



Commercial CAIS

File Layout Specification – Version 6

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Version control

Experian's Data Office is responsible for creating and maintaining this document. Any revisions will be summarised in the table below.

Version	Reason for change	Date effective
1	Original document	September 2008
2	Added guidance for merchant accounts; payment amount for utility accounts. Updated guidance for data transfers	November 2012
3	Added guidance for factoring accounts; repayment period for utility accounts. Updated guidance for merchant accounts	October 2013
4	Clarified guidance for status codes	June 2017
5	Full refresh. Added utility accounts appendix. Updated guidance for: compliance; data quality; testing; file submissions; agreement novation.	January 2019
6	Added guidance for Coronavirus reporting protocols: emergency payment freeze, BBLs, PAYG	July 2021

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1. Commercial Credit Account Information Sharing (CAIS)

Commercial CAIS (Credit Account Information Sharing) is Experian's shared database of business' credit commitments. It shows whether accounts are active, settled or defaulted and, where relevant, offers a month-on-month indication of the payment performance.

CAIS membership is available to companies that offer commercial credit. It provides information about credit accounts to assist decision making when a business applies for credit or other financial services, and for ongoing management of customers. CAIS information can also be used to prevent over-commitment, bad debt, fraud and money laundering, and to support debt recovery and debtor tracing.

CAIS membership is available at either *default* or *full* data levels and a member will be entitled to access the same level of data in return. At default level the member shares and updates only those accounts that are defined as being in default. At full level the member shares and updates all accounts whether those are up-to-date, in arrears or in default.

Before starting to compile a CAIS file we recommend you contact your Experian relationship manager, who will confirm your eligibility to join CAIS.

This document is a technical specification for the provision of data in the CAISCOM2 file format for submission to Experian. It must be read in conjunction with the latest versions of the *Principles of Reciprocity*, the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies*, the *SCOR Commercial Data Quality Reference Guide* and any service-level agreement relating to the provision of CAIS data.

1.1 Becoming a member

If you'd like to join CAIS you should contact your Experian relationship manager who will confirm your eligibility to join the scheme. They will require copies of your fair processing notifications to verify that they are suitably worded in line with the General Data Protection Regulation (GDPR). You will also be required to provide details of your Companies House Registration, Data Protection Registration and FCA Reference Number. If your application is successful, the Commercial CAIS Control team will allocate a unique source code to identify your portfolio. They will also provide support for queries about the file format and test your data.

1.2 CAIS membership

Members must provide a CAIS file every month. Experian validate each file before it is loaded into the Commercial CAIS database, to ensure that reporting is fair and accurate as required by the GDPR. It is essential that each month's CAIS file is timely, accurate and contains updates for all previously reported accounts as well as any new accounts added to the portfolio since the previous month's file. The data provided must accurately report the position of each account at the effective date, as you would advise it to your customers. Members must address, on an ongoing basis, any data quality issues highlighted by Experian and respond promptly to queries, including those raised by data subjects.

2. Compliance

It is mandatory that CAIS members comply with and report their data in accordance with the requirements in the following standards, copies of which you will receive when you become a member. In some cases, it may be necessary to revise your business processes or systems to align with these standards and any such changes must be completed and verified during the testing process. These standards apply to both regulated and unregulated products.

2.1 Principles of Reciprocity

Commercial CAIS data sharing is governed by the Principles of Reciprocity that are administered by SCOR, the Steering Committee on Reciprocity. The principles provide a framework for the provision and use of shared credit data via credit reference agencies and are defined by the credit industry trade associations that comprise SCOR. The Principles are published on the SCOR website:

<https://www.scoronline.co.uk/key-documents>

2.2 Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies

The credit industry has defined reporting standards, Principles for the Reporting of Arrears Arrangements and Defaults at Credit Reference Agencies (PRAAD), in collaboration with the Information Commissioner's Office (ICO), to standardise how information about arrears, arrangements and defaults is reported to credit reference agencies. PRAAD is published on the SCOR website:

<https://www.scoronline.co.uk/key-documents>

A critical element of PRAAD is the reporting of defaults. To comply with the SCOR Principles of Reciprocity a default must be reported when a customer relationship has broken down, which is typically when an account has been in arrears for 3 to 6 months. To report a default to a credit reference agency, lenders must adhere to the PRAAD standards, which includes issuing the customer with a notice of intention to register a default. Arrears, arrangements, queries, debt management programmes and partial settlements also have PRAAD standards that must be met.

Lenders who commence collections activity prior to 3 consecutive months of arrears (e.g. some lenders offering facilities that are repaid daily) must still adhere to PRAAD when reporting arrears and defaults. In broad terms this means that a default must not be reported to a credit reference agency until the account has been in arrears for 3 months, even though the notice period of the intention to register a default may have passed much earlier.

2.3 SCOR Commercial Data Quality Reference Guide

This guide created by credit industry representatives provides practical guidance on the implementation of policy decisions agreed by SCOR. It also includes agreed best practice reporting standards for different sectors. There are many different account and product types in the market place and this document aims to promote commonality and consistency across data sharers.

2.4 Fair Processing Notices

Fair Processing Notices (FPN) tell the customer applying for credit what will happen with their data when they accept and the process starts. Lenders provide their own FPN wording to the customer and must include suitable *lender layer* statements and clear reference to the *Credit Reference Agency Information Notice* (CRAIN) so that the customer knows how credit reference agencies will process their data.

Lender layer

FPN's must include information explaining how customer's information will be used and must clearly reference CRAIN. Example lender layer statements can be found here:

<http://www.experian.co.uk/assets/consumer-information/data-sharing-lender-fpn-common-content-principles.pdf>

Credit Reference Agency Information Notice (CRAIN)

To comply with the General Data Protection Regulation (GDPR), credit reference agencies created CRAIN so that customers are informed as to how their data will be used. This wording must be made visible to the customer in a clear and transparent manner, not hidden in terms and conditions, before they accept the credit:

<http://www.experian.co.uk/crain>

3. Data testing

You must provide test files comprised of your complete production (live) data so that we can verify that they are correctly formatted and are of suitable quality. These files must contain examples of:

- active records, including arrears or arrangements
- settled records
- default records
- default satisfied records

It is recognised that in some cases (e.g. lenders or products that are new-to-market) a lender may not yet have production records for all these scenarios. In these cases, the lender should simulate these scenarios in their systems (via related business processes where necessary) to verify that they can correctly report them when they occur in the future.

The Commercial CAIS team will provide more detail about the testing process, timescales and number of files required.

4. Frequency and timing of submissions

Members must provide a Commercial CAIS file every month, containing updates for all their accounts.

Commercial CAIS files should be created at a time of the month when the data they contain will provide the most accurate, up-to-date view of each account. Files must be created at approximately the same time every month so that a consistent performance profile can be developed for each account.

4.1 Effective date

The header record of each Commercial CAIS file must include the effective date, which is the date at which the information in each record was accurate. The effective date is vital because it puts the

customer position in context, which is critical to the understanding of data users and data subjects alike.

4.2 Reporting period

Each Commercial CAIS file must cover the period from the effective date of the previous months' file to that of the new file. While most of the data elements in a file must be reported as at the effective date, certain elements (e.g. payment amount) are calculated over the reporting period.

If a Commercial CAIS file cannot be provided for a particular month, it is critical that the reporting period of the next file starts from what would have been the effective date of the missing file and not from the reporting date of the last provided file. This will ensure that data elements that are calculated over the course of the reporting period only represent one months' activity.

4.3 Missing or rejected updates

If a Commercial CAIS file or an update for an individual record cannot be provided for a particular month or is rejected by Experian during data validation, then when the next months' file is loaded a question mark (?) will be added to the performance history of each record in the Commercial CAIS database to represent the missing performance information. Note the requirements in *4.2 Reporting period* for correctly defining of the reporting period when the previous months' file has been skipped.

A consequence of updates being missed or rejected is that changes such as settlements, default-satisfactions or account number revisions will not have been applied to the Commercial CAIS database. Chargeable corrective action may be necessary to ensure affected records are properly updated.

4.4 Timeliness of delivery

Members must deliver each CAIS file promptly after its creation to minimise the time between the effective date and the file being received by Experian. No more than five working days should elapse between the effective date and the date of delivery. This ensures that up-to-date and accurate Commercial CAIS data records can be maintained, in line with GDPR and PRAAD requirements.

5. Data quality

Members are expected to have an ongoing data management programme to address any data quality issues that may arise in the course of sharing Commercial CAIS data. This is necessary to ensure that data quality problems are proactively managed and eliminated to avoid customer detriment and maximise the quality and quantity of Commercial CAIS data shared among members. Members must provide contact details for the following roles, to ensure the quality, accuracy and compliance of data provided for Commercial CAIS:

- Chief risk officer - the person with overall responsibility for the Commercial CAIS data provided to Experian, having authority to prioritise and resource remediation of any data quality issues that arise
- Compliance officer - the person responsible for ensuring that the Commercial CAIS data provided to Experian complies with the law and applicable regulations including GDPR, the Principles of

Reciprocity, the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies (PRAAD) and the Experian CAIS standards

- Business contacts - the person(s) responsible for general queries, data quality issues/disputes, special project work and escalations for amendment invoicing and file submission

For every Commercial CAIS file processed whether test or live, Experian will provide members with a Data Quality Report and Validation Audit File which will detail any data quality issues identified during data validation processing. These files will be made available via the FROM_XPN folder of your nominated Experian STS account.

Experian will monitor the results of data validation processing to identify any anomalies or worsening trends. Issues identified by Experian will be reported to you so that you can take prompt corrective action. It is condition of Commercial CAIS membership and access to shared data that members provide timely monthly files meeting the reporting and quality standards. Ongoing problems with your Commercial CAIS file provision or data quality may result in the suspension of your CAIS data access.

To avoid disruption to the regular update of your Commercial CAIS records, please contact us in advance of any significant planned changes to your data, systems or Commercial CAIS file processes. This will allow us to consider the impact of the change upon the data you share with Experian, and arrange for additional testing or support as required, alongside your own activities.

6. Data queries

Under the General Data Protection Regulation and the Consumer Credit Act 1974 (CCA) consumers (which includes directors and non-registered business owners) have special rights in relation to their data held by credit reference agencies, namely quicker, cheaper and more targeted rights of access to the data when compared to general rights of access. They also have specific statutory rights (under section 159 CCA) to challenge entries they feel are inaccurate. These rights are essential to the legal principles which underpin our database as they ensure that a necessary balance is maintained between the interests of lenders and the rights of individuals.

If a consumer chooses to challenge a credit file entry with Experian under section 159 of the CCA, we're required to provide a response to the consumer within 28 days, letting them know whether the entry has been amended, deleted or whether no action has been taken.

As the vast majority of disputes relate to data provided by lenders, we can only take the required action and provide a response if we've investigated the record with the lender that provided it and been given the necessary information. If the lender does not make a timely response, we have to suppress the record even though it may subsequently prove to be accurate.

Upholding consumer rights therefore relies heavily on the cooperation of lenders. To ensure that (i) the consumer receives a response within the statutory 28-day period and (ii) correct entries are not suppressed from the credit file, we require members to respond to us within 14 days of receiving a query from Experian.

7. Data transfers

All data transfers between Experian and third parties must comply with our Global Security Policy. Experian requires all Commercial CAIS data transfers (both live and test) to be encrypted due to the highly sensitive data the files contain. Encryption may be carried out at either the data level before transmission or at hardware level during transmission. The Commercial CAIS Control team will advise of the transfer methods and encryption standards supported by Experian.

7.1 Formats

The file format is fixed-block, where the block size must be a multiple of the record length which is 1364 bytes. Fixed-block formats must have carriage returns at the end of every line.

7.2 Notification of submissions

The Commercial CAIS Control team must be notified of all data transfers by sending an email to: commercialcais@uk.experian.com. The email must include the *source code* and the *effective date* of the file that has been transferred. If a notification email is not provided there may be a delay to the processing of the file.

8. File layout specification

The following sections detail the technical requirements for data produced in the CAISCOM2 file format for submission to Experian. When preparing data files, please also refer to any other relevant documents such as the latest versions of the *Principles of Reciprocity* and the *Principles for the Reporting of Arrears, Arrangements and defaults at Credit Reference Agencies*, in addition to any service-level agreement relating to the provision of CAIS data.

8.1 Definition of commercial data

Commercial CAIS files must contain records relating to credit agreements with businesses, i.e. organisations of any size or legal structure operating in a commercial capacity - this includes organisations registered at Companies House, sole traders and non-registered partnerships. Agreements relating to the consumer credit activity of individuals must not be included and should instead be reported to Consumer CAIS.

Only records operated in pounds (GBP), relating to businesses with a UK or BFPO address should be included. UK means England, Scotland, Wales or Northern Ireland. This does not include Crown Dependencies such as the Channel Islands. Agreements relating to businesses that do not operate from a UK or BFPO address should be excluded.

8.2 Account reporting level

Reporting must be at individual account level (except where noted in appendix 2) unless doing so would misrepresent the customer position, in which case reporting at permission group level is acceptable. Permission groups reported to Commercial CAIS must be comprised of facilities belonging to a single legal entity.

8.3 Novation of agreements

Where an agreement novation results in an agreement moving to a separate legal entity, the account should be closed with customer *A* (when their liability ceases) and their record must be reported to CAIS as settled or default-satisfied as appropriate. A new account in the name of customer *B*, with a unique account number, must be set up and reported. This will ensure that Experian is able to report the historic position on customer *A* and the emerging position with customer *B*, and that historic performance data is separated from post-novation performance data and thus avoid scenarios whereby a business may be impacted by the historic account behaviour of a different entity. It should be noted that, as the liability will move to customer *B*, the lender would be expected to assess their creditworthiness ahead of novation.

8.4 Account number changes

Where the unique account number of a record is to be changed, it is crucial that the Commercial CAIS database is updated by following the account renumbering process, to ensure that future updates are applied to the record previously reported to CAIS and avoid the creation of duplicate records. Detailed information on how to change a CAIS account number can be found in the requirements for the new account number field.

8.5 CAIS membership levels

Where the member submits full level data, every monthly file must contain:

- i. any new accounts opened since the last provided file
- ii. updates to all accounts previously reported to CAIS. This will include updates to any accounts that have settled (closed, for example accounts that are fully repaid) or have entered default since the last provided file

Once an account has been reported to CAIS, it is expected that updates for it will be provided in every subsequent monthly file (even if there is no change to the data) until it has been updated as settled or default -satisfied, after which point no further updates to that record are applicable.

Where the member submits default level data, every monthly file must contain:

- i. any new defaults that have occurred since the last provided file
- ii. updates to all default accounts previously reported to CAIS. This will include updates to accounts that have been satisfied since the last provided file

Once an account has been reported to CAIS, it is expected that updates for it will be provided in every subsequent monthly file (even if there is no change to the data) until it has been satisfied, after which point no further updates to that record are applicable.

8.6 Record types

A Commercial CAIS file will contain three types of record all of which must be 1364 bytes in length:

1. One header record
2. All the customer account records. These are split into business and person record types; one business record per customer account and, if the member has chosen to participate in the business person data sharing user group, zero to many person records representing the proprietors, partners, directors and signatories who are party to the agreement
3. One trailer record

Whether file is for testing or live sharing, every file submitted to Experian must consist of the above record types in that sequence and all files must be complete and consistent. Where data for various portfolios (such as subsidiaries) are drawn from different locations or systems these should be treated as separate sources, each having their own identifying source code and separate Commercial CAIS file.

9. Detailed layout

Each of the fields in a Commercial CAIS record has a set of requirements and constraints. Errors in the data you provide may result in individual records or the entire file being rejected, so please take time to ensure each field is correctly filled. These requirements are strictly enforced via comprehensive validation processes so that the Commercial CAIS database can be promptly and accurately updated.

The requirements for each field are set out in the following format:

Starting byte:	The starting position of this field in the fixed-length record
Ending byte:	The ending position of this field in the fixed-length record
Character type:	The data type permitted in this field
Alignment:	The alignment of the value within the field, where applicable
Example:	An example of how the data should appear, where applicable
Notes:	Important information, where applicable
Business record:	Requirements for populating this field for Business record types
Person record:	Requirements for populating this field for Person record types

9.1 Header record

1. Header identifier

Starting byte:	1
Ending byte:	20
Character type:	Character
Alignment:	Right justified with leading blanks
Example:	HEADER
Header record:	– Must be 14 blanks followed by the word HEADER

2. Source code

Starting byte:	21
Ending byte:	23
Character type:	Numeric
Alignment:	Right justified with leading zeroes
Example:	012
Header record:	<ul style="list-style-type: none">– The source code is a three-digit number assigned by Experian that uniquely identifies a member in Commercial CAIS– Commercial CAIS Control will allocate the source code following a successful Commercial CAIS membership application

3. Effective date

Starting byte:	24
Ending byte:	31
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	03022003
Header record:	<ul style="list-style-type: none">– The date at which all the data contained in the file was accurate. It should not be the date on which the file was created unless that happens to be the same date– The effective date will be the last day of the reporting period represented by the file– The date format must be DDMMCCYY

4. Company/portfolio name

Starting byte:	32
Ending byte:	61
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	ABC FINANCE LTD
Header record:	<ul style="list-style-type: none">– The contents of this field must identify both the member and the portfolio– If you wish to revise the portfolio name in future, please contact Commercial CAIS Control in advance of making the change

5. Filler

Starting byte:	62
Ending byte:	81
Character type:	Blanks
Alignment:	N/A
Header record:	<ul style="list-style-type: none">– This field must be filled with blanks

6. CAIS version indicator

Starting byte:	82
Ending byte:	89
Character type:	Alphanumeric
Example:	CAISCOM2
Header record:	<ul style="list-style-type: none">– Must be CAISCOM2

7. Credit card behavioural data sharing flag

Starting byte:	90
Ending byte:	90
Character type:	Character
Example:	Y
Header record:	<ul style="list-style-type: none">– This field is only applicable to portfolios containing credit card behavioural data sharing information (see appendix 6)– Only Y or blank are valid in this field– A Y in this field indicates that the member has chosen to provide the additional credit card behavioural data sharing fields

8. Filler

Starting byte:	91
Ending byte:	1364
Character type:	Blanks
Alignment:	N/A
Header record:	<ul style="list-style-type: none">– This field must be filled with blanks

9.2 Customer account records

1. Account number

Starting byte:	1
Ending byte:	19
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	12345B6789B
Business record:	<ul style="list-style-type: none"> – Only the characters A-Z 0-9 / & - blank can be used. The first character must be A-Z 0-9 – The value must be unique as it is used to match subsequent monthly updates to the record in the Commercial CAIS database – Each account number should, wherever possible, remain precisely the same once allocated. If an account number is changed e.g. re-structured account numbers, lost and stolen credit cards or inter-branch transfers, the Commercial CAIS database must be updated accordingly to ensure that subsequent monthly updates are applied to the correct record in the Commercial CAIS database. The process for renumbering accounts is detailed in the requirements for the new account number field – Records are retained in the Commercial CAIS database for 6 years following settlement or default. If account numbers are to be re-used within this 6-year period each account number that will be re-used must be made unique before being reported for the final time, by the addition of a suffix (such as the start date) to the account number, e.g. 12345B6789B 030914 – The reporting of novated agreements must follow the requirements in <i>8.3 Novation of agreements</i>
Person record:	<ul style="list-style-type: none"> – As per the business record programming requirements – The account number for the person record must exactly match that of the corresponding business record because it will be used to link the person records to the business record

