

**2018**

Issued by Credit Information  
Sharing Association of  
Kenya (CIS Kenya)

# **DATA SPECIFICATION TEMPLATE VALIDATION RULES**



Version 4 of the Data Specification Template Validation has been released by the Central Bank of Kenya, following consultations among commercial banks, the Kenya Deposit Insurance Corporation (KDIC), Microfinance Banks and the Credit Reference Bureaus; for the implementation of full-file credit information sharing. Its purpose is to standardise the validation rules as per the DST requirement. These consultations have been coordinated by the Credit Information Sharing Association of Kenya (CIS Kenya).

CIS Kenya is a member association of credit providers and credit bureaus mandated with the development and implementation of the credit information sharing mechanism in Kenya.

# 1. Introduction

This document has been developed to give clear guidelines on what to check whenever credit reference bureaus are to validate data submitted by the credit providers.

## 1.1. General Conventions

Each file in this DST Validation rules has 5 distinct columns namely;

### 1.1.1. Field

The header of a field that denotes the what information is expected in that field

### 1.1.2. Business Rules

This column contains an explanation of the data expected in a specific field. Some fields contain lists, for example, the Marital Status field. If the borrower is married, then the data expected in the field is "M", and NOT the word "Married".

### 1.1.3. Checks

This column lists various parameters that the CRBs would be checking on a specific field.

## 1.2. General Guidelines for this document

The following are some of the guiding principles on the action points to this document;

- i. Mandatory Field
  - a. The field **MUST** be provided. If its blank it **MUST** be Rejected
  - b. The field **MUST** follow the right format. If invalid format it **MUST** be Rejected

***Whatever outcome of these actions would affect the acceptance rate***

- ii. Mandatory, issue warning Field
  - a. If Field is not provided. Accept the record but issue warning. This will not affect the acceptance rate
  - b. If the Field is provided but the format is invalid. Reject the record. This will affect the acceptance rate
- iii. Optional field (The field that is not mandatory or mandatory, issue warning)
  - a. If field format is invalid. Accept but issue warning

**Note: Snapshot Date** refers to the specific date of submission

## 2. Monthly Batch Files

### 2.1. Non-Individual Consumer and Account file

Field No.	Field	Business Rules	Checks	Enforcement Codes
4.1.1	Registered Name	The Name as Registered with the Registrar of Companies	Mandatory Field Data is Alphanumeric Not More than 150 Characters	ENF010 ENF027 ENF144
4.1.2	Trading Name	The Business or Trading Name	Mandatory Field Data is Alphanumeric Not More than 150 Characters	ENF010 ENF027 ENF144
4.1.3	Registration Date	Date Registered with the Registrar of Companies	Mandatory Field – Issue warning Date Format YYYYMMDD – Issue Warning Date Not in the Future Not more than 8 Numeric characters	ENF010- ENF142 ENF029 ENF145 ENF028 ENF017
4.1.4	Registration Number	The Registration Certificate Number - <b>format to conform to Registrar of Companies in Kenya</b>	Mandatory Field Data is Alphanumeric Not more than 30 characters	ENF010 ENF027 ENF023
4.1.5	Previous Registration Number	The Registration Certificate Number - format to conform to Registrar of Companies in Kenya  Required, only if applicable because the company type changes, the history details of the previous type can be matched to the new company type	Data is Alphanumeric Not more than 25 characters	ENF027 ENF143
4.1.6	Nationality	Country of Registration – Refer to Appendix A for the ISO Country codes Applicable.	Mandatory Field – Issue Warning Data is Alphanumeric Not more than 2 characters Matches COUNTRY ISO CODE	ENF010 ENF027 ENF012 ENF034
4.1.7	Client Number	Client reference Number in Core Lenders system.  <b>Client Number if Lender is Client Centric</b>	Data is Alphanumeric Not more than 20 characters	ENF027 ENF022

4.1.8	Account Number	Account Number Linking Customer to Core Lenders MIS System <b>Account Number if Lender is not Client Centric</b>	Mandatory field Data is Alphanumeric Not more than 20 characters	ENF010 ENF027 ENF022
4.1.9	Old Account Number	Old Account Number linking to the previous MIS System	Data is Alphanumeric Not more than 20 characters	ENF027 ENF022
4.1.10	Company Type	The Type of Organisation. Options Available : A – Public Limited company B - Private Limited company C - Partnership D - Sole Proprietor E – Society F - Club/Association G – Investment Group H - Public Corporation J - NGO L - Church M - School	Mandatory – Issue Warning Lookup Field – Company Type Not more than 1 Character	ENF010 – ENF142 ENF035 ENF011
4.1.11	Industry Code	Industry Code for the Borrower’s Line of business – Use the highest level of Central Bank of Kenya Codes. Options are : 001 - Agriculture 002 - Manufacturing 003 - Building/Construction 004 - Mining/Quarrying 005 - Energy /water 006 -Trade 007 - Tourism/ Restaurant/Hotels 008 - Transport/ Communications 009 - Real Estate 010 - Financial Services 011 – Government	Mandatory Lookup Field – Industry Code 3 characters only	ENF010 ENF036 ENF013

<b>4.1.12</b>	Annual Turnover Amount	The Borrower's Annual Gross Turnover Range, in Kenya Shillings. Use the Central Bank of Kenya range options:	Mandatory – Issue Warning Data is Amount Not Negative	ENF010-ENF142 ENF030 ENF157
<b>4.1.13</b>	PIN Number	Income Tax PIN No.	Mandatory Field with Warning Data Format is Alphanumeric Not more than 11 characters <ul style="list-style-type: none"> <li>- 1 chr is Alphanumeric</li> <li>- Last chr is Alphanumeric</li> <li>- Rest are 9 Numeric characters only</li> </ul>	ENF010-ENF142 ENF027 ENF150
<b>4.1.14</b>	VAT Number	Value Added Tax Registration Number	Alphanumeric Not more than 20 characters	ENF027 ENF022
<b>4.1.15</b>	Number of Stakeholders	Indicate the number of persons who hold stake/shares in a non-individual entity. 1 for Sole Proprietor.	Mandatory – Issue Warning Greater than or Equal to 1 Validate against Stakeholder File	ENF010-ENF142 ENF018 ENF028
<b>4.1.16</b>	Trading Status	Status of Trading of the consumer Options : 001=Dormant 002=Actively Trading 003=Under Receivership/Liquidation 004=Liquidated 005=Under Management 006=Dissolved	Mandatory with Warning Alphanumeric 3 characters only	ENF010-ENF142 ENF027 ENF013
<b>4.1.17</b>	Trading Status Date	Date of the Current Trading Status	Date format Not a future date	ENF029 ENF145 ENF152

			Not a date before the company registration date	
<b>4.1.18</b>	Main Telephone Number	The Primary Telephone contact Number in the Format of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Mandatory-Issue warning Numeric Not more than 15 characters Check for Dummy Data Check the phone format	ENF010-ENF142 ENF028 ENF020 ENF031
<b>4.1.19</b>	Other Telephone Number	Any other Telephone contact Number for the Consumer in the Format of: CCCAAANNNNNNN  Where: CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Numeric Not more than 15 characters Check for Dummy Data Check the phone format	ENF028 ENF020 ENF031
<b>4.1.20</b>	Postal Address 1	Consumer's Postal Address Line1	Alphanumeric Not more than 50 Characters	ENF027 ENF024
<b>4.1.21</b>	Postal Address 2	Postal Address Extra Details.	Alphanumeric Not more than 50 Characters	ENF027 ENF024
<b>4.1.22</b>	Town	Postal Town of Postal Address	Alphanumeric Not more than 30 Characters	ENF027 ENF023
<b>4.1.23</b>	Country	Country of Operation for the Consumer. Refer to Appendix A for the ISO Country codes.	Alphanumeric ISO CODE: Country Not more than 2 characters	ENF027 ENF034 ENF012
<b>4.1.24</b>	Post code	Post Code of Consumer's Postal Address	Alphanumeric Not more than 10 characters	ENF027 ENF019
<b>4.1.25</b>	Physical Address1	Physical Address Line 1 of the Consumer's business Location (Office Location)	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
<b>4.1.26</b>	Physical Address 2	Physical Address Line 2 of the Consumer's business Location (Office Location)	Alphanumeric Not more than 50 characters	ENF027 ENF024



<b>4.1.27</b>	Plot Number	Plot Land Ref (LR) No of the Consumer's business Location (Office Location)	Alphanumeric Not more than 20 characters	ENF027 ENF022
<b>4.1.28</b>	Physical Location Town	Town of the Consumer's business Location (Office Location)	Mandatory field Alphanumeric Not more than 30 characters	ENF010 ENF027 ENF023
<b>4.1.29</b>	Physical Location Country	Country of the Office Location. Refer to Appendix A for the ISO Country codes.	Mandatory Alphanumeric Not more than 2 characters	ENF010 ENF027 ENF012
<b>4.1.30</b>	Lenders Registered Name	The Name of Lender as registered with the Registrar of companies	Mandatory Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
<b>4.1.31</b>	Lenders Trading Name	The Lenders Trading Name.	Mandatory Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
<b>4.1.32</b>	Lenders Branch Name	The Lenders Branch Name.	Mandatory Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
<b>4.1.33</b>	Lenders Branch Code	The format of the branch code is IXXXYYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies  XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.  YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.	Mandatory Alphanumeric Not more than 8 characters IXXX MUST match the file name XBB (code of the institution making the submission)	ENF010 ENF027 ENF017 ENF229
<b>4.1.34</b>	Account Joint/Single Indicator	Whether the Account is operated Jointly or By a single individual	Data is Alphanumeric Not more than 1 character	ENF027 ENF011

		Options available: J = Joint S = Single	Lookup-Account Joint/Single Indicator	ENF040
<b>4.1.35</b>	Class of Organisation	Options Available: A – Corporate B – SME C - NGO/Church/Society	Alphanumeric Not more than 1 character Lookup-Class of Organisation	ENF011 ENF041
<b>4.1.36</b>	Account Product Type	The Account Product Type: A –Overdraft C – Business Working Capital Loans D – Business Expansion Loans E – Mortgage Loans F – Asset Finance Loans G – Trade Finance Facilities J – Insurance Premium Financing L – Uncleared Effects	Mandatory with Warning Alphanumeric Lookup- Account Product Type Not more than 1 character  Option H, I, K not allowed	ENF010-ENF142 ENF027 ENF042 ENF011 ENF212
<b>4.1.37</b>	Date Account Opened	Date When the Account was opened	Mandatory Date Field Not in the Future - Date should not be more than the snapshot date	ENF010 ENF029 ENF145 ENF153 ENF017
<b>4.1.38</b>	Instalment Due Date	If the account is not in arrears, give the next instalment date. If the account is in arrears, give the overdue date For Overdrafts, Credit Cards and Trade Finance products, give the expiry date	Mandatory Date Field Format Check conditionals - Not date in the past for an account not in arrears - Not date in the future for an account in arrears - Future Date for Overdrafts, credit cards, trade finance	ENF010 ENF029 ENF145 ENF154 ENF017 ENF155
<b>4.1.39</b>	Prudential Risk Classification	The guidelines as per CBK on loan classification Options available:	Mandatory with Warning Lookup Check	ENF010-ENF142 ENF043

		<p><b>For Commercial Banks</b>  A = Normal (0-30)  B = Watch (&gt;30-90)  C = Substandard (&gt;90-180)  D = Doubtful (&gt;180-360)  E = Loss (&gt;360)</p> <p><b>For Microfinance Banks</b>  A = Normal (0)  B = Watch (&gt;1-30)  C = Substandard (&gt;31-60)  D = Doubtful (&gt;61-90)  E = Loss (&gt;90)</p>	Not more than 1 character	ENF011 ENF193 ENF194 ENF195 ENF196 ENF197 ENF223 ENF224 ENF225 ENF226 ENF227
<b>4.1.40</b>	Original Amount	For Loans, give the approved loan amount. For Overdrafts, Credit cards and Trade Finance Products, issue the approved limits.	Mandatory Field Amount Field Must not be negative Must be Greater than Zero Not more than 16 characters	ENF010 ENF030 ENF157 ENF180 ENF021
<b>4.1.41</b>	Currency of Facility	The ISO Currency Code for the Currency in which the facility is given. Default is KES for Kenya Shillings. Refer to Appendix B for valid Currency Codes	Mandatory Field Alphanumeric Not more than 3 characters ISO currency codes Lookup	ENF010 ENF027 ENF013 ENF044
<b>4.1.42</b>	Current Balance in Kenya Shillings	The Current Balance in Kenya shillings, if the Currency is not Kenya shillings. Same as the Original Amount if the facility was given in Kenya Shillings. Use the exchange rate as at the reporting (end month) date.	Mandatory Field The Value should be same as 4.1.43 if field 4.1.41 is in KES Amount Field Not more than 16 characters	ENF010 ENF030 ENF021 ENF157 ENF158
<b>4.1.43</b>	Current Balance	Balance in the account as at reporting (end month) date  For Overdrafts:	Mandatory Field Amount Field Must Not be negative Cannot be zero if Overdue Balance >0	ENF010 ENF030 ENF157 ENF182

