code L is used to prevent an address being amended in inappropriate circumstances. Codes other than these will be ignored.

\_\_\_\_\_\_ records were found in this category.

**54. Experian block not blank**

The Experian Block is an area on an account record reserved for other purposes (for example, for the supply of data required for Delphi references). This warning is to highlight the use of this field.

\_\_\_\_\_\_ records were found in this category.

**55. First filler not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**56. Second filler not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**57. Airtime retailer flag not L, B, D or blank**

This field is reserved for the use of members of the Federation of Communication Services. Where a flag of Live, Barred or Disconnected is not appropriate this field must be blank.

\_\_\_\_\_\_ records were found in this category.

**58. Airtime retailer flag present with account type other than account
Type 07 or 18**

This field is reserved for the use of members of the Federation of Communication Services. Where a flag of Live, Barred or Disconnected is not appropriate this field must be blank.

\_\_\_\_\_\_ records were found in this category.

**59. Invalid CAIS flag setting**

Experian accepts ten codes for special conditions on accounts. Other codes are rejected, and valid codes are rejected if other information on the account is inconsistent with the code. In some cases the account is not loaded to CAIS or result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**60. Record with P (partial settlement) or C (debt assigned) CAIS flag without a settled / default date**

To report a P or C flag against a record it must also contain a settled or default date. Where the correct information is not supplied alongside the flag, the flag will be rejected and the rest of the record processed.

\_\_\_\_\_\_ records were found in this category.

**61. Record with a P (partial settlement) or C (debt assigned) CAIS flag without a zero current balance**

To report a P or C flag against a record it must also contain a zero current balance. Where the correct information is not supplied alongside the flag, the flag will be rejected and the rest of the record processed.

\_\_\_\_\_\_ records were found in this category.

**62. Record with a voluntary termination CAIS flag and account type not 01 or 20**

A voluntary termination CAIS flag can only be provided on a hire purchase agreement. Where the correct information is not supplied alongside the flag, the flag will be rejected and the rest of the record processed.

\_\_\_\_\_\_ records were found in this category.

**63. Name and address is blank**

For Experian to be able to file and retrieve information, it must be supplied with a name and address. If this area of the data is blank, it may not be possible to retrieve the account even though it is loaded to CAIS.

\_\_\_\_\_\_ records were found in this category.

**64. Name line is invalid**

Records have been identified with ‘and’ or ‘&’ in the name line. This may indicate either that joint accounts have been submitted incorrectly or that a record contains a trading-style name. The CAIS consumer database can only contain records in individual consumer names at their residential addresses.

\_\_\_\_\_\_ records were found in this category.

**65. Potential commercial record**

Records have been identified as potential commercial accounts by looking for common commercial terms in the name line. The consumer CAIS database may only contain records in individual consumer names at their residential addresses. Accounts used for commercial purposes should not be recorded on our consumer CAIS database. Please note, whilst looking for commercial terms in this condition we are aware some valid consumer records may be identified in error.

\_\_\_\_\_\_ records were found in this category.

**66. Non-numeric credit limit**

A credit limit must be supplied as whole pounds. If this information is not numeric, it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**67. Credit limit present for account types 00-03, 07, 09, 10, 12-14,
16, 17, 19-23**

These account types are not expected to have a credit limit. If one is supplied the account will be loaded to CAIS, the credit limit will be shown on credit searches and consumer files. Has the account type been allocated correctly?

\_\_\_\_\_ records were found in this category.

**68. No credit limit for account types 04-06, 08, 11, 15, 18**

For these account types we would normally expect a credit limit where it is applicable to the credit facility provided. If one is not supplied, the account will still be loaded to CAIS but can you please confirm that the account has been classified correctly and a credit limit is not applicable for these records?

\_\_\_\_\_\_ records were found in this category.

**69. Credit limit greater than £1,000,000**

Credit with facilities of more than £1 million limits are rare. Can you please check this record has been provided correctly?

\_\_\_\_\_ records were found in this category.

**70. Date of birth invalid**

The date of birth field must contain a valid numeric date. If a valid date of birth is not available the field must contain zeros.

\_\_\_\_\_\_ records were found in this category.

 **71. Date of birth in the future**

The account will be loaded to CAIS but the date will be set to zeros.

\_\_\_\_\_ records were found in this category.

**72. Account holder is less than 18 years old**

The account will be loaded to CAIS with the date of birth provided, but appears to relate to a minor. If it is a credit agreement it will be unenforceable. Can you please check the date of birth is correct?