2. Person number

Starting byte:	20
Ending byte:	23
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	0031
Notes:	If the member has opted to participate in the business person data sharing user group, all known current proprietors, partners and directors of the business must be provided in each monthly file
Business record:	– This field must be filled with blanks
Person record:	– The value must be in the range 0001 to 9999. It is recommended that person numbers are assigned in ascending order

	<ul style="list-style-type: none"> – The person number must be unique within the group of person records related to a business record – In subsequent files the same person number must be retained for each person record – A person number must be unique to each person who is party to the agreement and must never be re-used. If a person leaves a business and another person joins, a unique person number must be used for the new person. If a person re-joins the business later, a new person number must be assigned
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3. Business type indicator

Starting byte:	24								
Ending byte:	24								
Character type:	Alpha								
Alignment:	N/A								
Example:	L								
Notes:	<ul style="list-style-type: none"> – This field must be used to specify the type of business to which the account belongs – If the value in this field is changed in subsequent files, then Y must be reported in the name change field 								
Business record:	<ul style="list-style-type: none"> – Permitted values: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>L</td> <td>Registered at Companies House Organisations registered at Companies House. E.g. limited companies, limited liability partnerships, limited partnerships etc.</td> </tr> <tr> <td>N</td> <td>Sole traders and non-registered partnerships Organisations that are not registered at Companies House, that represent the commercial activities of consumers. A sole trader (sometimes known as a sole proprietor) is where a single person owns and operates the business. A non-registered partnership is where two or more people own and operate the business. In both cases there is no legal distinction between the owner(s) and the business entity.</td> </tr> <tr> <td>O</td> <td>Other organisations Organisations not registered at Companies House that do not represent the commercial activities of consumers. E.g. local authorities, charities etc.</td> </tr> </tbody> </table>	Value	Description	L	Registered at Companies House Organisations registered at Companies House. E.g. limited companies, limited liability partnerships, limited partnerships etc.	N	Sole traders and non-registered partnerships Organisations that are not registered at Companies House, that represent the commercial activities of consumers. A sole trader (sometimes known as a sole proprietor) is where a single person owns and operates the business. A non-registered partnership is where two or more people own and operate the business. In both cases there is no legal distinction between the owner(s) and the business entity.	O	Other organisations Organisations not registered at Companies House that do not represent the commercial activities of consumers. E.g. local authorities, charities etc.
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O	Other organisations Organisations not registered at Companies House that do not represent the commercial activities of consumers. E.g. local authorities, charities etc.								
Person record:	– This field must be filled with a blank								

4. Name and address

Starting byte:	25																																																												
Ending byte:	199																																																												
Character type:	Character																																																												
Alignment:	Left justified with trailing blanks																																																												
Examples:	<p>– Business record: an organisation registered at Companies House:</p> <table border="1"> <tr> <td>Name</td> <td>ABC CORPORATION LTD</td> </tr> <tr> <td>Address line 1</td> <td>BUSINESS HOUSE</td> </tr> <tr> <td>Address line 2</td> <td>FIRST AVENUE</td> </tr> <tr> <td>Address line 3</td> <td>NOTTINGHAM</td> </tr> <tr> <td>Address line 4</td> <td>NOTTINGHAMSHIRE</td> </tr> <tr> <td>Postcode</td> <td>NG1 1AA</td> </tr> </table> <p>– Business record: a sole trader or non-registered partnership:</p> <table border="1"> <tr> <td>Name</td> <td>OCEAN DESIGNS</td> </tr> <tr> <td>Address line 1</td> <td>BUSINESS HOUSE</td> </tr> <tr> <td>Address line 2</td> <td>FIRST AVENUE</td> </tr> <tr> <td>Address line 3</td> <td>NOTTINGHAM</td> </tr> <tr> <td>Address line 4</td> <td>NOTTINGHAMSHIRE</td> </tr> <tr> <td>Postcode</td> <td>NG1 1AA</td> </tr> </table> <p>– Business record: a non-registered partnership with no primary trading name:</p> <table border="1"> <tr> <td>Name</td> <td>MS KIANA AHMADI & MS UMA OKILO</td> </tr> <tr> <td>Address line 1</td> <td>BUSINESS HOUSE</td> </tr> <tr> <td>Address line 2</td> <td>FIRST AVENUE</td> </tr> <tr> <td>Address line 3</td> <td>NOTTINGHAM</td> </tr> <tr> <td>Address line 4</td> <td>NOTTINGHAMSHIRE</td> </tr> <tr> <td>Postcode</td> <td>NG1 1AA</td> </tr> </table> <p>– Person record: Partner 1</p> <table border="1"> <tr> <td>Name</td> <td>MS KIANA AHMADI</td> </tr> <tr> <td>Address line 1</td> <td>1 MOUNTAIN ROAD</td> </tr> <tr> <td>Address line 2</td> <td>NOTTINGHAM</td> </tr> <tr> <td>Address line 3</td> <td>NOTTINGHAMSHIRE</td> </tr> <tr> <td>Address line 4</td> <td></td> </tr> <tr> <td>Postcode</td> <td>NG2 2BB</td> </tr> </table> <p>– Person record: Partner 2</p> <table border="1"> <tr> <td>Name</td> <td>MS UMA OKILO</td> </tr> <tr> <td>Address line 1</td> <td>2 SKY CRESCENT</td> </tr> <tr> <td>Address line 2</td> <td>NOTTINGHAM</td> </tr> <tr> <td>Address line 3</td> <td>NOTTINGHAMSHIRE</td> </tr> <tr> <td>Address line 4</td> <td></td> </tr> <tr> <td>Postcode</td> <td>NG3 3CC</td> </tr> </table>	Name	ABC CORPORATION LTD	Address line 1	BUSINESS HOUSE	Address line 2	FIRST AVENUE	Address line 3	NOTTINGHAM	Address line 4	NOTTINGHAMSHIRE	Postcode	NG1 1AA	Name	OCEAN DESIGNS	Address line 1	BUSINESS HOUSE	Address line 2	FIRST AVENUE	Address line 3	NOTTINGHAM	Address line 4	NOTTINGHAMSHIRE	Postcode	NG1 1AA	Name	MS KIANA AHMADI & MS UMA OKILO	Address line 1	BUSINESS HOUSE	Address line 2	FIRST AVENUE	Address line 3	NOTTINGHAM	Address line 4	NOTTINGHAMSHIRE	Postcode	NG1 1AA	Name	MS KIANA AHMADI	Address line 1	1 MOUNTAIN ROAD	Address line 2	NOTTINGHAM	Address line 3	NOTTINGHAMSHIRE	Address line 4		Postcode	NG2 2BB	Name	MS UMA OKILO	Address line 1	2 SKY CRESCENT	Address line 2	NOTTINGHAM	Address line 3	NOTTINGHAMSHIRE	Address line 4		Postcode	NG3 3CC
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Notes:	<ul style="list-style-type: none"> – For sole traders and non-registered partnerships, the business name and address must be reported in a business record and the proprietor or partner’s names and addresses should be reported in separate linked person records – Reporting of novated agreements must follow the requirements in <i>8.3 Novation of agreements</i> – If the name element is changed in subsequent files, then Y must be reported in the name change field – If the name or address of a business or person record is changed in a subsequent file and the account is in default (status code 8), then A must be reported in the special instruction indicator field of the business record 																												
Business record:	<ul style="list-style-type: none"> – The format of this field is as follows: <table border="1" data-bbox="438 660 1197 963" style="margin-left: 20px;"> <thead> <tr> <th>Element</th> <th>Length</th> <th>Starting byte</th> <th>Ending byte</th> </tr> </thead> <tbody> <tr> <td>Name</td> <td>39</td> <td>25</td> <td>63</td> </tr> <tr> <td>Address Line 1</td> <td>32</td> <td>64</td> <td>95</td> </tr> <tr> <td>Address Line 2</td> <td>32</td> <td>96</td> <td>127</td> </tr> <tr> <td>Address Line 3</td> <td>32</td> <td>128</td> <td>159</td> </tr> <tr> <td>Address Line 4</td> <td>32</td> <td>160</td> <td>191</td> </tr> <tr> <td>Postcode</td> <td>8</td> <td>192</td> <td>199</td> </tr> </tbody> </table> – This field must contain the full business name and address – Any unused space in each element must be filled with blanks – For sole traders and non-registered partnerships, it is preferred that the proprietor or partner’s names and addresses are reported in separate linked person records – For organisations registered at Companies House, the name must be the full current name registered at Companies House. Trading names used by the business must not be reported in this field - they must be reported in the additional trading name field. Director’s names must not be reported in this field - they should be reported using person records – For sole traders and non-registered partnerships, the name element must contain the current, primary trading name used by the business. Except in the scenario noted below, sole trader and partner’s names must not be reported in this field - they should be reported using person records – Where the business does not have a primary trading name and simply operates under the owners’ names, the name element must contain the owners’ names (e.g. MS KIANA AHMADI & MS UMA OKILO) – For other organisations, the name element must be the current formal name under which the organisation operates. Any trading name used by the business must not be reported in this field - they must be reported in the additional trading name field – The post town must be reported in one of the four address line elements – The postcode must be reported in the dedicated postcode element. If a postcode is not available, the record should still be reported and the postcode element filled with blanks. It is expected that members will implement improvements during the process of joining CAIS to provide postcodes where they are missing 	Element	Length	Starting byte	Ending byte	Name	39	25	63	Address Line 1	32	64	95	Address Line 2	32	96	127	Address Line 3	32	128	159	Address Line 4	32	160	191	Postcode	8	192	199
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	<ul style="list-style-type: none"> – If the name element is changed in subsequent files, then Y must be reported in the name change field – Note that certain special instruction indicator values apply to this field - see the requirements for the special instruction indicator field – Only records relating to businesses with a UK or BFPO address should be included. UK means England, Scotland, Wales or Northern Ireland. This does not include Crown Dependencies such as the Channel Islands. Agreements relating to businesses that do not operate from a UK or BFPO address should be excluded. 																												
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5. Address type

Starting byte:	200														
Ending byte:	200														
Character type:	Alpha														
Alignment:	N/A														
Example:	T														
Notes:	This flag indicates the type of address provided														
Business record:	<p>– Permitted values:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>R</td> <td>Registered</td> </tr> <tr> <td>H</td> <td>Head Office</td> </tr> <tr> <td>T</td> <td>Trading</td> </tr> <tr> <td>B</td> <td>Branch</td> </tr> <tr> <td>D</td> <td>Delivery</td> </tr> <tr> <td>O</td> <td>Other</td> </tr> </tbody> </table> <p>– Where a business address meets more than one type, the value reported should be the one nearest the top of the list. e.g. where the address is both the Head Office and a Trading address then H should be reported</p>	Value	Description	R	Registered	H	Head Office	T	Trading	B	Branch	D	Delivery	O	Other
Value	Description														
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6. Name change

Starting byte:	201						
Ending byte:	201						
Character type:	Alpha						
Alignment:	N/A						
Example:	Y						
Notes:	This field is used to signify that the business type indicator or the name element of the name and address field of a previously reported record is being updated. Such updates will only be applied to the Commercial CAIS database if Y is reported in this field						
Business record:	<p>– Permitted values:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Y</td> <td>The business type indicator or the name element of the name and address field have been updated</td> </tr> <tr> <td>N</td> <td>Neither the business type indicator or the name element of the name and address field have been updated</td> </tr> </tbody> </table>	Value	Description	Y	The business type indicator or the name element of the name and address field have been updated	N	Neither the business type indicator or the name element of the name and address field have been updated
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Value	Description						
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N	The name element of the name and address field has not been updated						

7. Company registration number

Starting byte:	202
Ending byte:	209
Character type:	Alphanumeric
Alignment:	N/A
Example:	SC000123
Business record:	<ul style="list-style-type: none"> – If the organisation is registered at Companies House this field must contain the 8-character company registration number (CRN) of the business, including any alphabetic prefixes, suffixes and leading zeroes – If the organisation is not registered at Companies House this field must be filled with zeroes – If the company registration number is not currently held the record must still be reported and this field filled with blanks. It is expected that members will implement improvements during the process of joining Commercial CAIS to provide these values where they are missing
Person record:	<ul style="list-style-type: none"> – This field must be filled with blanks unless C is reported in the shareholders flag field, in which case this field should contain, if known, the 8-character company registration number (CRN) of the shareholding business, including any alphabetic prefixes, suffixes and leading zeroes

8. SIC code

Starting byte:	210
Ending byte:	213
Character type:	Numeric
Alignment:	Right justified
Example:	0201
Business record:	<ul style="list-style-type: none"> – Only SIC codes found in the 1992 HMSO <i>Standard Industrial Classification of economic activities</i> document may be reported. Other SIC code versions must not be reported – Only the 4-digit 1992 SIC code can be used – If the 4-digit 1992 SIC code is not known this field must be filled with blanks
Person record:	<ul style="list-style-type: none"> – This field must be filled with zeroes

9. VAT number

Starting byte:	214
Ending byte:	222
Character type:	Numeric
Alignment:	N/A
Example:	123456789
Business record:	<ul style="list-style-type: none">– Where known, the 9-digit HMRC VAT number should be provided in this field. The country code prefix (i.e. GB) is not required– If the business is not VAT-registered or the VAT number is unknown, then this field must be filled with blanks
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

10. Year business started

Starting byte:	223
Ending byte:	226
Character type:	Numeric
Alignment:	N/A
Example:	1960
Business record:	<ul style="list-style-type: none">– This value must be a 4-digit number in YYYY format– If the year that the business started is not known this field must be filled with zeros
Person record:	<ul style="list-style-type: none">– This field must be filled with zeroes

11. Additional trading style

Starting byte:	227
Ending byte:	271
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	ABC CORP
Business record:	<ul style="list-style-type: none">– This field should contain any additional trading style the customer is known to use– For sole traders and non-registered partnerships, the primary trading style must be provided in the name element of the name and address field– If the trading style is not known or is not applicable, this field must be filled with blanks
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

12. Telephone number

Starting byte:	272
Ending byte:	287
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	01999996789
Business record:	<ul style="list-style-type: none">– This field should contain the main switchboard number or the general access telephone number for the business– If the business telephone number is not currently held the record must still be reported and the field filled with blanks. It is expected that members will implement improvements during the process of joining Commercial CAIS to provide these values where they are missing– Only the characters 0-9 + () blank can be used
Person record:	<ul style="list-style-type: none">– This field should contain the telephone number for the person– If the telephone number is not known this field must be filled with blanks– Only the characters 0-9 + () blank can be used

13. Business website address

Starting byte:	288
Ending byte:	387
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	WWW.ABC.COM
Business record:	<ul style="list-style-type: none">– This field should contain the URL for the business' website
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

14. Point of contact name

Starting byte:	388
Ending byte:	426
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	MS KIANA AHMADI
Business record:	<ul style="list-style-type: none">– This field should contain the name of the point of contact for the account– If the point of contact name is not known this field must be filled with blanks
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

15. Point of contact email address

Starting byte:	427
Ending byte:	526
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	KIANAAHMADI@OCEANDESIGNS.COM
Business record:	<ul style="list-style-type: none">– This field should contain the email address of the point of contact for the account– The email address must take the form of [localpart]@[domainpart]– If the point of contact email address is not known this field must be filled with blanks
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

16. Point of contact telephone number

Starting byte:	527
Ending byte:	542
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	01999996789
Business record:	<ul style="list-style-type: none">– This field should contain the landline or mobile telephone number of the point of contact for the account– If the telephone number is not known, this field must be filled with blanks– Only the characters 0-9 + () blank can be used
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

17. Point of contact job title

Starting byte:	543
Ending byte:	582
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	MANAGING DIRECTOR
Business record:	<ul style="list-style-type: none">– This field should contain the job title of the point of contact for the account– If the point of contact job title is not known this field must be filled with blanks
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

18. Parent company name and address

Starting byte:	583																														
Ending byte:	757																														
Character type:	Character																														
Alignment:	Left justified with trailing blanks																														
Example:	<p>– Business record - Limited company:</p> <table border="1"> <tr> <td>Name</td> <td colspan="3">XYZ HOLDINGS PLC</td> </tr> <tr> <td>Address line 1</td> <td colspan="3">BUSINESS HOUSE</td> </tr> <tr> <td>Address line 2</td> <td colspan="3">FIRST AVENUE</td> </tr> <tr> <td>Address line 3</td> <td colspan="3">NOTTINGHAM</td> </tr> <tr> <td>Address line 4</td> <td colspan="3">NOTTINGHAMSHIRE</td> </tr> <tr> <td>Postcode</td> <td colspan="3">NG1 1AA</td> </tr> </table>			Name	XYZ HOLDINGS PLC			Address line 1	BUSINESS HOUSE			Address line 2	FIRST AVENUE			Address line 3	NOTTINGHAM			Address line 4	NOTTINGHAMSHIRE			Postcode	NG1 1AA						
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Person record:	– This field must be filled with blanks																														

19. Parent company registration number

Starting byte:	758
Ending byte:	765
Character type:	Character
Alignment:	N/A
Example:	SC000123
Business record:	<ul style="list-style-type: none">– This field is applicable only to organisations registered at Companies House that have a parent company– Where applicable this field must contain the 8-character company registration number (CRN) of the parent company, including any alphabetic prefixes, suffixes and leading zeroes– If not known or not applicable, this field must be filled with blanks
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

20. Parent company telephone number

Starting byte:	766
Ending byte:	781
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	01999996789
Business record:	<ul style="list-style-type: none">– This field is applicable only to organisations registered at Companies House that have a parent company– This field should contain the main switchboard telephone number or the general access telephone number for the parent company– If not known or not applicable, this field must be filled with blanks– Only the characters 0-9 + () blank can be used
Person record:	<ul style="list-style-type: none">– This field must be filled with blanks

21. Parent company VAT number

Starting byte:	782
Ending byte:	790
Character type:	Numeric
Alignment:	N/A
Example:	123456789
Business record:	<ul style="list-style-type: none">– This field is applicable only to organisations registered at Companies House that have a parent company– Where known, the 9-digit HMRC VAT number of the parent company should be provided in this field. The country code prefix (i.e. GB) is not required

	– If the business is not VAT registered or the VAT number is unknown, then this field must be filled with blanks
Person record:	– This field must be filled with blanks

