# 2019

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 (ENF010-ENF142)
  - 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 - format to conform to Registrar of Companies in Kenya	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	Data is Alphanumeric	ENF027
1.1.7	Cherie Hamber	system.	Not more than 20 characters	ENF022
		System	Troc more than 20 that deters	2.11 322
		Client Number if Lender is Client Centric		
4.1.8	Account Number	Account Number Linking Customer to Core	Mandatory field	ENF010
		Lenders MIS System	Data is Alphanumeric	ENF027
		Account Number if Lender is not Client Centric	Not more than 20 characters	ENF022
	Old Account Number	Old Account Number linking to the previous	Data is Alphanumeric	ENF027
4.1.9		MIS System	Not more than 20 characters	ENF022
4.1.10	Company Type	The Type of Organisation. Options Available :	Mandatory – Issue Warning	ENF010 - ENF142
		A – Public Limited company	Lookup Field – Company Type	ENF035
		B - Private Limited company	Not more than 1 Character	ENF011
		C - Partnership		
		D - Sole Proprietor		
		E – Society		
		F - Club/Association		
		G – Investment Group		
		H - Public Corporation		
		J - NGO		
		L - Church		
		M - School		
4.1.11	Industry Code	Industry Code for the Borrower's Line of	Mandatory	ENF010
		business –	Lookup Field – Industry Code	ENF036
		Use the highest level of Central Bank of Kenya	3 characters only	ENF013
		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 012 - Schools 013 - Hospitals 014 - Churches		
4.1.12	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
4.1.13	PIN Number	Income Tax PIN No.	Mandatory Field with Warning Data Format is Alphanumeric Not more than 11 characters - 1 chr is Alphanumeric - Last chr is Alphanumeric - Rest are 9 Numeric characters only	ENF010-ENF142 ENF027 ENF150
4.1.14	VAT Number	Value Added Tax Registration Number	Alphanumeric Not more than 20 characters	ENF027 ENF022
4.1.15	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

4.1.16	Trading Status	Status of Trading of the consumer	Mandatory with Warning	ENF010-ENF142
7.1.10	Trading Status	Options:	Alphanumeric	ENF027
		001=Dormant	3 characters only	ENF013
		002=Actively Trading	5 characters only	LINIOIS
		003=Under Receivership/Liquidation		
		004=Liquidated		
		005=Under Management		
		006=Dissolved		
4.1.17	Trading Status Date	Date of the Current Trading Status	Date format	ENF029
4.1.17	Hading Status Date	Date of the Current Hading Status	Not a future date	ENF145
			Not a date before the company	ENF152
			registration date	ENFISZ
4.1.18	Main Telephone	The Primary Telephone contact Number in the	Mandatory-Issue warning	ENF010-ENF142
	Number	Format of : CCCAAANNNNNNN	Numeric	ENF028
			Not more than 15 characters	ENF020
		Where:	Check for Dummy Data	ENF031
		CCC is the Country Code	Check the phone format	
		AAA is the Area Code		
		NNNNNNN is the Number		
4.1.19	Other Telephone	Any other Telephone contact Number for the	Numeric	ENF028
	Number	Consumer in the Format of :	Not more than 15 characters	ENF020
		CCCAAANNNNNN	Check for Dummy Data	ENF031
			Check the phone format	
		Where:		
		CCC is the Country Code		
		AAA is the Area Code		
		NNNNNNN is the Number		
4.1.20	Postal Address 1	Consumer's Postal Address Line1	Alphanumeric	ENF027
			Not more than 50 Characters	ENF024
4.1.21	Postal Address 2	Postal Address Extra Details.	Alphanumeric	ENF027
			Not more than 50 Characters	ENF024

4.1.22	Town	Postal Town of Postal Address	Alphanumeric	ENF027
			Not more than 30 Characters	ENF023
4.1.23	Country	Country of Operation for the Consumer.	Alphanumeric	ENF027
		Refer to Appendix A for the ISO Country codes.	ISO CODE: Country	ENF034
			Not more than 2 characters	ENF012
4.1.24	Post code	Post Code of Consumer's Postal Address	Alphanumeric	ENF027
			Not more than 10 characters	ENF019
4.1.25	Physical Address1	Physical Address Line 1 of the Consumer's	Mandatory Field	ENF010
		business Location ( Office Location)	Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.1.26	Physical Address 2	Physical Address Line 2 of the Consumer's	Alphanumeric	ENF027
		business Location ( Office Location)	Not more than 50 characters	ENF024
4.1.27	Plot Number	Plot Land Ref (LR) No of the Consumer's	Alphanumeric	ENF027
		business Location ( Office Location)	Not more than 20 characters	ENF022
4.1.28	Physical Location Town	Town of the Consumer's business Location (	Mandatory field	ENF010
		Office Location)	Alphanumeric	ENF027
			Not more than 30 characters	ENF02A3
4.1.29	Physical Location	Country of the Office Location.	Mandatory	ENF010
	Country	Refer to Appendix A for the ISO Country codes.	Alphanumeric	ENF027
			Not more than 2 characters	ENF012
4.1.30	Lenders Registered	The Name of Lender as registered with the	Mandatory	ENF010
	Name	Registrar of companies	Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.1.31	Lenders Trading Name	The Lenders Trading Name.	Mandatory	ENF010
			Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.1.32	Lenders Branch Name	The Lenders Branch Name.	Mandatory	ENF010
			Alphanumeric	ENF027
			Not more than 50 characters	ENF024

4.1.33	Lenders Branch Code	The format of the branch code is	Mandatory	ENF010
		IXXXYYY	Alphanumeric	ENF027
		Where	Not more than 8 characters	ENF017
		I – the Institution type code	IXXX MUST match the file name XBB	ENF229
		B for Banks	(code of the institution making the	
		D For MFBs	submission)	
		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.		
4.1.34	Account Joint/Single	Whether the Account is operated Jointly or By a	Data is Alphanumeric	ENF027
	Indicator	single individual	Not more than 1 character	ENF011
		Options available :	Lookup-Account Joint/Single	ENF040
		J = Joint	Indicator	
		S = Single		
4.1.35	Class of Organisation	Options Available :	Alphanumeric	ENF011
		A – Corporate	Not more than 1 character	ENF041
		B – SME	Lookup-Class of Organisation	
		C - NGO/Church/Society		

4.1.36	Account Product Type	The Account Product Type:	Mandatory with Warning	ENF010-ENF142
		A –Overdraft	Alphanumeric	ENF027
		B – Credit Card	Lookup- Account Product Type	ENF042
		C – Business Working Capital Loans	Not more than 1 character	ENF011
		D – Business Expansion Loans		ENF212
		E – Mortgage Loans	Option H, I, K not allowed	
		F – Asset Finance Loans		
		G – Trade Finance Facilities		
		J – Insurance Premium Financing		
		L – Uncleared Effects		
4.1.37	Date Account Opened	Date When the Account was opened	Mandatory	ENF010
			Date Field	ENF029
			Not in the Future	ENF145
			<ul> <li>Date should not be more</li> </ul>	ENF153
			than the snapshot date	ENF017
4.1.38	Instalment Due Date	If the account is not in arrears, give the next	Mandatory	ENF010
		instalment date.	Date Field Format	ENF029
		If the account is in arrears, give the overdue	Check conditionals	ENF154
		date	<ul> <li>Not date in the past for an</li> </ul>	ENF017
		For Overdrafts, Credit Cards and Trade Finance	account not in arrears	ENF155
		products, give the expiry date	<ul> <li>Not date in the future for an</li> </ul>	
			account in arrears	
			<ul> <li>Future Date for Overdrafts,</li> </ul>	
			credit cards, trade finance	
4.1.39	Prudential Risk	The guidelines as per CBK on loan classification	Mandatory with Warning	ENF010-ENF142
	Classification	Options available:	Lookup Check	ENF043
			Not more than 1 character	ENF011
		For Commercial Banks		ENF193
		A = Normal (0-30)		ENF194
		B = Watch (>30-90)		ENF195
		C = Substandard (>90-180)		ENF196
		D = Doubtful (>180-360)		ENF197
		D = Doubtiul (> 100-300)		LINI 137

				ENF224
		For Microfinance Banks		ENF225
		A = Normal (0)		ENF226
		B = Watch (>1-30)		ENF227
		C = Substandard (>31-60)		
		D = Doubtful (>61-90)		
		E = Loss (>90)		
4.1.40	Original Amount	For Loans, give the approved loan amount. For	Mandatory Field	ENF010
		Overdrafts, Credit cards and Trade Finance	Amount Field	ENF030
		Products, issue the approved limits.	Must not be negative	ENF157
			Must be Greater than Zero	ENF180
			Not more than 16 characters	ENF021
4.1.41	Currency of Facility	The ISO Currency Code for the Currency in	Mandatory Field	ENF010
		which the facility is given.	Alphanumeric	ENF027
		Default is KES for Kenya Shillings.	Not more than 3 characters	ENF013
		Refer to Appendix B for valid Currency Codes	ISO currency codes	ENF044
			Lookup	
4.1.42	Current Balance in	The Current Balance in Kenya shillings, if the	Mandatory Field	ENF010
	Kenya Shillings	Currency is not Kenya shillings.	The Value should be same as 4.1.43	ENF030
		Same as the Original Amount if the facility was	if field 4.1.41 is in KES	ENF021
		given in Kenya Shillings.	Amount Field	ENF157
		Use the exchange rate as at the reporting (end	Not more than 16 characters	ENF158
		month) date.		
4.1.43	Current Balance	Balance in the account as at reporting (end	Mandatory Field	ENF010
		month) date	Amount Field	ENF030
			Must Not be negative	ENF157
		For Overdrafts:	Cannot be zero if Overdue Balance	ENF182
		If the overdraft has been utilized, give the debit	>0	ENF021
		(negative) balance due.	Cannot be Zero if DPD > 0	ENF198
		If the overdraft has not been utilized, or if a	Cannot be > 0 if acct status is	ENF222
		previously submitted overdraft has been paid	Closed, Paid Up, Fully Settled, Early	ENF221
		up, give a Zero (0)	Settlement	
			Not more than 16 characters	

4.1.44	Overdue Balance	Arrears amount in a facility.	Mandatory Field	ENF010
			Amount Field	ENF030
		If the account is not in arrears, Report 0 (Zero)	Cannot be negative	ENF157
		Mandatory if Overdue date is not null, Nr of	Not more than 16 characters	ENF021
		Days in Arrears & Nr of Instalments in Arrears >	Must be filled if 4.1.45	ENF089
		0		ENF199
				ENF090
				ENF221
4.1.45	Overdue Date	If the Account is in arrears, the Date when the	Date format	ENF029
		Account fell overdue.	Conditional Check based on 4.1.44,	ENF092
		For Overdrafts, Trade Finance Products and	4.1.46 and 4.1.47	ENF145
		Credit Cards, the date of expiry or date it went	Cannot be blank if overdue balance	ENF017
		over the limit	Is greater than zero	ENF088
		Conditional to Overdue Balance, Nr of Days In	Not in the future	ENF095
		Arrears and Number of Instalments In Arrears	<ul> <li>Not greater than snapshot</li> </ul>	ENF089
			date	
		If the account is not in arrears, Report 0		
4.1.46	Number of Days In	000 - If the account is not in arrears to	Number Field	ENF028
	Arrears	accommodate performing loans	Not negative	ENF183
		Count the number of days account is in arrears	Mandatory Fields	ENF010
		(e.g. 120 days in arrears)		ENF159
			If	ENF107
			A = Normal (0-30)	ENF014
			B = Watch (31-90)	ENF093
			C = Substandard (91-180)	ENF188
			D = Doubtful (181-360)	ENF189
			E = Loss ( >360)	ENF190
				ENF191
			The number of days in arrears	ENF192
			cannot be more than the period the	ENF086
			account has been opened	ENF090

			The difference of the number of days in arrears cannot be greater than the difference of the reporting period	
4.1.47	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	Number Conditional Check to 4.1.46, 4.1.45 and 4.1.44 Not negative Not more instalments in arrears than the total number of instalments of the account.	ENF010 ENF106 ENF183 ENF013 ENF028 ENF087 ENF091 ENF094 ENF087
4.1.48	Account Status	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.  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	Mandatory Field Lookup Not more than 1 character The account Status cannot be Closed, Fully Settled with days in arrears greater than 0	ENF010 ENF051 ENF011 ENF163 ENF164 ENF162

		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		
4.1.49	Account Status Date	The date of the status Change.	Date Format Field	ENF029
			Mandatory Field	ENF010
			Cannot be in the future	ENF145
			Not greater than snapshot date	ENF153
			Not more than 8 characters	ENF017
4.1.50	Account Closure	Reason for account closure	Alphanumeric	ENF027
	Reason		If Option "A" (closed) on Field 4.1.48	ENF097
			(Account Status) Must be filled	ENF024
			Not more than 50 characters	
4.1.51	Repayment Period	Repayment Period for the Facility in months.	Number Field Format	ENF028
		This is the initial contractual period	Mandatory With Warning	ENF010-ENF142
		999 for Credit Cards	Not more than 3 characters	ENF013
				ENF219
				ENF083
4.1.52	Deferred Payment Date	Mandatory if Account Status = Deferred.	Date Formats field	ENF029
		Deferred Payment Date must be in the future	Date cannot be in the past	ENF098
			If account status =M "Deferred" we	ENF096
			expect Deferred Payment date	ENF017
				ENF186
		I.		