\_\_\_\_\_\_ records were found in this category.

**73. Invalid payment frequency indicator**

Only payment frequencies of W, F, M, Q, A, P and blank are acceptable. Any other indicator will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**74. Invalid trailer or trailer missing**

Media containing CAIS data must arrive with a trailer record identifying the end of the information and confirming the number of data records supplied. This was invalid or missing from the media tested. Without this information it is impossible to be sure that a complete file has been supplied. The data cannot be loaded into a live environment with this error.

\_\_\_\_\_\_ records were found in this category.

**75. One or more trailer counts are non numeric**

Media containing CAIS data must arrive with a trailer record identifying the end of the information and confirming the number of data records supplied. The trailer count was non-numeric on the media tested. Without this information it is impossible to be sure that a complete file has been supplied. The data cannot be loaded into a live environment with this error.

\_\_\_\_\_\_ records were found in this category.

**76. Trailer count(s) not equal to data records read**

Media containing CAIS data must arrive with a trailer record identifying the end of the information and confirming the number of data records supplied. The trailer count was not equal to the number of records on the media tested. Without this information it is impossible to be sure that a complete file has been supplied. The data cannot be loaded into a live environment with this error.

\_\_\_\_\_\_ records were found in this category.

**77. Header version field invalid**

Media containing CAIS2004 format data must be identified appropriately for it to be processed. This information was invalid or missing from the header record and therefore it is impossible to identify correct CAIS format supplied. The data cannot be loaded into a live environment with this error condition.

\_\_\_\_\_\_ records were found in this category.

**78. Overdraft cut-off field invalid**

Overdraft cut-off field must be supplied as whole pounds. If this information is not numeric or blank it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**79. Overdraft cut-off value not 001250**

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) The value in this field is not the current agree amount.

\_\_\_\_\_\_ records were found in this category.

**80. Transferred to collection account flag invalid**

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. If this information is not Y or blank it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**81. Balance type field invalid**

The only acceptable contents for this field are A, P or blank. Where used the flag should be entered in capitals, where the flag is not required this field should contain a blank. If this information is not as provided it will result in the failure of the monthly processing.

 \_\_\_\_\_\_ records were found in this category.

**82. Balance type supplied for account type other than 15 or 25**

This flag is for use on current account products only. For all other product types the field should contain a blank. This data contains records that are not current accounts, but the balance type field has been populated.

\_\_\_\_\_\_ records were found in this category.

**83. Credit turnover field not numeric**

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

\_\_\_\_\_\_ records were found in this category.

**84. Credit turnover supplied for account type other than 15 or 25**

This field is for use on current account products only. For all other product types the field should contain a blank. This data contains records that are not current accounts, but the credit turnover field has been populated.

\_\_\_\_\_\_ records were found in this category.

**85. Primary account indicator flag not valid**

The only acceptable contents for this flag are Y, N or blank. Where used the flag should be entered in capitals, where the flag is not required this flag should contain a blank. If this information is not as provided it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**86. Primary account indicator supplied for account types other than 00, 15, 25 and 26**

This flag is for use with account types 00, 15 and 26 only. For all other account types the field should contain a blank. This data contains records that are not the values above, but the primary account indicator flag has been populated.

\_\_\_\_\_\_ records were found in this category.

**87. Default satisfaction date invalid**

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

\_\_\_\_\_\_ records were found in this category.

**88. Default satisfaction date supplied for non-status code 8**

This field is only applicable for default records (status code 8.) This data contains records that are not default and contain a default satisfaction date.

 \_\_\_\_\_\_ records were found in this category.

**89. Default satisfaction date before default date**

The default satisfaction date must always post-date the default date. Otherwise the data suggests that a default record has been fully paid before it actually became a default.

\_\_\_\_\_\_ records were found in this category.

**90. Default satisfaction date equal to default date**

The default satisfaction date must always post-date the default date. Data in this error has the same default satisfaction and default date.

\_\_\_\_\_\_ records were found in this category.

**91. Default satisfaction date in the future**

The default satisfaction date must always post-date the default date. However, data in this error is indicating a default satisfaction date in the future.

\_\_\_\_\_\_ records were found in this category.

**92. Transaction flag invalid**

The only acceptable contents for this flag are 0, 1 or blank. If this information is not as provided it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**93. Transaction flag supplied for account type other than 15 or 25**

This field is for use on current account products only. For all other product types the field should contain a blank. This data contains records that are not current accounts, but the transaction flag has been populated

\_\_\_\_\_\_ records were found in this category.