22. Previous name and address

Starting byte:	791																												
Ending byte:	965																												
Character type:	Character																												
Alignment:	Left justified with trailing blanks																												
Example:	<p>– Business record: an organisation registered at Companies House that has changed name and address (see the example in the name and address field requirements for comparison):</p> <table border="1"> <tr> <td>Name</td> <td>ABC COMPANY LTD</td> </tr> <tr> <td>Address line 1</td> <td>BUSINESS HOUSE</td> </tr> <tr> <td>Address line 2</td> <td>CASTLE ROAD</td> </tr> <tr> <td>Address line 3</td> <td>EDINBURGH</td> </tr> <tr> <td>Address line 4</td> <td></td> </tr> <tr> <td>Postcode</td> <td>EH1 1AA</td> </tr> </table> <p>– Business record: a sole trader or non-registered partnership that has changed name only (see the example in the name and address field requirements for comparison):</p> <table border="1"> <tr> <td>Name</td> <td>RIVER DESIGNS</td> </tr> <tr> <td>Address line 1</td> <td>BUSINESS HOUSE</td> </tr> <tr> <td>Address line 2</td> <td>FIRST AVENUE</td> </tr> <tr> <td>Address line 3</td> <td>NOTTINGHAM</td> </tr> <tr> <td>Address line 4</td> <td></td> </tr> <tr> <td>Postcode</td> <td>NG1 1AA</td> </tr> </table>	Name	ABC COMPANY LTD	Address line 1	BUSINESS HOUSE	Address line 2	CASTLE ROAD	Address line 3	EDINBURGH	Address line 4		Postcode	EH1 1AA	Name	RIVER DESIGNS	Address line 1	BUSINESS HOUSE	Address line 2	FIRST AVENUE	Address line 3	NOTTINGHAM	Address line 4		Postcode	NG1 1AA				
Name	ABC COMPANY LTD																												
Address line 1	BUSINESS HOUSE																												
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Postcode	EH1 1AA																												
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Address line 1	BUSINESS HOUSE																												
Address line 2	FIRST AVENUE																												
Address line 3	NOTTINGHAM																												
Address line 4																													
Postcode	NG1 1AA																												
Notes:	<p>– For sole traders and non-registered partnerships, the previous business name and address should be reported in a business record and the previous name of a proprietor or partner should be reported in separate linked person records</p> <p>– Reporting of novated agreements must follow the requirements in <i>8.3 Novation of agreements</i></p>																												
Business record:	<p>– The format of this field is as follows:</p> <table border="1"> <thead> <tr> <th>Element</th> <th>Length</th> <th>Starting byte</th> <th>Ending byte</th> </tr> </thead> <tbody> <tr> <td>Name</td> <td>39</td> <td>791</td> <td>829</td> </tr> <tr> <td>Address Line 1</td> <td>32</td> <td>830</td> <td>861</td> </tr> <tr> <td>Address Line 2</td> <td>32</td> <td>862</td> <td>893</td> </tr> <tr> <td>Address Line 3</td> <td>32</td> <td>894</td> <td>925</td> </tr> <tr> <td>Address Line 4</td> <td>32</td> <td>926</td> <td>957</td> </tr> <tr> <td>Postcode</td> <td>8</td> <td>958</td> <td>965</td> </tr> </tbody> </table>	Element	Length	Starting byte	Ending byte	Name	39	791	829	Address Line 1	32	830	861	Address Line 2	32	862	893	Address Line 3	32	894	925	Address Line 4	32	926	957	Postcode	8	958	965
Element	Length	Starting byte	Ending byte																										
Name	39	791	829																										
Address Line 1	32	830	861																										
Address Line 2	32	862	893																										
Address Line 3	32	894	925																										
Address Line 4	32	926	957																										
Postcode	8	958	965																										

- This field must contain the full business name and address at the time of the last change of name or address
- Any unused space in each element must be filled with blanks
- For sole traders and non-registered partnerships, it is preferred that the proprietor or partner's previous name be reported in separate linked person records.
- For **organisations registered at Companies House**, the name must contain only the registered name at the time of the last change of name or address. Trading names used by the business must not be included in this field. Director's names must not be reported in this field - they should be reported using person records
- For **sole traders and non-registered partnerships**, the name element must contain the primary trading name used by the business at the time of the last change of name or address. Except in the scenario noted below, sole trader and partner's names must not be reported in this field - they should be reported using person records
- Where the business does not have a primary trading name and simply operates under the owners' names, the name element must contain the owners' names (e.g. MS KIANA AHMADI & MS UMA OKILO)
- For **other organisations**, the name element must contain the formal name under which the organisation operated at the time of the last change of name or address. Any trading name used by the business must not be reported in this field
- The post town must be reported in one of the four address line elements
- The postcode must be reported in the dedicated postcode element. If a postcode is not available, the record should still be reported and the postcode element filled with blanks. It is expected that members will implement improvements during the process of joining Commercial CAIS to provide postcodes where they are missing
- Only previous UK or BFPO addresses should be included. UK means England, Scotland, Wales or Northern Ireland. This does not include Crown Dependencies such as the Channel Islands

Person record:

- The format of this field is as follows:

Element	Length	Starting byte	Ending byte
Name	39	791	829

- This field must contain the full previous name of the proprietor, partner or director who is party to the agreement
- Any unused space in each element must be filled with blanks
- The name element must include title, full forename, middle initial and surname of the person, as available e.g. MS KIANA AHMADI
- The address and postcode elements must be filled with blanks

23. Experian ExPin customer PIN

Starting byte:	966
Ending byte:	1065
Character type:	Character
Alignment:	N/A
Business record:	– This field must be filled with blanks
Person record:	<ul style="list-style-type: none"> – Experian Delphi for Customer Monitoring (DCM) clients may, by prior agreement with Commercial CAIS Control and the Consumer DCM teams, use this field to provide an Experian ExPin customer PIN for use by Experian DCM. In such cases: <ul style="list-style-type: none"> ○ Bytes 966 - 975 must contain the 10-byte Experian ExPin customer PIN ○ Bytes 976 - 1065 must be filled with blanks – In all other cases this field must be filled with blanks

24. Person type indicator

Starting byte:	1066												
Ending byte:	1066												
Character type:	Alpha												
Alignment:	N/A												
Example:	P												
Business record:	– This field must be filled with a blank												
Person record:	<ul style="list-style-type: none"> – Permitted values: <table border="1" style="margin-left: 20px; width: 100%;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>P</td> <td>Proprietor</td> </tr> <tr> <td>A</td> <td>Partner</td> </tr> <tr> <td>D</td> <td>Director</td> </tr> <tr> <td>O</td> <td>Other – a signatory on the account who is not a proprietor, partner or director</td> </tr> <tr> <td>Blank</td> <td>Person Type unknown</td> </tr> </tbody> </table> – This field must be used to describe the position held by the person identified by the person record 	Value	Description	P	Proprietor	A	Partner	D	Director	O	Other – a signatory on the account who is not a proprietor, partner or director	Blank	Person Type unknown
Value	Description												
P	Proprietor												
A	Partner												
D	Director												
O	Other – a signatory on the account who is not a proprietor, partner or director												
Blank	Person Type unknown												

25. Signatory on the account flag

Starting byte:	1067								
Ending byte:	1067								
Character type:	Alpha								
Alignment:	N/A								
Example:	Y								
Business record:	– This field must be filled with a blank								
Person record:	<ul style="list-style-type: none"> – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Y</td> <td>The person identified in the person record is a signatory on the account</td> </tr> <tr> <td>N</td> <td>The person identified in the person record is not a signatory on the account</td> </tr> <tr> <td>Blank</td> <td>Signatory status unknown or signatories are not applicable to the account type</td> </tr> </tbody> </table> – This field is only applicable to account types 05 and 15 – For all other account types this field must be filled with a blank 	Value	Description	Y	The person identified in the person record is a signatory on the account	N	The person identified in the person record is not a signatory on the account	Blank	Signatory status unknown or signatories are not applicable to the account type
Value	Description								
Y	The person identified in the person record is a signatory on the account								
N	The person identified in the person record is not a signatory on the account								
Blank	Signatory status unknown or signatories are not applicable to the account type								

26. Shareholders flag

Starting byte:	1068								
Ending byte:	1068								
Character type:	Alpha								
Alignment:	N/A								
Example:	C								
Business record:	– This field must be filled with a blank								
Person record:	<ul style="list-style-type: none"> – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>I</td> <td>The shareholder is a person</td> </tr> <tr> <td>C</td> <td>The shareholder is an organisation registered at Companies House</td> </tr> <tr> <td>Blank</td> <td>Shareholder type unknown or not applicable</td> </tr> </tbody> </table> – This field is applicable only where the account holder described in the business record is registered at Companies House – If the shareholder is an organisation registered at Companies House then if known, the 8-character company registration number (CRN) of the shareholding business including any alphabetic prefixes, suffixes and leading zeroes should be reported in the company registration number field – If the shareholder is an organisation registered outside the UK, the ISO Country code should be entered in the country of registration field 	Value	Description	I	The shareholder is a person	C	The shareholder is an organisation registered at Companies House	Blank	Shareholder type unknown or not applicable
Value	Description								
I	The shareholder is a person								
C	The shareholder is an organisation registered at Companies House								
Blank	Shareholder type unknown or not applicable								

27. Country of registration

Starting byte:	1069
Ending byte:	1118
Character type:	Alpha
Alignment:	Left justified with trailing blanks
Example:	FR
Business record:	– This field must be filled with blanks
Person record:	<ul style="list-style-type: none">– This field is only applicable to shareholding businesses registered outside the UK. In all other instances, this field must be filled with blanks– Where applicable, this field should contain the two-character ISO Country code representing the country of registration– A list of country names and ISO codes can be found on the International Organisation for Standardisation website at www.iso.org

28. Date of birth

Starting byte:	1119
Ending byte:	1126
Character type:	Numeric
Alignment:	N/A
Example:	01121960
Business record:	– This field must be filled with blanks
Person record:	<ul style="list-style-type: none">– The date format must be DDMMCCYY– If the complete date of birth is not available, the whole field must be filled with zeros– If the date of birth indicates that a person is less than 18 years of age, please consider whether the data is correct or if the account has been opened in error

29. Proprietors/directors guarantee

Starting byte:	1127								
Ending byte:	1127								
Character type:	Alpha								
Alignment:	N/A								
Example:	Y								
Business record:	– This field must be filled with a blank								
Person record:	<p>– Permitted values:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Y</td> <td>This person has given one or more personal guarantees to secure facilities extended to the business. The guarantee is generally a contract whereby the proprietor, partner or director (the guarantor) promises to fulfil their business's (the debtors) obligations to the lender if the business is unable to do so</td> </tr> <tr> <td>N</td> <td>This person has not given a personal guarantee</td> </tr> <tr> <td>Blank</td> <td>Personal guarantee status unknown</td> </tr> </tbody> </table>	Value	Description	Y	This person has given one or more personal guarantees to secure facilities extended to the business. The guarantee is generally a contract whereby the proprietor, partner or director (the guarantor) promises to fulfil their business's (the debtors) obligations to the lender if the business is unable to do so	N	This person has not given a personal guarantee	Blank	Personal guarantee status unknown
Value	Description								
Y	This person has given one or more personal guarantees to secure facilities extended to the business. The guarantee is generally a contract whereby the proprietor, partner or director (the guarantor) promises to fulfil their business's (the debtors) obligations to the lender if the business is unable to do so								
N	This person has not given a personal guarantee								
Blank	Personal guarantee status unknown								

30. Proprietors/directors guarantee cancelled/discharged

Starting byte:	1128						
Ending byte:	1128						
Character type:	Alpha						
Alignment:	N/A						
Example:	Y						
Business record:	– This field must be filled with a blank						
Person record:	<p>– Permitted values:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Y</td> <td>A personal guarantee previously given by this person to secure facilities extended to the business has been cancelled/discharged</td> </tr> <tr> <td>Blank</td> <td>Personal guarantee cancellation/discharge status unknown</td> </tr> </tbody> </table>	Value	Description	Y	A personal guarantee previously given by this person to secure facilities extended to the business has been cancelled/discharged	Blank	Personal guarantee cancellation/discharge status unknown
Value	Description						
Y	A personal guarantee previously given by this person to secure facilities extended to the business has been cancelled/discharged						
Blank	Personal guarantee cancellation/discharge status unknown						

31. Filler

Starting byte:	1129
Ending byte:	1225
Character type:	Blanks
Alignment:	N/A
Business record:	– This field must be filled with blanks
Person record:	– This field must be filled with blanks

32. Account type

Starting byte:	1226
Ending byte:	1227
Character type:	Numeric
Alignment:	N/A
Example:	02
Business record:	<ul style="list-style-type: none">– Only numeric values are accepted in this field. The list of valid account types is contained in appendix 2– The member should select the account type that most accurately reflects the nature of the facility.– Information for the account types 01, 05, 06, 07, 18, 20, 22, 23, 27, 28, 29, 30 and 71 must be provided at the master account level. Where available, details of the individual account holders can be provided as person records– Other types of account must be reported at individual account level (except where noted in appendix 2) unless doing so would misrepresent the customer position, in which case reporting at permission group level is acceptable. Permission groups reported to Commercial CAIS must be comprised of facilities belonging to a single legal entity
Person record:	– This field must be filled with blanks

33. Start date

Starting byte:	1228
Ending byte:	1235
Character type:	Numeric
Alignment:	N/A
Example:	01042016
Business record:	<ul style="list-style-type: none"> – This field must contain a valid DDMMCCYY format date representing the date on which the agreement began. If this date is not known, the first known date on the account must be used as the start date – Blanks or any other value are invalid – This date must always pre-date the close date
Person record:	<ul style="list-style-type: none"> – This field must contain a valid DDMMCCYY format date representing the date on which the person became party to the agreement – This date must always pre-date the close date – If the date is not known this field must be filled with zeroes

34. Close date

Starting byte:	1236
Ending byte:	1243
Character type:	Numeric
Alignment:	N/A
Example:	01042016
Business record:	<ul style="list-style-type: none"> – A valid DDMMCCYY format date is mandatory for business records reported as settled or in default. This field must contain: <ul style="list-style-type: none"> ○ Active accounts: zeroes. Updates to active accounts must not cease without the record having been successfully updated with a valid and accurate close date ○ Settled or default accounts: a valid DDMMCCYY date representing: <ul style="list-style-type: none"> ▪ The date of settlement for records reported at status code U, D, 0, 1, 2, 3, 4, 5, 6 ▪ The date of default for records reported at status code 8. Accounts in default must contain an accurate date of default, meaning the date on which the decision to default became effective. Where a notice of intention to file a default has been served on the borrower, the default should date from the day the notice becomes effective. For further details about the requirements for accurate reporting, please refer to the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i> – Records are automatically removed from the Commercial CAIS database 6 years after the close date and for this reason members must retain the close date for as long as the account is held in a dataset used to populate their CAIS file. This will help members to avoid accidentally resubmitting settled or default accounts after the 6-year period

Person record:	<ul style="list-style-type: none"> – A valid DDMMCCYY format date is mandatory for person records where the person is no longer party to the agreement or is deceased. This field must contain: <ul style="list-style-type: none"> ○ Active person records: zeroes. Updates to active person records must not cease without the record having been successfully updated with a valid and accurate close date ○ Persons no longer party to the agreement or who are deceased: a valid DDMMCCYY date representing: <ul style="list-style-type: none"> ▪ The date the person ceased to be party to the agreement ▪ The date of death
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35. Payment amount

Starting byte:	1244
Ending byte:	1249
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	000500
Notes:	For further details about the requirements for accurate reporting, please refer to the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i>
Business record:	<ul style="list-style-type: none"> – For account types 01, 02, 03, 04, 07, 08, 16, 17, 18, 19, 20, 22, 23, 25, 27, 28, 30, 31, 32, 61 and 71 this field must contain the normal payment amount (including interest) in force during the reporting period. For account type 04 (revolving credit facilities) with no expected payment amount this field must be filled with zeroes. – For account type 21 (utility) the field should contain the normal payment amount where there is one agreed. Otherwise the field should be filled with zeros – For all other account types, this field must be filled with zeros – Where the payment frequency is less than monthly (e.g. weekly or fortnightly) the effective monthly payment must be calculated: <ul style="list-style-type: none"> ○ For accounts repaid daily, multiply the daily payment amount by 30.41 ○ For accounts repaid weekly, multiply the weekly payment amount by 4.33 – Where the payment frequency is greater than monthly (e.g. quarterly, annually or periodically) the payment amount must only be reported in the reporting periods when payment is due; pro-rata monthly equivalents must not be used. For reporting periods when a payment is not due this field must be filled with zeros. e.g. an annual payment due every December must only be reported in the file relating to December, with zeroes being reported in the months when a payment is not due – Amounts must be entered in full pounds (GBP) only and never be reported with pence or rounded up. Actual amounts must be rounded down to the nearest full pound if necessary to achieve this e.g. £1,503.99 = 001503 – The payment frequency indicator field must indicate the payment frequency e.g. W for weekly, Q for quarterly
Person record:	– This field must be filled with zeroes

36. Repayment period

Starting byte:	1250
Ending byte:	1252
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	060
Business record:	<ul style="list-style-type: none"> – For account types 01, 02, 03, 04, 16, 17, 19, 20, 22, 23, 25, 26, 27, 28, 29, 30, 31, 32, 34, 61 and 71 this field must contain the number of months applicable to the agreement. For open-ended flexible products with no fixed final repayment date, the repayment period field should be filled with zeroes – For all other account types this field must be filled with zeros – If the agreement term is held in days or weeks, the effectively term in months must be calculated: <ul style="list-style-type: none"> ○ For terms held in days, divide the daily term by 30.41 and round up i.e. a 120-day agreement would be reported as 4 months and a 130-day agreement would be reported as 5 months ○ For terms held in weeks, divide the weekly term by 4.33 and round up i.e. a 12-week agreement would be reported as 3 months, a 13-week agreement would be reported as 3 months, and a 14-week agreement would be reported as 4 months – For open-ended flexible products with no fixed final repayment date this field must be filled with zeroes – This field must always reflect the full term of the agreement and not the number of months remaining – If an agreement is extended the revised repayment period must be reported in the following monthly file
Person record:	– This field must be filled with zeroes

37. Current balance

Starting byte:	1253
Ending byte:	1262
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	0000003600
Notes:	<ul style="list-style-type: none"> – For additional guidance for current account records please see appendix 4 – For further details about the requirements for accurate reporting, please refer to the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i>
Business record:	<ul style="list-style-type: none"> – This field must contain the total outstanding balance (excluding accrued but unapplied interest¹) whatever the status code of the record. Exceptions to this are account types 07, 22, 23, 27, 28 and 71 where a balance is not always applicable to the type of credit when the account is up to date (status code 0 or U) – For current accounts (account type 15) this field should indicate the amount by which the account is overdrawn. If the current account is in credit this field must be filled with zeros. Due to the nature of current accounts, lenders may use different ways of calculating the current balance and the method used must be indicated by the balance type field – If the account falls into arrears, a balance reflecting the arrears position must be provided – Amounts must be entered in full pounds (GBP) only and never be reported with pence or rounded up. Actual amounts must be rounded down to the nearest full pound if necessary to achieve this e.g. £1,503.99 = 0000001503 – Where the account is settled to terms (status code is not 8 and the close date contains a valid DDMMCCYY date) the current balance must be filled with zeroes, regardless of any credit or debit balances remaining on the member accounting ledger. CAIS records cannot be recorded as settled with an outstanding balance – Where the account is in default (status code 8 and the close date contains a valid DDMMCCYY date): <ul style="list-style-type: none"> ○ the record must be reported every month to ensure any change to the current balance is recorded ○ the current balance must not be reported as a credit balance. If the member accounting ledger correctly contains a credit balance (perhaps through an overpayment) the current balance must still be reported as zero to CAIS ○ if the default has been satisfied, the current balance must be reported as zero and a valid DDMMCCYY date signifying the satisfaction date must be reported in the default satisfaction date field ○ if the full balance is not to be recovered, then it may be appropriate to report the partial settlement flag – please refer to appendix 5: flag settings
Person record:	– This field must be filled with zeroes