Amount Payment Date Conditional Fields to 4.1.49, 4.1.52   ENF184   ENF021    4.1.54 Payment Frequency Paid on the facility. Options available: W - Weekly Paid on the facility. Options available: W - Weekly Paid on the facility. Options available: W - Weekly Paid on the facility. Options available: W - Weekly Paid on the facility. Options available: W - Weekly Paid on the facility. Options available: W - Weekly Paid on the facility. Not mandatory for Trade Finance Products. Null if no payment has been received.  4.1.55 Payment Date Payment Amount Field Paid on the facility of the facility. Not mandatory for Trade Finance Products. Null if no payment the facility. Not mandatory for Trade Finance Products. Null if no payment received into the facility. Not mandatory for Trade Finance Products. Null if no payment received into the facility. Not mandatory for Trade Finance Products. Page 12 Payment Field Payment Fiel	4.1.53	Deferred Payment	Conditional to field Account Status, Deferred	Amount Field	ENF030
4.1.54 Payment Frequency  A.1.54 Payment Frequency  A.1.55 Payment Date  A.1.56 Payment Date  A.1.56 Payment Date  A.1.57 Payment Date  A.1.58 Payment Date  A.1.59 Payment Prequency  A.1.50 Payment Frequency  A.1.50 Payment Prequency  A.1.50 Payment Prequency  A.1.50 Payment Amount  A.1.50 Payment		,	i i i i i i i i i i i i i i i i i i i	Conditional Fields to 4.1.49, 4.1.52	
4.1.54       Payment Frequency       The Frequency in which Instalments are to be paid on the facility. Options available:				· ·	ENF021
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  4.1.55  Disbursement Date  A.1.55  Next Instalment     Amount  Next Instalment     Amount  Amount  Anount  Date of facilities  Date of Latest Payment  Last date when payments were received.  A.1.56  A.1.57  Date of Latest Payment  Last date when payments were received.  A.1.58  Last Payment Amount  Last payment received into the facility. Not  A.1.58  Last Payment Amount  Last payment received into the facility. Not  A.1.58  A.1.58  A.1.58 Last Payment Amount  Last payment received into the facility. Not  A.1.59  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.51  A.1.51  A.1.51  A.1.52  A.1.53  A.1.54  A.1.55  A.1.56  A.1.57  A.1.58  A.1.57  A.1.58  A.1.57  A.1.58  A.1.58  A.1.59  A.1.59  A.1.50  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.52  A.1.53  A.1.54  A.1.55  A.1.56  A.1.57  A.1.57  A.1.58  A.1.58  A.1.59  A.1.59  A.1.59  A.1.59  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.52  A.1.52  A.1.53  A.1.54  A.1.56  A.1.57  A.1.57  A.1.58  A.1.58  A.1.59  A.1.59  A.1.59  A.1.59  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.52  A.1.52  A.1.53  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.51  A.1.52  A.1.52  A.1.53  A.1.51  A.1.52  A.1.52  A.1.51					ENF101
A.1.55 Next Instalment Amount Instalment amount of loans. Optional for Coverdrafts, Credit Cards and Trade Finance facilities Not megative Instalment Amount Last payment has been received.  Alphanumeric Field ENF027  Alphanumeric Field ENF027  ENF027  ENF027  ENF027  ENF027  ENF027  ENF027  ENF029  ENF020  Alphanumeric Field ENF029  ENF029  ENF010  Date of facility drawdown.  Mandatory Field Date format Cannot be less than the account open date. Date cannot be in future ENF029  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  A.1.57 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.  4.1.58 Last Payment Amount Last payment received into the facility. Not Meanunt Field ENF030  ENF029  ENF027  ENF027  ENF020  ENF010  ENF010  ENF010  ENF010  ENF020  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.  4.1.58 Last Payment Amount Last payment received into the facility. Not Manunt Field ENF030	4.1.54	Payment Frequency	The Frequency in which Instalments are to be	Lookup	ENF052
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  4.1.55 Disbursement Date Date of facility drawdown.  Mandatory Field Date format Cannot be less than the account open date. Date cannot be in future ENF029 ENF017  4.1.56 Next Instalment Amount Overdrafts, Credit Cards and Trade Finance facilities  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.  4.1.58 Last Payment Amount Last payment received into the facility. Not Amount Field ENF020 Conditional based on 4.1.36 ENF021 If the account is not a final status this field is not zero Not more than 16 characters Date Format Conditional if field 4.1.58 is Date Of Latest Payment ENF020 ENF020 ENF021 ENF020 ENF021 ENF020 ENF021 ENF020 ENF021 ENF020 ENF021 ENF021 ENF020 ENF021 ENF020 ENF021 ENF020 ENF021 ENF020 ENF021 ENF021 ENF020 ENF021 ENF020 ENF020 ENF021 ENF020 ENF021 ENF020 ENF021 ENF020 ENF020 ENF021 ENF020 ENF020 ENF020 ENF021 ENF020			paid on the facility.	Mandatory	ENF010
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  4.1.55 Disbursement Date Date of facility drawdown.  Mandatory Field Date format Cannot be less than the account open date. Date cannot be in future ENF029 Cannot be less than the account open date. Date cannot be in future ENF166 ENF145 ENF017 Annount Amount Overdrafts, Credit Cards and Trade Finance facilities Forting the account is not a final status this field is not zero Not more than 16 characters  Date Format 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  Date Format Conditional if field 4.1.58 is populated  ENF029 ENF017			Options available:	Alphanumeric Field	ENF027
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			W - Weekly		ENF220
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  4.1.55 Disbursement Date Date of facility drawdown.  A.1.56 Annually Date of facility drawdown.  A.1.57 Annually (Yearly) B - Bullet D - Daily F - Fortnightly  Date of facility drawdown.  A.1.58 Annuall Date of facility drawdown.  A.1.59 Annuall Date of facility drawdown.  A.1.50 Annuall Date of facility drawdown.  A.1.50 Annuall Date of facility drawdown.  A.1.50 Annuall Date of facility drawdown.  Annuall Date of facility Date of Latest Payment Annuall Date of Latest Payment Annuall Date Format Conditional if field 4.1.58 is populated Conditional if field 4.1.58 is populated ENF017 ENF021 ENF017 ENF017 ENF017 ENF017 ENF017 ENF017 ENF017 ENF017 ENF018 Annuall Date Format Conditional if field 4.1.58 is populated ENF009 ENF017 ENF01			M - Monthly		
Y - Annually (Yearly)   B - Bullet   T - Tri-annual (Three times in a year)   C - Biennial (Once in two years)   D - Daily   F - Fortnightly			Q – Quarterly		
### B - Bullet T - Tri-annual (Three times in a year) C - Biennial (Once in two years) D - Daily F - Fortnightly  ###################################			S – Semi-Annually		
T - Tri-annual (Three times in a year) C - Biennial (Once in two years) D - Daily F - Fortnightly  4.1.55 Disbursement Date  A.1.56  Next Instalment Amount  Instalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilities  A.1.57 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.  Last payment Amount  A.1.58 Last Payment Amount  Last payment received into the facility. Not Last payment Amount  Last payment received into the facility. Not Amount Field  A.1.58  Last Payment Amount  A.1.59  Last payment Amount  A.1.50  Last payment received into the facility. Not Amount Field  A.1.50  A.1.50  A.1.51  A.1.52  A.1.53  A.1.54  A.1.55  A.1.56  A.1.57  A.1.58  A.1.58  A.1.59  A.1.59  A.1.59  A.1.59  A.1.59  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.50  A.1.51  A.1.51  A.1.51  A.1.52  A.1.53  A.1.54  A.1.55  A.1.56  A.1.57  A.1.58  A.1.59  A.1.5			Y – Annually ( Yearly)		
4.1.55 Disbursement Date  4.1.56 Next Instalment Amount  Amount  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.  4.1.58 Last Payment Amount  C - Biennial (Once in two years) D - Daily F - Fortnightly  Mandatory Field Date format Cannot be less than the account open date. Date cannot be in future ENF029 Cannot be less than the account open date. 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  Date Format Conditional if field 4.1.58 is populated Conditional if field 4.1.58 is populated ENF020 ENF021 ENF021 ENF029 Conditional if field 4.1.58 is populated ENF029 ENF017 ENF021 ENF029 ENF017 ENF021 ENF029 ENF017 ENF021 ENF029 ENF017 ENF021 ENF029 ENF021 ENF02			B – Bullet		
4.1.55 Disbursement Date  4.1.56 Next Instalment Amount  Amount  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.  A.1.58 Disbursement Date  Date of facility drawdown.  Mandatory Field Date format Cannot be less than the account open date. Date cannot be in future ENF019 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  Date Format Conditional if field 4.1.58 is populated ENF029 Conditional if field 4.1.58 is populated ENF029 ENF021 ENF029 EN			T – Tri-annual (Three times in a year)		
4.1.55 Disbursement Date  4.1.56 Disbursement Date  A.1.57 Disbursement Date  A.1.58 Disbursement Date  A.1.59 Date of facility drawdown.  A.1.50 Date of facility drawdown.  A.1.50 Date of facility drawdown.  A.1.50 Date of Latest Payment  A.1.50 D			C – Biennial (Once in two years)		
4.1.55 Disbursement Date  A.1.56 Next Instalment Amount  Amount  Amount  Anount  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.  A.1.56 Last Payment Amount  A.1.57 Last Payment Amount  Date of facility drawdown.  Mandatory Field Date format Cannot be less than the account Date cannot be in future  Conditional based on 4.1.36 ENF157 Not negative If the account is not a final status this field is not zero Not more than 16 characters  Date Format Conditional if field 4.1.58 is Products. Null if no payment has been received.  A.1.57 Last Payment Amount  Last payment received into the facility. Not Amount Field  ENF010 E			D – Daily		
Date format ENF029 Cannot be less than the account open date. Date cannot be in future ENF017  4.1.56 Next Instalment Amount Overdrafts, Credit Cards and Trade Finance facilities If the account is not a final status this field is not zero Not more than 16 characters  4.1.57 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.  4.1.58 Last Payment Amount Last payment received into the facility. Not Manual Field Amount Field ENF030  Date format Conditional status this field 4.1.58 is populated ENF017  Date of Latest Payment Amount Last payment received into the facility. Not Amount Field ENF030  Date Format Conditional if field 4.1.58 is populated ENF017  Products. Null if no payment received into the facility. Not Amount Field ENF030			F - Fortnightly		
Cannot be less than the account open date. Date cannot be in future  4.1.56  Next Instalment Amount  Overdrafts, Credit Cards and Trade Finance facilities  Instalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilities  If the account is not a final status this field is not zero Not more than 16 characters  A.1.57  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.  A.1.58  Last Payment Amount  Last payment received into the facility. Not Amount Field  Amount Field  Cannot be less than the account ENF166 ENF017 ENF017 ENF029  Conditional if field 4.1.58 is populated ENF029 ENF017 E	4.1.55	Disbursement Date	Date of facility drawdown.		ENF010
4.1.56Next Instalment AmountInstalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilitiesConditional based on 4.1.36 Not negative If the account is not a final status this field is not zero Not more than 16 charactersENF021 ENF021 ENF030 ENF2184.1.57Date of Latest Payment the facility. Not mandatory for Trade Finance Products. Null if no payment has been received.Date Format Conditional if field 4.1.58 is populatedENF029 ENF017 ENF017 Populated4.1.58Last Payment AmountLast payment received into the facility. NotAmount FieldENF030				Date format	ENF029
A.1.56 Next Instalment Amount Instalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilities If the account is not a final status this field is not zero Not more than 16 characters  4.1.57 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.  4.1.58 Last Payment Amount Last payment received into the facility. Not Manual Field Payment Field ENF030  Date cannot be in future ENF017  Conditional based on 4.1.36  ENF021  If the account is not a final status this field is not zero Not more than 16 characters  Date Format Conditional if field 4.1.58 is ENF017  populated ENF213  Amount Field ENF030				Cannot be less than the account	ENF166
4.1.56 Next Instalment Amount Instalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilities  4.1.57 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.  4.1.58 Last Payment Amount Last payment Instalment amount of loans. Optional for Conditional based on 4.1.36 ENF157  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  Date Format Conditional if field 4.1.58 is populated  Conditional if field 4.1.58 is populated  ENF017  ENF017  ENF017  ENF017  ENF018  Amount Field  Anount Field  ENF030				•	
Amount Overdrafts, Credit Cards and Trade Finance facilities If the account is not a final status this field is not zero Not more than 16 characters  4.1.57 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.  4.1.58 Last Payment Amount Last payment received into the facility. Not More than 16 characters  Date Format Conditional if field 4.1.58 is populated  Conditional if field 4.1.58 is populated  ENF029  Conditional if field 4.1.58 is populated  ENF017  ENF213  ENF029  Conditional if field 4.1.58 is populated  ENF029  ENF017  ENF029  ENF017  ENF029  Anount Field  ENF029  ENF017  ENF017  ENF029  ENF017  ENF029  ENF017  ENF029  ENF029  ENF017  ENF017  ENF029  ENF017  ENF017  ENF029  ENF017  ENF029  ENF017  ENF029  ENF017  ENF029  ENF017  ENF017  ENF017  ENF029  ENF017  ENF01				Date cannot be in future	ENF017
facilities  facilities  If the account is not a final status this field is not zero Not more than 16 characters  A.1.57  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.  A.1.58  Last Payment Amount Last payment received into the facility. Not Amount Field  ENF030 ENF029 Conditional if field 4.1.58 is populated ENF213  ENF213  ENF030 ENF029 ENF017  ENF213  ENF213  Amount Field  ENF030	4.1.56	Next Instalment	Instalment amount of loans. Optional for	Conditional based on 4.1.36	ENF157
field is not zero Not more than 16 characters  4.1.57 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.  4.1.58 Last Payment Amount Last payment received into the facility. Not Amount Field  FNF218  ENF218  Conditional if field 4.1.58 is populated FNF213  ENF017  populated FNF213  ENF030		Amount	Overdrafts, Credit Cards and Trade Finance		ENF021
4.1.57 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.  4.1.58 Last Payment Amount Last payment received into the facility. Not More than 16 characters  Date of Latest Payment Conditional if field 4.1.58 is populated ENF017 populated ENF213  Amount Field ENF030			facilities		ENF030
4.1.57Date of Latest PaymentLast 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 populatedENF0294.1.58Last Payment AmountLast payment received into the facility. NotAmount FieldENF029Amount FieldENF017Amount FieldENF030				field is not zero	ENF218
the facility. Not mandatory for Trade Finance Products. Null if no payment has been received.  4.1.58 Last Payment Amount Last payment received into the facility. Not Amount Field ENF030				Not more than 16 characters	
Products. populated ENF213 Null if no payment has been received.  4.1.58 Last Payment Amount Last payment received into the facility. Not Amount Field ENF030	4.1.57	Date of Latest Payment	Last date when payments were received into		ENF029
Null if no payment has been received.  4.1.58 Last Payment Amount Last payment received into the facility. Not Amount Field ENF030			The state of the s	Conditional if field 4.1.58 is	
4.1.58 Last Payment Amount Last payment received into the facility. Not Amount Field ENF030				populated	ENF213
			Null if no payment has been received.		
mandatory for Trade Finance Products.	4.1.58	Last Payment Amount	, ,	Amount Field	ENF030
			mandatory for Trade Finance Products.		ENF021