**94. Transient association flag not valid**

The only acceptable contents for this flag are T or blank. If this information is not as provided it will result in the failure of the monthly processing.

\_\_\_\_\_\_ records were found in this category.

**95. Transient association flag supplied for account types 03, 16 or 25**

This flag is for use with account types 03,16 and 25 only. For all other account types the field should contain a blank. This data contains records that are not of the values above, but the transient association flag has been populated.

\_\_\_\_\_\_ records were found in this category.

**96. Credit balance supplied for account type 15**

This field should contain 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. Current account data in this error has the credit balance indicator populated.

 \_\_\_\_\_\_ records were found in this category.

**97. Third filler is not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**98. First filler on header is not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**99. Second filler on header is not blank**

The filler is an area where no data is expected. If the filler is not blank the account will still be loaded to CAIS, but data in this area will be ignored. Please confirm why there is data in the filler field?

\_\_\_\_\_\_ records were found in this category.

**100. Collection account flag provided with no settled date**

This flag is to indicate that a record has been transferred to a collection account. To report this flag the correct closed date must be supplied to indicate the transfer date. Where no valid close date is reported the flag will be dropped and the rest of the input record processed.

\_\_\_\_\_\_ records were found in this category.

**101. Credit turnover greater than £1m**

The flag is used for current account products only and should contain the value of all payments into the account during the last month. Values of over £1 million are rare, can you please check this record has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**102. Debit balance supplied for account type 15 less than overdraft cut-off**

The use of the overdraft cut-off field for accounts at status code zero is to indicate that the minimum sharing of current accounts is being utilised. Therefore accounts at status code zero with a balance of less than the cut off may indicate that this is not being supplied correctly. Can you please investigate if this record has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**103. Header credit card behavioural sharing flag invalid**

This field indicates where a client has chosen to submit credit card behavioural information. The flag supplied should only be y or blank. The value supplied in this field is not valid.

\_\_\_\_\_\_ records were found in this category.

**104. Non numeric payment amount**

The payment amount must be supplied as whole pounds. Only numeric values are accepted in this field, blanks and non-numeric values will prevent the entire file from updating.

\_\_\_\_\_\_ records were found in this category.

**105. No Payment amount for account type 05**

For card products we would normally expect a payment amount. If one is not supplied, the account will still be loaded to CAIS, but please confirm that the amount has been correctly supplied.

\_\_\_\_\_\_ records were found in this category.

**106. Payment amount for account type other than 05**

This field is for use on card products only. For all other product types the field should contain zeros. This data contains records that are not credit cards but the payment amount field has been populated.

\_\_\_\_\_\_ records were found in this category.

**107. Credit payment indicator not ‘-’ or blank**

Only blank or ‘-’ are accepted in this field. Other values will prevent the updating of the entire file. A blank indicator must be supplied for credit payments in debit and a minus indicator for payments in credit.

\_\_\_\_\_\_ records were found in this category.

**108. Credit payment indicator ‘-’**

This data is a count of the records supplied with a credit payment indicator and to ensure the volumes are as expected.

\_\_\_\_\_\_ records were found in this category.

**109. Non-numeric previous statement balance**

The previous statement balance must be supplied as whole pounds. Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.

\_\_\_\_\_\_ records were found in this category.

**110. No previous statement balance amount for account type 05**

For card products we would normally expect a previous statement balance amount. If one is not supplied, the account will still be loaded to CAIS, but please confirm that the amount has been correctly supplied.

\_\_\_\_\_\_ records were found in this category.

**111. Previous statement balance amount for account type other than 05**

This field is for use on card products only. For all other product types the field should contain zeros. This data contains records that are not credit cards but the previous statement balance field has been populated.

\_\_\_\_\_\_ records were found in this category.

**112. Previous statement balance supplied as 999999 or 999998**

This previous statement balance suggests that generic values may have been supplied. Can you confirm this information has been correctly supplied?

\_\_\_\_\_\_ records were found in this category.

**113. Previous statement balance indicator not ‘-’ or blank**

Only blank or ‘-’ are accepted in this field. Other values will prevent the updating of the entire file. A blank indicator must be supplied for previous statement balances in debit and a minus indicator for balances in credit.

\_\_\_\_\_\_ records were found in this category.

**114. Previous statement balance indicator ‘-’**

This data is a count of the records supplied with a previous statement balance in credit and is to ensure the volumes are as expected.