¹ Accrued but unapplied interest must be excluded from the current balance. Its inclusion may impact affordability assessments or generate queries from data subjects where the current balance reported exceeds the perceived outstanding amount

38. Current balance credit indicator

Starting byte:	1263						
Ending byte:	1263						
Character type:	Character						
Alignment:	N/A						
Example:	-						
Business record:	<ul style="list-style-type: none"> - This field indicates whether the current balance field is in debit or credit. Credit in this context means that the customer is owed a repayment from the lender and does not mean being in advance of contracted terms - Credit balances must not be reported for current accounts (account type 15). If a current account is in credit, this field must contain a blank and the current balance field must be filled with zeroes - Credit balances are not permitted for defaulted facilities (status code 8) - Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>The current balance field is in credit</td> </tr> <tr> <td>Blank</td> <td>The current balance field is in debit or the account type is 15</td> </tr> </tbody> </table> 	Value	Description	-	The current balance field is in credit	Blank	The current balance field is in debit or the account type is 15
Value	Description						
-	The current balance field is in credit						
Blank	The current balance field is in debit or the account type is 15						
Person record:	- This field must be filled with a blank						

39. Status code

Starting byte:	1264
Ending byte:	1264
Character type:	Alphanumeric
Alignment:	N/A
Example:	0
Notes:	<ul style="list-style-type: none"> - The status code is an indication of the payment performance of the account - In allocating status code 1 to indicate an account moving into arrears it is advisable to include a 7 to 14-day grace period to allow for a payment which has been unusually delayed <p>For further details about the requirements for accurate reporting, please refer to the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i></p>
Business record:	<ul style="list-style-type: none"> - A full list of status codes together with definitions for guidance is contained in appendix 3. Only these codes are valid values for this field - Only records with a status code 8 are expected in default level files, whilst full level files are expected to report arrears up to a minimum of status code 3 prior to reporting status code 8 - Once an arrangement has been agreed the record must not be reported as a default unless the borrower fails to maintain the revised terms. This should not result in a default being reported any sooner than would have been the case had the

	<p>arrangement not been agreed. For further details, please refer to the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i></p> <ul style="list-style-type: none"> – Once a record has been reported as a default (status code 8), it must be reported with status code 8 in subsequent months
Person record:	– This field must be filled with a blank

40. Special instruction indicator

Starting byte:	1265										
Ending byte:	1265										
Character type:	Alpha										
Alignment:	N/A										
Example:	D										
Notes:	This field is used to instruct Experian about a special circumstance related to this account										
Business record:	<p>– Permitted values:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Where the name or address of a business or person record have changed and the account is in default (status code 8), the updated name and address must be provided and A must be entered in this field (even if the name or address change is to the person record)</td> </tr> <tr> <td>D</td> <td>To delete a record held in the Commercial CAIS database, D must be entered in this field. This must only be used in exceptional circumstances, to remove records reported in error and will result in the permanent deletion of the record and its historic performance data</td> </tr> <tr> <td>L</td> <td>Occasionally it may be necessary for members to temporarily amend the name or address details in their systems to an internal address to prevent mail being sent to the customer (e.g. deceased, gone-away, etc.). To prevent the loss of the correct name or address from the Commercial CAIS database, L must be entered in this field for as long as the internal name or address is reported. L must not be entered for records that are not already present in the Commercial CAIS database</td> </tr> <tr> <td>Blank</td> <td>To be used when none of the other circumstances apply</td> </tr> </tbody> </table>	Value	Description	A	Where the name or address of a business or person record have changed and the account is in default (status code 8), the updated name and address must be provided and A must be entered in this field (even if the name or address change is to the person record)	D	To delete a record held in the Commercial CAIS database, D must be entered in this field. This must only be used in exceptional circumstances, to remove records reported in error and will result in the permanent deletion of the record and its historic performance data	L	Occasionally it may be necessary for members to temporarily amend the name or address details in their systems to an internal address to prevent mail being sent to the customer (e.g. deceased, gone-away, etc.). To prevent the loss of the correct name or address from the Commercial CAIS database, L must be entered in this field for as long as the internal name or address is reported. L must not be entered for records that are not already present in the Commercial CAIS database	Blank	To be used when none of the other circumstances apply
Value	Description										
A	Where the name or address of a business or person record have changed and the account is in default (status code 8), the updated name and address must be provided and A must be entered in this field (even if the name or address change is to the person record)										
D	To delete a record held in the Commercial CAIS database, D must be entered in this field. This must only be used in exceptional circumstances, to remove records reported in error and will result in the permanent deletion of the record and its historic performance data										
L	Occasionally it may be necessary for members to temporarily amend the name or address details in their systems to an internal address to prevent mail being sent to the customer (e.g. deceased, gone-away, etc.). To prevent the loss of the correct name or address from the Commercial CAIS database, L must be entered in this field for as long as the internal name or address is reported. L must not be entered for records that are not already present in the Commercial CAIS database										
Blank	To be used when none of the other circumstances apply										
Person record:	<p>– Permitted values:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>D</td> <td>To delete a record held in the Commercial CAIS database, D must be entered in this field. This must only be used in exceptional circumstances, to remove records reported in</td> </tr> </tbody> </table>	Value	Description	D	To delete a record held in the Commercial CAIS database, D must be entered in this field. This must only be used in exceptional circumstances, to remove records reported in						
Value	Description										
D	To delete a record held in the Commercial CAIS database, D must be entered in this field. This must only be used in exceptional circumstances, to remove records reported in										

		error and will result in the permanent deletion of the record and its historic performance data
	L	Occasionally, it may be necessary for members to temporarily amend the name or address details in their systems to an internal address to prevent mail being sent to the customer (e.g. deceased, gone-away, etc.). To prevent the loss of the correct name or address from the Commercial CAIS database, L must be entered in this field for as long as the internal name or address is reported. L must not be entered for records that are not already present in the Commercial CAIS database
	Blank	To be used when none of the other circumstances apply

41. Credit limit

Starting byte:	1266
Ending byte:	1272
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	0000500
Business record:	<ul style="list-style-type: none"> – Amounts must be entered in full pounds (GBP) only and never be reported with pence or rounded up. Actual amounts must be rounded down to the nearest full pound if necessary to achieve this e.g. £1,503.99 = 0001503 – For account types 04, 05, 06, 08, 15, 18, 25 and 34 this field must contain the credit/overdraft limit as notified to the customer. Any shadow limit that the customer is not aware of must not be reported. – For all other account types this field must be filled with zeroes
Person record:	– This field must be filled with zeros

42. Flag settings

Starting byte:	1273
Ending byte:	1273
Character type:	Alpha
Alignment:	N/A
Example:	A
Notes:	<ul style="list-style-type: none"> – The list of valid flag values is contained in appendix 5, with the conditions specific to each – For further details about the requirements for accurate reporting, please refer to the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i>
Business record:	<ul style="list-style-type: none"> – The flag values must be used in conjunction with the status codes described in appendix 3 – If no flag is applicable this field must contain a blank – The use of any values other than the defined flags or a blank is not valid – The flags in appendix 5 are listed in hierarchical order. Where two or more flags are applicable at the same time the flag with the greater position in the hierarchy must be used
Person record:	<ul style="list-style-type: none"> – Only the deceased flag or a blank are valid – If the deceased flag is not applicable this field must contain a blank

43. Debenture

Starting byte:	1274								
Ending byte:	1274								
Character type:	Alpha								
Alignment:	N/A								
Example:	Y								
Business record:	<ul style="list-style-type: none"> – This field is only applicable to organisations registered at Companies House. i.e. where the business type indicator is L – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Y</td> <td>A debenture is in place and registered</td> </tr> <tr> <td>N</td> <td>No debenture is in place</td> </tr> <tr> <td>Blank</td> <td>It is not known if a debenture is in place</td> </tr> </tbody> </table> 	Value	Description	Y	A debenture is in place and registered	N	No debenture is in place	Blank	It is not known if a debenture is in place
Value	Description								
Y	A debenture is in place and registered								
N	No debenture is in place								
Blank	It is not known if a debenture is in place								
Person record:	<ul style="list-style-type: none"> – This field must be filled with a blank 								

44. Mortgage flags

Starting byte:	1275										
Ending byte:	1275										
Character type:	Alpha										
Alignment:	N/A										
Example:	C										
Business record:	<ul style="list-style-type: none"> – This field is only applicable to account types 03, 16 and 25 – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Mortgage repossession applied for: To be used when a possession order has been submitted to the court</td> </tr> <tr> <td>C</td> <td>Arrears capitalisation. To be used when arrears have been added to the capital balance to eliminate the arrears.</td> </tr> <tr> <td>G</td> <td>Mortgage repossession granted. To be used when a possession order has been granted.</td> </tr> <tr> <td>Blank</td> <td>To be used when none of the other circumstances apply</td> </tr> </tbody> </table> 	Value	Description	A	Mortgage repossession applied for: To be used when a possession order has been submitted to the court	C	Arrears capitalisation. To be used when arrears have been added to the capital balance to eliminate the arrears.	G	Mortgage repossession granted. To be used when a possession order has been granted.	Blank	To be used when none of the other circumstances apply
Value	Description										
A	Mortgage repossession applied for: To be used when a possession order has been submitted to the court										
C	Arrears capitalisation. To be used when arrears have been added to the capital balance to eliminate the arrears.										
G	Mortgage repossession granted. To be used when a possession order has been granted.										
Blank	To be used when none of the other circumstances apply										
Person record:	– This field must be filled with a blank										

45. Air-time status flag

Starting byte:	1276										
Ending byte:	1276										
Character type:	Alpha										
Alignment:	N/A										
Example:	L										
Notes:	This field is only for use by members participating in the air-time retailer user group, all other members must enter a blank										
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the air-time retailer user group when reporting records with account type 18, all other members must enter a blank. – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>B</td> <td>Account is barred</td> </tr> <tr> <td>D</td> <td>Account is disconnected</td> </tr> <tr> <td>L</td> <td>Account is live</td> </tr> <tr> <td>Blank</td> <td>To be used when none of the other circumstances apply or the account type is not 18</td> </tr> </tbody> </table> 	Value	Description	B	Account is barred	D	Account is disconnected	L	Account is live	Blank	To be used when none of the other circumstances apply or the account type is not 18
Value	Description										
B	Account is barred										
D	Account is disconnected										
L	Account is live										
Blank	To be used when none of the other circumstances apply or the account type is not 18										
Person record:	– This field must be filled with a blank										

46. Transferred to collection account flag

Starting byte:	1277						
Ending byte:	1277						
Character type:	Alpha						
Alignment:	N/A						
Example:	Y						
Business record:	<p>– Permitted values:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Y</td> <td>Account has been transferred to a collection account. This process is often referred to as ‘consolidating debt’</td> </tr> <tr> <td>Blank</td> <td>To be used when none of the other circumstances apply</td> </tr> </tbody> </table> <p>– When providing a Y in this field:</p> <ul style="list-style-type: none"> ○ The current balance field must be filled with zeroes ○ Where the status code is not 8 a valid DDMCCYY date must be provided in the close date field to indicate the date of transfer ○ Where the status code is 8, valid DDMCCYY dates must be provided in: <ul style="list-style-type: none"> ▪ The close date field to indicate the date of default; and ▪ The default satisfaction date field to indicate the date of transfer. ▪ A consolidated debt record including the transferred debt must be reported at the same time. This ensures that information about the outstanding debts and repayment performance is not lost. The consolidated debt record must use the appropriate account type, please see appendix 2 	Value	Description	Y	Account has been transferred to a collection account. This process is often referred to as ‘consolidating debt’	Blank	To be used when none of the other circumstances apply
Value	Description						
Y	Account has been transferred to a collection account. This process is often referred to as ‘consolidating debt’						
Blank	To be used when none of the other circumstances apply						
Person record:	– This field must be filled with a blank						

47. Balance type

Starting byte:	1278								
Ending byte:	1278								
Character type:	Alpha								
Alignment:	N/A								
Example:	P								
Business record:	<p>– This field is for use with current accounts and flexible mortgages only (account types 15 and 25). For all other account types enter a blank</p> <p>– Permitted values:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>The average balance during the month has been reported in the current balance field</td> </tr> <tr> <td>P</td> <td>The balance at the time of the CAIS file creation is reported in the current balance field</td> </tr> <tr> <td>Blank</td> <td>To be used when the account type is not 15 or 25</td> </tr> </tbody> </table>	Value	Description	A	The average balance during the month has been reported in the current balance field	P	The balance at the time of the CAIS file creation is reported in the current balance field	Blank	To be used when the account type is not 15 or 25
Value	Description								
A	The average balance during the month has been reported in the current balance field								
P	The balance at the time of the CAIS file creation is reported in the current balance field								
Blank	To be used when the account type is not 15 or 25								
Person record:	– This field must be filled with a blank								

48. Credit turnover

Starting byte:	1279
Ending byte:	1287
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	000012345
Notes:	This field is only for use by members participating in the current account user group, all other members must fill this field with zeroes
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the current account user group, all other members must fill this field with zeroes – For current accounts and flexible mortgages (account types 15 and 25) the contents of this field should be the value of all payments into the account during the reporting period. It should exclude: any internal transfers from other accounts within the same organisation / group; any credit transactions from a savings account into the current account – Amounts must be provided in full pounds (GBP) only and never be reported with pence or rounded up. Actual amounts must be rounded down to the nearest full pound if necessary to achieve this e.g. £1,503.99 = 000001503 – For all other account types this field must be filled with zeroes – For additional information about current account submissions please see appendix 4
Person record:	– This field must be filled with zeros

49. Primary account indicator

Starting byte:	1288						
Ending byte:	1288						
Character type:	Alpha						
Alignment:	N/A						
Example:	Y						
Notes:	This field is only for use by members participating in the current account user group, all other members must enter a blank						
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the current account user group, all other members must enter a blank – For current accounts and flexible mortgages (account types 15 and 25) use the relevant value from the table below – For all other account types enter a blank <table border="1" style="margin-left: 40px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>The CAIS member believes this record not to be the customer's primary current account</td> </tr> <tr> <td>Y</td> <td>The CAIS member believes this record to be the customer's primary current account. The fact that the customer's regular</td> </tr> </tbody> </table>	Value	Description	N	The CAIS member believes this record not to be the customer's primary current account	Y	The CAIS member believes this record to be the customer's primary current account. The fact that the customer's regular
Value	Description						
N	The CAIS member believes this record not to be the customer's primary current account						
Y	The CAIS member believes this record to be the customer's primary current account. The fact that the customer's regular						

	<p>income is being paid into the account should be used to set this flag:</p> <p>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. Otherwise the field should contain N</p> <p>If the customer holds two or more current accounts, the account that receives the customer's regular income should be indicated as primary. For any other current account records this field should contain N</p>
	<p>– For additional information about current account submissions please see appendix 4</p>
Person record:	<p>– This field must be filled with a blank</p>

50. Default satisfaction date

Starting byte:	1289
Ending byte:	1296
Character type:	Numeric
Alignment:	N/A
Example:	14102004
Notes:	For further details about the requirements for accurate reporting, please refer to the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i>
Business record:	<ul style="list-style-type: none"> – This field must contain: <ul style="list-style-type: none"> ○ Satisfied default accounts: a valid DDMMCCYY date representing the date when the account was recognised as settled (even if short paid) ○ Active, settled or unsatisfied default accounts: zeroes – The default satisfaction date must always post-date the start date and close date values – Where a default satisfaction date is reported, the current balance field must be filled with zeroes – For merchant accounts (account type 35) the default satisfaction date must only be reported when there is no further potential contingent liability (e.g. any chargeback periods have ended). Until the chargeback periods have ended, the default satisfaction date should not be provided even if the current balance is zero
Person record:	<p>– This field must be filled with zeroes</p>

51. Rejection flag

Starting byte:	1297								
Ending byte:	1297								
Character type:	Numeric								
Alignment:	N/A								
Example:	1								
Notes:	This field is only for use by members participating in the current account user group, all other members must enter a blank								
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the current account user group, all other members must enter a blank – For current accounts and flexible mortgages (account types 15 and 25) use the relevant value from the table below to indicate where cheques or direct debits from a current account have not been paid due to insufficient funds within the last month. – For all other account types enter a blank – Permitted values: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Value</th> <th style="text-align: left;">Description</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">0</td> <td>Indicates that no cheques, direct debits or standing orders have not been paid due to insufficient funds within the last month</td> </tr> <tr> <td style="text-align: center;">1</td> <td>Indicates that 1 or more cheques, direct debits or standing orders have not been paid due to insufficient funds within the last month</td> </tr> <tr> <td style="text-align: center;">Blank</td> <td>To be used when the account type is not 15</td> </tr> </tbody> </table> <ul style="list-style-type: none"> – For additional information about current account submissions please see appendix 4 	Value	Description	0	Indicates that no cheques, direct debits or standing orders have not been paid due to insufficient funds within the last month	1	Indicates that 1 or more cheques, direct debits or standing orders have not been paid due to insufficient funds within the last month	Blank	To be used when the account type is not 15
Value	Description								
0	Indicates that no cheques, direct debits or standing orders have not been paid due to insufficient funds within the last month								
1	Indicates that 1 or more cheques, direct debits or standing orders have not been paid due to insufficient funds within the last month								
Blank	To be used when the account type is not 15								
Person record:	– This field must be filled with a blank								

52. Bank sort code

Starting byte:	1298
Ending byte:	1303
Character type:	Numeric
Alignment:	N/A
Example:	019901
Business record:	<ul style="list-style-type: none"> – For current accounts (account types 15) this field should be filled with the bank sort code of the account – For all other account types this field must be filled with zeroes – If the sort code is not available this field must be filled with zeroes
Person record:	– This field must be filled with zeroes.