		<p>If the overdraft has been utilized, give the debit (negative) balance due.</p> <p>If the overdraft has not been utilized, or if a previously submitted overdraft has been paid up, give a Zero (0)</p>	<p>Cannot be Zero if DPD &gt; 0</p> <p>Cannot be &gt; 0 if acct status is Closed, Paid Up, Fully Settled, Early Settlement</p> <p>Not more than 16 characters</p>	<p>ENF021</p> <p>ENF198</p> <p>ENF222</p> <p>ENF221</p>
<b>4.1.44</b>	Overdue Balance	<p>Arrears amount in a facility.</p> <p>If the account is not in arrears, Report 0 (Zero)</p> <p>Mandatory if Overdue date is not null, Nr of Days in Arrears &amp; Nr of Instalments in Arrears &gt; 0</p>	<p>Mandatory Field</p> <p>Amount Field</p> <p>Cannot be negative</p> <p>Not more than 16 characters</p> <p>Must be filled if 4.1.45</p>	<p>ENF010</p> <p>ENF030</p> <p>ENF157</p> <p>ENF021</p> <p>ENF089</p> <p>ENF199</p> <p>ENF090</p> <p>ENF221</p>
<b>4.1.45</b>	Overdue Date	<p>If the Account is in arrears, the Date when the Account fell overdue.</p> <p>For Overdrafts, Trade Finance Products and Credit Cards, the date of expiry or date it went over the limit</p> <p>Conditional to Overdue Balance, Nr of Days In Arrears and Number of Instalments In Arrears</p> <p>If the account is not in arrears, Report 0</p>	<p>Date format</p> <p>Conditional Check based on 4.1.44, 4.1.46 and 4.1.47</p> <p>Cannot be blank if overdue balance is greater than zero</p> <p>Not in the future</p> <ul style="list-style-type: none"> <li>- Not greater than snapshot date</li> </ul>	<p>ENF029</p> <p>ENF092</p> <p>ENF145</p> <p>ENF017</p> <p>ENF088</p> <p>ENF095</p> <p>ENF089</p>
<b>4.1.46</b>	Number of Days In arrears	<p>000 - If the account is not in arrears to accommodate performing loans</p> <p>Count the number of days account is in arrears (e.g. 120 days in arrears)</p>	<p>Number Field</p> <p>Not negative</p> <p>Mandatory Fields</p> <p>If</p> <ul style="list-style-type: none"> <li>A = Normal (0-30)</li> <li>B = Watch (31-90)</li> <li>C = Substandard (91-180)</li> <li>D = Doubtful (181-360)</li> <li>E = Loss (&gt;360)</li> </ul>	<p>ENF028</p> <p>ENF183</p> <p>ENF010</p> <p>ENF159</p> <p>ENF107</p> <p>ENF014</p> <p>ENF093</p> <p>ENF188</p> <p>ENF189</p> <p>ENF190</p> <p>ENF191</p>

			<p>The number of days in arrears cannot be more than the period the account has been opened</p> <p>The difference of the number of days in arrears cannot be greater than the difference of the reporting period</p>	<p>ENF192 ENF086 ENF090</p>
<b>4.1.47</b>	Number of Instalments In Arrears	Number of missed Instalments in the Facility. Required if the Account is in arrears. Conditional to Number of Days In Arrears, Overdue Date, Overdue Balance	<p>Number</p> <p>Conditional Check to 4.1.46, 4.1.45 and 4.1.44</p> <p>Not negative</p> <p>Not more instalments in arrears than the total number of instalments of the account.</p>	<p>ENF010 ENF106 ENF183 ENF013 ENF028 ENF087 ENF091 ENF094 ENF087</p>
<b>4.1.48</b>	Account Status	<p>A - Closed – No more admin processes running such as instalment demands or interest charges to account, and no further facilities can be offered on this account.</p> <p>C - Write-Off – For facilities that don't form part of the outstanding portfolio in the Balance Sheet, but are still outstanding in the books of accounts.</p> <p>D - Legal -with legal officer in court</p> <p>E - Collection- with collection bureau</p> <p>F – Active - For facilities that form part of the outstanding portfolio, and are reported in the Balance Sheet.</p> <p>G – Facility Rescheduled – For Rescheduled/Restructured Facilities</p> <p>H –Settled – The facility has been cleared. This status can only be used for revolving facilities</p>	<p>Mandatory Field</p> <p>Lookup</p> <p>Not more than 1 character</p> <p>The account Status cannot be Closed, Fully Settled with days in arrears greater than 0</p>	<p>ENF010 ENF051 ENF011 ENF163 ENF164 ENF162</p>

		<p>J – Called Up : The facility has been called up. Once the client has paid up, the status should be updated to Option A, H; or otherwise Option L</p> <p>K – Suspended – The facility has been put on hold for an indefinite period of time</p> <p>L– Client Deceased</p> <p>M – Deferred – This refers to facilities whose payments have been put on hold for a definite period or in moratorium (Grace Period)</p> <p>N – Not Updated – This status is reserved for CRBs (if last record status is not CLOSED)</p> <p>P – Disputed – Refers to a Record that the Client has disputed at the CRB. The account cannot be updated until the dispute is resolved</p>		
<b>4.1.49</b>	Account Status Date	The date of the status Change.	<p>Date Format Field</p> <p>Mandatory Field</p> <p>Cannot be in the future</p> <p>Not greater than snapshot date</p> <p>Not more than 8 characters</p>	<p>ENF029</p> <p>ENF010</p> <p>ENF145</p> <p>ENF153</p> <p>ENF017</p>
<b>4.1.50</b>	Account Closure Reason	Reason for account closure	<p>Alphanumeric</p> <p>If Option "A" (closed) on Field 4.1.48 (Account Status) Must be filled</p> <p>Not more than 50 characters</p>	<p>ENF027</p> <p>ENF097</p> <p>ENF024</p>
<b>4.1.51</b>	Repayment Period	Repayment Period for the Facility in months. This is the initial contractual period 999 for Credit Cards	<p>Number Field Format</p> <p>Mandatory With Warning</p> <p>Not more than 3 characters</p>	<p>ENF028</p> <p>ENF010-ENF142</p> <p>ENF013</p> <p>ENF219</p> <p>ENF083</p>
<b>4.1.52</b>	Deferred Payment Date	Mandatory if Account Status = Deferred. Deferred Payment Date must be in the future	<p>Date Formats field</p> <p>Date cannot be in the past</p> <p>If account status =M "Deferred" we expect Deferred Payment date</p>	<p>ENF029</p> <p>ENF098</p> <p>ENF096</p> <p>ENF017</p> <p>ENF186</p>

<b>4.1.53</b>	Deferred Payment Amount	Conditional to field Account Status, Deferred Payment Date	Amount Field Conditional Fields to 4.1.49, 4.1.52 Not more than 16 characters	ENF030 ENF184 ENF021 ENF101
<b>4.1.54</b>	Payment Frequency	The Frequency in which Instalments are to be paid on the facility. Options available: W - Weekly M - Monthly Q – Quarterly S – Semi-Annually Y – Annually ( Yearly) B – Bullet T – Tri-annual (Three times in a year) C – Biennial (Once in two years) D – Daily F - Fortnightly	Lookup Mandatory Alphanumeric Field	ENF052 ENF010 ENF027 ENF220
<b>4.1.55</b>	Disbursement Date	Date of facility drawdown.	Mandatory Field Date format Cannot be less than the account open date. Date cannot be in future	ENF010 ENF029 ENF166 ENF145 ENF017
<b>4.1.56</b>	Next Instalment Amount	Instalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilities	Conditional based on 4.1.36 Not negative If the account is not a final status this field is not zero Not more than 16 characters	ENF157 ENF021 ENF030 ENF218
<b>4.1.57</b>	Date of Latest Payment	Last date when payments were received into the facility. Not mandatory for Trade Finance Products. Null if no payment has been received.	Date Format Conditional if field 4.1.58 is populated	ENF029 ENF017 ENF213
<b>4.1.58</b>	Last Payment Amount	Last payment received into the facility. Not mandatory for Trade Finance Products. Mandatory if Date of Latest Payment is not null.	Amount Field Conditional if field 4.1.57 is populated Not more than 16 characters	ENF030 ENF021 ENF214

4.1.59	Type of Security	If the Facility is Secured. Options Available : U - Unsecured S - Fully Secured	Lookup Alphanumeric Mandatory with warning Should check against collateral file if secured Not more than 1 character	ENF010 ENF045 ENF027 ENF011
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## 2.2. Individual Consumer, Employer and Account file

Field No.	Field	Business Rules	Checks	Enforcement Rules
4.2.1	Surname	The Family Name or Surname	Alphanumeric More than 1 character Mandatory Field Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
4.2.2	Forename 1	The First Name	Alphanumeric More than 1 character Mandatory Field Not more than 50 Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF024 ENF010
4.2.3	Forename 2	The Given Name	alphanumeric More than 1 character Not more than 50 Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
4.2.4	Forename 3	Other Name or Initials	Alphanumeric Not more than 50 Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
4.2.5	Trading As	Name of a business if the individual runs a business as a sole proprietor that is not registered; or if the sole proprietor took a credit facility to finance the business.	Alphanumeric Not more than 50	ENF027 ENF024
4.2.6	Date of Birth	Assist in matching for unique identification and detection of possible fraud. The field needs to be mandatory if the Id No cannot be	Mandatory - Issue Warning Not a future date Not under 18 Not over 100 years	ENF010- ENF142 ENF145 ENF169

		validated or changes in case of Passport renewal & Passport number changes		
<b>4.2.7</b>	Client Number	Client reference Number in Core Lenders system. Client Number if Lender is Client Centric Account Number if Lender is not Client Centric.	Data is Alphanumeric Not more than 20 characters	ENF027 ENF022
<b>4.2.8</b>	Account Number	Account Number Linking Customer to Core Lenders system Same as Client Number for Account-Centric System	Mandatory field Data is Alphanumeric Not more than 20 characters	ENF010 ENF027 ENF022
<b>4.2.9</b>	Old Account Number	Contract Unique Identifier used previously to report this facility	Alphanumeric Field Not more than 20 characters	ENF027 ENF022
<b>4.2.10</b>	Gender	Male/Female ( M/F)	Mandatory Lookup Alphanumeric	ENF010-ENF142 ENF053 ENF027
<b>4.2.11</b>	Nationality	ISO Country Code for the Consumer's Nationality. Refer to Appendix A for the applicable country Codes.	Mandatory Field – Issue Warning Data is Alphanumeric Not more than 2 characters Matches ISO CODE	ENF010-ENF142 ENF027 ENF012 ENF034
<b>4.2.12</b>	Marital Status	Consumer's Marital status Options: M – Married S - Single D - Divorced W - Widowed	Lookup Not more than 1 character Alphanumeric	ENF047 ENF011 ENF027
<b>4.2.13</b>	Primary Identification Document Type	The Type of Primary Identification document Provided on Opening the Account.  Options Are:	Mandatory Field Data is Alphanumeric Not more than 3 characters Lookup	ENF010 ENF027 ENF013 ENF048

		001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID		
<b>4.2.14</b>	Primary Identification Doc Number	The Number of the Primary Identification Document Provided on Opening the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters - Not more than 6 characters	ENF010  <b>FOR ID</b> ENF028 ENF017 ENF069 ENF167 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.2.15</b>	Secondary Identification Document Type	If an additional Identification Document is available, then the Type of Additional Identification Document provided.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID	Lookup Data is Alphanumeric Not more than 3 characters	ENF027 ENF013 ENF048 ENF072
<b>4.2.16</b>	Secondary Identification Document Number	The Number of the Secondary Identification Document Provided.	Conditional field based on field 4.2.15 For ID -Numeric Characters	ENF070 <b>FOR ID</b> ENF028 ENF017

	Mandatory if Secondary Identification Document Type is Provided.	<ul style="list-style-type: none"> <li>-Between 1-8 characters</li> <li>For Passport</li> <li>-Alphanumeric</li>   <li>For Alien</li> <li>- Numeric characters</li> <li>- Not more than 6 characters</li>   <li>For Service ID</li> <li>- Numeric Characters</li> <li>- Not more than 6 characters</li> </ul>	<p><b>FOR PASSPORT</b> ENF027 ENF022</p> <p><b>FOR ALIEN ID</b> ENF015 ENF028</p> <p><b>FOR SERVICE ID</b> ENF015 ENF028</p>	
<b>4.2.17</b>	Other Identification Document Type	If an additional Identification Document is available, then the Type of Additional Identification Document Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID	Data is Alpha Numeric Not more than 3 characters Lookup	ENF027 ENF013 ENF048 ENF073
<b>4.2.18</b>	Other Identification Document Number	The Number of the Other Identification Document Provided. Mandatory if Other Identification Document Type is Provided.	Conditional field based on field 4.2.17 For ID -Numeric Characters -Between 1-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters Not more than 6 characters	EFN071  <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028

<b>4.2.19</b>	Passport Country Code	The Country Code where the Passport was Registered	Alphanumeric Not more than 2 characters	ENF027 ENF012
<b>4.2.20</b>	Mobile Telephone Number	The Consumers Main Telephone contact Number in the Form of: CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>4.2.21</b>	Home Telephone Number	The Consumer's Secondary Telephone contact Number in the Form of : CCCAAANNNNNNN  Where: CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>4.2.22</b>	Work Telephone Number	The Consumer's Office Telephone contact Number, if consumer is employed in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>4.2.23</b>	Postal Address 1	Consumer's Postal Address Line1	Alphanumeric Not more than 50 characters	ENF027 ENF024

<b>4.2.24</b>	Postal Address 2	Address Extra Details	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.2.25</b>	Postal Location Town	Consumer's Postal Address Town	Alphanumeric Not more than 30 characters	ENF027 ENF023
<b>4.2.26</b>	Postal Location Country	Country of Consumer's Postal Address	Alphanumeric Not more than 2 characters	ENF027 ENF012 ENF034
<b>4.2.27</b>	Post code	Post Code of Address	Alphanumeric Not more than 10 characters	ENF027 ENF019
<b>4.2.28</b>	Physical Address1	Consumer's Physical ( Residential Address) Line 1	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.2.29</b>	Physical Address 2	Consumer's Physical (residential Address) Line 2	Alphanumeric not more than 50 characters	ENF027 ENF024
<b>4.2.30</b>	Plot Number	Plot Land Ref (LR) No of Consumer's residential Address	Alphanumeric Not more than 20 characters	ENF027 ENF022
<b>4.2.31</b>	Location Town	Town of Consumer's residential Address	Alphanumeric Not more than 30 characters	ENF027 ENF023
<b>4.2.32</b>	Location Country	ISO Code of the Country of the Consumer's residential Address. <b>See Appendix A for the Available Codes.</b>	Mandatory Field Alphanumeric Not more than 2 characters	ENF010 ENF027 ENF012 ENF034
<b>4.2.33</b>	Type of Residency	The type of housing the borrower lives in  A – Owned B – Rented C – Mortgaged D – Family Owned	Lookup Alphanumeric Field	ENF027 ENF011 ENF146
<b>4.2.34</b>	PIN Number	Income Tax PIN No.	Data Format is Alphanumeric Not more than 11 characters - 1 chr is Alphanumeric - Last chr is Alphanumeric - Rest are 9 Numeric characters only	ENF027 ENF150 ENF020