		Mandatory if Date of Latest Payment is not null.	Conditional if field 4.1.57 is	ENF214
			populated	
			Not more than 16 characters	
4.1.59	Type of Security	If the Facility is Secured.	Lookup	ENF010
		Options Available:	Alphanumeric	ENF045
		U - Unsecured	Mandatory with warning	ENF027
		S - Fully Secured	Should check against collateral file if	ENF011
			secured	
			Not more than 1 character	

## 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

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4.2.6	Date of Birth	Assist in matching for unique	Mandatory - Issue Warning	ENF010- ENF142
		identification and detection of	Not a future date	ENF145
		possible fraud. The field needs to	Not under 18	ENF169
		be mandatory if the ld No cannot	Not over 100 years	
		be validated or changes in case of		
		Passport renewal & Passport		
		number changes		
4.2.7	Client Number	Client reference Number in Core	Data is Alphanumeric	ENF027
		Lenders system.	Not more than 20 characters	ENF022
		Client Number if Lender is Client		
		Centric		
		Account Number if Lender is not		
		Client Centric.		
4.2.8	Account	Account Number Linking Customer	Mandatory field	ENF010
	Number	to Core Lenders system	Data is Alphanumeric	ENF027
		Same as Client Number for	Not more than 20 characters	ENF022
		Account-Centric System		
4.2.9	Old Account	Contract Unique Identifier used	Alphanumeric Field	ENF027
	Number	previously to report this facility	Not more than 20 characters	ENF022
4.2.10	Gender	Male/Female ( M/F)	Mandatory	ENF010-ENF142
			Lookup	ENF053
			Alphanumeric	ENF027
4.2.11	Nationality	ISO Country Code for the	Mandatory Field – Issue Warning	ENF010-ENF142
		Consumer's Nationality.	Data is Alphanumeric	ENF027
		Refer to Appendix A for the	Not more than 2 characters	ENF012
		applicable country Codes.	Matches ISO CODE	ENF034
4.2.12	Marital Status	Consumer's Marital status	Lookup	ENF047
		Options:	Not more than 1 character	ENF011
		M – Married	Alphanumeric	ENF027
		S - Single		
		D - Divorced		
		W - Widowed		

4.2.13	Primary Identification Document Type	The Type of Primary Identification document Provided on Opening the Account.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID	Mandatory Field Data is Alphanumeric Not more than 3 characters Lookup	ENF010 ENF027 ENF013 ENF048
4.2.14	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	FOR ID ENF028 ENF017 ENF069 ENF167 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015 ENF028
4.2.15	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	Lookup Data is Alphanumeric Not more than 3 characters	ENF027 ENF013 ENF048 ENF072

		004 – Service ID		
4.2.16	Secondary Identification Document Number	The Number of the Secondary Identification Document Provided.  Mandatory if Secondary Identification Document Type is Provided.	Conditional field based on field 4.2.15 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	ENF070 FOR ID ENF028 ENF017 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015 ENF028
4.2.17	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
4.2.18	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	FOR ID ENF028 ENF017 FOR PASSPORT

			-Alphanumeric  For Alien  - Numeric characters  - Not more than 6  characters  For Service ID  - Numeric Characters  Not more than 6 characters	ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015 ENF028
4.2.19	Passport Country Code	The Country Code where the Passport was Registered	Alphanumeric Not more than 2 characters	ENF012 ENF012
4.2.20	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
4.2.21	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

4.2.22	Work Telephone Number	The Consumer's Office Telephone contact Number, if consumer is employed in the Form of: CCCAAANNNNNN  Where:	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
		CCC is the Country Code AAA is the Area Code NNNNNNN is the Number		
4.2.23	Postal Address	Consumer's Postal Address Line1	Alphanumeric	ENF027
	1		Not more than 50 characters	ENF024
4.2.24	Postal Address	Address Extra Details	Alphanumeric	ENF027
	2		Not more than 50 characters	ENF024
4.2.25	Postal Location	Consumer's Postal Address Town	Alphanumeric	ENF027
	Town		Not more than 30 characters	ENF023
4.2.26	Postal Location	Country of Consumer's Postal	Alphanumeric	ENF027
	Country	Address	Not more than 2 characters	ENF012
				ENF034
4.2.27	Post code	Post Code of Address	Alphanumeric	ENF027
			Not more than 10 characters	ENF019
4.2.28	Physical	Consumer's Physical (Residential	Alphanumeric	ENF027
	Address1	Address) Line 1	Not more than 50 characters	ENF024
4.2.29	Physical	Consumer's Physical (residential	Alphanumeric	ENF027
	Address 2	Address) Line 2	not more than 50 characters	ENF024
4.2.30	Plot Number	Plot Land Ref (LR) No of	Alphanumeric	ENF027
		Consumer's residential Address	Not more than 20 characters	ENF022
4.2.31	Location Town	Town of Consumer's residential	Alphanumeric	ENF027
		Address	Not more than 30 characters	ENF023
4.2.32	Location	ISO Code of the Country of the	Mandatory Field	ENF010
	Country	Consumer's residential Address.	Alphanumeric	ENF027
		See Appendix A for the Available	Not more than 2 characters	ENF012
		Codes.		ENF034

4.2.33	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
4.2.34	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
4.2.35	Consumer E- Mail	The Consumer Work Email Address, If employed or available	Validate Email Syntax Not more than 50 characters Alphanumeric	ENF027 ENF032 ENF024
4.2.36	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

4.2.37	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 - Financial Services 011 - Government 012 - Schools 013 - Hospitals 014 - Churches	Mandatory Field Alphanumeric Field 3 characters only	ENF017 ENF013
4.2.38	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
4.2.39	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
4.2.40	Income Amount	The Borrower's Average Monthly Income, in Kenya Shillings.	Mandatory- Issue Warning Amount Field Not more than 16 characters	ENF010-ENF142 ENF030 ENF021

4.2.41	Lenders	The Name of Lender as registered	Mandatory Field	ENF010
	Registered	with the Registrar of companies	Alphanumeric	ENF027
	Name		Not more than 50 characters	ENF024
4.2.42	Lenders	The Lenders Trading Name.	Mandatory Field	ENF010
	Trading Name		Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.2.43	Lenders Branch	The Lenders Branch Name.	Mandatory Field	ENF010
	Name		Alphanumeric	ENFO27
			Not more than 50 characters	ENF024
4.2.44	Lenders Branch	The format of the branch code is	Mandatory Field	ENF010
	Code	IXXXYYY	Alphanumeric	ENF027
		Where	Not more than 8 characters	ENF017
		I – the Institution type code	IXXX MUST match the file name	ENF229
		B for Banks	XBB (code of the institution	
		D For MFBs	making the submission)	
		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.		
4.2.45	Account	If the Account is operated jointly or	Mandatory Field	ENF010
	Joint/Single	by a single individual. Options	Lookup	ENF040
	Indicator	available:	Not more than 1 character	ENF011
		J = Joint		
		S = Single		

4.2.46	Account Product Type	The Account Product Type: 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 Field Lookup Not more than 1 character	ENF042 ENF011
4.2.47	Date Account Opened	Date the Account was opened.	Mandatory Field Date Field Cannot be in the future Not more than 8 characters	ENF010 ENF029 ENF145 ENF017
4.2.48	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 Field Date Field Not more than 8 characters	ENF010 ENF029 ENF017 ENF154 ENF155
4.2.49	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
4.2.50	Currency of Facility	The ISO Currency Code for the Currency in which the facility is given.	Alphanumeric Not more than 3 Characters Mandatory Field	ENF010 ENF027 ENF013

		Default is KES for Kenya Shillings. Refer to Appendix B for valid Currency Codes		ENF044
4.2.51	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
4.2.52	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
4.2.53	Overdue Balance	Arrears amount in a facility.  If the account is not in arrears, Report 0  Mandatory if Overdue date is not null, Number of Days in Arrears & Number of Instalments in Arrears > 0	Currency Field Not more than 16 characters Mandatory field	ENF030 ENF021 ENF010 ENF089 ENF221 ENF199
4.2.54	Overdue Date	If the Account is in arrears, the Date when the Account fell overdue. For Overdrafts, Trade Finance	Date Field Not more than 8 characters Date can't be in the future	ENF029 ENF017 ENF145 ENF092

		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		ENF095 ENF088 ENF089
4.2.55	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 ENF196 ENF197 ENF093 ENF090
4.2.56	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
4.2.57	Prudential Risk Classification	The guidelines as per CBK on loan classification Options available :	Lookup Alphanumeric Field Not more than 1 character Mandatory Field	ENF010 ENF027 ENF011

	For Commercial Banks		ENF043
	A = Normal (0-30)		ENF193
	B = Watch (>30-90)		ENF194
	C = Substandard (>90-180)		ENF195
	D = Doubtful (>180-360)		ENF196
	E = Loss (>360)		ENF223
			ENF224
	For Microfinance Banks		ENF225
	A = Normal (0)		ENF226
	B = Watch (>1-30)		ENF227
	C = Substandard (>31-60)		
	•		
	D = Doubtful (>61-90)		
	E = Loss (>90)		
<b>4.2.58</b> Account Status	The Account status as at the time	Lookup	ENF051
	of reporting.	Mandatory Field	ENF010
	Options Available:	Not more than 1 character	ENF162
			ENF164
	A - Closed – No more admin		ENF163
	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		
	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.		