53. Original default balance

Starting byte:	1304
Ending byte:	1310
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	0005000
Notes:	For further details about the requirements for accurate reporting, please refer to the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i>
Business record:	<ul style="list-style-type: none"> – For accounts not in default (status code is not 8), this field must be filled with zeros – For accounts in default (status code is 8), this field must contain the total amount outstanding at the point when the default occurred, in line with the <i>Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies</i> – The current outstanding balance of a default record must always be reported in the current balance field – Amounts must be provided in full pounds (GBP) only and never be reported with pence or rounded up. Actual amounts must be rounded down to the nearest full pound if necessary to achieve this e.g. £1,503.99 = 0001503 – Refer to appendix 9 for additional guidance on reporting merchant accounts (account type 35)
Person record:	– This field must be filled with zeroes

54. Payment frequency indicator

Starting byte:	1311																
Ending byte:	1311																
Character type:	Alpha																
Alignment:	N/A																
Example:	M																
Business record:	<ul style="list-style-type: none"> – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>W</td> <td>Weekly</td> </tr> <tr> <td>F</td> <td>Fortnightly</td> </tr> <tr> <td>M</td> <td>Monthly</td> </tr> <tr> <td>Q</td> <td>Quarterly</td> </tr> <tr> <td>A</td> <td>Annually</td> </tr> <tr> <td>P</td> <td>Periodically</td> </tr> <tr> <td>Blank</td> <td>To be used for credit cards/store cards and current accounts (account types 05 & 15)</td> </tr> </tbody> </table> – For credit cards/store cards and current accounts (account types 05 and 15) this field must be filled with a blank 	Value	Description	W	Weekly	F	Fortnightly	M	Monthly	Q	Quarterly	A	Annually	P	Periodically	Blank	To be used for credit cards/store cards and current accounts (account types 05 & 15)
Value	Description																
W	Weekly																
F	Fortnightly																
M	Monthly																
Q	Quarterly																
A	Annually																
P	Periodically																
Blank	To be used for credit cards/store cards and current accounts (account types 05 & 15)																

	<ul style="list-style-type: none"> – For stocking loans (account type 04) this field should contain P (periodic) unless a structured repayment schedule applies to the account, in which case the appropriate frequency indicator should be used – For consolidated debt accounts (account type 26) with no formally agreed repayment schedule, this field should be filled with a blank – The contents of this field have no effect upon the processing of the payment amount field. The correct payment amount value must be provided by members, see the requirements for the payment amount field
Person record:	– This field must be filled with a blank

55. Number of credit cards issued

Starting byte:	1312
Ending byte:	1316
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	00005
Business record:	– This field must contain the total number of credit cards that have been issued in relation to the master account
Person record:	– This field must be filled with zeroes

56. Repayment amount

Starting byte:	1317
Ending byte:	1322
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	009500
Notes:	This field is only for use by members participating in the behavioural data sharing user group, all other members must fill this field with zeroes
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the behavioural data sharing user group, all other members must fill this field with zeroes – For credit cards/store cards (account type 05) this field must contain the value of payments credited to the account during the previous billing period net of any reversals (e.g. bounced cheques, standing orders or direct debits) and non-payment credits such as refunds. It may incorporate multiple payments received during the same period – Where no payment has been made this field must be filled with zeroes – Amounts must be provided in full pounds (GBP) only and never be reported with pence or rounded up. Actual amounts must be rounded down to the nearest full pound if necessary to achieve this e.g. £1,503.99 = 001503 – For all other account types this field must be filled with zeroes

	– For additional information about credit card behavioural data sharing please see appendix 6
Person record:	– This field must be filled with zeroes

57. Repayment amount credit indicator

Starting byte:	1323						
Ending byte:	1323						
Character type:	Character						
Alignment:	N/A						
Example:	-						
Notes:	This field is only for use by members participating in the behavioural data sharing user group, all other members must enter a blank						
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the behavioural data sharing user group, all other members must enter a blank – For credit cards/store cards (account type 05) use the relevant value from the table below – For all other account types this field must contain a blank – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>The repayment amount field is in credit</td> </tr> <tr> <td>Blank</td> <td>The repayment amount field is in debit or the account type is not 05</td> </tr> </tbody> </table> <ul style="list-style-type: none"> – For additional information about credit card behavioural data sharing please see appendix 6 	Value	Description	-	The repayment amount field is in credit	Blank	The repayment amount field is in debit or the account type is not 05
Value	Description						
-	The repayment amount field is in credit						
Blank	The repayment amount field is in debit or the account type is not 05						
Person record:	– This field must be filled with a blank						

58. Previous statement balance

Starting byte:	1324
Ending byte:	1329
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	001600
Notes:	This field is only for use by members participating in the behavioural data sharing user group, all other members must fill this field with zeroes
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the behavioural data sharing user group, all other members must fill this field with zeroes – For credit cards/store cards (account type 05) this field must contain the balance at the last but one statement date as of the date when the CAIS file is created. – Amounts must be provided in full pounds (GBP) only and never be reported with pence or rounded up. Actual amounts must be rounded down to the nearest full pound if necessary to achieve this e.g. £1,503.99 = 001503 – For all other account types this field must be filled with zeroes – For additional information about credit card behavioural data sharing please see appendix 6
Person record:	– This field must be filled with zeroes

59. Previous statement balance credit indicator

Starting byte:	1330						
Ending byte:	1330						
Character type:	Character						
Alignment:	N/A						
Example:	-						
Notes:	This field is only for use by members participating in the behavioural data sharing user group, all other members must enter a blank						
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the behavioural data sharing user group, all other members must enter a blank – For credit card/store cards (account type 05) use the relevant value from the table below – For all other account types enter a blank – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>The previous statement balance field is in credit</td> </tr> <tr> <td>Blank</td> <td>The previous statement balance field is in debit or the account type is not 05</td> </tr> </tbody> </table> – For additional information about credit card behavioural data sharing please see appendix 6 	Value	Description	-	The previous statement balance field is in credit	Blank	The previous statement balance field is in debit or the account type is not 05
Value	Description						
-	The previous statement balance field is in credit						
Blank	The previous statement balance field is in debit or the account type is not 05						
Person record:	– This field must be filled with a blank						

60. Number of cash advances

Starting byte:	1331
Ending byte:	1332
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	09
Notes:	This field is only for use by members participating in the behavioural data sharing user group, all other members must fill this field with zeroes
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the behavioural data sharing user group, all other members must fill this field with zeroes – For credit cards/store cards (account type 05) this field must contain the number of cash advances that were made during the previous billing period. This includes UK ATM transactions, foreign ATM transactions and Over-the-Counter (OTC) cash, e.g. bureau de change. It must not include retail cash back or quasi-cash transactions, gambling cash advances and any fees or charges. If there have been more than 99 individual advances within the month the value 99 must be provided – For all other account types this field must be filled with zeroes – For additional information about credit card behavioural data sharing please see appendix 6
Person record:	– This field must be filled with zeroes.

61. Value of cash advances

Starting byte:	1333
Ending byte:	1338
Character type:	Numeric
Alignment:	Right justified with leading zeros
Example:	005010
Notes:	This field is only for use by members participating in the behavioural data sharing user group, all other members must fill this field with zeroes
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the behavioural data sharing user group, all other members must fill this field with zeroes – For credit cards/store cards (account type 05) this field must contain the value of cash advances that were made during the previous billing period. This includes UK ATM transactions, foreign ATM transactions and Over-the-Counter (OTC) cash, e.g. bureau de change. It must not include retail cash back or quasi-cash transactions, gambling cash advances and any fees or charges – Amounts must be provided in full pounds (GBP) only and never be reported with pence or rounded up. Actual amounts must be rounded down to the nearest full pound if necessary to achieve this e.g. £1,503.99 = 001503 – For all other account types this field must be filled with zeroes – For additional information about credit card behavioural data sharing please see appendix 6

Person record:	– This field must be filled with zeroes
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62. Payment code

Starting byte:	1339						
Ending byte:	1339						
Character type:	Alpha						
Alignment:	N/A						
Example:	M						
Notes:	This field is only for use by members participating in the behavioural data sharing user group, all other members must enter a blank						
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the behavioural data sharing user group, all other members must enter a blank – For credit cards/store cards (account type 05) use the relevant value from the table below to indicate when the customer has made only the minimum payment that was requested on the previous statement – For all other account types enter a blank – Permitted values: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>M</td> <td>The payment made by the customer was within +/- one pound of the minimum payment requested on the previous statement</td> </tr> <tr> <td>Blank</td> <td>The payment received was other than the minimum payment requested on the previous statement or the account type is not 05</td> </tr> </tbody> </table> <ul style="list-style-type: none"> – For additional information about credit card behavioural data sharing please see appendix 6 	Value	Description	M	The payment made by the customer was within +/- one pound of the minimum payment requested on the previous statement	Blank	The payment received was other than the minimum payment requested on the previous statement or the account type is not 05
Value	Description						
M	The payment made by the customer was within +/- one pound of the minimum payment requested on the previous statement						
Blank	The payment received was other than the minimum payment requested on the previous statement or the account type is not 05						
Person record:	– This field must be filled with a blank						

63. Promotion activity flag

Starting byte:	1340
Ending byte:	1340
Character type:	Alpha
Alignment:	N/A
Example:	Y
Notes:	This field is only for use by members participating in the behavioural data sharing user group, all other members must enter a blank
Business record:	<ul style="list-style-type: none"> – This field is only for use by members participating in the behavioural data sharing user group, all other members must enter a blank – For credit cards/store cards (account type 05) use the relevant value from the table below

	<ul style="list-style-type: none"> – For all other account types enter a blank – Permitted values: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Value</th> <th style="text-align: left;">Description</th> </tr> </thead> <tbody> <tr> <td>Y</td> <td>The account is currently benefitting from promotional activity such as new or 'life of balance' rates, whether purchase, balance transfers, credit card cheque or other promotions.</td> </tr> <tr> <td>N</td> <td>There is no current promotional activity on the account</td> </tr> <tr> <td>Blank</td> <td>The account type is not 05</td> </tr> </tbody> </table> – For additional information about credit card behavioural data sharing please see appendix 6 	Value	Description	Y	The account is currently benefitting from promotional activity such as new or 'life of balance' rates, whether purchase, balance transfers, credit card cheque or other promotions.	N	There is no current promotional activity on the account	Blank	The account type is not 05
Value	Description								
Y	The account is currently benefitting from promotional activity such as new or 'life of balance' rates, whether purchase, balance transfers, credit card cheque or other promotions.								
N	There is no current promotional activity on the account								
Blank	The account type is not 05								
Person record:	– This field must be filled with a blank								

64. Payment type

Starting byte:	1341														
Ending byte:	1341														
Character type:	Alpha														
Alignment:	N/A														
Example:	C														
Business record:	<ul style="list-style-type: none"> – This field indicates the method of payment – Permitted values: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Value</th> <th style="text-align: left;">Description</th> </tr> </thead> <tbody> <tr> <td>B</td> <td>Debit card</td> </tr> <tr> <td>C</td> <td>Cash</td> </tr> <tr> <td>D</td> <td>Direct debit</td> </tr> <tr> <td>Q</td> <td>Cheque</td> </tr> <tr> <td>S</td> <td>Standing order</td> </tr> <tr> <td>T</td> <td>Credit card</td> </tr> </tbody> </table> 	Value	Description	B	Debit card	C	Cash	D	Direct debit	Q	Cheque	S	Standing order	T	Credit card
Value	Description														
B	Debit card														
C	Cash														
D	Direct debit														
Q	Cheque														
S	Standing order														
T	Credit card														
Person record:	– This field must be filled with a blank														

65. New account number

Starting byte:	1342
Ending byte:	1360
Character type:	Character
Alignment:	Left justified with trailing blanks
Example:	ABC0012345/L
Notes:	Reporting of novated agreements must follow the requirements in <i>8.3 Novation of agreements</i>
Business record:	<ul style="list-style-type: none"> – This field must be used to notify Experian when the account number of a record previously reported to Commercial CAIS is to be changed – If the account number is not being changed this field must be filled with blanks – Where an agreement novation results in an agreement moving to a separate legal entity, the account number change process must not be used. Instead, the account should be closed with customer <i>A</i> (when their liability ceases) and their record must be reported to CAIS as settled or default-satisfied as appropriate. A new account in the name of customer <i>B</i>, with a unique account number, must be set up and reported. This will ensure that Experian is able to report the historic position on customer <i>A</i> and the emerging position with customer <i>B</i>, and that historic performance data is separated from post-novation performance data and thus avoid scenarios whereby a business may be impacted by the historic account behaviour of a separate entity. It should be noted that, as the liability will move to customer <i>B</i>, the lender would be expected to assess their creditworthiness ahead of novation – Only the characters <code>A-Z 0-9 / & - blank</code> can be used. The first character must be <code>A-Z 0-9</code> – To change an account number: <ul style="list-style-type: none"> ○ Provide the original account number in the account number field ○ Provide the new account number value in the new account number field ○ In subsequent files provide the new account number value in the account number field and fill the new account number field with blanks – The new account number value must not already exist in the Commercial CAIS database or be used as the new account number in another business record in the Commercial CAIS update file – If you need to change an account number that you have previously reported and are unable to utilise this mechanism you must contact Experian in advance of changing any account numbers to avoid creating duplicate entries in the Commercial CAIS database – If an update reported with a new account number is rejected during the CAIS validation process the change will not be applied to the Commercial CAIS database. In such cases the change must be repeated in the next Commercial CAIS update file to ensure that the Commercial CAIS database is updated successfully
Person record:	<ul style="list-style-type: none"> – The new account number value must match the value entered in the new account number field of the related business record

66. New person number

Starting byte:	1361
Ending byte:	1364
Character type:	Numeric or blank
Alignment:	Right justified with leading zeroes
Example:	0001
Business record:	– This field must be filled with blanks
Person record:	<ul style="list-style-type: none"> – This field must be used to notify Experian when the person number of a record previously reported to Commercial CAIS is to be changed – If the person number is not being changed this field must be filled with blanks – Only a numeric value in the range 0001 to 9999 or blanks can be used – It is recommended that person numbers are assigned in ascending order – To change a person number: <ul style="list-style-type: none"> ○ Provide the original person number in the person number field ○ Provide the new person number value in the new person number field ○ If the account number is not being changed at the same time, provide the existing account number value in the person record's new account number field ○ If the account number is being changed at the same time, provide the new account number value in the person record's new account number field ○ In subsequent files provide the new person number value in the person number field and fill the new person number field with blanks – The new person number value must not already exist in the Commercial CAIS database or be used as the new person number in another person record in the Commercial CAIS update file – If you need to change a person number that you have previously reported and are unable to utilise this mechanism you must contact Experian in advance of changing any person numbers to avoid creating duplicate entries in the Commercial CAIS database – If an update reported with a new person number is rejected during the CAIS validation process the change will not be applied to the Commercial CAIS database. In such cases the change must be repeated in the next Commercial CAIS update file to ensure that the Commercial CAIS database is updated successfully

9.3 Trailer record

1. Trailer identifier

Starting byte:	1
Ending byte:	20
Character type:	Numeric
Alignment:	N/A
Example:	99999999999999999999
Trailer record:	– This field must be filled with the numeric value 9

2. Total number of records

Starting byte:	21
Ending byte:	28
Character type:	Numeric
Alignment:	Right justified with leading zeroes
Example:	01234567
Trailer record:	– This field must contain the total number of business and person records in the file, expressed as an eight-digit number. e.g. 1,234,567 business and person records = 01234567 – The header and trailer records must not be included in the total

3. Filler

Starting byte:	29
Ending byte:	1364
Character type:	Blanks
Alignment:	N/A
Trailer record:	– This field must be filled with blanks

Appendix 1: Summary of record layouts

Header record

The first record in the file must be a header record formatted as follows:

Field	Field name	Character type	Start	End	Field length
1	Header identifier	Character	1	20	20
2	Source code	Numeric	21	23	3
3	Effective date	Numeric	24	31	8
4	Company/portfolio name	Character	32	61	30
5	Filler	Blanks	62	81	20
6	CAIS version indicator	Alphanumeric	82	89	8
7	Credit card behavioural sharing flag	Character	90	90	1
8	Filler	Blanks	91	1364	1274
Total bytes					1364

Account records

After the header record all the customer account records must be formatted as follows:

Field	Field name	Character type	Start	End	Length	Business record	Person record ²
1	Account number	Character	1	19	19	Mandatory	Mandatory
2	Person number	Numeric	20	23	4	N/A	Mandatory
3	Business type indicator	Alpha	24	24	1	Mandatory	N/A
4	Name and address	Character	25	199	175	Mandatory	Mandatory
5	Address type	Alpha	200	200	1	Mandatory	Where applicable
6	Name change	Alpha	201	201	1	Mandatory	Mandatory
7	Company registration number	Alphanumeric	202	209	8	Mandatory	N/A
8	SIC code	Numeric	210	213	4	Where available	N/A
9	VAT number	Numeric	214	222	9	Where available	N/A
10	Year business started	Numeric	223	226	4	Where available	N/A
11	Additional trading style	Character	227	271	45	Where available	N/A
12	Telephone number	Character	272	287	16	Mandatory	Where available
13	Business website address	Character	288	387	100	Where available	N/A
14	Point of contact name	Character	388	426	39	Where available	N/A
15	Point of contact email address	Character	427	526	100	Where available	N/A
16	Point of contact telephone number	Character	527	542	16	Where available	N/A
17	Point of contact job title	Character	543	582	40	Where available	N/A
18	Parent company name and address	Character	583	757	175	Where available	N/A
19	Parent company registration number	Alphanumeric	758	765	8	Where available	N/A
20	Parent company telephone number	Character	766	781	16	Where available	N/A
21	Parent company VAT number	Numeric	782	790	9	Where available	N/A
22	Previous name and address	Character	791	965	175	Where available	Where available
23	Experian ExPin customer PIN	Alphanumeric	966	1065	100	N/A	Where applicable

² To be provided if the member has opted to participate in the business person data sharing user group

24	Person type indicator	Alpha	1066	1066	1	N/A	Where available
25	Signatory on the account flag	Alpha	1067	1067	1	N/A	Where available
26	Shareholders flag	Alpha	1068	1068	1	N/A	Where applicable
27	Country of registration	Alpha	1069	1118	50	N/A	Where applicable
28	Date of birth	Numeric	1119	1126	8	N/A	Where available
29	Proprietors/directors guarantee	Alpha	1127	1127	1	N/A	Where available
30	Proprietors/directors guarantee cancelled/discharged	Alpha	1128	1128	1	N/A	Where available
31	Filler	Blanks	1129	1225	97	Mandatory	Mandatory
32	Account type	Numeric	1226	1227	2	Mandatory	N/A
33	Start date	Numeric	1228	1235	8	Mandatory	Mandatory
34	Close date	Numeric	1236	1243	8	Mandatory where applicable	Mandatory where applicable
35	Payment amount	Numeric	1244	1249	6	Mandatory where applicable	N/A
36	Repayment period	Numeric	1250	1252	3	Mandatory where applicable	N/A
37	Current balance	Numeric	1253	1262	10	Mandatory	N/A
38	Current balance credit indicator	Character	1263	1263	1	Mandatory	N/A
39	Status code	Alphanumeric	1264	1264	1	Mandatory	N/A
40	Special instruction indicator	Alpha	1265	1265	1	Mandatory where applicable	Mandatory where applicable
41	Credit limit	Numeric	1266	1272	7	Mandatory where applicable	N/A
42	Flag settings ³	Alpha	1273	1273	1	Mandatory where applicable	Mandatory where applicable
43	Debenture	Alpha	1274	1274	1	Where available	N/A
44	Mortgage flags	Alpha	1275	1275	1	Mandatory where applicable	N/A
45	Air-time status flag	Alpha	1276	1276	1	Optional	N/A
46	Transferred to collection account flag	Alpha	1277	1277	1	Mandatory where applicable	N/A
47	Balance type	Alpha	1278	1278	1	Mandatory where applicable	N/A

³ Whilst the submission of some flags is optional, the use of the Query, Partial settlement, Arrangement and Debt Management programme flags are a requirement of the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies*. Please refer to these and appendix 5 for conditions for using CAIS flags.