<b>4.2.35</b>	Consumer E-Mail	The Consumer Work Email Address, If employed or available	Validate Email Syntax Not more than 50 characters Alphanumeric	ENF027 ENF032 ENF024
<b>4.2.36</b>	Employer Name	If the consumer is employed, the Employer Name.  The field is conditional based on the Employment Type Field. It is not mandatory for Self-Employed and Pensioners	Alphanumeric Field Not more than 50 characters	ENF027 ENF024
<b>4.2.37</b>	Occupational Industry Type	The Occupational Industry Type of the Borrower Options are : 001 -Agriculture 002 -Manufacturing 003 -Building/Construction 004 - Mining/Quarrying 005 - Energy /water 006 -Trade 007 -Tourism/ Restaurant/Hotels 008 -Transport/ Communications 009 -Real Estate 010 - Finance 011 - Government	Mandatory Field Alphanumeric Field 3 characters only	ENF010 ENF027 ENF013
<b>4.2.38</b>	Employment Date	If the Consumer is employed, the Date Consumer Was employed	Date Field Should not be in the future Not more than 8 characters	ENF029 ENF145 ENF017

<b>4.2.39</b>	Employment type	Type Of employment – Options Available : 001=Casual 002= Contract 003= Permanent 004=Pensioner 005= Self-Employed	Lookup Alphanumeric field 3 characters only	ENF049 ENF027 ENF013
<b>4.2.40</b>	Income Amount	The Borrower’s Average Monthly Income, in Kenya Shillings.	Mandatory- Issue Warning Amount Field Not more than 16 characters	ENF010-ENF142 ENF030 ENoVERF021
<b>4.2.41</b>	Lenders Registered Name	The Name of Lender as registered with the Registrar of companies	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
<b>4.2.42</b>	Lenders Trading Name	The Lenders Trading Name.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENFO27 ENF024
<b>4.2.43</b>	Lenders Branch Name	The Lenders Branch Name.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENFO27 ENF024
<b>4.2.44</b>	Lenders Branch Code	The format of the branch code is IXXXXYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies	Mandatory Field Alphanumeric Not more than 8 characters IXXX MUST match the file name XBB (code of the institution making the submission)	ENF010 ENF027 ENF017 ENF229



		<p>XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.</p> <p>YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.</p>		
<b>4.2.45</b>	Account Joint/Single Indicator	<p>If the Account is operated jointly or by a single individual. Options available:</p> <p>J = Joint S = Single</p>	<p>Mandatory Field Lookup Not more than 1 character</p>	<p>ENF010 ENF040 ENF011</p>
<b>4.2.46</b>	Account Product Type	<p>The Account Product Type :</p> <p>A –Overdraft B – Credit Cards C – Business Working Capital Loans D – Business Expansion Loans E – Mortgage Loans F – Asset Finance Loans G – Trade Finance Facilities H – Personal Loans I – Mobile Loan J – Insurance Premium Financing K – Group Loans L – Uncleared Effects</p>	<p>Mandatory Field Lookup Not more than 1 character</p>	<p>ENF010 ENF042 ENF011</p>
<b>4.2.47</b>	Date Account Opened	Date the Account was opened.	<p>Mandatory Field Date Field Cannot be in the future Not more than 8 characters</p>	<p>ENF010 ENF029 ENF145 ENF017</p>
<b>4.2.48</b>	Instalment Due Date	<p>If the account is not in arrears, give the next instalment date. If the account is in arrears, give the overdue date</p>	<p>Mandatory Field Date Field Not more than 8 characters</p>	<p>ENF010 ENF029 ENF017 ENF154</p>

		For Overdrafts, Credit Cards and Trade Finance products, give the expiry date		ENF155
<b>4.2.49</b>	Original Amount	For Loans, give the approved loan amount. For Overdrafts, Credit cards and Trade Finance Products, issue the approved limits.	Amount Field Not more than 16 characters Mandatory Field	ENF010 ENF030 ENF157 ENF180 ENF021
<b>4.2.50</b>	Currency of Facility	The ISO Currency Code for the Currency in which the facility is given. Default is KES for Kenya Shillings. Refer to Appendix B for valid Currency Codes	Alphanumeric Not more than 3 Characters Mandatory Field	ENF010 ENF027 ENF013 ENF044
<b>4.2.51</b>	Current Balance in Kenya Shillings	The current balance in Kenya shillings, if the Currency is not Kenya shillings. Same as the Current Balance if the facility was given in Kenya Shillings Use the exchange rate as at the reporting (month end) date.	Amount Field Not more than 16 characters Mandatory Field	ENF010 ENF030 ENF021 ENF157 ENF158
<b>4.2.52</b>	Current Balance	Balance in the account as at reporting (end month) date For Overdrafts: If the overdraft has been utilized, give the debit (negative) balance due. If the overdraft has not been utilized, or if a previously submitted overdraft has been paid up, give a Zero (0)	Amount Field Not more than 16 characters Mandatory Field	ENF010 ENF030 ENF157 ENF182 ENF021 ENF198 ENF222 ENF221
<b>4.2.53</b>	Overdue Balance	Arrears amount in a facility. If the account is not in arrears, Report 0	Currency Field Not more than 16 characters Mandatory field	ENF030 ENF021 ENF010 ENF089

		Mandatory if Overdue date is not null, Number of Days in Arrears & Number of Instalments in Arrears > 0		ENF221 ENF199
<b>4.2.54</b>	Overdue Date	If the Account is in arrears, the Date when the Account fell overdue. For Overdrafts, Trade Finance Products and Credit Cards, the date of expiry or date it went over the limit Conditional to Overdue Balance, Number of Days In Arrears and Number of Instalments In Arrears	Date Field Not more than 8 characters Date can't be in the future	ENF029 ENF017 ENF145 ENF092 ENF095 ENF088 ENF089
<b>4.2.55</b>	Number of Days In Arrears	000 - If the account is not in arrears to accommodate performing loans Count the number of days account is in arrears (e.g. 120 days in arrears)	Numeric Field Not more than 5 characters Mandatory field	ENF028 ENF183 ENF010 ENF159 ENF107 ENF014 ENF193 ENF194 ENF195 ENF196 ENF197 ENF093 ENF086 ENF090
<b>4.2.56</b>	Number of Instalments In Arrears	Number of missed Instalments in the Facility. Required if the Account is in arrears. Conditional to Number of Days In Arrears, Overdue Date, Overdue Balance	Numeric Field Not more than 3 characters Mandatory field	ENF010 ENF106 ENF183 ENF013 ENF028 ENF087

				ENF091 ENF094 ENF087
<b>4.2.57</b>	Prudential Risk Classification	The guidelines as per CBK on loan classification Options available :  <b>For Commercial Banks</b> A = Normal (0-30) B = Watch (>30-90) C = Substandard (>90-180) D = Doubtful (>180-360) E = Loss (>360)  <b>For Microfinance Banks</b> A = Normal (0) B = Watch (>1-30) C = Substandard (>31-60) D = Doubtful (>61-90) E = Loss (>90)	Lookup Alphanumeric Field Not more than 1 character Mandatory Field	ENF010 ENF027 ENF011 ENF043 ENF193 ENF194 ENF195 ENF196 ENF223 ENF224 ENF225 ENF226 ENF227
<b>4.2.58</b>	Account Status	The Account status as at the time of reporting. Options Available:  A - Closed – No more admin processes running such as instalment demands or interest charges to account, and no further facilities can be offered on this account. B - Dormant - no activity for 2 years. This applies for Overdraft/Current Accounts.	Lookup Mandatory Field Not more than 1 character	ENF051 ENF010 ENF162 ENF164 ENF163

C - Write-Off – For facilities that don't form part of the outstanding portfolio in the Balance Sheet, but are still outstanding in the books of accounts.

D - Legal -with legal officer in court

E - Collection- with collection bureau

F – Active - For facilities that form part of the outstanding portfolio, and are reported in the Balance Sheet.

G – Facility Rescheduled – For Rescheduled/Restructured Facilities

H –Settled – The facility has been cleared. This status can only be used for revolving facilities

J – Called Up : The facility has been called up. Once the client has paid up, the status should be updated to Option A, H; or otherwise Option L

K – Suspended – The facility has been put on hold for an indefinite period of time

L– Client Deceased

M – Deferred – This refers to facilities whose payments have been put on hold for a definite period or in moratorium (Grace Period)

N – Not Updated – This status is reserved for CRBs (if last record status is not CLOSED)

P – Disputed – Refers to a Record that the Client has disputed at the CRB. The account cannot be updated until the dispute is resolved

<b>4.2.59</b>	Account Status Date	The date of the status Change.	Date Field Mandatory Field Date Cannot be in the future	ENF029 ENF010 ENF145
<b>4.2.60</b>	Account Closure Reason	If the status of the Account is Closed, The reason for the account closure.	Alphanumeric Not more than 50 characters	ENF027 ENF024 ENF097pRIMA
<b>4.2.61</b>	Repayment Period	The repayment Period, in months for the Facility. 999 for Credit Cards	Mandatory field Number Field Not more than 3 characters	ENF010 ENF028 ENF013 ENF219 ENF082
<b>4.2.62</b>	Deferred Payment Date	Mandatory if Account Status = Deferred. Deferred Payment Date must be in the future	Date Field Not more than 8 Characters Must Be in Future	ENF017 ENF029 ENF098 ENF096 ENF186
<b>4.2.63</b>	Deferred Payment Amount	Conditional to Account Status and Deferred Payment Date	Amount Field Not more than 16 characters	ENF030 ENF021 ENF184
<b>4.2.64</b>	Payment Frequency	The Frequency in which Instalments are to be paid on the facility. Options available: W - Weekly M - Monthly Q – Quarterly S – Semi-Annually Y – Annually ( Yearly) B – Bullet T – Tri-annual (Three times in a year) C – Biennial (Once in two years) D – Daily F - Fortnightly	Lookup Alphanumeric Not more than 1 character	ENF027 ENF011 ENF052 ENF220

<b>4.2.65</b>	Disbursement Date	Date of facility drawdown.	Mandatory Field Not more than 8 characters Date Field Cannot be in the future	ENF010 ENF017 ENF029 ENF145
<b>4.2.66</b>	Next Instalment Amount	Instalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilities	Amount Field Not more than 16 characters	ENF030 ENF021 ENF218 ENF082
<b>4.2.67</b>	Date of Latest Payment	Last date when payments were received into the facility. Not mandatory for Trade Finance Products. Null if no payment has been received.	Date Field Not more than 8 characters Date cannot be in the future	ENF029 ENF017 ENF145 ENF213
<b>4.2.68</b>	Last Payment Amount	Last payment received into the facility. Not mandatory for Trade Finance Products. Mandatory if Date of Latest Payment is not null. Null if no payment has been received	Amount Field Not more than 16 characters	ENF030 ENF021 ENF010 ENF011 ENF214
<b>4.2.69</b>	Type of Security	Indicator of whether the facilities are secured or Not. Options Available : U - Unsecured S - Fully Secured	Lookup Alphanumeric Not more than 1 character Mandatory	ENF045 ENF027 ENF011
<b>4.2.70</b>	Group ID	The Unique Identifier of the Group the borrower belongs to under which the facility was granted.	Alphanumeric Not more than 15 Characters	ENF027 ENF020

## 2.3. Stakeholder file

Field No	Field	Business Rules	Checks	Enforcement Codes
4.3.1	Surname	The Stakeholder's Family Name	Alphanumeric More than 1 character Conditional to 4.3.7 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF024 ENF201
4.3.2	Forename 1	The Stakeholder's First Name	Alphanumeric More than 1 character Conditional to 4.3.7 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF024 ENF201
4.3.3	Forename 2	The Stakeholder's Given Name	alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
4.3.4	Forename 3	Stakeholder's Other Name or Initials	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
4.3.5	Company/Corporate Name	Name of the Company/Corporate entity that is a stakeholder to the Subject Account.	Alphanumeric Not more than 70 characters Conditional to 4.3.7	ENF027 ENF025 ENF202
4.3.6	Date of Birth Or Date of Registration	Stakeholder's Date of Birth (individual) Or Stakeholder's Date of Registration (non - individual).	Mandatory Field Date Field Not more than 8 Characters Cannot be in future	ENF010 ENF029 ENF017 ENF145



<b>4.3.7</b>	Gender	Stakeholder's Gender, Male/Female/Institution Options: M – Male F – Female I – Institution	Mandatory Lookup Not more than 1 character	ENF010 ENF053 ENF011
<b>4.3.8</b>	Nationality	ISO Country Code for Stakeholder's Nationality. See Appendix A for the available Codes.	Mandatory Field – Issue Warning Alphanumeric Not more than 2 characters Matches ISO CODE	ENF010-ENF142 ENF027 ENF012 ENF034
<b>4.3.9</b>	Client Number	Client reference Number in Core Lenders system for the Account in which this Stakeholder has linkage. For Client-Centric Systems.	Alphanumeric Not more than 20 characters	ENF027 ENF022
<b>4.3.10</b>	Account Number	Account Number in Core Lenders system for the Account in which this Stakeholder has linkage.  Same as Client Number for Account Centric Systems	Mandatory field Alphanumeric Not more than 20 characters	ENF010 ENF027 ENF022
<b>4.3.11</b>	Primary Identification Document Type	The Stakeholder's Primary Identification document Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No	Mandatory Field Alphanumeric Not more than 3 characters  If Gender = I, then stakeholder identification = 005	ENF010 ENF027 ENF013 ENF048 ENF200
<b>4.3.12</b>	Primary Identification Doc Number	The Number of the Stakeholder's Primary Identification Document	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 ENF167

			For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters - Not more than 6 characters	<b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.3.13</b>	Secondary Identification Document Type	If Stakeholder provided a second Identification Document, then the Document Type for this secondary identification. Options are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No	Alphanumeric Not more than 3 characters	ENF027 ENF013 ENF048 ENF072
<b>4.3.14</b>	Secondary Identification Document Number	The Number of the Stakeholder’s Secondary Identification Document Mandatory if secondary identification Document type is provided	Conditional to 4.3.13 For ID -Numeric Characters -Between 1-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters - Not more than 6 characters	ENF010 ENF070  <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015