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

4.2.59	Account Status Date	The date of the status Change.	Date Field Mandatory Field Date Cannot be in the future	ENF029 ENF010 ENF145
4.2.60	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 ENF097
4.2.61	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
4.2.62	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
4.2.63	Deferred Payment Amount	Conditional to Account Status and Deferred Payment Date	Amount Field Not more than 16 characters	ENF030 ENF021 ENF184
4.2.64	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)	Lookup Alphanumeric Not more than 1 character	ENF027 ENF011 ENF052 ENF220

		C – Biennial (Once in two years) D – Daily F - Fortnightly		
4.2.65	Disbursement Date	Date of facility drawdown.	Mandatory Field Not more than 8 characters Date Field Cannot be in the future	ENF010 ENF017 ENF029 ENF145
4.2.66	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
4.2.67	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
4.2.68	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 ENF214
4.2.69	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
4.2.70	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

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

			-Alphanumeric	ENF167
			For Alien  - Numeric characters  - Not more than 6 characters  For Service ID  - Numeric Characters  - Not more than 6 characters	FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015 ENF028
4.3.13	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
4.3.14	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  FOR ID ENF028 ENF017 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID

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

			Should be the same with field 4.3.12 if option 005 is provided in 4.3.11	
4.3.19	Previous Registration Number	The Registration Certificate Number - format to conform to Registrar of Companies in Kenya	Not more than 20 characters Alphanumeric	ENF022 ENF027
		Required, only if applicable because the company type changes, the history details of the previous type can be matched to the new company type		
4.3.20	Company PIN	The Company Income Tax PIN	Data Format is Alphanumeric	ENF027
	Number	Number	Not more than 11 characters	ENF150
			- 1 chr is Alphanumeric	ENF202
			- Last chr is Alphanumeric	
			- Rest are 9 Numeric	
			characters only	
4.3.21	Company VAT	Income Tax VAT Number	Alphanumeric Field	ENF027
	Number		Not more than 11 characters	ENF150
			- 1 chr is Alphanumeric	ENF022
			<ul><li>Last chr is Alphanumeric</li><li>Rest are 9 Numeric</li></ul>	
			characters only	
1.3.22	Stakeholder Type	Type of stake held	Alphanumeric	ENF027
	21	31	Lookup	ENF054
		Options are:	Mandatory with warning	ENF010-ENF142
		A – Director	,	
		B - Shareholder		
		C - Partner		
		D - Proprietor		
		E - Trust Beneficiary		
		F - Power of Attorney		
		G - Guarantor		

4.3.23	Percentage of Shares	If stakeholder is a shareholder, the	Number Format	ENF028
	in company	Shareholding in the company	Not more than 6 characters	ENF015
				ENF230
4.3.24	Mobile Telephone	The Primary Stakeholder's Telephone	Alphanumeric	ENF027
	Number	contact Number in the Form of :	Not more than 15 characters	ENF020
		CCCAAANNNNNN		ENF031
		Where:		
		CCC is the Country Code		
		AAA is the Area Code		
		NNNNNNN is the Number		
4.3.25	Home Telephone	The Secondary Telephone contact	Alphanumeric	ENF027
	Number	Number in the Form of :	Not more than 15 characters	ENF020
		CCCAAANNNNNN		ENF031
		Where:		
		CCC is the Country Code		
		AAA is the Area Code		
		NNNNNNN is the Number		
4.3.26	Work Telephone	The Any other Telephone contact	Alphanumeric	ENF027
	Number	Number in the	Not more than 15 characters	ENF020
		Form of :		ENF031
		CCC-AAA-NNNNNNN		
		Where:		
		CCC is the Country Code		
		AAA is the Area Code		
		NNNNNNN is the Number		
4.3.27	Postal Address 1	Stakeholder's Postal Address Line1	Alphanumeric	ENF027
			Not more than 15 characters	ENF020
4.3.28	Postal Address 2	Stakeholder's Postal Address Line 2	Alphanumeric	ENF027
			Not more than 15 characters	ENF020
4.3.29	Town	Town of Stakeholder's Postal Address	Alphanumeric	ENF027
			Not more than 30 characters	ENF023

4.3.30	Country	Country of Stakeholder's Postal	Alphanumeric	ENF027
		Address	Not more than 2 characters	ENF012
4.3.31	Post Code	Post Code of Stakeholder's Postal	Alphanumeric	ENF027
		Address	Not more than 10 characters	ENF019
4.3.32	Physical Address 1	Stakeholder's Physical Address Line 1	Mandatory	ENF010
		If stakeholder is an individual; this	Alphanumeric	ENF027
		would be the Residential Address. If the stakeholder is an institution, this would be the registered Office Address.	Not more than 50 characters	ENF024
4.3.33	Physical Address 2	Stakeholder's Physical Address Line 2	Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.3.34	Physical Address 3	Stakeholder's Physical Address Line 3	Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.3.35	Plot Number	Plot Land Ref (LR) No of Stakeholder's	Alphanumeric	ENF027
		Physical Address	Not more than 20 characters	ENF022
4.3.36	Physical Location	Town of Stakeholder's Physical	Mandatory Field	ENF010
	Town	Address	Alphanumeric	ENF027
			Not more than 30 characters	ENF023
4.3.37	Physical Location	ISO Country Code of the Stakeholder's	Mandatory Field	ENF010
	Country	Physical Address.	Alphanumeric	ENF027
		See Appendix A for the Available	Not more than 2 characters	ENF012
		Codes.	Lookup	ENF034

#### 2.4. Guarantor file

Field No	Field	Business Rules	Checks	Enforcement Codes
4.4.1	Lenders Registered	The Name of Lender as registered	Mandatory Field	ENF010
	Name	with the Registrar of companies	Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.4.2	Lenders Trading	The Lenders Trading Name.	Mandatory Field	ENF010
	Name		Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.4.3	Lenders Branch	The Lenders Branch Name.	Mandatory Field	ENF010
	Name		Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.4.4	Lenders Branch Code	The format of the branch code is	Mandatory Field	ENF010
		IXXXYYY	Alphanumeric	ENF027
		Where	Not more than 8 characters	ENF017
		l – the Institution type code B for Banks		ENF229
		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.		
4.4.5	Client Number	Client Reference Number Linking	Alphanumeric	ENF027
		guarantor to Account being guaranteed in the Lenders systems. This is for Client-Centric systems.	Not more than 20 characters	ENF022

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

			Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only Conditional to field 4.4.13	
4.4.11	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
4.4.12	Date of Birth / Date of Registration	Guarantor's Date of Birth if it is an individual  Guarantor's date of Registration if it	Mandatory – Issue Warning Not a future date If an individual, Client Type A, - Not under 18	ENF010-ENF142 ENF145 ENF029-ENF142 ENF017
		is an Institution.	- And Not over 100 years  Date Format	ENF210
			YYYYMMDD – Issue Warning Registration Date Not in the Future Not more than 8 Numeric characters	
4.4.13	Gender	Guarantor's Gender. Options Available: M - Male F - Female I - Institutional	Mandatory Lookup Alphanumeric Not more than 1 character	ENF010 ENF027 ENF011 ENF053
4.4.14	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
4.4.15	Marital Status	The Guarantor Marital status. Options Available are: M - Married S - Single D - Divorced	Lookup Alphanumeric Not More than 1 character	ENF027 ENF011 ENF047

		W - Widowed		
4.4.16	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
4.4.17	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
4.4.18	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
4.4.19	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

4.4.20	Primary Identification Doc Number	The Identification document Number	Mandatory Field For ID	ENF010
			-Numeric Characters	FOR ID
			-Between 5-8 characters	ENF028
			For Passport	ENF017
			-Alphanumeric	ENF069
			·	ENF167
			For Alien	FOR PASSPORT
			- Numeric characters	ENF027
			- Not more than 6 characters	ENF022
			For Service ID	FOR ALIEN ID
			- Numeric Characters	ENF015
			- Not more than 6 characters	ENF028
				FOR SERVICE ID
				ENF015
				ENF028
4.4.21	Secondary	The Guarantor's Secondary	Alphanumeric	ENF027
	Identification	Identification document Type, if	Not more than 3 characters	ENF013
	Document	Provided to the Lender.		ENF048
		Options Are:		ENF072
		001 – National ID		
		002 – Passport		
		003 – Alien Registration		
		004 – Service ID		
4.4.22	Secondary	Mandatory if Secondary Identification	Conditional Field to 4.4.21	ENF070
	Identification	Document type is provided	For ID	
	Document Number		-Numeric Characters	FOR ID
			-Between 1-8 characters	ENF028
			For Passport	ENF017
			-Alphanumeric	FOR PASSPORT
			•	ENF027
			For Alien	ENF022
			- Numeric characters	FOR ALIEN ID
			- Not more than 6 characters	ENF015

			For Service ID - Numeric Characters - Not more than 6 characters	ENF028 FOR SERVICE ID ENF015 ENF028
4.4.23	Other Identification Document	The Guarantor's Other 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 ENF073
4.4.24	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	ENF071 FOR ID ENF028 ENF017 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015
4.4.25	Employer Name	Guarantor's Employer, if Guarantor is employed	- Not more than 6 characters Alphanumeric Max Characters 50	ENF028 ENF027 ENF024 ENF208
4.4.26	Employment type	IF guarantor is employed, then Type Of employment of the guarantor. Options Available : A - Casual B - Contract	Alphanumeric Lookup Not more than 1 character	ENF027 ENF049 ENF011

		C - Permanent D - Pensionable E - Self-Employed Mandatory if guarantor is employed		
4.4.27	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
4.4.28	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
4.4.29	Home Telephone Number	The Guarantor's Secondary Telephone contact Number, if provided in the Form of: CCCAAANNNNNN  Where: CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
4.4.30	Work Telephone Number	IF Guarantor is employed then the employer's Telephone contact Number in the Form of:	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031

		CCCAAANNNNNN		
		Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number		
4.4.31	Postal Address 1	Guarantor's Postal Address Line1	Alphanumeric Not more than 50 characters	ENF027 ENF024
4.4.32	Postal Address 2	Postal Address Extra details	Alphanumeric Not more than 50 characters	ENF027 ENF024
4.4.33	Town	Town of Postal Address	Mandatory Alphanumeric Not more than 30 characters	ENF010 ENF027 ENF023
4.4.34	Country	Country of Guarantor's Postal Address	Mandatory Alphanumeric Not more than 30 characters	ENF010 ENF027 ENF023
4.4.35	Post code	Post Code of Postal Address	Alphanumeric Not more than 10 characters	ENF027 ENF019
4.4.36	Physical Address1	Guarantor's Physical Address Line 1 If the Guarantor is an Individual then this would be the Residential Address of the Guarantor.	Alphanumeric Not more than 50 characters	ENF027 ENF024
		If the Guarantor is an Institution, then this would be the Guarantor's registered Office Physical Address		
4.4.37	Physical Address 2	Guarantor's Physical Address Line 2	Alphanumeric Not more than 50 characters	ENF027 ENF024
4.4.38	Plot Number	Plot Land Ref (LR) No of Guarantor's Physical Address	Alphanumeric Not more than 50 characters	ENF027 ENF024
4.4.39	Physical Location Town	Town of Guarantor's Physical Address	Mandatory Alphanumeric	ENF010 ENF027