48	Credit turnover	Numeric	1279	1287	9	Optional	N/A
49	Primary account indicator	Alpha	1288	1288	1	Optional	N/A
50	Default satisfaction date	Numeric	1289	1296	8	Mandatory where applicable	N/A
51	Rejection flag	Numeric	1297	1297	1	Optional	N/A
52	Bank sort code	Numeric	1298	1303	6	Where available	N/A
53	Original default balance	Numeric	1304	1310	7	Mandatory where applicable	N/A
54	Payment frequency indicator	Alpha	1311	1311	1	Mandatory	N/A
55	Number of credit cards issued	Numeric	1312	1316	5	Where available	N/A
56	Repayment amount	Numeric	1317	1322	6	Optional	N/A
57	Repayment amount credit indicator	Character	1323	1323	1	Optional	N/A
58	Previous statement balance	Numeric	1324	1329	6	Optional	N/A
59	Previous statement balance credit indicator	Character	1330	1330	1	Optional	N/A
60	Number of cash advances	Numeric	1331	1332	2	Optional	N/A
61	Value of cash advances	Numeric	1333	1338	6	Optional	N/A
62	Payment code	Alpha	1339	1339	1	Optional	N/A
63	Promotion activity flag	Alpha	1340	1340	1	Optional	N/A
64	Payment type	Alpha	1341	1341	1	Mandatory	N/A
65	New account number	Character	1342	1360	19	Mandatory where applicable	Mandatory where applicable
66	New person number	Numeric or blanks	1361	1364	4	N/A	Mandatory where applicable
Total bytes					1364		

Trailer record

The last record in the file must be a trailer record formatted as follows:

Field	Field name	Character type	Start	End	Field length
1	Trailer identifier	Numeric	1	20	20
2	Total records	Numeric	21	28	8
3	Filler	Blanks	29	1364	1336
Total bytes					1364

Appendix 2: Account types

The following account types may be reported to Commercial CAIS.

Type	Title	Description
00	Bank	These accounts are normally defaults but can cover any type of account provided by a bank where the product can no longer be identified.
01	Hire purchase (including lease purchase)/ conditional sale	An account where the merchandise remains the property of the lender until all repayments are completed. Information for this account type must be provided at the master account level.
02	Unsecured loan	An unsecured term lending facility, with an agreed repayment schedule (varies dependent upon loan type, e.g. monthly repayments, bullet repayments).
03	Mortgage	A loan for the purchase of a property that is secured by a mortgage deed until the final payment is made.
04	Revolving credit / Budget account / Stocking loan	A provision of an account or an agreement for the purchase of goods up to an agreed credit limit. A revolving account may involve numerous drawdowns and repayments of a percentage of the balance, whereas the credit facility of a budget account is repaid by constant regular amounts.
05	Credit card/Store card	Spending is allowed up to a credit limit and repayments are a minimal value or a percentage of the balance outstanding. Information for this account type must be provided at the master account level.
06	Charge card	Spending is allowed up to a credit limit but full repayment is expected against the monthly statement. Information for this account type must be provided at the master account level.
07	Rental	Where the merchandise always remains the property of the lender/lessor. The customer makes payments for the use of these goods. Information for this account type must be provided at the master account level.
08	Mail order	For all types of mail order portfolios.
15	Current account	A Money Transmission Account, typically used for day to day banking transactions, including Basic Bank Accounts and those that have no borrowings (see appendix 4).
16	Secured loan or second mortgage	A term lending facility, with an agreed repayment schedule (varies dependent upon loan type, e.g. monthly repayments, bullet repayments), secured against an asset/obligation but the security ranks after the prime mortgage above on a second mortgage.
17	Credit sale fixed term	Title to the goods passes to the customer on signing the agreement.
18	Communications	For use by mobile phone, cable or landline communication service providers.

		Information for this account type must be provided at the master account level.
19	Fixed term deferred payment	`Buy now pay later` types of arrangement. The conditions are similar to HP and credit sale except that the first payment is deferred for an agreed period (see appendix 7).
20	Variable subscription	Variable rate HP where the monthly payments can vary depending on base rate adjustments. Information for this account type must be provided at the master account level.
21	Utility	This category includes gas, water and electricity portfolios but not communications.
22	Finance lease	Where the rental covers the total amount of the asset plus charges, i.e. the lessor is not at risk. Information for this account type must be provided at the master account level.
23	Operating lease	The lessee's rentals do not cover more than 90% of the cost of the goods and charges i.e. the lessor is taking part of the risk. Information for this account type must be provided at the master account level.
24	Unpresentable cheques	To be used by cheque guarantee companies for bounced cheques.
25	Flexible mortgages	An account that is secured by a mortgage deed until the final payment is made but the account has flexible terms or elements of multiple products i.e. contains a current account included in the main mortgage account. The net position of the accounts that comprise the product must be reported as a single flexible mortgage facility record (see appendix 8).
26	Consolidated debt	This category must be used where a CAIS member transfers multiple accounts into one collection account for the purposes of debt recovery. This process is referred to as 'consolidating debt'.
27	Primary lease	Where the rental covers the total amount of the asset plus charges, i.e. the lessor is not at risk. Information for this account type must be provided at the master account level.
28	Secondary lease	Where the lessee continues to lease the goods at an annual peppercorn rental. Information for this account type must be provided at the master account level.
29	Balloon rental	Rental but with an amount due in lump sum. Information for this account type must be provided at the master account level.
30	Dealer buy-back	Where the dealer/supplier has agreed to repurchase the goods at a pre-determined amount, normally at the completion of the leasing period. Information for this account type must be provided at the master account level.

31	Fixed term account	An account when the rate of interest and term is agreed at the opening of the account for the duration of the agreement.
32	Variable term account	An account when the rate of interest is subject to change and the term of the agreement may or may not be fixed for the duration of the agreement.
34	Flexi-rate credit card	The ability to make overpayments and underpayments, a revolving credit facility which may or may not be linked to a customers' current account.
35	Merchant account	An account that allows businesses to accept payments by payment cards, typically debit or credit cards. A merchant account is established under an agreement between a merchant and a merchant acquirer for the settlement of payment card transactions.
71	Contract hire	<p>Contract hire is a form of operating lease and it is often used for vehicles. The leasing company undertakes some responsibility for the management and maintenance of the vehicles. Services can include regular maintenance and repair costs, replacement of tyres and batteries, providing replacement vehicles, roadside assistance and recovery services and payment of the vehicle licences.</p> <p>Information for this account type must be provided at the master account level.</p>

Appendix 3: Status codes

The following status codes are accepted. For guidance specific to status code reporting for current accounts, factoring & discounting, and merchant accounts, please see appendixes 4, 9 and 10.

Status code	Description
U	Unclassified - The member is unable to make any statement, whether positive or adverse on the performance of this account for the period in question. This should be an exceptional scenario. U may also be used during the initial period of an account's life when the first payment is yet to be made
D	Dormant – The account has been inactive for a period, usually with a zero balance. This code should be reported every month until the account is used again or closed.
0	In advance or up-to-date*
1	Payment due but unpaid for up to 1 month* (or were due and unpaid at time of settlement) See note below regarding merchant acquirers
2	Payment due but unpaid for up to 2 months* (or were due and unpaid at time of settlement)
3	Payment due but unpaid for up to 3 months* (or were due and unpaid at time of settlement)
4	Payment due but unpaid for up to 4 months* (or were due and unpaid at time of settlement)
5	Payment due but unpaid for up to 5 months* (or were due and unpaid at time of settlement)
6	Payment due but unpaid for over 5 months* (or were due and unpaid at time of settlement)
8	Default. At the date of default, the customer had failed to meet the contractual obligations and had failed to satisfactorily respond to requests that the account be put into order. The circumstances where an account should be defaulted are more fully explained in the <i>Principles for the Reporting of Arrears and Defaults at Credit Reference Agencies</i> and members are advised to follow this as a guide to best practice. The main principles state that: <ul style="list-style-type: none"> – defaults should not normally be reported where the debt is less than three consecutive months in arrears. – accounts where payments have not been received for six months should normally be reported in default. – exceptions may apply where the credit is over a very short or very long term, where there is some element of fraud, or insolvency.

* For accounts repaid more frequently than monthly (e.g. daily, weekly etc.) a months' worth of repayments must be due but unpaid before the account can be reported in arrears. For accounts repaid less frequently than monthly (e.g. quarterly or annually) a repayment must be due but unpaid before the account can be reported in arrears. This is a requirement of the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies*.

Merchant acquirers

As detailed in the *Principles of Reciprocity*, due to the complexities of their business model, accounts reported by Merchant Acquirers will not utilise status codes 2-6. Instead these accounts will be reported at status 1 whilst they remain in arrears.

Within a Merchant Account CAIS record, the presence of a status code 1 for consecutive months can indicate a situation that is not improving, and the current balance reported with each status code can be used to help identify this. Typically, after three months at status 1, a status 8 (default) will be recorded.

Appendix 4: Current account definitions

The following definitions provide guidance for reporting current account records. The guidance for status codes has been taken from the UK Finance proposal to SCOR regarding current account data sharing and recognises that the operation of current accounts is more flexible and varied than that of other types of account, consequently the definitions cater for a range of circumstances. For each status code there are a selection of criteria that may trigger its use. However, meeting these conditions may not automatically trigger the reporting of a given status code because current accounts are subject to a greater degree of manual review than other account types.

Current balance

For current accounts (account type 15) this field should indicate the amount by which the account is overdrawn. If the current account is in credit this field must be filled with zeros. Due to the nature of current accounts lenders may use different ways of calculating the current balance and the method used must be indicated using the balance type field.

Credit limit

The overdraft limit as disclosed to the customer. Any shadow limit that the CAIS member holds and the customer is not aware of must not be reported in this field.

The sharing of overdraft limits is not mandatory as some lenders manage current accounts by considering the wider customer picture. In such cases, reporting apparent excess whilst managing the position internally with a difference approach could be misleading. Commercial CAIS members should provide the overdraft limit where appropriate.

Status code

These definitions provide a guide for the provision of status codes for current accounts that are consistent with the definitions used for other types of account. The possible triggers recognise that the operation of current accounts is more flexible and varied than for other accounts. The triggers are not intended to be overly prescriptive and it is recommended that members provide status codes that they consider to be the most appropriate to their product and type of business and which most accurately reflect the standing of the account.

Status 0: possible triggers

- a suitable status derived from lenders internal risk codes
- the account is in credit
- no overdraft is currently requested
- an overdraft is not in excess of either the authorised limit or shadow limit (a limit not disclosed to the account holder which is greater than the authorised overdraft limit. The lender will not take any corrective action providing the shadow limit is not exceeded)
- The lender is comfortable with the situation and will not take any corrective action
- an arrangement flag is being reported and the arrangement is being maintained in a satisfactory manner
- the account is within an agreed temporary excess

Status 1: possible triggers

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

Status 2: possible triggers

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

Status 3: possible triggers

- a suitable status derived from lenders internal risk codes
- the overdraft balance is less than the overdraft limit but is up to three months' past the repayment date
- cheques, direct debits or standing orders have been bounced for a third consecutive month to keep the account in order
- the account is being managed downward for a third consecutive month
- the overdraft limit, which is not to be exceeded under any circumstances, is set for a third consecutive month and action is taken to keep the customer within it

- the overdraft balance is less than the overdraft limit but no credit has been received for more than 60 days and the customer has not responded to a request that the account be funded
- a formal demand for repayment has been sent

Status 4-6: possible triggers

- a suitable status derived from lenders internal risk codes
- if status 3 has been reported and the customer is showing no realistic attempt to repay the overdraft, then normally a status 8 should be reported
- status 4-6 will normally only be needed if the customer has offered and is making a realistic effort to repay the overdraft, but no formal arrangement is in place and the overdraft is up to 4 months' past repayment date (status 4) / up to 5 months' past repayment date (status 5) / over 5 months' past repayment date (status 6)

Status U: possible triggers

- a new account up to three months old with no activity during the last month
- the account has a zero balance and no activity during the last month

Status D: possible triggers

- an account that is more than three months old that has a zero current balance and no account holder activity (debit or credit transactions) during the last two months
- an account with a credit balance that has no account holder activity (debit or credit transactions) for the last twelve months

Status 8 - account in default: possible triggers

As with other types of credit, a number of factors may indicate that the contractual relationship with the customer has broken down. The following conditions must be considered alongside the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies* and the requirements under the FCA Banking Conduct of Business Sourcebook. The status code may be reported when:

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

Appendix 5: Flag settings

The use of some of these flags is a requirement of the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies*.

The hierarchy of CAIS flags is as shown in the table below (D being the highest in the hierarchy and Q being the lowest). Where more than one applies, the flag with the greatest hierarchy must be reported.

Flag setting	Description
D	Deceased
T	Bankruptcy
F	Individual voluntary arrangement
K	Meeting of creditors
H	Appointment of receiver
J	Appointment of administrator
N	Appointment of administrative receiver
E	Business closure
L	Company voluntary arrangement
P	Partial or no settlement
C	Debt assigned to a non-CAIS member
S	Debt sold to a CAIS member
G	Gone away
R	Recourse
V	Voluntary termination
A	Arrangement
M	Debt management programme
I	Third-party repayment
Q	Account query

Bankruptcy (T)

- Bankruptcy is one way of dealing with debts that you cannot pay. The bankruptcy proceedings will free the debtor from overwhelming debt so that they can make a fresh start, subject to some restrictions
- A bankruptcy can be reported with any status code

Individual voluntary arrangement (F)

- Normally an alternative to bankruptcy proceedings, where someone makes a voluntary arrangement with their creditors for the repayment of debt. It is arranged through the court
- An individual voluntary arrangement can be reported with any status code

Meeting of creditors (K)

- A business may call a meeting of creditors if it encounters financial difficulty. The creditors will have an opportunity to question officers of the business about its performance
- The K flag can be reported with any status code

Appointment of receiver (H)

- An official, who may be an insolvency practitioner, who is appointed under a registered security, to look after the financial interests in a business of the security holder
- The H flag can be reported with any status code

Appointment of administrator (J)

- Appointed by an order of the court to arrange and administer the payments of debts by a business
- The J flag can be reported with any status code

Appointment of administrative receiver (N)

- The process where an insolvency practitioner is appointed by a debenture holder to realise a business's assets and to pay the preferential creditors
- The N flag can be reported with any status code

Business closure (E)

- Notification that a business has ceased to trade and closed its operation
- The E flag can be reported with any status code

Company voluntary arrangement (L)

- A recognised legal procedure that enables a company to enter into a binding agreement with its creditors regarding its outstanding debts
- The L flag can be reported with any status code

Partial or no settlement (P)

- Where a partial settlement has been agreed or the debt has been discharged by bankruptcy the P flag must be reported
- The P flag may be reported with any status code
- Where the P flag is reported:
 - The current balance field must be filled with zeroes
 - Where the account is not in default (status code is not 8) a valid date must be entered in the close date field to indicate the partial settlement date
 - Where the account is in default (status code 8), valid dates must be entered in:
 - a) The close date field to indicate the date of default; and
 - b) The default satisfaction date field to indicate the partial settlement date
- The P flag should be used in the following circumstances where the record is being reported with a zero balance and full payment has not been received. The record may in some cases also be reported as settled/default-satisfied but the debt was not fully paid and in some cases no payment was made at all:
 - The debt was included in an IVA which has been completed successfully,
 - The debt was included in a bankruptcy which has since been discharged,
 - A smaller amount has been agreed and accepted in full and final settlement,
 - An asset has been repossessed and the outstanding balance is not to be pursued
- The recording of a partial settlement must be conveyed to the customer
- If the customer has been informed that the debt has been 'cleared' and the amount was accepted as 'full and final settlement', then the record must be reported as satisfied and the P flag set
- In cases where an account is in default and payment has not been accepted as 'full and final settlement' but the remainder of the debt has been written off, there is no need to report the record as satisfied or set the P flag if the debt is still deemed to exist but will not be chased further
- A record with the P flag is not expected to receive any further monthly updates

Debt assigned to a non-CAIS member (C)

- The debt assigned flag should be used where the rights to a debt have been assigned to a new owner who is not a member of Commercial CAIS and therefore will not be registering the debt with Experian in their own name. The record remains in the original lender's name, shown as settled or satisfied together with the debt assigned flag to indicate that the record is closed due to its sale
- A debt assigned flag may be reported with any status code
- Where the C flag is reported:
 - The current balance field must be filled with zeroes
 - Where the account is not in default (status code is not 8), a valid date must be entered in the close date field to indicate the date the debt was assigned
 - Where the account is in default (status code 8), valid dates must be entered in:

- a) The close date field to indicate the date of default; and
 - b) The default satisfaction date field to indicate the date the debt was assigned
- A record assigned to a new owner is not expected to receive any further monthly updates

Debt sold to a CAIS member (S)

- The debt sold to a CAIS member flag should be used where the rights to a debt have been assigned to a new owner that is already a Commercial CAIS member. In this circumstance the new owners should have already agreed to supply the record in their own Commercial CAIS portfolio. In this situation, the original record will remain in the Commercial CAIS database, flagged as sold to a CAIS member and shown as settled or satisfied to indicate the record is closed due to its sale. The new owners will report the performance of the record via their own portfolio
- A debt sold to a CAIS member flag may be reported with any status code
- Where the S flag is reported:
 - The current balance field must be filled with zeroes
 - Where the account is not in default (status code is not 8), a valid date must be entered in the close date field to indicate the date the debt was assigned
 - Where the account is in default (status code 8), valid dates must be entered in:
 - a) The close date field to indicate the date of default; and
 - b) The default satisfaction date field to indicate the date the debt was assigned
- A record assigned to a new owner is not expected to receive any further monthly updates

Gone away (G)

- Where the business address of the customer is no longer known and the account is falling into arrears, the G flag should be reported together with the last known address
- The G flag does not necessarily indicate a defaulted account
- The G flag can only be reported if the account is in arrears. The status code accompanying the flag must be 1, 2, 3, 4, 5, 6 or 8
- A record reported with a blank in the flag settings field that updates a record previously reported with the G flag will result in the removal of the gone away flag from the Commercial CAIS database
- A gone away record is expected to receive monthly updates until it has been reported as settled or default-satisfied
- If a record previously reported as gone away is subsequently reported with any other flag value, the record will be updated with the new flag - it is assumed that the subject has been located

Recourse (R)

- Where a recourse agreement is invoked (for instance between a dealer and a lender – e.g. the dealer buys back a vehicle at an agreed price and the monies are used to repay the finance provider), the R flag should be reported
- The R may only be reported if the account is in arrears or default. The status code must be 1,2,3,4,5,6 or 8
- Where the R flag is reported:
 - The current balance field must be filled with zeroes
 - Where the account is not in default (status code is not 8), a valid date must be entered in the close date field to indicate the recourse date
 - Where the account is in default (status code 8), valid dates must be entered in:
 - a) The close date field to indicate the date of default; and
 - b) The default satisfaction date field to indicate the recourse date
- A record reported with the R flag is not expected to receive any further monthly updates

Voluntary termination (V)