\_\_\_\_\_\_ records were found in this category.

**115. Non numeric number of cash advances**

This field is used to indicate the number of cash advances within the month. Only numeric values are accepted in this field. Blanks and non-numeric values will prevent the updating of the entire file.

\_\_\_\_\_\_ records were found in this category.

**116. No of cash advances for account type other than 05**

This field is for use on card products only. For all other product types the field should contain zeros. This data contains records that are not credit cards but the number of cash advances field has been populated.

\_\_\_\_\_\_ records were found in this category.

**117. Number of cash advances supplied as 99**

This volume of cash advances suggests that generic values may have been supplied. Can you confirm this information has been correctly supplied?

\_\_\_\_\_\_ records were found in this category.

**118. Non-numeric value of cash advances**

This field is used to indicate the value of any cash advances within the month. Only numeric values are accepted in this field, blanks and non-numeric values will prevent the updating of the entire file.

\_\_\_\_\_\_ records were found in this category.

**119. Value of cash advances for account type other than 05**

This field is for use on card products only. For all other product types the field should contain zeros. This data contains records that are not credit cards but the value of cash advances field has been populated.

\_\_\_\_\_\_ records were found in this category.

**120. Number of cash advances greater than zero with value of cash advances supplied as zero**

This data contains records where a number of cash advances have been indicated to have taken place within the month, but the value of these has been supplied as zero. Either the number or the volume of the cash advances may have been incorrectly supplied. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**121. Number of cash advances supplied as zero with value of cash advances greater than zero**

This data contains records where a value of the cash advances has been provided, but the number of these has been supplied as zero. Either the number or the volume of the cash advances may have been incorrectly supplied. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**122. Invalid payment code**

Only M or blank is accepted in this field, any other values will prevent the updating of the entire file.

\_\_\_\_\_\_ records were found in this category.

**123. Minimum payment code for account type 05**

The following number of records were provided with the minimum payment code.

Can you confirm this volume is in line with expectations?

\_\_\_\_\_\_ records were found in this category.

**124. Payment code for account type other than 05**

This field is for use on card products only. For all other product types the field should contain a blank. This data contains records that are not credit cards but the payment code field has been populated.

\_\_\_\_\_\_ records were found in this category.

**125. Invalid promotion activity flag**

Only Y, N or blank is accepted in this field. Other values will prevent the entire file from updating.

\_\_\_\_\_\_ records were found in this category.

**126. Promotion activity flag for account type other than 05**

This field is for use on card products only. For all other product types the field should contain a blank. This data contains records that are not credit cards but the payment code field has been populated.

\_\_\_\_\_\_ records were found in this category.

**127. Record with payment amount and previous statement balance of zero**

This data contains records where a value in the payment amount has been provided, but the previous statement balance has been supplied as zero. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**128. Record with payment amount of zero and minimum payment flag**

This data contains records where a payment amount of zero has been provided, but the minimum payment flag has been set. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**129. Active record in arrears with previous statement balance of zero**

The fact that an arrears status code has been supplied suggests that money is outstanding. Therefore we would not expect to see these records with a zero previous statement balance. Can you please confirm the status code and the previous statement balance are correct?

\_\_\_\_\_\_ records were found in this category.

**130. Default record provided with number of cash advances**

The accounts in question have been provided with a number of cash advances but the status code is 8 / default. If the account is in default, we would not expect cash advances to be taken. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**131. Default record provided with value of cash advances**

The accounts in question have been provided with value of cash advances but the status code is 8 / default. If the account is in default, we would not expect cash advances to be taken. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**132. Default record provided with promotional activity flag Y**

The accounts in question have been provided with a promotional activity flag of Y but the status code is 8 / default. If the account is in default, we would not expect any promotional activity. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**133. Default record provided with credit payment indicator**

The accounts in question have been provided with the credit payment indicator but the status code is 8 / default. If the account is in default, we would not expect this indicator to be set. Can you please check this information has been provided correctly?

\_\_\_\_\_\_ records were found in this category.

**134. Name line contains ‘Deceased’ or ‘Dec’d’**

Records have been identified with ‘Deceased’ or ‘Dec’d’ in the name line. The CAIS consumer database can only contain records in individual consumer names at their residential addresses.

\_\_\_\_\_\_ records were found in this category.

# Report (Appendix 2)

The attached EI54 report (appendix 2) shows the results of the validation of the header date, start date, close date, and dates of birth fields and highlights any inconsistencies.

