Data Specification Template

VERSION 4.1

Version 4 of the Data Specification Template (DST) 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. It incorporates the Data Standards Manual, Data Specifications Document, Notices and the CIS Implementation Guidelines. 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.

Versioning

The Data Specifications Template may contain up to three sets of numbers in the format of
Version *a.b.c*

Where

a - Denotes a major version change. This includes (but not limited to) major changes in the Template such as:

- Dropping and/or adding submission files
- Change in formats for submission
- Changes to structure of the template especially to adhere to legal or policy

b – Denotes a major sub-version. This will occur after the Specifications undergo a review by the ICT sub-committee, to ensure efficiency in data submissions. Changes that may result to the generation of a sub version include (but not limited to)

- Changing property status of fields
- Redefining interpretations of fields and files

c – Denotes a minor sub-version. This will occur if the template is noted to have typographical or illogical errors that need the correction.

The table below shows the version history of this document since release of Version III. Click the version number to see the detailed changes in that version (detailed in Appendix C).

Release Date	Version	Notes
07-Feb-2013	3	Released in preparation of Pilot
27-Mar-2013	3.0.1	Released after minor edits
10-Feb-2014	3.1	Release after Post-pilot review
20-Mar-2014	3.1.1	Released after minor edits to KDIC Specs
01-Oct-2017	4	Incorporated daily submissions, Daily updates and Group Guarantee Files
29-Jan-2019	4.1	Released after Post-Pilot Review

Table of Contents

CIS IMPLEMENTATION GUIDELINES

1. Introduction

1.1. Preamble

The purpose of these Guidelines is to provide direction and operational clarity on the conduct and practice of credit information sharing among Credit providers participating in the formal credit information sharing mechanism.

1.2. Definitions

For purposes of these Guidelines,

Bank means a company licensed by the Central Bank of Kenya under the Banking Act Cap 488;

CBK means Central Bank of Kenya, which is currently the Regulatory and Supervisory Authority for the credit information sharing mechanism in Kenya;

CIS means Credit Information Sharing;

CRB means a Credit Reference Bureau licensed by the Central Bank of Kenya;

CRB Regulations means The Credit Reference Bureau Regulations 2013. They are also referred to as **The Regulations** within this document.

KDIC means Deposit Protection Fund Board, as defined within the Banking Act;

DST means the Data Specifications Template, which is composed of the Data Specifications Document, Data Standards Manual, Notices and the CIS guidelines;

JTF means the Joint Task Force that consists of officials representing the Central Bank of Kenya and the Kenya Bankers Association;

KBA means the Kenya Bankers Association;

ICT Subcommittee means the committee consisting of representatives of ICT and Credit functions of banks and MFBs, representatives of CBK, KDIC, KBA, and CRBs formed to prepare the Data Specification Template;

Institution means an entity, either a bank, MFB or KDIC that is participating in the sharing of credit information;

MFB means Microfinance Bank. These are institutions licensed by the Central Bank under the Microfinance Act, 2006;

NPLs means Non Performing Loans as defined by the Central Bank in Prudential Guidelines issued under section 33 (4) of the Banking Act; or as defined in the Microfinance (Microfinance Banks Institutions) Regulations, 2008;

1.3. Legal Framework

The CIS framework in Kenya is governed by provisions of sections 31(3) and (4); and 55(1) of The Banking Act (*Cap 488*), sections 34(4) and 48(2) of the Microfinance Act, 2006, section 36(A)(2) of the Central Bank Act, and The Credit Reference Bureau Regulations 2013. This legal framework provides for mandatory sharing of information on NPLs by banks and licensed microfinance institutions and the mandatory sharing of positive information by banks. It also contains provisions for licensing of CRBs by the CBK and details of operational requirements of CIS.