- There are three situations to be considered.
 1. Where a Consumer Credit Act Section 100 balance is outstanding and there is no arrangement a V flag should be reported with the status code 8
 2. Where a Section 100 balance is outstanding and there is an arrangement, the V flag should be reported and the status code appropriate to the repayment performance
 3. Where a Section 100 balance has been met, the V flag should be reported but the account should be settled or default-satisfied with the appropriate status code and a zero current balance
- A voluntary termination flag can only be reported if the record is a Hire Purchase agreement (account type 01 and 20)
- The V flag can be reported with any status code
- Where a voluntary termination flag is reported and the account is neither settled nor in default, the account is deemed to be an arrangement within a voluntary termination. At this stage, two payment amounts will be recorded, the current payment amount (arrangement amount) and the previous payment amount (how much was being paid before the voluntary termination was enforced)

Arrangement (A)

- The arrangement flag can only be applied to a record if the status code is 0, 1, 2, 3, 4, 5, 6, D or U
- Where a customer is granted an arrangement to pay, the A flag must be reported
- The arrears that accrue against the original contract should continue to be reported by the appropriate status code and the arranged payment amount should be reported in the payment amount field
- Following a satisfactory period of payments under a temporary arrangement, and at the lenders discretion, the status code can be reported as 0, the regular payment amount reported, and the A flag removed. This can be described as capitalisation, re-scheduling or re-aging
- If a permanent change to the terms of an account occurs then if appropriate, the revised terms should be reported and the status code calculated against the new terms; in such circumstances there will no longer be an arrangement in place and the A flag must no longer be reported
- When an arrangement is in place two payment amounts will be shown in the CAIS record during a credit search - the current payment amount (arrangement amount) and the previous payment amount (how much was being paid before the arrangement was enforced)
- Where a record is subsequently reported with a blank flag, an arrangement end date will automatically be added to the record during CAIS processing

Debt management programme (M)

- The debt management programme flag can only be applied to a record if the status is 0,1,2,3,4,5,6, D or U
- Where a debt management plan such as those run by the Citizens' Advice Bureau has been accepted, the flag M must be reported
- The arrears that accrue against the original contract should continue to be reported by the appropriate status code and the arranged payment amount should be reported in the payment amount field
- When a programme is in place two payment amounts will be shown in the CAIS record during a credit search - the current payment amount (managed amount) and the previous payment amount (how much was being paid before the programme was enforced)
- Where a record is subsequently reported with a blank flag, a programme end date will automatically be added to the record during CAIS processing

Third-party repayment (I)

- This flag is to be reported when the lender becomes aware that a third-party is making repayments on behalf of the agreement holder – in such cases the I flag and status code U should be reported for the duration
- A record reported with the I flag is expected to receive monthly updates until it has been reported as settled or default-satisfied

Account query (Q)

- Where a query exists for an account, for example a merchandise complaint or a dispute over a defaulted account, the flag Q and status code U or 8 (as appropriate) should be reported, for the term of the query
- If the account is reported with a status code other than U or 8 the flag will be rejected
- Where a record is subsequently reported with a blank flag the query flag will automatically be deleted
- A record reported with the Q flag is expected to receive monthly updates until it has been reported as settled or default-satisfied

Deceased (D)

- Where a CAIS member receives evidence that an account holder is deceased, (for example a death certificate, probate or letters of administration):
 - i. If the member considers it appropriate for reporting to be sympathetic to a situation where repayment of a facility is impacted by the death of a business owner (e.g. there is no approved signatory in place to approve payments until probate etc. has been completed), a D flag can be reported against the business record
 - ii. If the member provides person records, the D flag should be reported against the relevant person record
- The D flag can only be reported for a business record where the status code is U (if the record is not in default) or 8 (if the record is in default)
- The D flag can be reported for a person record regardless of the status code reported on the related business record
- A business record reported with the D flag must receive monthly updates until it has been reported as settled or default-satisfied. If the D flag was only reported temporarily (e.g. if repayment was temporarily impacted by the death of a business owner but subsequently the account has remained open with the other owners), it can be omitted from the business record in subsequent Commercial CAIS update files.

Appendix 6: Credit card behavioural data sharing

This section provides detailed requirements for the reporting of certain credit card behavioural data items.

Repayment amount

This field must contain the value of payments credited to the account during the previous billing period net of any reversals (e.g. bounced cheques, standing orders or direct debits) and non-payment credits such as refunds. It may include multiple payments received in the same period.

The following examples show how the repayment amount must be calculated. The guiding principle is to report the net payment made within a given payment cycle. Where the total of payment reversals is more than the total of payments made in that cycle, the reported repayment amount will be negative.

Scenario 1

Customer pays £100 in cycle 1

Repayment amount field to report £100

Scenario 2

Customer pays £500 in cycle 1 that bounces in cycle 1, and then pays a further £100 in cycle 1

Repayment amount field to report £100

Scenario 3

Customer has a credit balance of £200 on their account and has requested this is repaid

Repayment amount field to report £0

Scenario 4

Customer pays in £200 in cycle 1 and has a payment reversal of £300 in cycle 1

Repayment amount field to report negative £100

Scenario 5

Customer pays £500 in cycle 1 that bounces in cycle 2

Repayment amount field to report negative £500 in cycle 2

Scenario 6

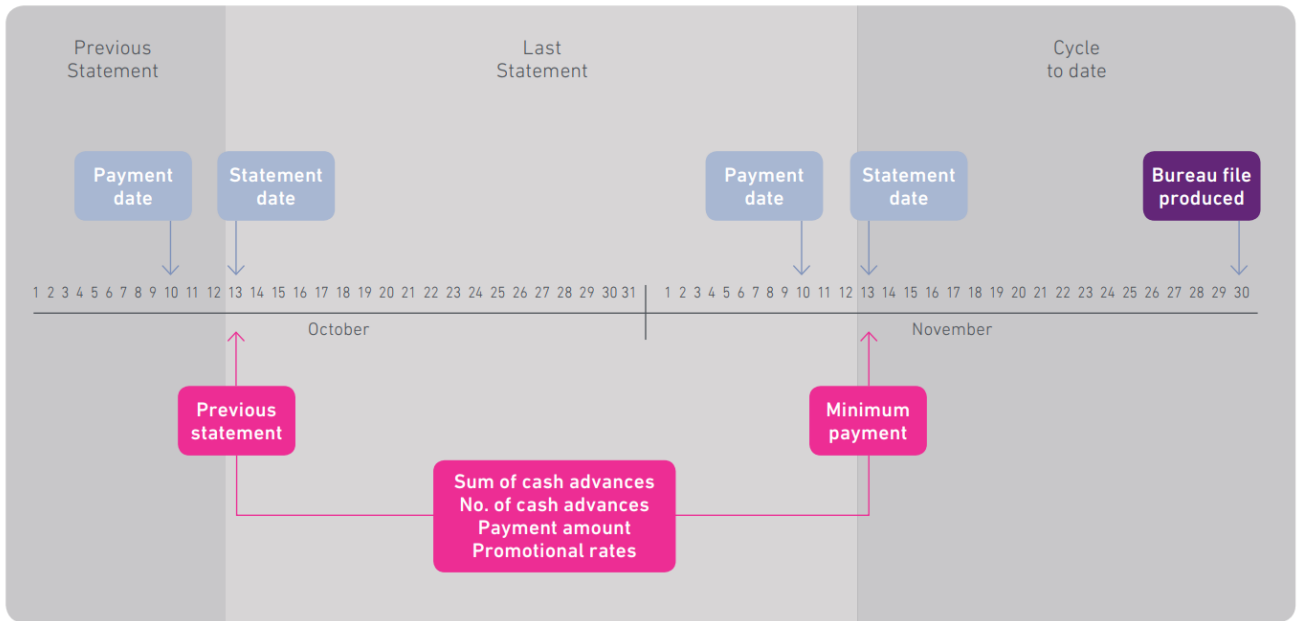
Customer pays £500 in cycle 1 that bounces in cycle 2, and then pays £100 in cycle 2

Repayment amount field to report negative £400 in cycle 2

Previous statement balance

This field should report the balance at the last-but-one statement date when the CAIS file is produced. i.e. the statement balance against which repayments made during the last billing cycle would have been credited.

The diagram below shows the relationship between the data-points represented by the previous statement balance and the repayment amount.



Appendix 7: Deferred payment and 50/50 balloon type payments

The following guidance is to assist with the reporting of accounts that feature deferred or balloon payments.

1. Where a loan is a 'buy now and pay later' arrangement:
 - The current balance reported should equal the full amount of the loan until the repayments begin when it should decrease in line with the payments made
 - The payment amount should be reported as zero until the repayments begin, when it should report the expected payment in the months when payment is due
 - The status code should be reported as U until the repayments begin when it should report the repayment performance

2. Where a loan is a '50/50' type arrangement, where an amount (e.g. 50%) has been put down as a deposit at the outset and the remainder is payable as a lump sum at the end of the term:
 - The current balance reported should be the final lump sum payment until that falls due, after which point the current balance reported should be the actual amount outstanding until the account becomes settled or default-satisfied
 - The payment amount should be reported as zero until the final lump sum payment falls due, when it should report the expected final payment
 - The status code should be reported as U until the final lump sum payment falls due, when it should report the repayment performance

3. Where a loan is a '50/50' type arrangement, where a lump sum is payable at the end of the term and normal repayments are made during the term:
 - The current balance reported should be the outstanding balance that remains as payments are made, until immediately prior to the final payment when the current balance will usually be the final lump sum payable.
 - The payment amount should report the expected payments in the months when payment is due until the final payment falls due, when it will report the outstanding lump sum amount
 - The status code should report the repayment performance each month

4. Where a loan is a '50/50' type arrangement, where an amount (e.g. 50%) has been put down as a deposit at the outset and the remainder is payable over the term:
 - The current balance should report the outstanding balance
 - The payment amount should report the expected payment in the months when payment is due
 - The status code should report the repayment performance each month

Appendix 8: Flexible mortgages

The following guidance is to assist with the reporting of flexible mortgage accounts.

What is a flexible mortgage?

A flexible or current account mortgage is defined as:

- having an underlying mortgage
- having a current account of some form, potentially with an overdraft facility
- potentially featuring other credit products such as credit cards or loans
- potentially featuring savings accounts
- a product that was sold to the customer as a total solution
- viewed by the customer as one product with a number of underlying features
- a product where the lender views the customers debits and credits in a holistic way for risk purposes

This guidance is not intended for products that are netted for interest purposes for taxation reasons.

Reporting guidance

Because lenders and customers consider the net situation on these accounts and it is impossible for other members to identify the constituent components, it is required that the net position be reported via a single flexible mortgage record. This enables the total exposure position to be accurately reported, taking into consideration credit and/or advance payment positions on other accounts that comprise the overall product.

The definition of arrears will be variable as each flexible mortgage product will have different features. The current account guidance for status codes should be used to assign appropriate status codes (see appendix 4).

Appendix 9: Merchant accounts

The following guidance is to assist with the reporting of merchant accounts.

Merchant accounts represent facilities (e.g. payment card processing services) provided by merchant acquirers to businesses. Members reporting merchant accounts must have direct responsibility for the underwriting of the risk associated with applications for the provision of merchant services.

General guidance

There are situations (e.g. fraud), where the merchant's facility will be terminated immediately. Whilst fraudulent activity may have been identified the account will only be reported to CAIS where there is an outstanding debt. If a defaulted account could potentially be reactivated, this will fall under the terms of a new agreement and must be reported to CAIS as a new record with a separate account number.

Status codes

As detailed in the *Principles of Reciprocity*, due to the unique nature of an acquiring relationship and the complexities of their business model, it is not possible for merchant acquirers to follow the normal status code reporting protocols. Consequently, merchant account reporting does not use status codes 2-6. Instead, merchant accounts are reported at status code 1 while they remain in arrears. The presence of a status code 1 for consecutive months can indicate a situation that is not improving, and the current balance reported with each status code can be used to help identify this. Typically, after three months at status 1, a default will be recorded.

Accounts reported in default must follow the default filing guidelines found in the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies*. i.e. full payments or those due under a rescheduled agreement should be a minimum of three consecutive months in arrears. In addition, services to the merchant will have been withdrawn.

Current balance

- The outstanding balance owed by the merchant must be reported, and will be comprised of one or more of the following: service charges; chargebacks; breach of card scheme rules; negative credit; other fees due
- Where a record is reported in default, the current balance may increase in subsequent updates depending upon any outstanding contingent liabilities that remain/occur, e.g. chargebacks

Original default balance

- This must be the outstanding balance owed by the merchant at the time the account entered default, and will be comprised of one or more of the following: service charges; chargebacks; breach of card scheme rules; negative credit; other fees due
- It is recognised that merchant acquirers may routinely contact customers with a notice of intention to file a default much earlier than they formally register the default with CAIS. Consequently, additional monies may have become due in the interim

- Reporting of a default to CAIS must align with the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies*, and full payments or those due under a rescheduled agreement should be a minimum of three consecutive months in arrears. In addition, services to the merchant will have been withdrawn. To permit the fair recording of the full outstanding balance at the point the default is formally reported to CAIS:
 - Merchant acquirers must ensure that the wording of their notice of intention to file a default makes it clear to data subjects that the original default balance reported will be the amount stated in the notice plus any additional monies that have become due by the point of reporting
 - It is recommended that at the point when the default is reported, the merchant acquirer sends a final letter to the data subject notifying them of the total default amount that will be reported. This will aid compliance with the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies* and minimise queries about the original default balance

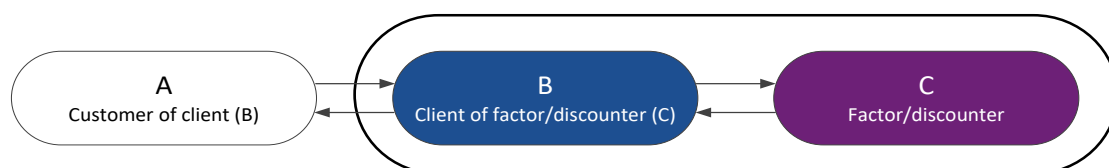
Default satisfaction date

- Due to the potential for contingent liabilities (e.g. credit card chargebacks), when the outstanding default balance is zero a default satisfaction date will not be reported until there is no further potential contingent liability (e.g. any chargeback periods have ended).
- Merchant acquirers must ensure that the wording of their notice of intention to file a default makes it clear to data subjects that the original default balance reported will be the amount stated in the notice plus any additional monies that have become due by the point of reporting.

Appendix 10: Factoring and discounting

The following guidance is to assist with the reporting of factoring and invoice discounting accounts.

Organisations operating in the factoring and invoice discounting industry share data relating to their immediate clients and not the customers of their clients. e.g.



The following tables provide simplified examples of factoring/discounting finance (based on 90-day credit terms) and how the current balance and credit limit would be calculated for reporting to Commercial CAIS.

Example 1: Current balance within credit limit

	Month 1	Month 2	Month 3
Client (B)			
Turnover*	£100k	£100k	£100k
Cumulative turnover	£100k	£200k	£300k
Factor/Discounter (C)			
Agreed credit limit / availability (e.g. 80% IP)	£80k	£160k	£240k
Client (B)			
Drawn down	£30k	£50k	£100k
Total drawn down	£30k	£80k	£180k
Commercial CAIS reporting			
Credit Limit	£80k	£160k	£240k
Current Balance	£30k	£80k	£180k

Example 2: Current balance exceeds credit limit but is overpaid with factor/discounter approval

	Month 1	Month 2	Month 3
Client (B)			
Turnover*	£100k	£100k	£100k
Cumulative turnover	£100k	£200k	£300k
Factor/Discounter (C)			
Agreed credit limit / availability (e.g. 80% IP)	£80k	£160k	£240k
Overpaid (with approval)	£90k	£180k	£270k
Client (B)			
Drawn down	£30k	£150k	£90k
Total drawn down	£30k	£180k	£270k
Commercial CAIS reporting			
Credit Limit	£80k	£160k	£240k
Current Balance	£30k	£180k	£270k

* Turnover of a business is the total value of its sales over a given period

Account type

- 04: Revolving Credit/ Budget Account/ Stocking Loans, or
- 15: Current account

Close date

- For accounts that are not in default this is the date the account was closed
- For accounts in default (status code 8) this is the date on which the decision to default became effective. Where a notice of intention to file a default has been served on the borrower, the default should date from the day the notice becomes effective. For further details about the requirements for accurate reporting, please refer to the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies

Current balance

- The outstanding current balance the client has drawn down. When providing records with account type 15 (current account) the balance is permitted to be calculated either as an average of the balance during the reporting period, or as the balance at the time the CAIS file was created; this must be indicated via the balance type field

Credit limit

- The actual monthly credit limit/availability for the account and not the overpaid by approval limit (see example 2 above). This is the 'availability' or funding limit that would stop further money being advanced

Status codes

The following definitions are provided as guidance for the use of status codes for factor/discounting accounts. The possible triggers recognise that the operation of factor/discounting accounts is more varied and flexible than other account types and that operational systems may restrict the data members can share. There may be additional circumstances that these guidelines do not cover.

Status 0: possible triggers

- a suitable status derived from factor/discounter's internal risk codes
- the account is in credit
- the facility is not in use
- the facility is not in excess of the agreed limit
- the factor/discounter is comfortable with the situation and will not take any corrective action
- an arrangement flag is being reported and the arrangement is being maintained in a satisfactory manner
- the account is within the agreed temporary overpaid state

Status 1: possible triggers

- a suitable status derived from factor/discounter's internal risk codes
- the current balance is greater than the credit limit for up to one month
- the factor/discounter will not overpay any further on the agreed credit limit and the customer is required to reduce the balance
- the account is overpaid for up to one month without agreement

Status 2: possible triggers

- a suitable status derived from factor/discounter's internal risk codes
- the current balance is greater than the credit limit for up to two months
- the factor/discounter will not overpay any further on the agreed credit limit and the customer is required to reduce the balance
- the account is overpaid for up to two months without agreement

Status 3: possible triggers

- a suitable status derived from factor/discounter's internal risk codes
- the current balance is greater than the credit limit for up to three months
- the factor/discounter will not overpay any further on the agreed credit limit and the customer is required to reduce the balance
- the account is overpaid for up to three months without agreement

Status 4-6: possible triggers

- a suitable status derived from factor/discounter's internal risk codes
- the current balance is greater than the credit limit for up to 4 months (status 4) / up to 5 months (status 5) / over 5 months (status 6)
- the factor/discounter will not overpay any further on the agreed credit limit and the customer is required to reduce the balance
- there is no formal arrangement in place and the account is overpaid without agreement for up to 4 months (status 4) / up to 5 months (status 5) / over 5 months (status 6)

Status U: possible triggers

- a new account up to three months old with no activity during the last month
- the account has a zero balance and no activity during the last month

Status D: possible triggers

- an account with a zero balance that has no account holder activity (debit or credit transactions) for three consecutive months
- an account with a credit balance that has no account holder activity (debit or credit transactions) for the last twelve months

Status 8: possible triggers

- the account is in default (i.e. an enforced collect out such as fraud, insolvency, overpaid for more than three months and formal collect out initiated). This excludes 'wind down' collect outs
- the account has been closed at the factor/discounter's request

Appendix 11: Utility accounts

The following guidance is to assist with the reporting of utility accounts. Additional information, including the energy principles agreed between the industry and the ICO, can be found in the *SCOR Commercial Data Quality Reference Guide*.