**Points to note**

The first section of appendix 2 provides examples where invalid date information has been reported and how this will be stored on the database.

The next section shows the three CAIS fields broken down by days in the month. This covers the start dates, settlement dates and dates of birth. This is useful to guard against disproportionately high records on particular days – a problem sometimes common within the date of births field.

Finally there is a complete breakdown of validation conditions, which will highlight the levels where unknown or invalid dates have been reported.

The following is an explanation of the individual error conditions reported from your last monthly update, which contained 1,230,897 records.

**Item(s):**

 **Dates of birth century less than 19**

Records with a century of 18 in the date of birth are amended to an unknown
date of birth.

\_\_\_\_\_\_ records were found in this category.

**Total zero input dates of birth**

The date of birth field must contain a valid numeric date. If a valid date of birth is not available the field must contain zeros.

\_\_\_\_\_\_ records were found in this category.

**Total advance dates of birth**

Any accounts supplied with a date of birth in advance will have the date set to an unknown value.

\_\_\_\_\_\_ records were found in this category.

 **Total under 16 dates of birth**

The account will be loaded to CAIS, but appears to relate to a minor. If it is a credit agreement it will be unenforceable. The date of birth is set to zeros.

\_\_\_\_\_\_ records were found in this category.

# Report

The attached EI54 report (appendix 2) shows the results of the validation of the header date, start date, close date, and dates of birth fields and highlights any inconsistencies.

The EI58 report highlights the results of validating addresses on the latest monthly input file. It includes information on records that have failed our name and address validation. It is mandatory that all accounts with a start date after 24 October 2001 must have a valid UK PAF (Postal Address Format). The table below looks at all new accounts and records with a changed address through Experian’s PAF file. The total records deciphered should achieve a minimum 95%.

|  |  |  |
| --- | --- | --- |
| TOTAL RECORDS PROCESSED  | 0  |  |
| TOTAL RECORDS DECIPHERED  | 0  | 0% |
| TOTAL INVALID RECORDS  | 0  |  |

 **Comments**

There is now a requirement from the ICO (Information Commissioner Office) and SCOR (Standing Committee on Reciprocity) for credit reference submissions to contain a title, full forename, surname and valid PAF address format on all new accounts opened after October 2001. This is necessary to ensure that only data relevant to the credit application is retrieved and therefore CAIS records without this field may not be capable of being accessed. In addition, from the same date, project plans must be in place to amend any historical data that does not contain this information.

# Input file

The input file represents the action of loading the monthly update file to the existing portfolio. The following are error conditions reported on the monthly EI55 quality report under rejected records, together with explanations of the circumstances creating the issues.

The records rejected were from a total file processed of \_\_\_\_\_\_ records.

**Input status not 8 for an existing default**

Once a CAIS status 8 has been filed for a record, it cannot be subsequently updated with a status code other than 8.

\_\_\_\_\_\_ records were found in this category.

**Credit balance default**

All records that are filed as status code 8 with a credit balance are dropped from the update. If a default has been overpaid, the balance should be set to zero.

\_\_\_\_\_\_ records were found in this category.

**Unmatched satisfied defaults**

This is where a zero current balance default (status 8) has been provided but does not match to an existing default record. In other words, an attempt has been made to satisfy the balance on a default that does not already exist on the database.

\_\_\_\_\_\_ records were found in this category.

**Input status code 8 for a settled non-default record**

Once a record has been registered to the CAIS system as settled (no longer open), then it cannot be subsequently updated to a default status 8. It is possible however, to re-activate an account already settled by forwarding the account to the system once again without the settled date.

\_\_\_\_\_\_ records were found in this category.

**Special instruction ‘L’ for a new record**

Where a record is provided with a special instruction indicator ‘L’, the record must match back to a previously filed record.

\_\_\_\_\_\_ records were found in this category.

**Settled / defaulted records over six years old**

Any record that is forwarded to the system with a settled or defaulted date that is greater than six years from the run date, will be dropped as a six-year-old inactive.

\_\_\_\_\_\_ records were found in this category.