				ENF028
<b>4.3.15</b>	Other Identification Document Type	If Stakeholder provided a third Identification Document, then the Document Type for this other identification.  Options are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No	Alphanumeric Not more than 3 characters	ENF027 ENF013 ENF073
<b>4.3.16</b>	Other Identification Doc Number.	The Number of the Stakeholder’s Other Identification Document. Mandatory if Other Identification Document Type is provided	Conditional Field to 4.3.15 For ID -Numeric Characters -Between 1-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters - Not more than 6 characters	ENF071 <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.3.17</b>	E-Mail	Stakeholder’s Email Address, if Available	Validate Email Syntax Not more than 50 characters Alphanumeric	ENF032 ENF024 ENF027
<b>4.3.18</b>	Company Registration Number	The company Registration Certificate Number	Conditional to 4.3.11 Not more than 20 Characters Alphanumeric Should be the same with field 4.3.12 if option 005 is provided in 4.3.11	ENF202 ENF022 ENF027 ENF200

<b>4.3.19</b>	Previous Registration Number	The Registration Certificate Number - format to conform to Registrar of Companies in Kenya  Required, only if applicable because the company type changes, the history details of the previous type can be matched to the new company type	Not more than 20 characters Alphanumeric	ENF022 ENF027
<b>4.3.20</b>	Company PIN Number	The Company Income Tax PIN Number	Data Format is Alphanumeric Not more than 11 characters - 1 chr is Alphanumeric - Last chr is Alphanumeric - Rest are 9 Numeric characters only	ENF027 ENF150 ENF202
<b>4.3.21</b>	Company VAT Number	Income Tax VAT Number	Alphanumeric Field Not more than 11 characters - 1 chr is Alphanumeric - Last chr is Alphanumeric - Rest are 9 Numeric characters only	ENF027 ENF150 ENF022
<b>4.3.22</b>	Stakeholder Type	Type of stake held  Options are: A – Director B - Shareholder C - Partner D - Proprietor E - Trust Beneficiary F - Power of Attorney G - Guarantor	Alphanumeric Lookup Mandatory with warning	ENF027 ENF054 ENF010-ENF142
<b>4.3.23</b>	Percentage of Shares in company	If stakeholder is a shareholder, the Shareholding in the company	Number Format Not more than 6 characters	ENF028 ENF015 ENF230

<b>4.3.24</b>	Mobile Telephone Number	The Primary Stakeholder's Telephone contact Number in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>4.3.25</b>	Home Telephone Number	The Secondary Telephone contact Number in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>4.3.26</b>	Work Telephone Number	The Any other Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>4.3.27</b>	Postal Address 1	Stakeholder's Postal Address Line1	Alphanumeric Not more than 15 characters	ENF027 ENF020
<b>4.3.28</b>	Postal Address 2	Stakeholder's Postal Address Line 2	Alphanumeric Not more than 15 characters	ENF027 ENF020
<b>4.3.29</b>	Town	Town of Stakeholder's Postal Address	Alphanumeric Not more than 30 characters	ENF027 ENF023
<b>4.3.30</b>	Country	Country of Stakeholder's Postal Address	Alphanumeric Not more than 2 characters	ENF027 ENF012
<b>4.3.31</b>	Post Code	Post Code of Stakeholder's Postal Address	Alphanumeric Not more than 10 characters	ENF027 ENF019

<b>4.3.32</b>	Physical Address1	Stakeholder's Physical Address Line 1 If stakeholder is an individual; this would be the Residential Address. If the stakeholder is an institution, this would be the registered Office Address.	Mandatory Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
<b>4.3.33</b>	Physical Address 2	Stakeholder's Physical Address Line 2	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.3.34</b>	Physical Address 3	Stakeholder's Physical Address Line 3	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.3.35</b>	Plot Number	Plot Land Ref (LR) No of Stakeholder's Physical Address	Alphanumeric Not more than 20 characters	ENF027 ENF022
<b>4.3.36</b>	Physical Location Town	Town of Stakeholder's Physical Address	Mandatory Field Alphanumeric Not more than 30 characters	ENF010 ENF027 ENF023
<b>4.3.37</b>	Physical Location Country	ISO Country Code of the Stakeholder's Physical Address. See Appendix A for the Available Codes.	Mandatory Field Alphanumeric Not more than 2 characters Lookup	ENF010 ENF027 ENF012 ENF034

## 2.4. Guarantor file

Field No	Field	Business Rules	Checks	Enforcement Codes
4.4.1	Lenders Registered Name	The Name of Lender as registered with the Registrar of companies	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.4.2	Lenders Trading Name	The Lenders Trading Name.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.4.3	Lenders Branch Name	The Lenders Branch Name.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.4.4	Lenders Branch Code	The format of the branch code is IXXXXYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies  XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.  YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.	Mandatory Field Alphanumeric Not more than 8 characters	ENF010 ENF027 ENF017 ENF229
4.4.5	Client Number	Client Reference Number Linking guarantor to Account being guaranteed in the Lenders systems. This is for Client-Centric systems.	Alphanumeric Not more than 20 characters	ENF027 ENF022

<b>4.4.6</b>	Account Number	Account Number Linking Guarantor to Account Being Guaranteed to Core Lenders system.  The Account Number Is the Same as Client Number for Account Centric Systems.	Mandatory field Alphanumeric Not more than 20 characters	ENF010 ENF027 ENF022
<b>4.4.7</b>	Surname	Guarantor's Surname	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only Mandatory if option M/F is selected in field 4.4.13	ENF027 ENF179 ENF024 ENF201
<b>4.4.8</b>	Forename 1	First Name of Guarantor	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only,  Mandatory if option M/F is selected in field 4.4.13	ENF027 ENF179 ENF024 ENF201
<b>4.4.9</b>	Forename 2	Guarantor's Second Name	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only Conditional to field 4.4.13	ENF027 ENF024
<b>4.4.10</b>	Forename 3	Guarantor's Other Names	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only Conditional to field 4.4.13	ENF027 ENF024



<b>4.4.11</b>	Company/Corporate Name	Name of the Company/Corporate entity that is a Guarantor to the Subject Account.	Alphanumeric Not more than 70 Characters	ENF027 ENF025
<b>4.4.12</b>	Date of Birth / Date of Registration	Guarantor's Date of Birth if it is an individual  Guarantor's date of Registration if it is an Institution.	Mandatory – Issue Warning Not a future date If an individual, Client Type A, - Not under 18 - And Not over 100 years  Date Format  • YYYYMMDD – Issue Warning Registration Date Not in the Future Not more than 8 Numeric characters	ENF010-ENF142 ENF145 ENF029-ENF142 ENF017 ENF210
<b>4.4.13</b>	Gender	Guarantor's Gender. Options Available: M - Male F - Female I - Institutional	Mandatory Lookup Alphanumeric Not more than 1 character	ENF010 ENF027 ENF011 ENF053
<b>4.4.14</b>	Nationality	ISO Code for the Country of Guarantor's Nationality. See Appendix A for available Codes.	Mandatory Field Alphanumeric Not more than 2 characters	ENF010 ENF027 ENF012
<b>4.4.15</b>	Marital Status	The Guarantor Marital status. Options Available are: M - Married S - Single D - Divorced W - Widowed	Lookup Alphanumeric Not More than 1 character	ENF027 ENF011 ENF047

<b>4.4.16</b>	Guarantee Type	The Type of Guarantee Options are : A - Directors guarantee B - Personal guarantee C - Corporate guarantee D - Bank Guarantee E – Group Guarantee F – Personal Guarantee with Collateral	Mandatory Alphanumeric Lookup	ENF010 ENF027 ENF055 ENF099
<b>4.4.17</b>	Guarantor Relationship	Clients relations with the Guarantor Conditional with Guarantee Type A = Family (e.g. Husband, Wife, Daughter, etc.) - if Guarantee Type = B B = Shareholder, Partner, etc. - if Guarantee Type = A or C C = Other	Alphanumeric Lookup	ENF027 ENF056 ENF205 ENF206 ENF207
<b>4.4.18</b>	Guarantee Limit	The Amount of Limit of the Guarantee if It has a limit	Amount field Mandatory Not more than 16 Characters	ENF030 ENF010 ENF021
<b>4.4.19</b>	Primary Identification Document	The Guarantor’s Primary Identification document Type Provided to the Lender. Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No	Mandatory Field Alphanumeric Not more than 3 characters	ENF010 ENF027 ENF013 ENF048 ENF168
<b>4.4.20</b>	Primary Identification Doc Number	The Identification document Number	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 ENF167

			<p>For Alien</p> <ul style="list-style-type: none"> <li>- Numeric characters</li> <li>- Not more than 6 characters</li> </ul> <p>For Service ID</p> <ul style="list-style-type: none"> <li>- Numeric Characters</li> <li>- Not more than 6 characters</li> </ul>	<p><b>FOR PASSPORT</b> ENF027 ENF022</p> <p><b>FOR ALIEN ID</b> ENF015 ENF028</p> <p><b>FOR SERVICE ID</b> ENF015 ENF028</p>
<b>4.4.21</b>	Secondary Identification Document	The Guarantor's Secondary Identification document Type, if Provided to the Lender. Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID	Alphanumeric Not more than 3 characters	ENF027 ENF013 ENF048 ENF072
<b>4.4.22</b>	Secondary Identification Document Number	Mandatory if Secondary Identification Document type is provided	<p>Conditional Field to 4.4.21</p> <p>For ID</p> <ul style="list-style-type: none"> <li>-Numeric Characters</li> <li>-Between 1-8 characters</li> </ul> <p>For Passport</p> <ul style="list-style-type: none"> <li>-Alphanumeric</li> </ul> <p>For Alien</p> <ul style="list-style-type: none"> <li>- Numeric characters</li> <li>- Not more than 6 characters</li> </ul> <p>For Service ID</p> <ul style="list-style-type: none"> <li>- Numeric Characters</li> <li>- Not more than 6 characters</li> </ul>	<p>ENF070</p> <p><b>FOR ID</b> ENF028 ENF017</p> <p><b>FOR PASSPORT</b> ENF027 ENF022</p> <p><b>FOR ALIEN ID</b> ENF015 ENF028</p> <p><b>FOR SERVICE ID</b> ENF015 ENF028</p>
<b>4.4.23</b>	Other Identification Document	The Guarantor's Other Identification document type, if Provided to the Lender.	Alphanumeric Not more than 3 characters	ENF027 ENF013 ENF073

		Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID		
<b>4.4.24</b>	Other Identification Document Number	Mandatory if Other Identification document type is provided	Conditional Field to 4.4.23 For ID -Numeric Characters -Between 1-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters - Not more than 6 characters	ENF071 <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.4.25</b>	Employer Name	Guarantor’s Employer, if Guarantor is employed	Alphanumeric Max Characters 50	ENF027 ENF024 ENF208
<b>4.4.26</b>	Employment type	IF guarantor is employed, then Type Of employment of the guarantor. Options Available : A - Casual B - Contract C - Permanent D - Pensionable E - Self-Employed Mandatory if guarantor is employed	Alphanumeric Lookup Not more than 1 character	ENF027 ENF049 ENF011

<b>4.4.27</b>	Income Band	The band within which the Customer's Gross Monthly Salary falls. Options given are: A – KES 0/- To 50,000/- B – KES 50,001/- To 100,000/- C - KES 100,001/- To 200,000/- D - KES 200,001/- To 500,000/- E - Over KES 500,000/-	Alphanumeric Lookup Not more than 1 character	ENF027 ENF050 ENF011
<b>4.4.28</b>	Mobile Telephone Number	The Guarantor's Primary Telephone contact Number in the Form of: CCCAAANNNNNNN  Where: CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>4.4.29</b>	Home Telephone Number	The Guarantor's Secondary Telephone contact Number, if provided in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>4.4.30</b>	Work Telephone Number	IF Guarantor is employed then the employer's Telephone contact Number in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031

<b>4.4.31</b>	Postal Address 1	Guarantor's Postal Address Line1	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.4.32</b>	Postal Address 2	Postal Address Extra details	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.4.33</b>	Town	Town of Postal Address	Mandatory Alphanumeric Not more than 30 characters	ENF010 ENF027 ENF023
<b>4.4.34</b>	Country	Country of Guarantor's Postal Address	Mandatory Alphanumeric Not more than 30 characters	ENF010 ENF027 ENF023
<b>4.4.35</b>	Post code	Post Code of Postal Address	Alphanumeric Not more than 10 characters	ENF027 ENF019
<b>4.4.36</b>	Physical Address1	Guarantor's Physical Address Line 1 If the Guarantor is an Individual then this would be the Residential Address of the Guarantor.  If the Guarantor is an Institution, then this would be the Guarantor's registered Office Physical Address	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.4.37</b>	Physical Address 2	Guarantor's Physical Address Line 2	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.4.38</b>	Plot Number	Plot Land Ref (LR) No of Guarantor's Physical Address	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.4.39</b>	Physical Location Town	Town of Guarantor's Physical Address	Mandatory Alphanumeric Not more than 30 characters	ENF010 ENF027 ENF023
<b>4.4.40</b>	Physical Location Country	ISO Country Code of the Country of Residence or Registered Office of the Guarantor. See Appendix A for the Available ISO Country Codes	Mandatory Alphanumeric Not more 2 characters	ENF010 ENF027 ENF012 ENF034

<b>4.4.41</b>	Email	Email address of the Guarantor	Alphanumeric	ENF027
			Not more than 50 characters	ENF032
			Email syntax	ENF024

## 2.5. Bounced Cheque file

Field No.	Field	Business Rules	Checks	Enforcement Codes
4.5.1	Client Type	The Type of Drawer. It has the 2 options A – Individual Credit Consumer B – Non-Individual Credit Consumer	Mandatory Field Lookup Alphanumeric Not more than 1 characters	ENF010 ENF027 ENF011
4.5.2	Surname	The Family Name or Surname	Conditional to field 4.5.1 Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF024 ENF074 ENF076
4.5.3	Forename 1	The First Name	Conditional to field 4.5.1 Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF024 ENF075
4.5.4	Forename 2	The Given Name	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF075 ENF078
4.5.5	Forename 3	Other Name or Initials	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF077