General principles

Utilities generally cover the provision of gas and/or electricity and/or water services (to include the collection of sewerage). Energy and water suppliers may not have the choice of ceasing to do business with a defaulting customer and consequently, through continued service provision, they may incur a further default from that customer.

In common with other data providers, reporting of utility accounts must follow the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies*.

Provided they are clearly communicated to the customer, a number of triggers may be grounds for reporting a default:

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

Energy

Energy accounts should be reported to CAIS in line with other credit agreements, the exception being pre-payment meters:

- where a customer signs up to energy supply on a pre-payment meter from the outset, the account must never be reported
- where a pre-payment meter is fitted because of arrears, only payments made to clear the arrears may be reported, not the on-going consumption via the pre-paid meter

Once the warrant process is underway, and provided the account is over 90 days in arrears, a notice of intention to file a default may be sent to the customer and a default registered 28 days later, in line with the *Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies*.

In cases where a default has been reported but the continued provision of energy services is required by statute, a new account record must be reported for the ongoing supply. This second account record must be reported each month in the normal manner. In cases where payment is not forthcoming, this account might go into arrears culminating in an additional default.

To prevent many defaults being reported for the same product type and provider, the ICO have stated that only one default may be reported per year. Where providers bill more frequently than annually and so might seek to register a default more than once within a given year, the second account record must not be reported as a default and must instead be reported as closed. The outstanding balance of the second account must be reported within the current balance of the existing default record.

Water

In cases where a default has been reported but the continued provision of water services is required by statute, a new account record must be reported for the ongoing supply. This second account record must be reported each month in the normal manner. In cases where payment is not forthcoming, this account might go into arrears culminating in an additional default.

To prevent a large number of defaults being reported for the same product type and provider, the ICO have stated that one default can be reported over a six-year period. At any time during a six-year period a customer must have a maximum of one defaulted record and one active record. If a default scenario occurs for the second account it must not be reported as a default and must instead be reported as closed. The outstanding balance of the second account must be reported within the current balance of the existing default record. The only time that this may change is if there is a break in the incidence of defaulting, where one default is satisfied and another default is registered.

Appendix 12: Coronavirus Data Reporting – Emergency Payment Freeze Guidance

12.1 Introduction

Due to the current situation with the coronavirus pandemic, the credit reference agencies (CRAs) have been working together on suitable data reporting guidance at this unprecedented time.

CRAs are seeking to minimise the impact to affected consumers, whilst also maintaining the accuracy and integrity of the CRA databases so lending activity can continue. Previous and existing reporting guidance promotes the use of a payment holiday, and in accordance with CRAs data reporting specifications, the most appropriate status code that should be provided, would be a status code 'U'.

After further discussions between the CRAs and considering the current situation we face, this may not be the most appropriate way of reporting a prolonged period where no payments are expected.

It should be noted that this unique guidance supersedes any previous guidance surrounding payment holidays and is in relation to the coronavirus pandemic only.

The CRAs will use the term “emergency payment freeze” to avoid confusion. It is important to note that this guidance represents the fairest achievable position for the consumer within existing reporting capabilities of the CRAs and lenders. The CRAs cannot guarantee that this will not impact a consumer's ability to get credit, as lender policies will be different across the industry. It does however ensure that the consumer's current credit data position is maintained or frozen for the duration of the emergency payment freeze period.

Contributor Policy to Offer an Emergency Payment Freeze

In line with FCA guidance, there is an expectation that organisations will act in the best interests of their customers and show greater flexibility at this current time. All data contributors will need to decide whether or not to offer affected consumers the benefit of the emergency payment freeze. For some products (e.g. mortgages) this may be necessary to meet FCA guidance. However this guidance is not mortgage specific and should be used for an emergency payment freeze for any product. If a consumer falls behind without a payment freeze, then the usual CRA position will apply - a worsening status is likely to mean their credit file is impacted.

12.2 Proposed Reporting Changes

Status Code

Due to the fact that the payment freeze period may be for a minimum period of 3 months, the most appropriate way of recording a payment freeze would be to continue reporting the same status code that was provided before the freeze period commenced. This means that when you have a consumer's payment frozen you also freeze the payment status.

Therefore, if the account was previously up to date (status 0), a status 0 should be provided for this freeze period.

If an account was already in arrears, the same level of arrears should be reported throughout the freeze period.

Should a consumer wish to make a partial payment due to financial difficulties, under normal circumstances, the arrangement status/flag would be provided. At this time, we are recommending that the Arrangement flag/status is NOT PROVIDED, and either a status 0, or the same level of arrears should be reported.

Should an account already be in default, the account would remain in default and any payments made against the default should be reflected in the current balance.

Prior to the payment freeze period, should a consumer's account already have been in arrears, and they brought their account back up to date within the freeze period, standard reporting rules would apply, and the account should then be brought up to date. This is likely to be a rare event, but the consumer should be given the benefit of having made those additional payments.

Status Code Examples

Working on the basis that, in these examples, a 3 month payment freeze commences in March 2020:

Scenario 1 – Up to Date

Customer A is up to date and has been reported as a status '0' in February 2020

No payments are made in March, April and May due to payment freeze

For the months of March, April and May , a status '0' should be reported

Scenario 2 – Existing Arrears

Customer B has been reported as a status '2' in February 2020

No payments are made in March, April and May because of payment freeze

For the months of March, April and May, a status '2' should still be reported

Scenario 3 – Account in an existing Arrangement

Customer C has been reported as a status '2' with an arrangement flag (or status I) in February 2020

No payments are made in March, April and May because of payment freeze

For the months of March, April and May, a status '2' with an arrangement flag (or status I) should still be reported

Scenario 4 – Account making a partial payment

Customer D has been reported as a status 0 in February 2020

The customer has payment difficulties because of coronavirus but (rather than pay nothing) wants to make a partial payment in March, April and May. This would normally involve an Arrangement being reported.

For the months of March, April and May, a status '0' should still be reported. The Arrangement flag/status would NOT BE reported.

Scenario 5 - Default

Customer E has been reported as a status 'D / 8' in February 2020

No payments are made in March, April and May

For the months of March, April and May, a status 'D / 8' should still be reported

Scenario 6 – Existing Arrears being reduced during payment freeze period

An account that enters a payment freeze period as a status 2, which then sees a payment made that would bring the status code to a 1, should have the new status code of 1 reported despite still being in the payment freeze period. Although as previously stated, this is likely to be a rare event.

Current Balance

The current balance reported will be based on the policy rules agreed within your organisation.

Monthly Repayment Amount

The monthly repayment amount should still be provided in line with the contractual obligations. It should not be set to zero. This could be the original repayment amount, or an agreed renegotiated amount.

Repayment Period

The repayment period should reflect the contracted term. This could be the original repayment period or an agreed renegotiated term

Appendix 13: Coronavirus Commercial Data Reporting Bounce Back Loan Scheme

13.1 Guidance

Following the recent introduction of CBILS, CLBILS AND BBLs, CRAs anticipate that lenders will wish to report a significant number of agreements where the first payment is deferred for an agreed period of time. Therefore, it seems an appropriate time to confirm the existing CCDS, CAIS and insight BAU reporting guidance for these circumstances.

The previous guidance given on the approach to Emergency Payment Freezes or Capital only Repayment Holidays is still valid. This may be reviewed should any additional guidance be needed in relation to 'exit strategy' reporting.

For clarity, the following guidance relates only to products which at their inception defer the first payment for an agreed period of time..

Bounce Back Loan Scheme (BBLs) Lenders should report 'Facility type' as;

19	Loan/As set Finance/ Leasing	Fixed Term Deferred Payment	'Buy now pay later' types of arrangements. The conditions are similar to HP and credit sale except that the first payment is deferred for an agreed period of time.
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- The balance should reflect the **full amount** of the loan until the payments start when it should decrease in line with the payments made
- Must have a **repayment period**. In most cases this will be 72 months
- The **payment amount** should be **'0'** until the payments start when it should reflect the actual payments being made
- The **status code** should be shown as **'U'** until the payments start when it should reflect the payment record for each month as normal
- If the lender is aware that the business has failed during the deferred payment period, and no arrears have occurred, a **Flag Setting of 'E'** should be applied

Appendix 14: Pay as You Grow CRA reporting guidance

14.1 Introduction

In response to the introduction of Pay as You Grow (PAYG) options for Bounce Back Loans consisting of Term extensions, Capital Repayment Holidays and Full Repayment holidays the following guidance has been created in conjunction with the Designated Banks and CRAs as participants of the Data Quality Working Party (DQWP).

The guidance focuses on how lenders should report through established credit information reporting protocols which should enable both lenders and CRAs to meet their obligations with the minimum of disruption or concern.

14.2 Principles

Ensuring fair and consistent outcomes for borrowers who have taken government-backed loans through the Bounce Back Loan Scheme (BBLs) is a key priority for all stakeholders involved.

As announced by the Chancellor in September 2020 and set out in the British Business Bank's BBLs Recoveries Principles for accredited Bounce Back lenders, use of Pay as You Grow (PAYG) options will not impact on borrowers' credit score. This overall aim of this guidance is to standardise lender reporting in order to deliver this outcome and to confirm that Credit Reference Agencies' (CRAs) processing of the reported information complement this.

To recap the existing guidance in the BBLs Recoveries principles:

- Lenders should not report a worsening status on the borrower's credit file solely as a result of the use of the PAYG options.
- As contractual options, PAYG selections will not be reported to CRAs as "forbearance arrangements". However, where appropriate, they will be recognised in CRA reporting – for example, where the borrower selects to extend tenor to 10 years, then the "repayment period" of the BBLs loan will change to 120 months.
- Any missed payments (including missed interest payments when a borrower is utilising the 6-month interest-only PAYG option) should be reported in line with normal practices.

Note, lack of payments during a capital and interest payment holiday agreed by the lender of course do not constitute missed payments.

- Any forbearance arrangements excluding the use of PAYG options should be reported in line with normal practices.
- Lenders should not automatically interpret the use of PAYG options as a sign of deterioration of the borrower's financial position

This reporting guidance includes extracts from the Commercial CAIS file layout specification with the less relevant text relating to PAYG reporting greyed out to provide lenders with a clear and consistent methodology for delivering on these principles.

The guidance is based on the understanding that lenders are, or will soon be, reporting bounce back loans to the CRAs as Account Type 19.

14.3 BBLs Top-Up

Where you are adding funds to the original agreement, you should use Field 37 within the Commercial CAIS file layout to update the current balance to reflect the addition of a top-up. The reporting should reflect the new amount in the month following the release of the additional funds or at the earliest reporting opportunity.

Field 37. Current Balance

Starting byte:	1253
Ending byte:	1262
Character type:	Numeric
Example:	`00000003600`
Position:	Right justified, fill with leading zeros as required.
Programming requirements:	<ul style="list-style-type: none"> • This field must contain the total outstanding balance (excluding accrued but unapplied interest¹) whatever the status code of the record. Exceptions to this are account types 22, 23, 27, 28 and 71 where a balance is not always applicable to the type of credit when the account is up to date (status code 0 or U). • If the account falls into arrears, then a balance must be provided to reflect the arrears position. • Only numeric values are accepted in this field; blanks and nonnumeric values are invalid. • Only full pounds (GBP) should be entered e.g. £3,600 = 00000003600. Amounts must not be rounded up or down and must never be supplied with pence. • The current balance must be reflective of the point in time when the Commercial CAIS update is created. • Where the account is settled to terms (Account Status Code = 0 and the close date of agreement field contains a valid DDMMCCYY date) the current balance must be set to zero, regardless of any credit or debit balances remaining on the member accounting ledger. Commercial CAIS records cannot be recorded as settled with an outstanding balance. • Where the account is in default (account status = '8') the current balance must be updated on Commercial CAIS each month as the amount outstanding changes. Where the amount outstanding has not changed it is not necessary to submit an update to Commercial CAIS unless other details on the account need to be updated. • Where the account is in default (account status = '8') the current balance must not be submitted as a credit balance. If the member accounting ledger correctly contains a credit balance (perhaps through an overpayment) the current balance must still be reported as zero to Commercial CAIS. • Where the account is in default (account status = '8') and this has been satisfied, the current balance must be submitted as zero. • Where the account is in default (account status = '8') and the full balance is not to be recovered, the current balance should be reported as zero and the record marked as satisfied. This might occur (for example) where a short settlement has

	<p>been agreed; the debt is included in a discharged bankruptcy or in a successfully completed voluntary arrangement; where an asset has been repossessed and the balance is not being pursued. In these circumstances the Flag Setting indicating partial settlement should be supplied.</p> <ul style="list-style-type: none"> • For further information, please refer to the “Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies” document. A copy of this document can be provided by each CRA.

¹ Accrued but unapplied interest must be excluded from the current balance. Its inclusion may impact affordability assessments or generate queries from data subjects where the current balance reported exceeds the perceived outstanding amount.

Note: In the event, the Top-up is facilitated through a separate agreement, it should be reported as a new account for the Top-up amount only. Where this is the case, the term length for the Top-up should be reported to coincide with the end date of the original account. For example, if the term length of the original BBL account is 72 months, but a Top-up was taken after nine months, the Top-up should be recorded as having a term length of 63 months.

14.4 Term Extensions

Should an SME request a term extension on an existing Bounce Back Loan, you should update Field 36, Repayment Period in the Commercial CAIS File Layout Specification to reflect the new term.

Note: The main term extension option available is for an additional four years, and therefore the exiting term should move from 72 months ('072') to 120 months ('120').

Note: A payment holiday may also extend the term of the loan where the deferred repayments are added to the existing term, e.g. extending the repayment period from six to six and a half years, Field 36 will need amending to reflect the new term, i.e. '72' will become '78'.

This will differ if a Top-up has been agreed and recorded as a separate account. Where this is the case, the exiting term for the Top-up should be reported to coincide with the exiting date of the original account. For example, if the term length of the original BBL account is 72 months, but a Top-up was taken after nine months, the term extension would result in the original account moving from 72 months to 120 months with the Top-up moving from 63 months to 111 months.

Note: use of Pay As you Grow options should not result in the term exceeding ten years in total.

Field 36. Repayment Period

Starting byte:	1250
Ending byte:	1252
Character type:	Numeric
Example:	'060'
Position:	Right justified, fill with leading zeros where appropriate.

Notes:	
Programming requirements:	<ul style="list-style-type: none"> • For account types 01, 02, 03, 16, 17, 19, 20, 22, 23, 25, 26, 27, 28, 30, 31, 32 and 71 this field must contain the number of months applicable to the agreement. For all other account types this field must be filled with zeros. • For open-ended flexible products with no fixed final repayment date this field must be filled with zeroes. • This field must always reflect the full term of the agreement and not the number of months remaining. • If an agreement is extended the revised repayment period must be submitted on the following monthly file.

14.5 5. Repayment holidays (partial or full repayment deferment)

14.5.1 5.1 Capital Repayment Holiday (CRH), Full Repayment Holiday (FRH)

Where an SME has taken the option of a 'repayment holiday', at any point during the agreement after the initial 12 months, lenders should update Field 35 in the Commercial CAIS File Layout Specification to reflect the interest due in the reporting period (month) in the case of a CRH or Zero if a full repayment holiday (FRH) is agreed.

This approach should continue for each month the SME is taking advantage of a repayment holiday.

Note: Where a Top-Up has been recorded as a separate account, fields 35 and 36 will need to be updated for the Top-Up accordingly to ensure the payment holidays apply consistently across the accounts.

35. Payment Amount

Starting byte:	1244
Ending byte:	1249
Character type:	Numeric
Example:	`000200`
Position:	Right justified, fill with leading zeros where appropriate.
Notes:	
Programming requirements:	<ul style="list-style-type: none"> • For account types 01, 02, 03, 16, 17, 19, 20, 22, 23, 25, 27, 28, 30, 31, 32 and 71 this field must contain the normal monthly payment (including interest) in force during the reporting period. For all other account types the field must be filled with zeros. • Only full pounds (GBP) should be entered e.g. £200 = 00000000200. Amounts must not be rounded up or down and must never be supplied with pence. • Where the payment frequency is less than monthly (e.g. weekly or fortnightly) the effective monthly payment must be calculated and populated in this field. • Where the payment frequency is greater than monthly (e.g. quarterly, annually or periodically) the agreed payment must only be submitted on the due month - pro-rata monthly equivalents must not be used. For reporting months when a

	<p>payment is not due this field must be filled with zeros. E.g. an annual payment due every December must only be submitted in December, with zeroes being submitted in the months when a payment is not due.</p> <ul style="list-style-type: none"> • The Payment Frequency Indicator field must also indicate the relevant payment frequency e.g. 'W' for weekly, 'Q' for quarterly. • For further information, please refer to the “Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies” document. A copy of this document can be provided by each CRA
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Note: Where the deferred repayments are added to the existing term, e.g. extending the repayment period from six to six and a half years, field 36 will need amending to reflect the new term, i.e. '72' will become '78'.

36. Repayment Period

Starting byte:	1250
Ending byte:	1252
Character type:	Numeric
Example:	`060`
Position:	Right justified, fill with leading zeros where appropriate.
Notes:	
Programming requirements:	<ul style="list-style-type: none"> • For account types 01, 02, 03, 16, 17, 19, 20, 22, 23, 25, 26, 27, 28, 30, 31, 32 and 71 this field must contain the number of months applicable to the agreement. For all other account types this field must be filled with zeros. • For open-ended flexible products with no fixed final repayment date this field must be filled with zeroes. • This field must always reflect the full term of the agreement and not the number of months remaining. • If an agreement is extended the revised repayment period must be submitted on the following monthly file.

14.6 Status Reporting

In line with standard reporting protocols, you should continue to accurately report, in field 39 of the Commercial File Specification, the Status Code to reflect the payment performance or holiday on that account.

EXAMPLES

- On a performing account, the status would be a '0' (zero)
- An account carrying arrears before a full repayment holiday (FRH) is in place should be reported, for the duration of the holiday, using the status reported in the month before the holiday period starting, i.e. if the account was at Status 3 immediately before the SME takes the FRH lenders should continue to report as such. Exception; where the SME has reduced the arrears during the holiday period the lender should update the Account Status appropriately
- Where a Capital repayment holiday is in place, it is permissible to report existing arrears and arrears accruing through missed interest-only payments.

Note: Where a Top-Up has been recorded as a separate account, field 39 will need to be updated accordingly to ensure status is consistent across the accounts.

39. Status code

Starting byte:	1264
Ending byte:	1264
Character type:	Alphanumeric
Example:	`0`
Notes:	<ul style="list-style-type: none"> • The status code is a monthly indication of the payment performance of the account. • In allocating account status code '1' to indicate a account moving into arrears it is advisable to include a 7 to 14-day period of grace to allow for a payment which has been unusually delayed.
Programming requirements:	<ul style="list-style-type: none"> • A full list of status codes together with definitions for guidance is contained in Appendix 3. Only these codes are valid values for this field. • Once an arrangement has been agreed, the record must not be reported as defaulted unless the borrower has failed to maintain the revised terms. This should not result in a default being filed any sooner than would have been the case had the arrangement not been agreed. • Once a record has been reported as a default (account status = '8'), it must be supplied with account status '8' in subsequent months.