**Records with incompatible CAIS flags**

Any input record that is inconsistent when matching to an existing record containing a CAIS flag, is rejected (for example, a default record on the input file matching to a non-default record already flagged as deceased. In this case the fact that the record is flagged as deceased will prevent this kind of update). The whole record will be rejected from being loaded to the database for the following reasons:

* TOTAL NUMBER OF INPUT ACTIVE TO CAIS DECEASED ACCOUNT
* TOTAL NUMBER OF INPUT DEFAULT TO CAIS DECEASED ACCOUNT
* TOTAL NUMBER OF INPUT DECEASED WITH CAIS STATUS NOT U / 8
* TOTAL NUMBER OF INPUT CAIS NOT U / 8 MATCHING TO
EXISTING D FLAG
* TOTAL NUMBER OF INPUT FLAG (P, C) RECORD DROPPED

\_\_\_\_\_\_ records were found in this category.

**UNMATCHED ACTIVES**

All active (open) records MUST be updated (by reference to the account number) each and every month, even if there is no movement on the account, until they become either genuinely settled or defaulted. If you fail to update an active account, it will cause the whole record to become frozen, viewable at the status it was when it last received an update. If we receive a subsequent update to an ‘unmatched active’, then we will fill the missing-months' status codes with a question mark (?). The most common cause of 'unmatched actives' is failure to supply an update to settle the account.

\_\_\_\_\_\_records were found in this category.

Unmatched actives can create consumer queries with regards to the quality of the data and possibly lead to further complaints to either Experian or direct to you from the consumer. The amount of unmatched actives will have been highlighted to you in your monthly quality reports.

We can work with you to help reduce your unmatched actives.
For more details, please call 0115 976 8926.

# Status code movements

The following table concerns status code movements. It displays the number of accounts that have jumped multiple arrears status codes within a single months processing. This table is for information only and the updates to these records have not been rejected, as the data could be accurate. A full report of these records and examples are provided within your monthly quality reports.

**Note:** for default portfolios no records may be reported.

|  |  |
| --- | --- |
| **Status code movement** | **Number of accounts** |
| Status code movement from 0 TO 2 | 0 |
| Status code movement from 0 TO 3 | 0 |
| Status code movement from 0 TO 4 | 0 |
| Status code movement from 0 TO 5 | 0 |
| Status code movement from 0 TO 6 | 0 |
| Status code movement from 0 TO 8 | 0 |
| Status code movement from 1 TO 3 | 0 |
| Status code movement from 1 TO 4 | 0 |
| Status code movement from 1 TO 5 | 0 |
| Status code movement from 1 TO 6 | 0 |
| Status code movement from 1 TO 8 | 0 |
| Status code movement from 2 TO 4 | 0 |
| Status code movement from 2 TO 5 | 0 |
| Status code movement from 2 TO 6 | 0 |
| Status code movement from 2 TO 8 | 0 |
| Status code movement from 3 TO 5 | 0 |

# Defaults (appendix 4)

Following the publication of the Guidance Note on the filing of defaults by the Information Commissioner’s Office, it is now a requirement that defaults must be filed in the appropriate circumstances.

The Guidance Note provides advice on the definition of a default, the amount of arrears expected before a default is filed and the accuracy and timeliness of the data being filed. It is strongly recommended that your procedures in this area, including the ability to supply partial updates to default balances, are investigated in depth to ensure that the data being provided is in accordance with the best practice contained in the Guidance Note.

|  |  |
| --- | --- |
| Accounts on file at status 8 (from CAIS Masterfile): | 0  |
| Number of balances unchanged: | 0  |
| Not received an update: | 0%  |

 **Comments**

This indicates that 69.23% of the defaults have never received an update to the defaulted balance.

If you do not have a copy of the Guidance Note please contact the CAIS control team at the address given.

Please find enclosed a sample print for your reference.

# Sale of debt

There are two different processes regarding the updating of CAIS records for sale of debt, depending on whether the debt collection agency is already a member of CAIS, is to become a member of CAIS or are not to become a member of CAIS. Both procedures are referred to in the ICO guidance note on default records as noted below:

**Sale of debt to a non-member of CAIS**

Please note the ICO guidance suggests that lenders have an interest to make sure the debt collection agency becomes a CAIS member and takes over the reporting of the record.

If the records are sold to non-CAIS members then the records should remain in the name of the original lender but the debt show as satisfied. This is done by providing the records on the normal monthly file but as a default with a zero current default balance. Records should also be updated with the CAIS flag of C, debt assigned.

**Sale of debt to a CAIS member**

The S flag (debt sold to CAIS member) should be used where the rights to a debt have been assigned to a new owner that is already a CAIS member. In this circumstance the new owners should have already agreed to supply the record onto their own CAIS portfolio. In this situation, the original record will remain on CAIS indicated as sold to CAIS member, shown as settled or satisfied together with this flag to indicate the record is closed due to its sale. The new owners will continue to supply the performance of the record via their own portfolio.