<b>4.5.6</b>	Company Name	Name of the Company/Corporate entity that is a Guarantor to the Subject Account.	Alphanumeric Not more than 100 Characters Conditional to field 4.5.1	ENF027 ENF185 ENF079
<b>4.5.7</b>	Primary Identification Document Type	The Type of Primary Identification document Provided on Opening the Account.  001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No	Mandatory Field Data is Alphanumeric Not more than 3 characters  Conditional to field 4.5.1	ENF010 ENF027 ENF013 ENF048 ENF216 ENF217
<b>4.5.8</b>	Primary Identification Document Number	The Number of the Primary Identification Document Provided on Opening the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters - Not more than 6 characters	ENF010  <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.5.9</b>	Branch Code on cheque	Bank and Branch code on Bounced Cheque	The format of the branch code is IXXXXYY Where I – the Institution type code B for Banks D For MFBs S For Saccos	ENF105 ENF010 ENF017

			M for MFIs L for Leasing Companies	
			XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.	
			YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.	
<b>4.5.10</b>	Client Number	Client Reference Code Linking Customer to Banking System	Data is Alpha Numeric Not more than 20 characters	ENF027 ENF022
<b>4.5.11</b>	Account Number	Bank Account on Bounced Cheque	Mandatory Alphanumeric Not more than 20 Characters	ENF010 ENF027 ENF022
<b>4.5.12</b>	Cheque Account Type	Type of Cheque. Options Are : A - Corporate B - Personal C - Dividend	Alphanumeric Lookup Not more than 1 Character	ENF027 ENF057 ENF011
<b>4.5.13</b>	Cheque Amount	Amount on cheque	Mandatory Amount Field Not more than 16 characters	ENF010 ENF030 ENF021
<b>4.5.14</b>	Cheque Number	Cheque Number	Mandatory Number (no spaces) Not more than 9 characters	ENF010 ENF028 ENF018
<b>4.5.15</b>	Cheque Currency	ISO Currency Code	Mandatory Alphanumeric Field Not more than 3 characters	ENF010 ENF027 ENF013 ENF044
<b>4.5.16</b>	Cheque Date	Date on Bounced Cheque	Mandatory Date format Cannot be a future date	ENF010 ENF029 ENF145
<b>4.5.17</b>	Cheque Bounce Date	The Date the Cheque was unpaid by the paying Bank	Mandatory Field Date format	ENF010 ENF029

		Cannot be in the future	ENF145	
<b>4.5.18</b>	Cheque Bounce Reason Codes	Reason Code for Bouncing cheque Use options below: 30 – Cheque Unpaid Because of Suspected Criminal Activity 31 – Date Expired/Cheque Stale 32 – Cheque Post-dated 33 – Date Irregular 37 – Payee Name Incomplete 38 – Payee Name Irregular 40 – Amounts in Words and Figures Differ 41 – Amount in Words required 42 – Amount in Figures required 43 – Amount in Figures Irregular/incomplete 53 – Signature Differs 54 – Drawer Signature Required 55 – Not signed in accordance with Mandate 56 – Endorsement Irregular 57 – Alteration, requires drawers signature 58 – Payee Name Required 62 – Effects not Cleared 63 – Insufficient Funds – Refer to Drawer 64 – Account Dormant – Refer to Drawer 66 – Cheque Re-presented more than Once 69 – Invalid Account Number 70 – Title of Account Irregular 71 – Originator Reference Not Quoted 72 – Account Transferred 73 – Customer/Drawer Deceased 74 – Account Closed	Alphanumeric Mandatory Field Lookup Value Not more than 2 characters	ENF027 ENF010 ENF058 ENF012

		75 – Title of Account Required 76 – Debit in Excess of Direct Debit Authority 77 – Frozen Account 79 – Payment Stopped by Drawer 80 – Confirmation Awaited		
<b>4.5.19</b>	Loan Account	The Loan Account to which the Cheque was deposited to.	Mandatory Alphanumeric Not more than 20 characters	ENF010 ENF027 ENF022
<b>4.5.20</b>	Cheque Amount in KES	The amount on the Cheque in Kenya Shillings. If the Cheque is drawn in foreign currency, use the Exchange Rate on the Reporting Date.  If the Cheque is drawn in Kenya Shillings, report the actual amount on the cheque	Mandatory Currency field Not more than 16 characters	ENF010 ENF030 ENF021

## 2.6. Collateral file

Field No.	Field	Business Rules	Checks	Enforcement Codes
4.6.1	Lenders Registered Name	The Name of Lender as registered with the Registrar of companies	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.6.2	Lenders Trading Name	The Lenders Trading Name.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.6.3	Lenders Branch Name	The Lenders Branch Name.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.6.4	Lenders Branch Code	The format of the branch code is IXXXXYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies  XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.  YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.	Mandatory Field Alphanumeric Not more than 8 characters	ENF010 ENF027 ENF017 ENF229
4.6.5	Client Number	Client Reference Number Linking Borrower 's Account in the Lenders systems.  This is for Client-Centric systems.	Alphanumeric Not more than 20 characters	ENF027 ENF022

4.6.6	Account Number	Account Number Linking Collateral to Borrower's Account in the Lender's System.	Mandatory field Data is Alpha Numeric Not more than 20 characters	ENF010 ENF027 ENF022
		The Account Number Is the Same as Client Number for Account Centric Systems.		
4.6.7	Primary Identification Document	The Borrower's Primary Identification document Type Provided to the Lender.	Mandatory Field Alphanumeric Not more than 3 characters	ENF010 ENF027 ENF013 ENF048
		Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No		
4.6.8	Primary Identification Doc Number	The Primary Identification document Number	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters - Not more than 6 characters	ENF010  <b>FOR ID</b> ENF028 ENF017 ENF069 ENF167 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028

4.6.9	Secondary Identification Document	The Borrower's Secondary Identification document Type, if Provided to the Lender.	Data is Alphanumeric Not more than 3 characters	ENF027 ENF013 ENF048 ENF072
		Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 – Company Registration Number		
4.6.10	Secondary Identification Document Number	Mandatory if Secondary Identification Document type is provided	Conditional Field to 4.6.9 For ID -Numeric Characters -Between 1-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters - Not more than 6 characters	ENF070  <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
4.6.11	Other Identification Document	The Borrower's Other Identification document type, if Provided to the Lender.	Data is Alpha Numeric Not more than 3 characters	ENF027 ENF013 ENF073
		Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 – Company Registration Number		

<b>4.6.12</b>	Other Identification Document Number	Mandatory if Other Identification document type is provided	<p>Conditional Field to 4.6.9</p> <p>For ID</p> <ul style="list-style-type: none"> <li>-Numeric Characters</li> <li>-Between 1-8 characters</li> </ul> <p>For Passport</p> <ul style="list-style-type: none"> <li>-Alphanumeric</li> </ul> <p>For Alien</p> <ul style="list-style-type: none"> <li>- Numeric characters</li> <li>- Not more than 6 characters</li> </ul> <p>For Service ID</p> <ul style="list-style-type: none"> <li>- Numeric Characters</li> </ul> <p>Not more than 6 characters</p>	<p>ENF071</p> <p><b>FOR ID</b></p> <p>ENF028</p> <p>ENF017</p> <p><b>FOR PASSPORT</b></p> <p>ENF027</p> <p>ENF022</p> <p><b>FOR ALIEN ID</b></p> <p>ENF015</p> <p>ENF028</p> <p><b>FOR SERVICE ID</b></p> <p>ENF015</p> <p>ENF028</p>
<b>4.6.13</b>	PIN Number	Revenue Authority Personal Income Tax Number	<p>Data Format is Alphanumeric</p> <p>Not more than 11 characters</p> <ul style="list-style-type: none"> <li>- 1 chr is Alphanumeric</li> <li>- Last chr is Alphanumeric</li> <li>- Rest are 9 Numeric characters only</li> <li>-</li> </ul>	<p>ENF029</p> <p>ENF150</p>
<b>4.6.14</b>	Company VAT Number	Applicable to Corporate Customers	<p>Alphanumeric</p> <p>Not more than 20 characters</p>	<p>ENF027</p> <p>ENF022</p> <p>ENF150</p>
<b>4.6.15</b>	Collateral Type	<p>Options should be:</p> <ul style="list-style-type: none"> <li>A – Land</li> <li>B – Property and Buildings</li> <li>C – Cash</li> <li>D – Treasury Bills and Bonds</li> <li>E – Shares</li> <li>F – Debentures</li> <li>G – Chattels/Charges over movable assets excluding vehicles</li> <li>H – Chattels over Vehicles</li> <li>I – Insurance Policy</li> </ul>	<p>Alphanumeric</p> <p>Lookup</p> <p>Not more than 1 character</p>	<p>ENF027</p> <p>ENF059</p> <p>ENF011</p>



<b>4.6.16</b>	Collateral Reference Number	To match/trace collateral used on same exposures.  Mandatory if Collateral type is Land, Property and Buildings	Alphanumeric Not more than 50 Characters	ENF027 ENF024 ENF102
<b>4.6.17</b>	Collateral Last Valuation Amount	Amount of the collateral as at Last valuation	Amount Field Mandatory Field Not more than 16 Characters	ENF030 ENF010 ENF021
<b>4.6.18</b>	Collateral Currency	Currency Code of the Collateral currency.  Default is Kenya Shillings.	ISO codes Alphanumeric Not more than 3 characters	ENF044 ENF027 ENF013
<b>4.6.19</b>	Collateral Forced Sale Value	Conditional to field Collateral Type, if Land, Property and Buildings	Currency Field Not more than 16 Characters	ENF030 ENF021 ENF103
<b>4.6.20</b>	Next Valuation Date	Date when collateral is scheduled for valuation	Date Field Can't be in the past Not more than 8 characters	ENF029 ENF186 ENF017
<b>4.6.21</b>	Collateral Expiry Date	Required if the Collateral has an expiry Date	Date Field Can't be in the past Not more than 8 characters	ENF029 ENF186 ENF017
<b>4.6.22</b>	Instrument of Claim/Recovery Type	Brief description of instruments used to recover	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>4.6.23</b>	Last Valuation Date	The Date the Collateral was last Valued	Mandatory Field Date Field Can't be in the future Not more than 8 characters	ENF010 ENF029 ENF186 ENF017
<b>4.6.24</b>	Shared Collateral	If the Collateral is shared for several Loans Y= If Collateral is shared N= If Collateral is not shared	Lookup LOV 29 Alphanumeric Not more than 1 character	ENF060 ENF027 ENF011

<b>4.6.25</b>	Portion of Collateral Shared	Conditional if Shared Collateral = Y	Number Field Not more than 3 characters	ENF028 ENF013 ENF100
<b>4.6.26</b>	Multiple Collateral	Y= If multiple collateral N= If no multiple collateral	Lookup LOV 30 Alphanumeric Not more than 1 character  If yes, then there should be more than one record. - Issue a warning	ENF061 ENF027 ENF011 ENF142

## 2.7. Fraudulent Activities file

Field No.	Field	Business Rules	Checks	Enforcement Codes
4.7.1	Lenders Registered Name	The Name of Lender Reporting the Fraud, as registered with the Registrar of companies	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.7.2	Lenders Trading Name	The Lenders Trading Name.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.7.3	Lenders Branch Name	The Lenders Branch Name, where the fraud is reported to have taken place.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.7.4	Lenders Branch Code	The format of the branch code is IXXXXYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies  XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.  YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.	Mandatory Field Alphanumeric Not more than 8 characters	ENF010 ENF027 ENF017 ENF229
4.7.5	Client Number	Client Reference Number Linking to Account involved in the Fraud in the Lender's system.  This is for Client-Centric systems.	Data is Alpha Numeric Not more than 20 characters	ENF027 ENF022

<b>4.7.6</b>	Account Number	Account Number Linking to Account involved in the Fraud, in the Lender's System.  The Account Number Is the Same as Client Number for Account Centric Systems.	Mandatory field Data is Alpha Numeric Not more than 20 characters	ENF010 ENF027 ENF022
<b>4.7.7</b>	Fraud Type	Brief Description of fraud type.	Alphanumeric Not more than 50 Characters	ENF027 ENF024
<b>4.7.8</b>	Fraud Incident Date	Date on which Fraud took place	Date Field Not more than 8 characters Can't be in future	ENF029 ENF017 ENF145
<b>4.7.9</b>	Fraud Report Date	Date on which Fraud was reported	Date Field Not more than 8 Characters Can't be in future	ENF029 ENF017 ENF145
<b>4.7.10</b>	Amount	Amount involved in Fraud	Amount Field Not more than 16 characters	ENF030 ENF021
<b>4.7.11</b>	Loss Amount	Actual loss incurred in the fraud as at reporting date	Currency field Not more than 16 Characters	ENF030 ENF021
<b>4.7.12</b>	Currency Code	Currency code of the Amount involved in the Fraud. Default is Kenya Shillings	Alphanumeric Not more than 3 Characters ISO Currency Codes	ENF027 ENF013 ENF044
<b>4.7.13</b>	Incident Details		Alphanumeric Not more than 200 characters	ENF027 ENF026
<b>4.7.14</b>	Forensic Information	A brief on the Forensic evidence	Alphanumeric Not more than 200 Characters	ENF027 ENF026

<b>4.7.15</b>	Surname	The Family Name or Surname of the Person Involved in the Fraud	Alphanumeric More than 1 character Mandatory Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
<b>4.7.16</b>	Forename 1	The First Name of the Person Involved in the Fraud	Alphanumeric More than 1 character Mandatory Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
<b>4.7.17</b>	Forename 2	The Given Name of the Person Involved in the Fraud	alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
<b>4.7.18</b>	Forename 3	Other Name or Initials of the Person Involved in the Fraud	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
<b>4.7.19</b>	Primary Identification Document Type	Refer to for Acceptable Values 001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Mandatory Field Data is Alpha Numeric Not more than 3 Characters	ENF010 ENF027 ENF013 ENF048
<b>4.7.20</b>	Primary Identification Document Number	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069

			For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters Not more than 6 characters	<b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.7.21</b>	Amount in Kenya Shillings	The Equivalent Amount involved in the fraud in KES	Mandatory Field Currency Field No more than 16 Characters	ENF010 ENF030 ENF021