			Not more than 30 characters	ENF023
4.4.40	Physical Location	ISO Country Code of the Country of	Mandatory	ENF010
	Country	Residence or Registered Office of the	Alphanumeric	ENF027
		Guarantor.	Not more 2 characters	ENF012
		See Appendix A for the Available ISO		ENF034
		Country Codes		
4.4.41	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	Mandatory Field	ENF010
		options	Lookup	ENF027
			Alphanumeric	ENF011
		A – Individual Credit Consumer B – Non-Individual Credit Consumer	Not more than 1 characters	
4.5.2	Surname	The Family Name or Surname	Conditional to field 4.5.1	ENF027
			Alphanumeric	ENF179
			More than 1 character	ENF024
			Not more than 50	ENF074
			Characters	ENF076
			Allow characters (A-Z), (a-z) Hyphen,	
			Apostrophe, Space only	
4.5.3	Forename 1	The First Name	Conditional to field 4.5.1	ENF027
			Alphanumeric	ENF179
			More than 1 character	ENF024
			Not more than 50	ENF075
			Characters	
			Allow characters (A-Z), (a-z) Hyphen,	
			Apostrophe, Space only	
4.5.4	Forename 2	The Given Name	Alphanumeric	ENF027
			More than 1 character	ENF024
			Not more than 50	ENF075
			Characters	ENF078
			Allow characters (A-Z), (a-z) Hyphen,	
			Apostrophe, Space only	
4.5.5	Forename 3	Other Name or Initials	Alphanumeric	ENF027
			More than 1 character	ENF024
			Not more than 50	ENF077
			Characters	

			Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	
4.5.6	Company Name	Name of the Company/Corporate entity	Alphanumeric	ENF027
	, ,	that is a Guarantor to the Subject	Not more than 100 Characters	ENF185
		Account.	Conditional to field 4.5.1	ENF079
4.5.7	Primary	The Type of Primary Identification	Mandatory Field	ENF010
	Identification	document Provided on Opening the	Data is Alphanumeric	ENF027
	Document Type	Account.	Not more than 3 characters	ENF013
				ENF048
		001 – National ID		ENF216
		002 – Passport	Conditional to field 4.5.1	ENF217
		003 – Alien Registration		
		004 – Service ID		
		005 - Company Registration No		
4.5.8	Primary	The Number of the Primary	Mandatory Field	ENF010
	Identification	Identification Document Provided on	For ID	
	Document	Opening the Account	-Numeric Characters	FOR ID
	Number		-Between 5-8 characters	ENF028
			For Passport	ENF017
			-Alphanumeric	ENF069
				FOR PASSPORT
			For Alien	ENF027
			- Numeric characters	ENF022
			- Not more than 6 characters	FOR ALIEN ID
			For Service ID	ENF015
			- Numeric Characters	ENF028
			- Not more than 6 characters	FOR SERVICE ID
				ENF015
				ENF028
4.5.9	Branch Code on	Bank and Branch code on Bounced	The format of the branch code is	ENF105
	cheque	Cheque	IXXXYYY	ENF010
			Where	ENF017
			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.	
4.5.10	Client Number	Client Reference Code Linking	Data is Alpha Numeric	ENF027
		Customer to Banking System	Not more than 20 characters	ENF022
4.5.11	Account	Bank Account on Bounced Cheque	Mandatory	ENF010
	Number		Alphanumeric	ENF027
			Not more than 20 Characters	ENF022
4.5.12	Cheque	Type of Cheque. Options Are :	Alphanumeric	ENF027
	Account Type	A - Corporate	Lookup	ENF057
		B - Personal	Not more than 1 Character	ENF011
		C - Dividend		
4.5.13	Cheque	Amount on cheque	Mandatory	ENF010
	Amount		Amount Field	ENF030
			Not more than 16 characters	ENF021
4.5.14	Cheque	Cheque Number	Mandatory	ENF010
	Number		Number (no spaces)	ENF028
			Not more than 9 characters	ENF018
4.5.15	Cheque	ISO Currency Code	Mandatory	ENF010
	Currency		Alphanumeric Field	ENF027
			Not more than 3 characters	ENF013
				ENF044
4.5.16	Cheque Date	Date on Bounced Cheque	Mandatory	ENF010

			Date format	ENF029
			Cannot be a future date	ENF145
.5.17	Cheque Bounce	The Date the Cheque was unpaid by	Mandatory Field	ENF010
	Date	the paying Bank	Date format	ENF029
			Cannot be in the future	ENF145
1.5.18	Cheque Bounce	Reason Code for Bouncing cheque	Alphanumeric	ENF027
	Reason Codes	Use options below:	Mandatory Field	ENF010
		30 – Cheque Unpaid Because of	Lookup Value	ENF058
		Suspected Criminal Activity	Not more than 2 characters	ENF012
		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 75 - Title of Account Required 76 - Debit in Excess of Direct Debit Authority 77 - Frozen Account 79 - Payment Stopped by Drawer 80 - Confirmation Awaited		
4.5.19	Loan Account	The Loan Account to which the Cheque was deposited to.	Mandatory Alphanumeric Not more than 20 characters	ENF010 ENF027 ENF022
4.5.20	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		ENF010 ENF030 ENF021

### 2.6. Collateral file

Field No.	Field	Business Rules	Checks	Enforcement Codes
4.6.1	Lenders Registered	The Name of Lender as registered	Mandatory Field	ENF010
	Name	with the Registrar of companies	Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.6.2	Lenders Trading Name	The Lenders Trading Name.	Mandatory Field	ENF010
			Alphanumeric	ENF027
			Not more than 50 characters	ENF024
1.6.3	Lenders Branch Name	The Lenders Branch Name.	Mandatory Field	ENF010
			Alphanumeric	ENF027
			Not more than 50 characters	ENF024
1.6.4	Lenders Branch Code	The format of the branch code is	Mandatory Field	ENF010
		IXXXYYY	Alphanumeric	ENF027
		Where	Not more than 8 characters	ENF017
		I – the Institution type code		ENF229
		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.		
1.6.5	Client Number	Client Reference Number Linking	Alphanumeric	ENF027
		Borrower 's Account in the Lenders systems.	Not more than 20 characters	ENF022

		This is for Client-Centric systems.		
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 Type	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	ENF010  FOR ID  ENF028
			For Passport -Alphanumeric	ENF017 ENF069 ENF167
			For Alien - Numeric characters - Not more than 6 characters	FOR PASSPORT ENF027 ENF022
			For Service ID  - Numeric Characters - Not more than 6 characters	FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID

				ENF015 ENF028
4.6.9	Secondary	The Borrower's Secondary	Data is Alphanumeric	ENF027
	Identification	Identification document Type, if	Not more than 3 characters	ENF013
	Document	Provided to the Lender.		ENF048
				ENF072
		Options Are:		
		001 – National ID		
		002 – Passport		
		003 – Alien Registration		
		004 – Service ID		
		005 – Company Registration		
4 6 40	Cacandan	Number	Conditional Field to 4.6.9	ENEOZO
4.6.10	Secondary Identification	Mandatory if Secondary	For ID	ENFU/U
	Document Number	Identification Document type is provided	-Numeric Characters	FOR ID
	Document Number	provided	-Between 1-8 characters	
			For Passport	
			-Alphanumeric	
			-Alphanamenc	
			For Alien	
			- Numeric characters	
			- Not more than 6 characters	_
			For Service ID	
			- Numeric Characters	
			- Not more than 6 characters	ENF048
				ENF028
1.6.11	Other Identification	The Borrower's Other	Data is Alpha Numeric	ENF027
	Document	Identification document type, if	Not more than 3 characters	ENF013
		Provided to the Lender.		ENF073
		Options Are:		
		001 – National ID		

		<ul> <li>002 – Passport</li> <li>003 – Alien Registration</li> <li>004 – Service ID</li> <li>005 – Company Registration</li> <li>Number</li> </ul>		
4.6.12	Other Identification Document Number	Mandatory if Other Identification document type is provided	Conditional Field to 4.6.9 For ID	ENF071 FOR ID
			-Numeric Characters -Between 1-8 characters For Passport	ENF028 ENF017 FOR PASSPORT
			-Alphanumeric	ENF027 ENF022
			For Alien - Numeric characters - Not more than 6 characters	FOR ALIEN ID ENF015 ENF028
			For Service ID - Numeric Characters Not more than 6 characters	FOR SERVICE ID ENF015 ENF028
4.6.13	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	ENF029 ENF150
4.6.14	Company VAT Number	Applicable to Corporate Customers	Alphanumeric Not more than 20 characters	ENF027 ENF022 ENF150

4.6.15	Collateral Type	Options should be:	Alphanumeric	ENF027
	21	A – Land	Lookup	ENF059
		B – Property and Buildings C – Cash	Not more than 1 character	ENF011
		D – Treasury Bills and Bonds		
		E – Shares		
		F – Debentures		
		G – Chattels/Charges over movable		
		assets excluding vehicles		
		H – Chattels over Vehicles		
		I – Insurance Policy		
4.6.16	Collateral Reference	To match/trace collateral used on	Alphanumeric	ENF027
	Number	same exposures.	Not more than 50 Characters	ENF024
				ENF102
		Mandatory if Collateral type is		
		Land, Property and Buildings		
4.6.17	Collateral Last	Amount of the collateral as at Last	Amount Field	ENF030
	Valuation Amount	valuation	Mandatory Field	ENF010
			Not more than 16 Characters	ENF021
4.6.18	Collateral Currency	Currency Code of the Collateral	ISO codes	ENF044
		currency.	Alphanumeric	ENF027
			Not more than 3 characters	ENF013
		Default is Kenya Shillings.		
4.6.19	Collateral Forced Sale	Conditional to field Collateral Type,	Currency Field	ENF030
	Value	if Land, Property and Buildings	Not more than 16 Characters	ENF021
				ENF103
4.6.20	Next Valuation Date	Date when collateral is scheduled	Date Field	ENF029
		for valuation	Can't be in the past	ENF186
			Not more than 8 characters	ENF017
4.6.21	Collateral Expiry Date	Required if the Collateral has an	Date Field	ENF029
		expiry Date	Can't be in the past	ENF186
			Not more than 8 characters	ENF017

4.6.22	Instrument of	Brief description of instruments	Alphanumeric	ENF027
	Claim/Recovery Type	used to recover	Not more than 50 characters	ENF024
4.6.23	Last Valuation Date	The Date the Collateral was last	Mandatory Field	ENF010
		Valued	Date Field	ENF029
			Can't be in the future	ENF186
			Not more than 8 characters	ENF017
4.6.24	Shared Collateral	If the Collateral is shared for	Lookup	ENF060
		several Loans	Alphanumeric	ENF027
		Y= If Collateral is shared	Not more than 1 character	ENF011
		N= If Collateral is not shared		
4.6.25	Portion of Collateral	Conditional if Shared Collateral = Y	Number Field	ENF028
	Shared		Not more than 3 characters	ENF013
				ENF100
4.6.26	Multiple Collateral	Y= If multiple collateral	Lookup	ENF061
		N= If no multiple collateral	Alphanumeric	ENF027
			Not more than 1 character	ENF011
				ENF142
			If yes, then there should be more	
			than one record.	
			<ul> <li>Issue a waning</li> </ul>	

#### 2.7. Fraudulent Activities file

Field No.	Field	Business Rules	Checks	Enforcement Codes
4.7.1	Lenders	The Name of Lender Reporting the	Mandatory Field	ENF010
	Registered Name	Fraud, as registered with the Registrar	Alphanumeric	ENF027
		of companies	Not more than 50 characters	ENF024
4.7.2	Lenders Trading	The Lenders Trading Name.	Mandatory Field	ENF010
	Name		Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.7.3	Lenders Branch	The Lenders Branch Name, where the	Mandatory Field	ENF010
	Name	fraud is reported to have taken place.	Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.7.4	Lenders Branch	The format of the branch code is	Mandatory Field	ENF010
	Code	IXXXYYY	Alphanumeric	ENF027
		Where	Not more than 8 characters	ENF017
		I – the Institution type code		ENF229
		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.		
4.7.5	Client Number	Client Reference Number Linking to	Data is Alpha Numeric	ENF027
		Account involved in the Fraud in the	Not more than 20 characters	ENF022
		Lender's system.		