# Private accounts (appendix 5)

Please see enclosed a sample of accounts set private (appendix 5). These records have been set private because they have been supplied with an unknown settlement or default date, unknown original or current balance or where the original default balance is less than £10. A breakdown of these is provided below. The records will not be viewable by other lenders or on consumer credit files. These records should be investigated with a view correcting the information to set the record back to public viewing.

|  |  |
| --- | --- |
| UNKNOWN SETTLED / DEFAULT DATE  | 0 |
| UNKNOWN CURRENT BALANCE  | 0 |
| UNKNOWN ORIGINAL DEFAULT BALANCE  | 0 |
| DEFAULT BALANCE < 10  | 0 |

# Notice of disputes

These statistics detail the number of consumer queries received for this CAIS portfolio. Also shown is the total number of outstanding queries awaiting your response.

**Number of CAIS queries during the last six months**

|  |  |  |
| --- | --- | --- |
| TOTAL RAISED | **TOTAL COMPLETED** | **AVERAGE DELAY** |
| 0 | 0 | 0 days |

Excessive delays in responses to the queries raised results in Notice of Disputes remaining on the bureau for longer periods than necessary. Records with Notice of Disputes assigned require manual review / underwriting when processing credit applications and therefore can cause delays in your and other CAIS members’ underwriting processes.

Inaccurate data is also in breach of the Data Protection Act and therefore any inaccuracies should be resolved as soon as possible. Could you please ensure that procedures are in place to maintain a maximum 14-day response rate from receipt. This help both Experian and your organisation to meet Data Protection Act requirements and industry requirements and to maintain consumer satisfaction.

**Total outstanding queries by type and showing the oldest query date**

|  |  |  |
| --- | --- | --- |
| TOTAL RAISED | **TOTAL COMPLETED** | **AVERAGE DELAY** |
| CAIS | DD/MM/CCYY | 0 |
| ADDRESS LINKS | DD/MM/CCYY | 0 |
| SEARCHES |  | 0 |
| ASSOCIATIONS |  | 0 |
| TOTALS |  | 0 |

Please contact our client queries team for more details. Call 0115 905 5488
or email clientqueries@uk.experian.com

The chart below represents the % value of consumer queries raised for each mandatory data field on your portfolio over the past six months.

# Data dispute console

We now have a new online system to answer all data disputes. The Data Dispute Console (DDC) is an easy-to-use system that shows all outstanding and archived consumers queries. When a query is completed, it is sent back to Experian electronically and a response is sent to the consumer from us. The system also enables you to run reports on current and archived queries.

The DDC replaces the fax-based process and has been designed to provide you with greater access and control of these queries. It has also been designed to improve the data security of the information we send and receive. Access to the system is free of charge and is mandatory to all CAIS clients. Please contact our client queries team for more details. Call 0115 9768933 or email Cais.Control@experian.com

# Manual amendments

This information is supplied to identify and confirm the number of manual amendments being made to your CAIS data. In each case where a manual amendment is made it is necessary that the appropriate changes have been made to your own database to prevent the error returning. By their nature changes can only be applied once but deletions will be re-applied for 6 monthly updates. Thereafter, if an account is still being submitted on your monthly update it may be added once more to the live CAIS file.

**Number of changes: 0**

**Number of deletions: 0**

# Third-party statistics

The full requirements of the 1998 Data Protection Act came into force on 24 October 2001. As agreed by the Information Commissioner Office and the trade associations, there are more stringent requirements in respect of the identification and matching of records relating to individuals.

As a result, after October 24 2001, it is mandatory for all new CAIS records to contain title, full forename, second name or initial (if captured), surname, date of birth and PAF or post coded address. In addition, from the same date, project plans should have been in place to achieve compliance in other areas of third party data processing. By October 2007 any data that does not contain these fields may have to be excluded from credit reference agency reports so it is very important to work on accounts opened before October 2001 that are still likely to be relevant after October 2007.