## 2.8. Credit Application file

Field No.	Field	Business Rules	Checks	Enforcement Codes
4.8.1	Lenders Registered Name	The Name of Lender Reporting the Loan Application, as registered with the Registrar of companies	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.8.2	Lenders Trading Name	The Lenders Trading Name.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.8.3	Lenders Branch Name	The Lenders Branch Name, where the Loan Application is reported to have taken place.	Mandatory Field Alphanumeric Not more than 50 characters	ENF010 ENF027 ENF024
4.8.4	Lenders Branch Code	The format of the branch code is IXXXXYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies  XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.  YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.	Mandatory Field Alphanumeric Not more than 8 characters	ENF010 ENF027 ENF017 ENF229
4.8.5	Type of Client	The following Options available: A – Individual Credit Consumer B – Non-Individual Credit Consumer	Mandatory Lookup Alphanumeric	ENF010 ENF063 ENF027

			Not more than 1 Character	ENF011
<b>4.8.6</b>	Surname	The Family Name or Surname	Alphanumeric More than 1 character Conditional to 4.8.5 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF024 ENF074 ENF076
<b>4.8.7</b>	Forename 1	The First Name	Alphanumeric More than 1 character Conditional to 4.8.5 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF075 ENF024
<b>4.8.8</b>	Forename 2	The Given Name	alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF078
<b>4.8.9</b>	Forename 3	Other Name or Initials	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF077
<b>4.8.10</b>	Registered Name	The Name as Registered with the Registrar of Companies	Alphanumeric Not more than 70 Characters Mandatory if 4.8.5 is Non-individual	ENF027 ENF025 ENF079
<b>4.8.11</b>	Trading Name	The Business or Trading Name	Alphanumeric Mandatory if 4.8.5 is Non-individual Not more than 70 Characters	ENF027 ENF025 ENF080
<b>4.8.12</b>	Primary Identification Document	The Applicant's Primary Identification document Type Provided to the Lender. Options Are: 001 – National ID	Mandatory Field Data is Alpha Numeric Not more than 3 Characters	ENF010 ENF027 ENF013 ENF048



		002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No		
<b>4.8.13</b>	Primary Identification Document Number	The Identification document Number	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters Not more than 6 characters	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 ENF167 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.8.14</b>	Secondary Identification Document	The Applicant’s Secondary Identification Document Type, if Provided to the Lender.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID	Data is Alpha Numeric Not more than 3 Characters	ENF027 ENF013 ENF048 ENF072
<b>4.8.15</b>	Secondary Identification Document Number	Mandatory if Secondary Identification Document type is provided	For ID -Numeric Characters -Between 1-8 characters For Passport -Alphanumeric	ENF070  <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b>

			For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters Not more than 6 characters	ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.8.16</b>	Other Identification Document	The Applicant's Other Identification document type, if Provided to the Lender. Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID	Data is Alpha Numeric Not more than 3 Characters	ENF027 ENF013 ENF073
<b>4.8.17</b>	Other Identification Document Number	Mandatory if Other Identification document type is provided	Data is Alphanumeric Not more than 20 Characters	ENF071 <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.8.18</b>	Client Number	Client Reference Number Linking to Applicant's account the Lender's system.  This is for Client-Centric systems.	Data is Alpha Numeric Not more than 20 characters	ENF027 ENF022

<b>4.8.19</b>	PIN Number	Revenue Authority Personal Income Tax Number	Data Format is Alphanumeric Not more than 11 characters - 1 chr is Alphanumeric - Last chr is Alphanumeric - Rest are 9 Numeric characters only -	ENF027 ENF150
<b>4.8.20</b>	Account Number	Account Number Linking to Applicant's Account in the Lender's System.  The Account Number Is the Same as Client Number for Account Centric Systems.	Alphanumeric Not more than 20 Characters	ENF027 ENF022
<b>4.8.21</b>	Application Date	The Date the Application was made to the Lender	Date Field Cannot be in the future Not more than 8 characters	ENF029 ENF145 ENF017
<b>4.8.22</b>	Application Number	Internal Application Reference number	Alphanumeric Mandatory Not more than 20 characters	ENF027 ENF010 ENF022
<b>4.8.23</b>	Facility application Type	The Type of Facility Options: U - Unsecured S - Secured	Lookup Alphanumeric Not more than 1 Character	ENF045 ENF027 RNF011
<b>4.8.24</b>	Application Amount	Amount applied for	Amount Field Cannot be zero or negative Not more than 16 Character Mandatory Field	ENF030 ENF157 ENF180 ENF010
<b>4.8.25</b>	Application Currency	ISO Currency in which facility is requested for. Default is KES Refer to Appendix B for valid ISO Codes	ISO Mandatory Alphanumeric Not more than 3 characters	ENF044 ENF010 ENF027 ENF013

<b>4.8.26</b> Product Type	The Account Product Type :	Lookup	ENF042
	The Account Product Type :	Mandatory	ENF010
	A –Overdraft	Not more than 1 character	ENF011
	B – Credit Cards		
	C – Business Working Capital Loans		
	D – Business Expansion Loans		
	E – Mortgage Loans		
	F – Asset Finance Loans		
	G – Trade Finance Facilities		
	H – Personal Loans		
	I – Mobile Loan		
	J – Insurance Premium Financing		
	K – Group Loans		
L – Uncleared Effects			
<b>4.8.27</b> Term of Loan	Number of Months Applied for.	Number Field	ENF028
	Conditional with Product Type	Not more than 3 Characters	ENF013
	Not Mandatory for Credit Cards	Cannot be zero or negative	ENF228
			ENF215
<b>4.8.28</b> Application Status	The Current status of the Application.	Lookup	ENF064
	Options are:	Alphanumeric	ENF027
	A - Pending	Not more than 1 Character	ENF011
	B - Awaiting Docs		
	C - Securities Perfection		
	D - Declined by the Bank		
	E - Withdrawn		
	F - Approved		
	G - Pending disbursement		
H – Fully Disbursed			
I – Customer Declines Offer			

<b>4.8.29</b>	Application Decline Reason codes	Required if application is Declined. A= Over indebted B = Failed credit criteria C= Failed verification – (e.g. Income/Employer could not be verified) D = Lacks ability to repay E = Weak Credit History F = Insufficient Collateral	Lookup Alphanumeric Not more than 1 Character	ENF065 ENF027 ENF011 ENF104
<b>4.8.30</b>	Application Status Date	Date of status of Update	Date Field Mandatory Field Cannot be in the future	ENF029 ENF010 ENF145

## 2.9. Group Guarantee File

Field No.	Field	Business Rules	Checks	Enforcement codes
4.9.1	Lenders Registered Name	The Name of Lender Reporting the Loan Application, as registered with the Registrar of companies	Mandatory Field Alphanumeric Not more than 50 Characters	ENF010 ENF027 ENF024
4.9.2	Lenders Trading Name	The Lenders Trading Name.	Mandatory Field Alphanumeric Not more than 50 Characters	ENF010 ENF027 ENF024
4.9.3	Lenders Branch Name	The Lenders Branch Name, where the Loan Application is reported to have taken place.	Mandatory Field Alphanumeric Not more than 50 Characters	ENF010 ENF027 ENF024
4.9.4	Lenders Branch Code	The format of the branch code is IXXXYYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies  XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.  YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.	Mandatory Field Alphanumeric Not more than 8 Characters	ENF010 ENF027 ENF017 ENF229
4.9.5	Group ID	The Unique Identifier of the Group per Lender. All persons with this Group ID	Alphanumeric Mandatory Field	ENF027 ENF010

		will be considered to be in the same Group.	Not more than 10 Characters	
<b>4.9.6</b>	Group Name	The Name of the Group	Alphanumeric Not more than 100 Characters Mandatory Field	ENF027 ENF185 ENF010
<b>4.9.7</b>	Sub Group ID	An identifier (Unique within a Group ID) that indicates that the Group Member belongs to a smaller subset of the group; usually for guarantee purposes. All persons with the same Sub Group ID for the Same Group ID are deemed to co-guarantee each other's group loans.	Alphanumeric Not more than 10 Characters	ENF027 ENF019
<b>4.9.8</b>	Sub Group Name	The name of a Sub-Group within a Group.	Alphanumeric Not more than 100 Characters	ENF027 ENF185
<b>4.9.9</b>	Surname	The Family Name or Surname	Alphanumeric More than 1 character Mandatory Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
<b>4.9.10</b>	Forename 1	The First Name	Alphanumeric More than 1 character Mandatory Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
<b>4.9.11</b>	Forename 2	The Given Name	alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024

4.9.12	Forename 3	Other Name or Initials	Alphanumeric	ENF027
			Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF024
4.9.13	Primary Identification Document	Refer to for Acceptable Values  001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Mandatory Field	ENF010
			Data is Alpha Numeric	ENF027
			Not more than 3 characters	ENF013
				ENF048
4.9.14	Primary Identification Doc Number	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field	ENF010
			For ID	
			-Numeric Characters	<b>FOR ID</b>
			-Between 5-8 characters	ENF028
			For Passport	ENF017
			-Alphanumeric	ENF069
				ENF167
			For Alien	<b>FOR PASSPORT</b>
			• Numeric characters	ENF027
			• Not more than 6 characters	ENF022
For Service ID	<b>FOR ALIEN ID</b>			
• Numeric Characters	ENF015			
• Not more than 6 characters	ENF028			
	<b>FOR SERVICE ID</b>			
	ENF015			
	ENF028			



4.9.15	Secondary Identification Document	Refer to for Acceptable Values 001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Data is Alpha Numeric Not more than 3 characters	ENF027 ENF013 ENF048 ENF072
4.9.16	Secondary Identification Document Number	The Number of the secondary Identification Document provided on Opening of the Account	For ID -Numeric Characters -Between 1-8 characters For Passport -Alphanumeric  For Alien • Numeric characters • Not more than 6 characters For Service ID • Numeric Characters Not more than 6 characters	ENF070  <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
4.9.17	Other Identification Document	Refer to for Acceptable Values 001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Data is Alpha Numeric Not more than 3 characters	ENF027 ENF013 ENF073

<b>4.9.18</b>	Other Identification Document Number	The Number of the other Identification Document provided on Opening of the Account	Data is Alphanumeric Not more than 20 characters	ENF071 <b>FOR ID</b> ENF028 ENF017 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>4.9.19</b>	Client Number	Unique identification of a client within the lenders Core System.	Data is Alpha Numeric Not more than 20 characters	ENF027 ENF022
<b>4.9.20</b>	PIN Number	Revenue Authority Personal Income Tax Number	Data Format is Alphanumeric Not more than 11 characters - 1 chr is Alphanumeric - Last chr is Alphanumeric - Rest are 9 Numeric characters only -	ENF027 ENF020 ENF150
<b>4.9.21</b>	Member Status	The Status of this Member within the Group.  Refer to <a href="#">Appendix E – LOV31</a> for Acceptable Options	Alphanumeric Not more than 1 character Mandatory	ENF027 ENF011 ENF010
<b>4.9.22</b>	Member Status Date	The Date as of the Status indicated.	Date Field Mandatory Field Can't be in future Not more than 8 Characters	ENF029 ENF010 ENF145 ENF017 ENF147

## Daily Batch Files

### 2.9. Daily Payment Information File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.1.1	Snapshot Date	The date when the account is being affected and should match the submission date	Date Field Mandatory Field Can't be in future Not more than 8 Characters	ENF029 ENF010 ENF145 ENF017
5.1.2	Client Type	Acceptable Values:  A – Individual Credit Consumer B – Non-Individual Credit Consumer	Lookup Alphanumeric Mandatory Field Not more than 1 character	ENF063 ENF027 ENF010 ENF011
5.1.3	Surname	The Family Name or Surname  This field is Mandatory if Option "A" is selected in Field 5.1.2	Alphanumeric More than 1 character Conditional to 5.1.2 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF074 ENF024 ENF076
5.1.4	Forename 1	The First Name  This field is Mandatory if Option "A" is selected in Field 5.1.2	Alphanumeric More than 1 character Conditional to 5.1.2 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF075 ENF024
5.1.5	Forename 2	The Given Name  This field is Mandatory if Option "A" is selected in Field 5.1.2	alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF078
5.1.6	Forename 3	Other Name or Initials  This field is Mandatory if Option "A" is selected in Field 5.1.2	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF077

<b>5.1.7</b>	Company Name	Name of the Non-Individual Entity	Alphanumeric Not more than 100 Characters Conditional to 5.1.2	ENF027 ENF185 ENF079
<b>5.1.8</b>	Primary Identification Document Type	Refer to for Acceptable Values  001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Alphanumeric Mandatory Not more than 3 Characters  If client type is B, option "005" Must be selected	ENF027 ENF010 ENF013 ENF216
<b>5.1.9</b>	Primary Identification Doc Number	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien • Numeric characters • Not more than 6 characters For Service ID • Numeric Characters • Not more than 6 characters	ENF010  <b>FOR ID</b> ENF028 ENF017 ENF069 ENF167 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>5.1.10</b>	Account Number	Account Number of the Loan/Overdraft Facility. This must be a number that exists in the CRB Database	Mandatory Field Alphanumeric Not more than 20 Characters	ENF010 ENF027 ENF022
<b>5.1.11</b>	Currency of Facility	The currency code for the facility's currency ISO certified	Mandatory Alphanumeric Not more than 3 characters	ENF010 ENF027 ENF013 ENF044