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

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

			-Alphanumeric	ENF069
			For Alien - Numeric characters - Not more than 6 characters For Service ID - Numeric Characters Not more than 6 characters	FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015 ENF028
4.7.21	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	The Name of Lender Reporting the	Mandatory Field	ENF010
	Name	Loan Application, as registered with	Alphanumeric	ENF027
		the Registrar of companies	Not more than 50 characters	ENF024
4.8.2	Lenders Trading Name	The Lenders Trading Name.	Mandatory Field	ENF010
			Alphanumeric	ENF027
			Not more than 50 characters	ENF024
4.8.3	Lenders Branch Name	The Lenders Branch Name, where	Mandatory Field	ENF010
		the Loan Application is reported to	Alphanumeric	ENF027
		have taken place.	Not more than 50 characters	ENF024
4.8.4	Lenders Branch Code	The format of the branch code is	Mandatory Field	ENF010
		IXXXYYY	Alphanumeric	ENF027
		Where	Not more than 8 characters	ENF017
		I – the Institution type code		ENF229
		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.		
4.8.5	Type of Client	The following Options available:	Mandatory	ENF010
		A – Individual Credit Consumer	Lookup	ENF063

		D. Nam Individual Condit Consums	A las la servicia suri a	ENEO27
		B – Non-Individual Credit Consumer	Alphanumeric	ENF027
			Not more than 1 Character	ENF011
4.8.6	Surname	The Family Name or Surname	Alphanumeric	ENF027
			More than 1 character	ENF179
			Conditional to 4.8.5	ENF024
			Not more than 50 Characters	ENF074
			Allow characters (A-Z), (a-z)	ENF076
			Hyphen, Apostrophe, Space only	
4.8.7	Forename 1	The First Name	Alphanumeric	ENF027
			More than 1 character	ENF179
			Conditional to 4.8.5	ENF075
			Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	
			Hyphen, Apostrophe, Space only	
4.8.8	Forename 2	The Given Name	alphanumeric	ENF027
			More than 1 character	ENF024
			Not more than 50 Characters	ENF078
			Allow characters (A-Z), (a-z)	
			Hyphen, Apostrophe, Space only	
4.8.9	Forename 3	Other Name or Initials	Alphanumeric	ENF027
			Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	ENF077
			Hyphen, Apostrophe, Space only	
4.8.10	Registered Name	The Name as Registered with the	Alphanumeric	ENF027
		Registrar of Companies	Not more than 70 Characters	ENF025
		mag.scr ar ar companies	Mandatory if 4.8.5 is Non-	ENF079
			individual	2141 07 3
4.8.11	Trading Name	The Business or Trading Name	Alphanumeric	ENF027
		e Dadiness of Trading Name	Mandatory if 4.8.5 is Non-	ENF025
			individual	ENF080
			Not more than 70 Characters	2.41 000
			resemble than 70 characters	

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

4.8.15	Secondary Identification Document Number	Mandatory if Secondary Identification Document type is provided	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	FOR ID ENF028 ENF017 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015
4.8.16	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	ENF028 ENF027 ENF013 ENF073
4.8.17	Other Identification Document Number	Mandatory if Other Identification document type is provided	Data is Alphanumeric Not more than 20 Characters	ENF071 FOR ID ENF028 ENF017 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015

				ENF028
4.8.18	Client Number	Client Reference Number Linking to Applicant's account the Lender's system.	Data is Alpha Numeric Not more than 20 characters	ENF027 ENF022
		This is for Client-Centric systems.		
4.8.19	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
4.8.20	Account Number	Account Number Linking to Applicant's Account in the Lender's System.	Alphanumeric Not more than 20 Characters	ENF027 ENF022
		The Account Number Is the Same as Client Number for Account Centric Systems.		
4.8.21	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
4.8.22	Application Number	Internal Application Reference number	Alphanumeric Mandatory Not more than 20 characters	ENF027 ENF010 ENF022
4.8.23	Facility application Type	The Type of Facility Options: U - Unsecured S - Secured	Lookup Alphanumeric Not more than 1 Character	ENF045 ENF027 NF011

4.8.24	Application Amount	Amount applied for	Amount Field	ENF030
			Cannot be zero or negative	ENF157
			Not more than 16 Character	ENF180
			Mandatory Field	ENF010
4.8.25	Application Currency	ISO Currency in which facility is	ISO	ENF044
		requested for.	Mandatory	ENF010
		Default is KES	Alphanumeric	ENF027
		Refer to Appendix B for valid ISO	Not more than 3 characters	ENF013
		Codes		
4.8.26	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		
4.8.27	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

4.8.28	Application Status	The Current status of the Application. Options are: A - Pending 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	Lookup Alphanumeric Not more than 1 Character	ENF064 ENF027 ENF011
4.8.29	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
4.8.30	Application Status Date	Date of status of Update	Date Field Mandatory Field Cannot be in the future	ENF029 ENF010 ENF145
4.8.31	Application status Update Reason		Alphanumeric Not more than 1 character	ENF027 ENF011

# 2.9. Group Guarantee File

Field No.	Field	Business Rules	Checks	Enforcement codes
4.9.1	Lenders Registered	The Name of Lender Reporting the	Mandatory Field	ENF010
	Name	Loan Application, as registered with	Alphanumeric	ENF027
		the Registrar of companies	Not more than 50 Characters	ENF024
4.9.2	Lenders Trading	The Lenders Trading Name.	Mandatory Field	ENF010
	Name		Alphanumeric	ENF027
			Not more than 50 Characters	ENF024
4.9.3	Lenders Branch	The Lenders Branch Name, where	Mandatory Field	ENF010
	Name	the Loan Application is reported to	Alphanumeric	ENF027
		have taken place.	Not more than 50 Characters	ENF024
4.9.4	Lenders Branch Code	The format of the branch code is	Mandatory Field	ENF010
		IXXXYYY	Alphanumeric	ENF027
		Where	Not more than 8 Characters	ENF017
		I – the Institution type code		ENF229
		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.		
4.9.5	Group ID	The Unique Identifier of the Group	Alphanumeric	ENF027
		per Lender. All persons with this	Mandatory Field	ENF010

		Group ID will be considered to be in the same Group.	Not more than 10 Characters	
4.9.6	Group Name	The Name of the Group	Alphanumeric	ENF027
			Not more than 100 Characters	ENF185
			Mandatory Field	ENF010
4.9.7	Sub Group ID	An identifier (Unique within a Group	Alphanumeric	ENF027
		ID) that indicates that the Group	Not more than 10 Characters	ENF019
		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.		
4.9.8	Sub Group Name	The name of a Sub-Group within a	Alphanumeric	ENF027
		Group.	Not more than 100 Characters	ENF185
4.9.9	Surname	The Family Name or Surname	Alphanumeric	ENF027
			More than 1 character	ENF179
			Mandatory	ENF010
			Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z) Hyphen,	
			Apostrophe, Space only	
4.9.10	Forename 1	The First Name	Alphanumeric	ENF027
			More than 1 character	ENF179
			Mandatory	ENF010
			Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z) Hyphen,	
			Apostrophe, Space only	
4.9.11	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	

4.9.12	Forename 3	Other Name or Initials	Alphanumeric Not more than 50 Characters Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	ENF027 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 Data is Alpha Numeric Not more than 3 characters	ENF010 ENF027 ENF013 ENF048
4.9.14	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	FOR ID ENF028 ENF017 ENF069 ENF167 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID 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  FOR ID ENF028 ENF017 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID 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

4.9.18	Other Identification	The Number of the other	Data is Alphanumeric	ENF071
	Document Number	Identification Document provided	Not more than 20 characters	FOR ID
		on Opening of the Account		ENF028
				ENF017
				FOR PASSPORT
				ENF027
				ENF022
				FOR ALIEN ID
				FOR ID ENF028 ENF017 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015 ENF028 ENF027 ENF022 ENF027 ENF020 ENF150  ENF011 ENF010  ENF017
				ENF028
				FOR SERVICE ID
				ENF015
				ENF028
4.9.19	Client Number	Unique identification of a client	Data is Alpha Numeric	ENF027
		within the lenders Core System.	Not more than 20 characters	ENF022
4.9.20	PIN Number	Revenue Authority Personal Income	Data Format is Alphanumeric	ENF027
		Tax Number	Not more than 11 characters	ENF020
			<ul> <li>1 chr is Alphanumeric</li> </ul>	ENF150
			<ul> <li>Last chr is Alphanumeric</li> </ul>	
			- Rest are 9 Numeric	
			characters only	
			-	
4.9.21	Member Status	The Status of this Member within	Alphanumeric	ENF027
		the Group.	Not more than 1 character	ENF011
			Mandatory	ENF010
		Refer to Appendix E - LOV31 for		
		Acceptable Options		
4.9.22	Member Status Date	The Date as of the Status indicated.	Date Field	ENF029
			Mandatory Field	ENF010
			Can't be in future	ENF145
			Not more than 8 Characters	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	Date Field	ENF029
		affected and should match the	Mandatory Field	ENF010
		submission date	Can't be in future	ENF145
		Submission date	Not more than 8 Characters	ENF017
5.1.2	Client Type	Acceptable Values:	Lookup	ENF063
			Alphanumeric	ENF027
		A – Individual Credit Consumer	Mandatory Field	ENF010
		B – Non-Individual Credit Consumer	Not more than 1 character	ENF011
5.1.3	Surname	The Family Name or Surname	Alphanumeric	ENF027
			More than 1 character	ENF179
		This field is Mandatory if Option "A" is	Conditional to 5.1.2	ENF074
		selected in Field 5.1.2	Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	ENF076
			Hyphen, Apostrophe, Space only	
5.1.4	Forename 1	The First Name	Alphanumeric	ENF027
			More than 1 character	ENF179
		This field is Mandatory if Option "A" is	Conditional to 5.1.2	ENF075
		selected in Field 5.1.2	Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	
			Hyphen, Apostrophe, Space only	
5.1.5	Forename 2	The Given Name	alphanumeric	ENF027
			More than 1 character	ENF024
		This field is Mandatory if Option "A" is	Not more than 50 Characters	ENF078
		selected in Field 5.1.2	Allow characters (A-Z), (a-z)	
			Hyphen, Apostrophe, Space only	
5.1.6	Forename 3	Other Name or Initials	Alphanumeric	ENF027
			Not more than 50 Characters	ENF024
				ENF077

		This field is Mandatory if Option "A" is selected in Field 5.1.2	Allow characters (A-Z), (a-z) Hyphen, Apostrophe, Space only	
5.1.7	Company Name	Name of the Non-Individual Entity	Alphanumeric	ENF027
			Not more than 100 Characters	ENF185
			Conditional to 5.1.2	ENF079
5.1.8	Primary	Refer to for Acceptable Values	Alphanumeric	ENF027
	Identification		Mandatory	ENF010
	Document Type	001 - National ID	Not more than 3 Characters	ENF013
		002 - Passport		ENF216
		003 - Alien Registration	If client type is B, option "005"	
		004 - Service ID	Must be selected	
		005 - Company Registration Number		
5.1.9	Primary	The Number of the Primary	Mandatory Field	ENF010
	Identification Doc	Identification Document provided on	For ID	FOR ID
	Number	Opening of the Account	-Numeric Characters	FOR ID
			-Between 5-8 characters	ENF028
			For Passport	ENF017
			-Alphanumeric	ENF069 ENF167
			For Alien	FOR PASSPORT
			Numeric characters	ENF027
			<ul> <li>Numeric characters</li> <li>Not more than 6</li> </ul>	ENF027 ENF022
				FOR ALIEN ID
			characters For Service ID	ENF015
			Numeric Characters	ENF013 ENF028
			<ul> <li>Not more than 6</li> </ul>	
			characters	ENF015
			CHALACLELS	ENF013 ENF028
5.1.10	Account Number	Account Number of the Loan/Overdraft	Mandatory Field	ENF010
J. 1. 1U	Account Number	Facility. This must be a number that	,	ENF010 ENF027
		exists in the CRB Database	Not more than 20 Characters	ENF027 ENF022