This will include:

* accounts that were opened before October 2001 and have defaulted after
October 2001
* accounts opened before October 2001 and that are still open
* accounts opened before October 2001 and closed after October 2001

The statistics in the table below are taken from your last monthly CAIS update and look at the whole of your portfolio, categorised by start date. This information can be found as part of your monthly data-quality reports. Further below, the second tables highlights the volumes of historical CAIS active, settled and default records that are non compliant but would normally still be included in the portfolio after the 2007 deadline.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **POST OCTOBER** | **PRE OCTOBER** | **NO START DATE** |
| TOTAL RECORDS | 0 | 0 | 0 |
| VALID RECORDS | 0 | 0 | 0 |
| NO DATE OF BIRTH | 0 | 0 | 0 |
| NO TITLE | 0 | 0 | 0 |
| NO FORENAME | 0 | 0 | 0 |
| 1 CHARACTER FORENAME | 0 | 0 | 0 |
| 2 CHARACTER FORENAME | 0 | 0 | 0 |
| NO SURNAME | 0 | 0 | 0 |
| **COMPLIANCE %** | **0** | **0** | **0.00** |

|  |  |
| --- | --- |
| Total non-compliant settled records with closed date post October 2001 | 0 |
| Total non-compliant default records with a default date post October 2001 | 0 |
| Total non-compliant active records  | 0 |

These figures can vary as one CAIS account can have multiple non-compliant entries, therefore can be counted in more than one of the above categories.

# Report (appendix 3)

The attached EI95 report (appendix 3) is for information and confirmation that the data appears on CAIS as you intended. The report includes five sample records at each status code and five sample records with each CAIS flag and FCS flags, if provided.

**Points to note**

These samples can be checked to make sure the records are being provided at the correct status code and CAIS flag where appropriate.

The report also includes a breakdown of the amount of records at each status code, CAIS flags, FCS flags, special instruction indicators, joint account indicators and monthly frequency indicators.

Also detailed is a breakdown of the total and average active, settled and defaulted balances.

In the case where the new account number field is set for CAISPlus files, a breakdown of the amount of new account numbers is provided.

#

# Data security – policies and procedures review

We continuously review our processes for the handling of sensitive data to ensure that we are adopting best practice.

In accordance with this, I would like to inform you that we are currently undertaking a review of the following policies and procedures in respect of CAIS data:

* The monthly transfer of CAIS input data from members to Experian
* Members’ user-access arrangements to CAIS data, including audit trails.

We will consult with you during this review process and contact you ahead of any planned changes so that you receive appropriate notice to make any procedural changes that may be required at your end. Should you (or colleagues with responsibility for information security within your organisation,) wish to discuss this review with us in the interim for any reason, then please contact the CAIS control team.

In the meantime, I would like to reassure you that the information security policies that we have currently in place are thorough and robust, are a reflection of our serious commitment to ensuring that all sensitive data held by Experian is protected and secure.

# Terms and Conditions

With the introduction of the Data Protection Act 1998 and under the terms of the third-party data agreement with the ICO in 2001, Experian has an obligation to ensure that all credit applications / agreements are accompanied by suitable notification and consent clauses. Those clauses should cover not only the activities of your organisation but also the way in which the data that you provide may be used by Experian Ltd or other organisations and, in particular, members of CAIS. Whether the application is received on paper, via the internet or over the telephone, the borrower must be informed that a search which will be recorded will be made at a credit reference agency and that details will be filed at the agency on the conduct of the account. The wording of such notifications and consents must reflect the level of data being submitted to Experian. Guidance on this may be found at [<http://www.experian.co.uk/responsibilities/compliance/fair-obtaining-clauses.html>](https://cocreationmarketingltd-my.sharepoint.com/personal/emmeline_cocreationmarketing_co_uk/Documents/Shared%20with%20Everyone/Jobs/Experian/CAIS%20portal/Documents/Approved/%3Chttp%3A/www.experian.co.uk/responsibilities/compliance/fair-obtaining-clauses.html%3E) together with sample wording.

Please confirm that you have amended your consent wording to comply with the 1998 Data Protection Act and that it is aligned with the model wording available from your trade associations or ourselves. Please supply a latest copy of your application form, scripts and / or screen prints for our records. Copies will be passed to our Regulatory Affairs Department for comment.

If you use multiple forms or process applications via the internet or over the telephone can you please confirm that all application / agreements contain the same standard clauses or otherwise suitable phrasing for this purpose?

# Appendix 1 (section 4): EI97 report (format testing)

# Appendix 2 (section 5): EI54 date validation

# Appendix 3 (section 15): EI95 sample records by status codes and CAIS flags

# Appendix 4 (section 9): sample default records

# Appendix 5 (section 11): sample private accounts

# Appendix 6 (section 2): accounts at status code 6

# Appendix 7: additional sample records