<b>5.1.12</b>	Original Amount	<p>For Loans, submit the approved loan amount.</p> <p>For Overdrafts, Credit Cards and Trade Finance products; submit the approved limits</p> <p>For overdrafts with no limits, input the maximum amount overdrawn</p> <p>This field should not be Zero or Null.</p>	<p>Mandatory Field</p> <p>Amount Field</p> <p>Not more than 16 Characters</p>	<p>ENF010</p> <p>ENF030</p> <p>ENF157</p> <p>ENF180</p> <p>ENF021</p>
<b>5.1.13</b>	Payment Amount	The sum total amount paid into the loan on the Payment Date. The amount must be a positive value, which will result in a reduction of Current Balance	<p>Mandatory Field</p> <p>Amount Field</p> <p>Not more than 16 Characters</p>	<p>ENF010</p> <p>ENF030</p> <p>ENF021</p>
<b>5.1.14</b>	Payment Date	The date when a payment was made into the Loan	<p>Mandatory Field</p> <p>Date Field</p> <p>Not more than 18 Characters</p> <p>Can't be in the future</p>	<p>ENF010</p> <p>ENF029</p> <p>ENF187</p> <p>ENF145</p>
<b>5.1.15</b>	Current Balance	The new Current Balance in the loan account after the payment	<p>Mandatory Field</p> <p>Amount Field</p> <p>Not more than 16 Characters</p>	<p>ENF010</p> <p>ENF030</p> <p>ENF157</p> <p>ENF182</p> <p>ENF021</p> <p>ENF198</p> <p>ENF222</p> <p>ENF221</p>
<b>5.1.16</b>	Installments in Arrears	The total number of instalments outstanding after this payment. If the Loan is not in arrears after the payment, return report 0	<p>Mandatory Field</p> <p>Number field</p> <p>Not more than 3 characters</p>	<p>ENF010</p> <p>ENF028</p> <p>ENF013</p>
<b>5.1.17</b>	Days in Arrears	The number of days that the loan is overdue. If the loan is not in arrears after the payment, return 0	<p>Mandatory Field</p> <p>Number Field</p> <p>Max Characters 5</p>	<p>ENF010</p> <p>ENF028</p> <p>ENF014</p>

5.1.18	Account Status	The Account Status after the payment has been effected	Mandatory Field Number Field	ENF010 ENF028
		A - Closed – No more admin processes running such as instalment demands or interest charges to account, and no further facilities can be offered on this account.	Not more than 1 Character Lookup	ENF011 ENF051
		B - Dormant - no activity for 2 years. This applies for Overdraft/Current Accounts.		ENF162 ENF164
		C - Write-Off – For facilities that don't form part of the outstanding portfolio in the Balance Sheet, but are still outstanding in the books of accounts.		
		D - Legal -with legal officer in court		
		E - Collection- with collection bureau		
		F – Active - For facilities that form part of the outstanding portfolio, and are reported in the Balance Sheet.		
		G – Facility Rescheduled – For Rescheduled/Restructured Facilities		
		H –Settled – The facility has been cleared. This status can only be used for revolving facilities		
		J – Called Up : The facility has been called up. Once the client has paid up, the status should be updated to Option A, H; or otherwise Option L		
		K – Suspended – The facility has been put on hold for an indefinite period of time		

L– Client Deceased

M – Deferred – This refers to facilities whose payments have been put on hold for a definite period or in moratorium (Grace Period)

N – Not Updated – This status is reserved for CRBs (if last record status is not CLOSED)

P – Disputed – Refers to a Record that the Client has disputed at the CRB. The account cannot be updated until the dispute is resolved

Options

## 2.10. Mobile Facilities File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.2.1	Surname	The Family Name or Surname	Alphanumeric More than 1 character Mandatory Field Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
5.2.2	Forename 1	The First Name	Alphanumeric More than 1 character Mandatory Field Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
5.2.3	Forename 2	The Given Name	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
5.2.4	Forename 3	Other Name or Initials	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
5.2.5	Trading As	Name of a business if the individual runs a business as a sole proprietor that is not registered; or if the sole proprietor took a credit facility to finance the business.	Alphanumeric Not more than 50 Characters	ENF027 ENF024
5.2.6	Date of Birth	The Date of Birth of the Customer	Mandatory - Issue Warning Not a future date Not under 18 Not over 100 years	ENF010- ENF142 ENF145 ENF169



<b>5.2.7</b>	Client Number	Unique identification of a client within the lenders Core System.	Data is Alphanumeric Not more than 20 characters	ENF027 ENF022
<b>5.2.8</b>	Account Number	Number that uniquely identifies the specific Mobile Facility	Mandatory field Data is Alphanumeric Not more than 20 characters	ENF010 ENF027 ENF022
<b>5.2.9</b>	Gender	Gender of the Borrower. Refer to <a href="#">Appendix E – LOV13</a> for Acceptable Values	Mandatory with Warning Lookup Alphanumeric Not more than 1 character	ENF010 – ENF142 ENF053 ENF027 ENF011
<b>5.2.10</b>	Nationality	ISO Country Code for the Consumer’s Nationality. Refer to <a href="#">Appendix A</a> for the applicable country Codes.	Mandatory Field – Issue Warning Data is Alphanumeric Not more than 2 characters Matches ISO CODE	ENF010- ENF142 ENF027 ENF012 ENF034
<b>5.2.11</b>	Primary Identification Document Type	Refer to <a href="#">Appendix E – LOV15M</a> for Acceptable Values	Mandatory Field Data is Alphanumeric Not more than 3 characters	ENF010 ENF027 ENF013
<b>5.2.12</b>	Primary Identification Document Number	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien • Numeric characters • Not more than 6 characters For Service ID • Numeric Characters Not more than 6 characters	ENF010  <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>5.2.13</b>	Mobile Phone Number	The Mobile Phone Number of the Client used to grant the loan facility	Alphanumeric Mandatory Field Not more than 15 characters	ENF027 ENF010 ENF020

				ENF031
<b>5.2.14</b>	Account Product Type	The Account Product Type: Refer to <a href="#">Appendix E – LOV7</a> for Acceptable Options  The default product type be Mobile loan	Mandatory Field Lookup Not more than 1 character	ENF010 ENF042 ENF011
<b>5.2.15</b>	Instalment Due Date	If the account is not in arrears, report the next instalment date. If the account is in arrears, report the overdue date	Mandatory Field Date Field Not more than 8 characters	ENF010 ENF029 ENF017 ENF155 ENF154
<b>5.2.16</b>	Original Amount	The principal Amount issued	Currency Field Not more than 16 characters Mandatory Field	ENF010 ENF030 ENF157 ENF180 ENF021
<b>5.2.17</b>	Currency of Facility	The currency code for the facility's currency  Refer to <a href="#">Appendix B</a> for Acceptable Values.	Alphanumeric Not more than 3 Characters Mandatory Field	ENF027 ENF013 ENF010 ENF044
<b>5.2.18</b>	Current Balance in Kenya Shillings	The current balance in Kenya shillings, if the Currency is not Kenya shillings.	Currency Field Not more than 16 characters Mandatory Field	ENF010 ENF030 ENF021 ENF157 ENF158

<b>5.2.19</b>	Current Balance	The current balance in the mobile account in the original currency	Mandatory Field Currency Field Not more than 16 characters	ENF010 ENF030 ENF157 ENF182 ENF021 ENF198 ENF222 ENF221
<b>5.2.20</b>	Overdue Balance	Overdue Amount in a facility  If account is not in arrears report Zero (0)	Currency Field Not more than 16 characters Mandatory field	ENF030 ENF021 ENF010 ENF221 ENF199
<b>5.2.21</b>	Overdue Date	The date when the account fell Overdue  This Field is Mandatory if Field 5.2.20 is greater than Zero (0)	Date Field Not more than 8 characters Date can't be in the future	ENF029 ENF092 ENF145 ENF017 ENF088 ENF095 ENF089
<b>5.2.22</b>	Number of Days in Arrears	The number of days the account has been in arrears (Difference between reporting date and overdue date, calculated in days)  If the account is not in arrears, report Zero (0)	Numeric Field Not more than 5 characters Mandatory field	ENF028 ENF183 ENF010 ENF159 ENF107 ENF014 ENF193 ENF194 ENF195 ENF196 ENF197 ENF093 ENF086

				ENF090
<b>5.2.23</b>	Number of Instalments in Arrears	The Number of missed Instalments in the Facility. If Field 5.2.22 is Zero (0) return 0. This field cannot be 0 if Field 5.2.22 is greater than 0.	Mandatory Field Number Field Cannot be 0 if field 5.2.22 is greater than 0 Not more than 5 characters	ENF010 ENF106 ENF183 ENF013 ENF028 ENF087 ENF091 ENF094 ENF087
<b>5.2.24</b>	Prudential Risk Classification	The guidelines as per CBK on loan classification Options available: <b>For Commercial Banks</b> A = Normal (0-30) B = Watch (>30-90) C = Substandard (>90-180) D = Doubtful (>180-360) E = Loss (>360) <b>For Microfinance Banks</b> A = Normal (0) B = Watch (>1-30) C = Substandard (>31-60) D = Doubtful (>61-90) E = Loss (>90)	Alphanumeric Field Not more than 1 character Lookup Mandatory Field	ENF027 ENF011 ENF043 ENF010 ENF223 ENF224 ENF225 ENF226 ENF227 ENF193 ENF194 ENF195 ENF196 ENF197
<b>5.2.25</b>	Account Status	The Account status as at the time of reporting. Refer to <a href="#">Appendix E – LOV9</a> for Acceptable Options	Lookup Not more than 1 character Mandatory Field	ENF051 ENF011 ENF010 ENF162 ENF164
<b>5.2.26</b>	Account Status Date	The date of the status.	Mandatory field Date Field Not more than 8 fields	ENF010 ENF029 ENF017

<b>5.2.27</b>	Repayment Period	Repayment Period for the Facility in months. This is the initial contractual period	Number Field Mandatory Field Not more than 3 Characters	ENF028 ENF010 ENF013 ENF219
<b>5.2.28</b>	Disbursement Date	Date of facility drawdown	Date Field Cannot be in the future Not more than 8 Character	ENF029 ENF145 ENF017
<b>5.2.29</b>	Instalment Amount	Instalment amount for the loan	Amount Field Not more than 16 Characters	ENF030 ENF021 ENF218
<b>5.2.30</b>	Date of Latest Payment	The date when payments were last received into the facility. This field should be null if Option "G" is selected in Field 5.2.14.	Date Field Date not in future Not more than 8 characters Conditional	ENF029 ENF145 ENF017
<b>5.2.31</b>	Last Payment Amount	Last Payment Amount received into the facility  Report Zero (0) if no payment was received	Amount Field Not more than 16 Characters Mandatory Field	ENF030 ENF021 ENF010

## 2.11. Historical Credit Information File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.3.1	Snapshot Date	The date when the File was submitted to the Bureau.	Date Field Mandatory Field Can't be in future Not more than 8 Characters	ENF029 ENF010 ENF145 ENF017
5.3.2	Client Type	Acceptable Values:  A – Individual Credit Consumer B – Non-Individual Credit Consumer	Lookup Alphanumeric Not more than 1 character Mandatory Field	ENF063 ENF027 ENF011 ENF010
5.3.3	Surname	Mandatory if Client Type is Individual	Alphanumeric More than 1 character Conditional to 5.3.2 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF074 ENF024 ENF076
5.3.4	Forename 1	The First Name  This field is Mandatory if Option "A" is selected in Field 5.3.2	Alphanumeric More than 1 character Conditional to 5.3.2 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF075 ENF024 ENF078
5.3.5	Forename 2	The Given Name  This field is Mandatory if Option "A" is selected in Field 5.3.2	alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF077
5.3.6	Forename 3	Other Name or Initials  This field is Mandatory if Option "A" is selected in Field 5.3.2	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027

<b>5.3.7</b>	Registered Name	The Name as Registered by an Approved Registrar	Alphanumeric Not more than 70 Characters	ENF027 ENF025 ENF079
		This field is Mandatory if Option "B" is selected in Field 5.3.2		
<b>5.3.8</b>	Trading Name	The Business or Trading Name	Alphanumeric Not more than 70 Characters	ENF027 ENF025
<b>5.3.9</b>	Primary Identification Document Type	Refer to for Acceptable Values 001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Alphanumeric Mandatory Field Not more than 3 characters  If Option "B" in 5.3.2, then option "005" Must be selected	ENF027 ENF010 ENF013 ENF216
<b>5.3.10</b>	Primary Identification Document Number	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien • Numeric characters • Not more than 6 characters For Service ID • Numeric Characters • Not more than 6 characters	ENF010  <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>5.3.11</b>	PIN Number	Income Tax Number	Data Format is Alphanumeric Not more than 11 characters - 1 chr is Alphanumeric - Last chr is Alphanumeric	ENF027 ENF150 ENF209

			- Rest are 9 Numeric characters only - Rest are Numeric	
<b>5.3.12</b>	Account Number	Account Number of the Loan/Overdraft Facility. This must be a number that exists in the CRB Database	Mandatory Field Alphanumeric Not more than 20 Characters	ENF010 ENF027 ENF022
<b>5.3.13</b>	Currency of Facility	The currency code for the facility's currency  Choose from the ISO codes	Mandatory Alphanumeric Not more than 3 characters	ENF010 ENF027 ENF013 ENF044
<b>5.3.14</b>	Original Amount	For Loans, the approved loan amount. For Overdrafts, Credit Cards and Trade Finance products; the approved limits For overdrafts with no limits, input the maximum amount overdrawn	Mandatory Field Currency Field Not more than 16 characters	ENF010 ENF030 ENF157 ENF180 ENF021
<b>5.3.15</b>	Current Balance	The current balance in the account.	Mandatory Field Currency Field Not more than 16 Characters	ENF010 ENF030 ENF157 ENF182 ENF021 ENF198 ENF222 ENF221
<b>5.3.16</b>	Overdue Balance	Arrears amount in a facility.  If the account is not in arrears, report 0.	Mandatory Field Currency Field Not more than 16 Characters	ENF010 ENF030 ENF021 ENF221 ENF199



<b>5.3.17</b>	Days in Arrears	The number of days the account has been in arrears (The Difference between the reporting date and the overdue date, calculated in days).	Number Field Not more than 5 characters Mandatory Field	ENF028 ENF014 ENF010
		If the account is not in arrears, return 0.		
<b>5.3.18</b>	Instalments in Arrears	The Number of missed Instalments in the Facility.	Number Field Not more than 3 characters Mandatory Field	ENF028 ENF013 ENF010
		If Field 5.3.17 is Zero (0) return 0. This field cannot be 0 if Field 5.3.17 is greater than 0.		
<b>5.3.19</b>	Account Status	The Account status as at the time of reporting.	Alphanumeric Mandatory Field Not more than 1 character lookup	ENF027 ENF010 ENF011 ENF051 ENF162 ENF164
		A - Closed – No more admin processes running such as instalment demands or interest charges to account, and no further facilities can be offered on this account.		
		B - Dormant - no activity for 2 years. This applies for Overdraft/Current Accounts.		
		C - Write-Off – For facilities that don't form part of the outstanding portfolio in the Balance Sheet, but are still outstanding in the books of accounts.		
		D - Legal -with legal officer in court		
		E - Collection- with collection bureau		
		F – Active - For facilities that form part of the outstanding portfolio, and are reported in the Balance Sheet.		
		G – Facility Rescheduled – For Rescheduled/Restructured Facilities		