5.1.11	Currency of Facility	The currency code for the facility's	Mandatory	ENF010
		currency	Alphanumeric	ENF027
		ISO certified	Not more than 3 characters	ENF013
				ENF044
5.1.12	Original Amount	For Loans, submit the approved loan	Mandatory Field	ENF010
		amount.	Amount Field	ENF030
			Not more than 16 Characters	ENF157
		For Overdrafts, Credit Cards and Trade		ENF180
		Finance products; submit the approved limits		ENF021
		For overdrafts with no limits, input the maximum amount overdrawn		
		This field should not be Zero or Null.		
5.1.13	Payment Amount	The sum total amount paid into the	Mandatory Field	ENF010
		loan on the Payment Date. The amount	Amount Field	ENF030
		must be a positive value, which will result in a reduction of Current Balance	Not more than 16 Characters	ENF021
5.1.14	Payment Date	The date when a payment was made	Mandatory Field	ENF010
		into the Loan	Date Field	ENF029
			Not more than 18 Characters	ENF187
			Can't be in the future	ENF145
5.1.15	<b>Current Balance</b>	The new Current Balance in the loan	Mandatory Field	ENF010
		account after the payment	Amount Field	ENF030
			Not more than 16 Characters	ENF157
				ENF182
				ENF021
				ENF198
				ENF222
				ENF221
5.1.16	Installments in	The total number of instalments	Mandatory Field	ENF010
	Arrears	outstanding after this payment. If the	Number field	ENF028

		Loan is not in arrears after the payment, return report 0	Not more than 3 characters	ENF013
5.1.17	Days in Arrears	The number of days that the loan is	Mandatory Field	ENF010
	-	overdue. If the loan is not in arrears	Number Field	ENF028
		after the payment, return 0	Max Characters 5	ENF014
5.1.18	Account Status	The Account Status after the payment	Mandatory Field	ENF010
		has been effected	Number Field	ENF011
			Not more than 1 Character	ENF051
		A - Closed – No more admin processes	Lookup	ENF162
		running such as instalment demands		ENF164
		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 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	ENF010- ENF142 ENF145

			Not under 18	ENF169
			Not over 100 years	
5.2.7	Client Number	Unique identification of a client	Data is Alphanumeric	ENF027
		within the lenders Core System.	Not more than 20 characters	ENF022
5.2.8	Account Number	Number that uniquely identifies	Mandatory field	ENF010
		the specific Mobile Facility	Data is Alphanumeric	ENF027
			Not more than 20 characters	ENF022
5.2.9	Gender	Gender of the Borrower.	Mandatory with Warning	ENF010 - ENF142
		Refer to Appendix E – LOV13 for	Lookup	ENF053
		Acceptable Values	Alphanumeric	ENF027
			Not more than 1 character	ENF011
5.2.10	Nationality	ISO Country Code for the	Mandatory Field – Issue Warning	ENF010- ENF142
		Consumer's Nationality.	Data is Alphanumeric	ENF027
		Refer to <u>Appendix A</u> for the	Not more than 2 characters	ENF012
		applicable country Codes.	Matches ISO CODE	ENF034
5.2.11	Primary Identification	Refer to <u>Appendix E – LOV15M</u> for	Mandatory Field	ENF010
	Document Type	Acceptable Values	Data is Alphanumeric	ENF027
			Not more than 3 characters	ENF013
5.2.12	Primary Identification	The Number of the Primary	Mandatory Field	ENF010
	Document Number	Identification Document	For ID	
		provided on Opening of the	-Numeric Characters	FOR ID
		Account	-Between 5-8 characters	ENF028
			For Passport	ENF017
			-Alphanumeric	ENF069
				FOR PASSPORT
			For Alien	ENF027
			<ul> <li>Numeric characters</li> </ul>	ENF022
			<ul> <li>Not more than 6</li> </ul>	FOR ALIEN ID
			characters	ENF015
			For Service ID	ENF028
			<ul> <li>Numeric Characters</li> </ul>	FOR SERVICE ID
			Not more than 6 characters	ENF015
				ENF028

5.2.13	Mobile Phone Number	The Mobile Phone Number of the	Alphanumeric	ENF027
		Client used to grant the loan	Mandatory Field	ENF010
		facility	Not more than 15 characters	ENF020
				ENF031
5.2.14	Account Product Type	The Account Product Type:	Mandatory Field	ENF010
		Refer to Appendix E – LOV7 for	Lookup	ENF042
		Acceptable	Not more than 1 character	ENF011
		Options		
		The default product type be		
		Mobile loan		
5.2.15	Instalment Due Date	If the account is not in arrears,	Mandatory Field	ENF010
		report the next	Date Field	ENF029
		instalment date.	Not more than 8 characters	ENF017
		If the account is in arrears,		ENF155
		report the overdue		ENF154
		date		
5.2.16	Original Amount	The principal Amount issued	Currency Field	ENF010
			Not more than 16 characters	ENF030
			Mandatory Field	ENF157
				ENF180
				ENF021
5.2.17	Currency of Facility	The currency code for the	Alphanumeric	ENF027
		facility's currency	Not more than 3 Characters	ENF013
			Mandatory Field	ENF010
		Refer to <u>Appendix B</u> for		ENF044
		Acceptable Values.		
5.2.18	Current Balance in	The current balance in Kenya	Currency Field	ENF010
	Kenya Shillings	shillings, if the Currency is not	Not more than 16 characters	ENF030
		Kenya shillings.	Mandatory Field	ENF021
				ENF157

				ENF158
5.2.19	Current Balance	The current balance in the mobile	Mandatory Field	ENF010
		account in the original currency	Currency Field	ENF030
			Not more than 16 characters	ENF157
				ENF182
				ENF021
				ENF198
				ENF222
				ENF221
5.2.20	Overdue Balance	Overdue Amount in a facility	Currency Field	ENF030
			Not more than 16 characters	ENF021
		If account is not in arrears report	Mandatory field	ENF010
		Zero (0)		ENF221
				ENF199
5.2.21	Overdue Date	The date when the account fell	Date Field	ENF029
		Overdue	Not more than 8 characters	ENF092
			Date can't be in the future	ENF145
		This Field is Mandatory if Field		ENF017
		5.2.20 is greater than Zero (0)		ENF088
				ENF095
				ENF089
5.2.22	Number of Days in	The number of days the account	Numeric Field	ENF028
	Arrears	has been in arrears (Difference	Not more than 5 characters	ENF183
		between reporting date and	Mandatory field	ENF010
		overdue date, calculated in days)		ENF159
				ENF107
		If the account is not in arrears,		ENF014
		report Zero (0)		ENF193
				ENF194
				ENF195
				ENF196

				ENF197
				ENF093
				ENF086
				ENF090
5.2.23	Number of	The Number of missed	Mandatory Field	ENF010
	Instalments in Arrears	Instalments in the	Number Field	ENF106
		Facility.	Cannot be 0 if field 5.2.22 is	ENF183
		If Field 5.2.22 is Zero (0) return 0.	greater than 0	ENF013
		This field	Not more than 5 characters	ENF028
		cannot be 0 if Field 5.2.22 is		ENF087
		greater than 0.		ENF091
				ENF094
				ENF087
5.2.24	Prudential Risk	The guidelines as per CBK on	Alphanumeric Field	ENF027
	Classification	loan classification	Not more than 1 character	ENF011
		Options available:	Lookup	ENF043
		For Commercial Banks	Mandatory Field	ENF010
		A = Normal (0-30)		ENF223
		B = Watch (>30-90)		ENF224
		C = Substandard (>90-180)		ENF225
		D = Doubtful (>180-360)		ENF226
		E = Loss (>360)		ENF227
		For Microfinance Banks		ENF193
		A = Normal (0)		ENF194
		B = Watch (>1-30)		ENF195
		C = Substandard (>31-60)		ENF196
		D = Doubtful (>61-90)		ENF197
		E = Loss (>90)		
5.2.25	Account Status	The Account status as at the	Lookup	ENF051
		time of reporting.	Not more than 1 character	ENF011
		Refer to Appendix E – LOV9 for	Mandatory Field	ENF010
		Acceptable		ENF162

		Options		ENF164
5.2.26	Account Status Date	The date of the status.	Mandatory field	ENF010
			Date Field	ENF029
			Not more than 8 fields	ENF017
5.2.27	Repayment Period	Repayment Period for the	Number Field	ENF028
		Facility in months. This	Mandatory Field	ENF010
		is the initial contractual period	Not more than 3 Characters	ENF013
				ENF219
5.2.28	Disbursement Date	Date of facility drawdown	Date Field	ENF029
			Cannot be in the future	ENF145
			Not more than 8 Character	ENF017
5.2.29	Instalment Amount	Instalment amount for the loan	Amount Field	ENF030
			Not more than 16 Characters	ENF021
				ENF218
5.2.30	Date of Latest	The date when payments were	Date Field	ENF029
	Payment	last received into the facility. This	Date not in future	ENF145
		field should be null if Option "G"	Not more than 8 characters	ENF017
		is selected in Field 5.2.14.	Conditional	
5.2.31	Last Payment Amount	Last Payment Amount received	Amount Field	ENF030
		into the facility	Not more than 16 Characters	ENF021
			Mandatory Field	ENF010
		Report Zero (0) if no payment was received		

## 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	Date Field	ENF029
		the Bureau.	Mandatory Field	ENF010
			Can't be in future	ENF145
			Not more than 8 Characters	ENF017
5.3.2	Client Type	Acceptable Values:	Lookup	ENF063
			Alphanumeric	ENF027
		A – Individual Credit Consumer	Not more than 1 character	ENF011
		B – Non-Individual Credit Consumer	Mandatory Field	ENF010
5.3.3	Surname	Mandatory if Client Type is Individual	Alphanumeric	ENF027
			More than 1 character	ENF179
			Conditional to 5.3.2	ENF074
			Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	ENF076
			Hyphen, Apostrophe, Space only	
5.3.4	Forename 1	The First Name	Alphanumeric	ENF027
			More than 1 character	ENF179
		This field is Mandatory if Option "A" is	Conditional to 5.3.2	ENF075
		selected in Field 5.3.2	Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	ENF078
			Hyphen, Apostrophe, Space only	
5.3.5	Forename 2	The Given Name	alphanumeric	ENF027
			More than 1 character	ENF024
		This field is Mandatory if Option "A" is	Not more than 50 Characters	ENF077
		selected in Field 5.3.2	Allow characters (A-Z), (a-z)	
			Hyphen, Apostrophe, Space only	
5.3.6	Forename 3	Other Name or Initials	Alphanumeric	ENF027
			Not more than 50 Characters	
		This field is Mandatory if Option "A" is	Allow characters (A-Z), (a-z)	
		selected in Field 5.3.2	Hyphen, Apostrophe, Space only	

5.3.7	Registered Name	The Name as Registered by an Approved Registrar	Alphanumeric Not more than 70 Characters	ENF027 ENF025
		Approved Registral	Not more than 70 characters	ENF079
		This field is Mandatory if Option "B" is selected in Field 5.3.2		2073
5.3.8	Trading Name	The Business or Trading Name	Alphanumeric	ENF027
		5 15 15 15 15 15 15	Not more than 70 Characters	ENF025
5.3.9	Primary	Refer to for Acceptable Values	Alphanumeric	ENF027
	Identification	•	Mandatory Field	ENF010
	Document Type	001 - National ID	Not more than 3 characters	ENF013
		002 - Passport		ENF216
		003 - Alien Registration	If Option "B" in 5.3.2, then option	
		004 - Service ID	"005" Must be selected	
		005 - Company Registration Number		
5.3.10	Primary Identification	The Number of the Primary Identification Document provided on	Mandatory Field For ID	ENF010
	Document Number	Opening of the Account	-Numeric Characters	FOR ID
			-Between 5-8 characters	ENF028
			For Passport	ENF017
			-Alphanumeric	ENF069
				FOR PASSPORT
			For Alien	ENF027
			<ul> <li>Numeric characters</li> </ul>	ENF022
			<ul> <li>Not more than 6</li> </ul>	FOR ALIEN ID
			characters	ENF015
			For Service ID	ENF028
			<ul> <li>Numeric Characters</li> </ul>	FOR SERVICE ID
			• Not more than 6	ENF015
			characters	ENF028
5.3.11	PIN Number	Income Tax Number	Data Format is Alphanumeric	ENF027
			Not more than 11 characters	ENF150
			- 1 chr is Alphanumeric	ENF209
			<ul> <li>Last chr is Alphanumeric</li> </ul>	