H – Settled – The facility has been cleared. This status can only be used for revolving facilities

J – Called Up: The facility has been called up. Once the client has paid up, the status should be updated to Option A, H; or otherwise Option L

K – Suspended – The facility has been put on hold for an indefinite period of time

L– Client Deceased

M – Deferred – This refers to facilities whose payments have been put on hold for a definite period or in moratorium (Grace Period)

N – Not Updated – This status is reserved for CRBs (if last record status is not CLOSED)

P – Disputed – Refers to a Record that the Client has disputed at the CRB. The account cannot be updated until the dispute is resolved

<b>5.3.20</b>	Prudential Asset Classification	The guidelines as per CBK on loan classification	Mandatory Field	ENF010
		Options available :	Alphanumeric	ENF027
			Not more than 1 character	ENF011
			Lookup	ENF043
		<b>For Commercial Banks</b>		ENF188
		A = Normal (0-30)		ENF189
		B = Watch (>30-90)		ENF190
		C = Substandard (>90-180)		ENF191
		D = Doubtful (>180-360)		ENF192
		E = Loss (>360)		ENF223
				ENF224
		<b>For Microfinance Banks</b>		ENF225
		ENF226		

		A = Normal (0) B = Watch (> 1-30) C = Substandard (>31-60) D = Doubtful (>61-90) E = Loss (>90)		ENF227
<b>5.3.21</b>	Date of Last Payment	The date when the facility last received a payment. If no amount has been paid into the account, leave the field blank.	Not more than 8 characters Not in future Date field	ENF017 ENF145 ENF029
		This date is equal or less than field 5.3.1		
<b>5.3.22</b>	Account Product Type	The Account Product Type options: A –Overdraft B – Credit Cards C – Business Working Capital Loans D – Business Expansion Loans E – Mortgage Loans F – Asset Finance Loans G – Trade Finance Facilities H – Personal Loans I – Mobile Loan J – Insurance Premium Financing K – Group Loans L – Uncleared Effects	Mandatory Alphanumeric Not more than 1 character	ENF010 ENF027 ENF011 ENF042
<b>5.3.23</b>	Instalment Amount	Instalment amount for Loans.	Currency Field Not more than 16 characters	ENF030 ENF021 ENF218 ENF082
<b>5.3.24</b>	Additional Information	Any additional information on the facility	Alphanumeric Not more than 100 Characters	ENF027 ENF185



## 2.12. Contact Upload File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.4.1	Submission Date	The date when the File is submitted to the Bureau.	Date Field Mandatory Field Not more than 8 Characters Can't be in future	ENF029 ENF010 ENF017 ENF145
5.4.2	Client Type	Acceptable Values:  A – Individual Credit Consumer B – Non-Individual Credit Consumer	Lookup Alphanumeric Mandatory Field Not more than 1 character	ENF063 ENF027 ENF010 ENF011
5.4.3	Surname	The Family Name or Surname  This field is Mandatory if Option "A" is selected in Field 5.4.2	Alphanumeric More than 1 character Conditional 5.4.2 Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF074 ENF024 ENF076
5.4.4	Forename 1	The First Name  This field is Mandatory if Option "A" is selected in Field 5.4.2	Alphanumeric More than 1 character Mandatory Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF075 ENF024
5.4.5	Forename 2	The Given Name  This field is Mandatory if Option "A" is selected in Field 5.4.2	alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF078
5.4.6	Forename 3	Other Name or Initials  This field is Mandatory if Option "A" is selected in Field 5.4.2	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024 ENF077

<b>5.4.7</b>	Company Name	The Name as Registered by the Registrar of Companies	Alphanumeric Not more than 70 Characters Conditional to 5.4.2	ENF027 ENF025 ENF079
<b>5.4.8</b>	Primary Identification Document Type	Refer to for Acceptable Values 001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Alphanumeric Mandatory Field Not more than 3 Characters  If Option "B" is selected in option 5.4.2, option "005" must be selected	ENF027 ENF010 ENF013 ENF216
<b>5.4.9</b>	Primary Identification Document Number	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID -Numeric Characters -Between 1-8 characters For Passport -Alphanumeric  For Alien • Numeric characters • Not more than 6 characters For Service ID • Numeric Characters • Not more than 6 characters	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
<b>5.4.10</b>	Account Number	Account Number of the Loan/Overdraft Facility. This must be a number that exists in the CRB Database	Mandatory Field Alphanumeric Not more than 20 Characters	ENF010 ENF027 ENF022
<b>5.4.11</b>	Mobile Telephone Number	The Consumers Main Telephone contact Number in the Form of: CCAAANNNNNNN  Where:	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031

		CCC is the Country Code AAA is the Area Code NNNNNNNN is the Number		
<b>5.4.12</b>	Home Telephone Number	The Consumer's Secondary Telephone Contact Number in the Form of: CCCAAANNNNNNNN  Where: CCC is the Country Code AAA is the Area Code NNNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>5.4.13</b>	Work Telephone Number	The Consumer's Office Telephone Contact Number, if consumer is employed in the Form of: CCCAAANNNNNNNN  Where: CCC is the Country Code AAA is the Area Code NNNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
<b>5.4.14</b>	Postal Address 1	Consumer's Postal Address Line1	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>5.4.15</b>	Postal Address 2	Address Extra Details	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>5.4.16</b>	Postal Location Town	Consumer's Postal Address Town  This field is mandatory if field 5.4.12 or 5.4.13 is filled in	Alphanumeric Not more than 30 Characters	ENF027 ENF023
<b>5.4.17</b>	Postal Location Country	Country of Consumer's Postal Address	Alphanumeric Not more than 2 Characters	ENF027 ENF012 ENF034
<b>5.4.18</b>	Post code	Post Code of Address	Alphanumeric	ENF027

		This field is mandatory if field 5.4.12 or 5.4.13 is filled in.	Not more than 10 characters	ENF019
<b>5.4.19</b>	Physical Address1	Consumer's Physical ( Residential Address) Line 1	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>5.4.20</b>	Physical Address 2	Consumer's Physical (residential Address) Line 2	Alphanumeric Not more than 50 characters	ENF027 ENF024
<b>5.4.21</b>	Plot Number	Plot Land Ref (LR) No of Consumer's residential Address	Alphanumeric Not more than 20 characters	ENF027 ENF022
<b>5.4.22</b>	Location Town	Town of Consumer's residential Address This field is mandatory if Field 5.4.17 is filled in.	Alphanumeric Not more than 30 characters	ENF027 ENF023
<b>5.4.23</b>	Location Country	ISO Code of the Country of the Consumer's residential Address. See Appendix A for the Available Codes.	Mandatory Field Alphanumeric Not more than 2 characters	ENF010 ENF027 ENF012
<b>5.4.24</b>	Date at Physical Address	Date When Consumer Moved to the Residential Address.	Date Field Not more than 8 characters Date can't be in Future	ENF029 ENF017 ENF145
<b>5.4.25</b>	Email	The Consumer Work Email Address, If employed or available	Check email format Not more than 50 characters Alphanumeric characters	ENF027 ENF024 ENF032

### 3.5. Delink IDs from an Account File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
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<b>5.5.1</b>	Surname	The Family or Surname	Alphanumeric	ENF027
			More than 1 character	ENF011
			Mandatory	ENF010
			Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF179
<b>5.5.2</b>	Forename 1	The First Name	Alphanumeric	ENF027
			More than 1 character	ENF179
			Mandatory	ENF010
			Not more than Max Characters 50	ENF024
			Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	
<b>5.5.3</b>	Forename 2	The Given Name	alphanumeric	ENF027
			More than 1 character	ENF024
			Not more than 50 Characters	
			Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	
<b>5.5.4</b>	Forename 3	Other Name or Initials	Alphanumeric	ENF027
			Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	
<b>5.5.5</b>	Account Number	The Account Number to Delink from	Mandatory Field	ENF027
			Alphanumeric	ENF010
			Not more than 20 Characters	ENF022
<b>5.5.6</b>	Primary Identification Document Type to Delink	Refer to for Acceptable Values	Alphanumeric	ENF027
			Mandatory	ENF010
		001 - National ID	Not more than 3 Characters	ENF013
		002 - Passport		
		003 - Alien Registration		
		004 - Service ID		
005 - Company Registration Number				

5.5.7	Primary Identification Document Number to Delink	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID - Numeric Characters - Between 5-8 characters For Passport - Alphanumeric  For Alien <ul style="list-style-type: none"> <li>Numeric characters</li> <li>Not more than 6 characters</li> </ul> For Service ID <ul style="list-style-type: none"> <li>Numeric Characters</li> <li>Not more than 6 characters</li> </ul>	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
5.5.8	Primary Identification Document Type to link	Refer to for Acceptable Values  001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Alphanumeric Mandatory Not more than 3 Characters	ENF027 ENF010 ENF013
5.5.9	Primary identification Document Number to Delink	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID - Numeric Characters - Between 5-8 characters For Passport - Alphanumeric  For Alien <ul style="list-style-type: none"> <li>Numeric characters</li> <li>Not more than 6 characters</li> </ul> For Service ID <ul style="list-style-type: none"> <li>Numeric Characters</li> </ul>	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b>

- Not more than 6 characters allowed ENF015  
ENF028

## 2.6. Link-Delink IDs File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.6.1	Function	Refer to the following options  001 - Link 002 – Delink	Mandatory Field Lookup Alphanumeric Not more than 3 Characters	ENF010 ENF149 ENF027 ENF013
5.6.2	Identification Document Type 1 From	Refer to for Acceptable Values  001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Alphanumeric Mandatory Not more than 3 Characters	ENF027 ENF010 ENF013
5.6.3	Identification Document Number 1 From	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien <ul style="list-style-type: none"> <li>Numeric characters</li> <li>Not more than 6 characters</li> </ul> For Service ID <ul style="list-style-type: none"> <li>Numeric Characters</li> <li>Not more than 6 characters</li> </ul>	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028

<b>5.6.4</b>	Identification Document Type 2 To	Refer to for Acceptable Values 001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Alphanumeric Mandatory Not more than 3 Characters	ENF027 ENF010 ENF013
<b>5.6.5</b>	Identification Document Number 2 To	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien <ul style="list-style-type: none"> <li>• Numeric characters</li> <li>• Not more than 6 characters</li> </ul> For Service ID <ul style="list-style-type: none"> <li>• Numeric Characters</li> <li>• Not more than 6 characters</li> </ul>	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028

## 2.7. Accounts Merger File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.7.1	Identification Document Type	Refer to for Acceptable Values 001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Alphanumeric Mandatory Not more than 3 Characters	ENF027 ENF010 ENF013
5.7.2	Identification Document Number	The Number of the Primary Identification Document provided on Opening of the Account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien <ul style="list-style-type: none"> <li>Numeric characters</li> <li>Not more than 6 characters</li> </ul> For Service ID <ul style="list-style-type: none"> <li>Numeric Characters</li> <li>Not more than 6 characters</li> </ul>	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
5.7.3	Surname/Company Name	The Family Name or Surname	Alphanumeric More than 1 character Mandatory Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
5.7.4	Forename 1/Registered Name	The First Name	Alphanumeric More than 1 character Mandatory Not more than 50 Characters	ENF027 ENF179 ENF010 ENF024

			Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	
<b>5.7.5</b>	Forename 2 / Trading Name	The Given Name	alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
<b>5.7.6</b>	Forename 3	Other Name or Initials	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
<b>5.7.7</b>	New Account Number	Specific Contract Unique Identifier; or account that contains a credit facility	Alphanumeric Mandatory Not more than 20 characters	ENF027 ENF010 ENF022
<b>5.7.8</b>	Old Account Number	Contract Unique Identifier used previously to report this facility	Alphanumeric Mandatory Not more 20 characters	ENF027 ENF010 ENF022

## 2.8. Deletion/Relist IDs File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.8.1	Function Type	Refer to acceptable options A-Complete B-Default History C-Specific Month Update D- Relist	Mandatory Lookup Not more than 1 character	ENF010 ENF148 ENF011
5.8.2	Surname	The Family Name or Surname	Alphanumeric More than 1 character Mandatory Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
5.8.3	Forename 1	The First Name	Alphanumeric More than 1 character Mandatory Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF179 ENF010 ENF024
5.8.4	Forename 2	The Given Name	Alphanumeric More than 1 character Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
5.8.5	Forename 3	Other Name or Initials	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 ENF024
5.8.6	Identification Document Type	The Type of Identification document Provided on Opening the Account	Alphanumeric Mandatory Not more than 3 Characters	ENF027 ENF010 ENF013



5.8.7	Identification Document Number	The number of the Primary Identification document provided on opening the account	Mandatory Field For ID -Numeric Characters -Between 5-8 characters For Passport -Alphanumeric  For Alien <ul style="list-style-type: none"> <li>• Numeric characters</li> <li>• Not more than 6 characters</li> </ul> For Service ID <ul style="list-style-type: none"> <li>• Numeric Characters</li> <li>• Not more than 6 characters</li> </ul>	ENF010 <b>FOR ID</b> ENF028 ENF017 ENF069 <b>FOR PASSPORT</b> ENF027 ENF022 <b>FOR ALIEN ID</b> ENF015 ENF028 <b>FOR SERVICE ID</b> ENF015 ENF028
5.8.8	Account Number	Specific Contract Unique Identifier; or account that contains a credit facility	Mandatory Field Alphanumeric Not more than 20 Characters	ENF010 ENF027 ENF022
5.8.9	Submission Date	The date the record is to be affected.	Date Field Not more than 8 Characters	ENF029 ENF017
5.8.10	New Number of Days in arrears	The new number of days the account has been in arrears. This should be rounded to 20 days  This option is only applicable if Option B is selected in field 5.8.1	Number Field Not more than 5 characters	ENF028 ENF014