		<ul><li>Rest are 9 Numeric characters only</li><li>Rest are Numeric</li></ul>	
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
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
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
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
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
	Currency of Facility  Original Amount  Current Balance	Currency of Facility  Currency of Facility  The currency code for the facility's currency  Choose from the ISO codes  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  Current Balance  The current balance in the account.  Overdue Balance  Arrears amount in a facility.	Account Number

5.3.17	Days in Arrears	The number of days the account has been in arrears (The Difference	Number Field Not more than 5 characters	ENF028 ENF014
		been in arrears (The Difference between the reporting date and the overdue date, calculated in days).	Mandatory Field	ENF010
		If the account is not in arears, return 0.		
5.3.18	Instalments in	The Number of missed Instalments in	Number Field	ENF028
	Arrears	the Facility.	Not more than 3 characters	ENF013
			Mandatory Field	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.		
5.3.19	Account Status	The Account status as at the time of	Alphanumeric	ENF027
		reporting.	Mandatory Field	ENF010
			Not more than 1 character	ENF011
		A - Closed – No more admin processes	lookup	ENF051
		running such as instalment demands		ENF162
		or interest charges to account, and no		ENF164
		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		

r				
		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		
5.3.20	Prudential Asset	The guidelines as per CBK on loan	Mandatory Field	ENF010
	Classification	classification	Alphanumeric	ENF027
		Options available :	Not more than 1 character	ENF011
			Lookup	ENF043
		For Commercial Banks		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
		For Microfinance Banks		ENF225

		A = Normal (0)		ENF226
		B = Watch (>1-30)		ENF227
		C = Substandard (>31-60)		
		D = Doubtful (>61-90)		
		E = Loss (>90)		
5.3.21	Date of Last	The date when the facility last received	Not more than 8 characters	ENF017
	Payment	a payment. If no amount has been paid	Not in future	ENF145
	•	into the account, leave the field blank.	Date field	ENF029
		This date is equal or less than field 5.3.1		
5.3.22	Account Product	The Account Product Type options:	Mandatory	ENF010
	Туре	A –Overdraft	Alphanumeric	ENF027
		B – Credit Cards	Not more than 1 character	ENF011
		C – Business Working Capital Loans		ENF042
		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		
5.3.23	Instalment Amount	Instalment amount for Loans.	Currency Field	ENF030
			Not more than 16 characters	ENF021
				ENF218
				ENF082
	Additional	Any additional information on the	Alphanumeric	ENF027
5.3.24				

# 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	Date Field	ENF029
		to the Bureau.	Mandatory Field	ENF010
			Not more than 8 Characters	ENF017
			Can't be in future	ENF145
5.4.2	Client Type	Acceptable Values:	Lookup	ENF063
			Alphanumeric	ENF027
		A – Individual Credit Consumer	Mandatory Field	ENF010
		B – Non-Individual Credit Consumer	Not more than 1 character	ENF011
5.4.3	Surname	The Family Name or Surname	Alphanumeric	ENF027
		•	More than 1 character	ENF179
		This field is Mandatory if Option "A" is	Conditional 5.4.2	ENF074
		selected in Field 5.4.2	Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	ENF076
			Hyphen, Apostrophe, Space only	
5.4.4	Forename 1	The First Name	Alphanumeric	ENF027
			More than 1 character	ENF179
		This field is Mandatory if Option "A" is	Mandatory	ENF075
		selected in Field 5.4.2	Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	
			Hyphen, Apostrophe, Space only	
5.4.5	Forename 2	The Given Name	alphanumeric	ENF027
			More than 1 character	ENF024
		This field is Mandatory if Option "A" is	Not more than 50 Characters	ENF078
		selected in Field 5.4.2	Allow characters (A-Z), (a-z)	
			Hyphen, Apostrophe, Space only	
5.4.6	Forename 3	Other Name or Initials	Alphanumeric	ENF027
			Not more than 50 Characters	ENF024
		This field is Mandatory if Option "A" is	Allow characters (A-Z), (a-z)	ENF077
		selected in Field 5.4.2	Hyphen, Apostrophe, Space only	
			•	

5.4.7	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
5.4.8	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
5.4.9	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  Numeric Characters  Numeric Characters  Not more than 6 characters	ENF010 FOR ID ENF028 ENF017 ENF069 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015 ENF015
5.4.10	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

5.4.11	Mobile Telephone Number	The Consumers Main Telephone contact Number in the Form of: CCCAAANNNNNNNN	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
		Where: CCC is the Country Code AAA is the Area Code NNNNNNN is the Number		
5.4.12	Home Telephone Number	The Consumer's Secondary Telephone Contact Number in the Form of: CCCAAANNNNNNN	Alphanumeric Not more than 15 characters	ENF027 ENF020 ENF031
		Where: CCC is the Country Code AAA is the Area Code NNNNNNN is the Number		
5.4.13	Work Telephone Number	The Consumer's Office Telephone Contact Number, if consumer is employed in the Form of: CCCAAANNNNNNN	•	ENF027 ENF020 ENF031
		Where: CCC is the Country Code AAA is the Area Code NNNNNNN is the Number		
5.4.14	Postal Address 1	Consumer's Postal Address Line1	Alphanumeric Not more than 50 characters	ENF027 ENF024
5.4.15	Postal Address 2	Address Extra Details	Alphanumeric Not more than 50 characters	ENF027 ENF024
5.4.16	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

5.4.17	Postal Location	Country of Consumer's Postal	Alphanumeric	ENF027
	Country	Address	Not more than 2 Characters	ENF012
				ENF034
5.4.18	Post code	Post Code of Address	Alphanumeric	ENF027
		This field is mandatory if field 5.4.12	Not more than 10 characters	ENF019
		or 5.4.13 is filled in.		
5.4.19	Physical Address1	Consumer's Physical ( Residential	Alphanumeric	ENF027
		Address) Line 1	Not more than 50 characters	ENF024
5.4.20	Physical Address 2	Consumer's Physical (residential	Alphanumeric	ENF027
		Address) Line 2	Not more than 50 characters	ENF024
5.4.21	Plot Number	Plot Land Ref (LR) No of Consumer's	Alphanumeric	ENF027
		residential Address	Not more than 20 characters	ENF022
5.4.22	Location Town	Town of Consumer's residential	Alphanumeric	ENF027
		Address	Not more than 30 characters	ENF023
		This field is mandatory if Field 5.4.17		
		is filled in.		
5.4.23	Location Country	ISO Code of the Country of the	Mandatory Field	ENF010
		Consumer's residential Address.	Alphanumeric	ENF027
		See Appendix A for the Available	Not more than 2 characters	ENF012
		Codes.		
5.4.24	Date at Physical	Date When Consumer Moved to the	Date Field	ENF029
	Address	Residential Address.	Not more than 8 characters	ENF017
			Date can't be in Future	ENF145
5.4.25	Email	The Consumer Work Email Address, If	Check email format	ENF027
		employed or available	Not more than 50 characters	ENF024
			Alphanumeric characters	ENF032

## 3.5. Delink IDs from an Account File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.5.1	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)	ENF179
			Hyphen, Apostrophe, Space only	
5.5.2	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	
5.5.3	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	
5.5.4	Forename 3	Other Name or Initials	Alphanumeric	ENF027
			Not more than 50 Characters	ENF024
			Allow characters (A-Z), (a-z)	
			Hyphen, Apostrophe, Space only	
5.5.5	Account Number	The Account Number to Delink	Mandatory Field	ENF027
		from	Alphanumeric	ENF010
			Not more than 20 Characters	ENF022
5.5.6	Primary	Refer to for Acceptable Values	Alphanumeric	ENF027
	Identification		Mandatory	ENF010
	Document Type to	001 - National ID	Not more than 3 Characters	ENF013
	Delink	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  Numeric characters Not more than 6 characters For Service ID  Numeric Characters Not more than 6 characters	ENF010 FOR ID ENF028 ENF017 ENF069 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID ENF015 ENF015
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	ENF010 FOR ID ENF028 ENF017 ENF069 FOR PASSPORT

ENF027	
For Alien ENF022	
<ul> <li>Numeric characters</li> <li>FOR ALIEN</li> </ul>	l ID
<ul> <li>Not more than 6</li> <li>ENF015</li> </ul>	
characters ENF028	
For Service ID FOR SERVI	CE ID
<ul> <li>Numeric Characters ENF015</li> </ul>	
<ul> <li>Not more than 6 ENF028</li> </ul>	
characters allowed	

### 2.6. Link-Delink IDs File

Field No.	Field Name	Business Rules	Checks	Enforcement Codes
5.6.1	Function	Refer to the following options	Mandatory Field	ENF010
			Lookup	ENF149
		001 - Link	Alphanumeric	ENF027
		002 – Delink	Not more than 3 Characters	ENF013
5.6.2	Identification	Refer to for Acceptable Values	Alphanumeric	ENF027
	Document Type 1		Mandatory	ENF010
	From	001 - National ID 002 - Passport 003 - Alien Registration 004 - Service ID 005 - Company Registration Number	Not more than 3 Characters	ENF013
5.6.3	Identification	The Number of the Primary	Mandatory Field	ENF010
	Document	Identification Document	For ID	FOR ID
	Number 1 From	provided on Opening of the	-Numeric Characters	ENF028
		Account	-Between 5-8 characters	ENF017
			For Passport	ENF069
			-Alphanumeric	FOR PASSPORT
			E 41:	ENF027
			For Alien	ENF022
			Numeric characters	FOR ALIEN ID
			Not more than 6 characters	ENF015
			For Service ID	ENF028
			Numeric Characters     Nature at the residual control of the residual con	FOR SERVICE ID
			Not more than 6 characters	ENF015 ENF028

5.6.4	Identification	Refer to for Acceptable Values	Alphanumeric	ENF027
	Document Type 2		Mandatory	ENF010
	То	001 - National ID	Not more than 3 Characters	ENF013
		002 - Passport		
		003 - Alien Registration		
		004 - Service ID		
		005 - Company Registration		
		Number		
5.6.5	Identification	The Number of the Primary	Mandatory Field	ENF010
	Document	Identification Document	For ID	FOR ID
	Number 2 To	provided on Opening of the	-Numeric Characters	ENF028
		Account	-Between 5-8 characters	ENF017
			For Passport	ENF069
			-Alphanumeric	FOR PASSPORT
				ENF027
			For Alien	ENF022
			<ul> <li>Numeric characters</li> </ul>	FOR ALIEN ID
			<ul> <li>Not more than 6 characters</li> </ul>	ENF015
			For Service ID	ENF028
			<ul> <li>Numeric Characters</li> </ul>	FOR SERVICE ID
			<ul> <li>Not more than 6 characters</li> </ul>	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  • Numeric characters • Not more than 6 characters For Service ID • Numeric Characters • Not more than 6 characters	ENF010 FOR ID ENF028 ENF017 ENF069 FOR PASSPORT ENF027 ENF022 FOR ALIEN ID ENF015 ENF028 FOR SERVICE ID 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	ENF027 ENF179 ENF010

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

### 2.8. Deletion/Relist IDs File

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

5.8.7	Identification	The number of the Primary	Mandatory Field	ENF010
	Document	Identification document provided	For ID	FOR ID
	Number	on opening the account	-Numeric Characters	ENF028
			-Between 5-8 characters	ENF017
			For Passport	ENF069
			-Alphanumeric	FOR PASSPORT
				ENF027
			For Alien	ENF022
			<ul> <li>Numeric characters</li> </ul>	FOR ALIEN ID
			<ul> <li>Not more than 6</li> </ul>	ENF015
			characters	ENF028
			For Service ID	FOR SERVICE ID
			<ul> <li>Numeric Characters</li> </ul>	ENF015
			<ul> <li>Not more than 6</li> </ul>	ENF028
			characters	
5.8.8	Account Number	Specific Contract Unique	Mandatory Field	ENF010
		Identifier; or account that	Alphanumeric	ENF027
		contains a credit facility	Not more than 20 Characters	ENF022
5.8.9	Submission Date	The date the record is to be	Date Field	ENF029
		affected.	Not more than 8 Characters	ENF017
5.8.10	New Number of	The new number of days the	Number Field	ENF028
	Days in arrears	account has been in arrears. This should be rounded to 20 days	Not more than 5 characters	ENF014
		This option is only applicable if Option B is selected in field 5.8.1		