1.4. Objectives

The decision by the Government of Kenya to facilitate CIS in Kenya is intended to achieve various objectives related to the provision of credit in Kenya. These objectives are summarized in the following benefits:

1.4.1 Benefits to the economy
- Financial sector stability
- Efficiency in financial intermediation
- Increase in private sector lending

1.4.2 Benefits to Borrowers
- Better terms for low risk borrowers
- Reduce chances of over-indebtedness

1.4.3 Benefits to Lenders
- Improved underwriting tools
- Enhanced portfolio management tools
- Reduction in NPLs

2. Implementation Aspects

2.1. Timeliness of monthly reporting

Updating of information is to be done every month, in accordance with the CRB Regulations. It is however evident that some categories of information, such as Application Information and repayment information will be more meaningful to institutions if submitted to the CRBs on a more frequent basis. Additionally, monthly data uploads alone results in the CRBs holding old data up to one and a half months old. Such data prevents a credit risk analyst from determining a borrower's current risk and debt exposure.

Monthly submission of data is to be made by every **10th day** of the month following the end of the month to which the data relates. All institutions are to observe this deadline strictly to avoid penalties provided for in the CRB Regulations.

Daily submission of data is to be made by midnight every day. These submissions will relate to transactions that have occurred during that day; as well as any demographic data and credit information rectifications.

2.2. Observing accuracy and confidentiality

The ultimate logic of the collection and sharing of credit information is to enable lenders to assess risk more accurately and efficiently. Consequently, in order to ensure reliability in content of credit reports available to member banks as an outcome of CIS, every effort is to be made to ensure accuracy of information submitted to CRBs. It is the institution's responsibility of ensuring accurate and updated information as spelt out in the CRB Regulations.

Diligence must be observed in ensuring that customer rights of access and correction of information relating to them are respected. In particular, where a customer complaint is lodged in accordance with The Regulations, institutions must provide the CRB with a notice of resolution within ten working days as required in The Regulations.

When requesting for a credit report, institutions must comply with The CRB Regulations by ensuring and certifying to the CRB that such request is backed by an application for credit or other relevant customer-related business transaction. The credit reports must not be accessible to unauthorized users.

2.3.   Consumer Protection Principles

The CIS mechanism recognizes the need to prioritize customer protection in the discharge of institutions' duties and obligations. In addition, the CRB Regulations require institutions to provide accurate and timely information to CRBs as well as update the records where the information submitted changes, errors do occur inadvertently or through negligence. The dispute resolution mechanism available under The Regulations allows customers who wish to dispute the content of the credit reports to lodge a complaint with the CRB. This triggers a time-sensitive process that compels the lending institution that supplied the data to verify the accuracy of the information within spelt-out timeframes. Depending on the outcome of the investigation, the details of the report are either amended or retained. If the resolution efforts of the borrowers are not successful and they feel aggrieved, the next available channel for escalation of the dispute is through the court system.

In handling customer complaints, institutions should observe best practices and comply with requirements spelt out in Part IV of CBK Prudential Guideline No CBK/PG/22 on Consumer Protection

2.4.   Immunity from Prosecution

Officials of member banks involved in the process of data submission are notified of the importance of maintaining good faith in the discharge of their duties in order to enjoy protection from liability as provided for in section 31(5) of the Banking Act and in section 19 of the CRB Regulations 2013.

DATA STANDARDS MANUAL

3. **Operational Guidelines**

3.1. Application rules

The DST has been issued to all member banks pursuant to the CRB Regulations that requires standardized format of data transmission by participating institutions. This is intended to facilitate ease of compliance to the CRB Regulations which requires simultaneous submission of data to all licensed CRBs.

The DST provides the detailed framework for data sharing among institutions. The specifications and manual were put together through a consultative process involving the ICT Subcommittee and wider engagement with member institutions.

3.2. Principles governing data sets

Three clear logics formed the basis of inclusion of various data sets in the Data Specifications:

3.2.1 Matching an individual to his/her trade accounts

In order to develop a more comprehensive profile of an individual's credit risk profile, it is necessary to connect an individual to his/her accounts held by different credit providers using various identifying features, such as name, national identification number, address, tax identification number, employer information, etc.

3.2.2 Helping regulators determine whether data furnishers are meeting their obligations to provide data

An efficient means of measuring compliance is to request additional data that can help to provide test of consistency and completeness, e.g.: do the total number of individual accounts match the "number of active accounts" provided from branch data?

3.2.3 Helping to develop a more accurate profile of a borrower's credit risk

The 5 Cs of Credit are important features for underwriting.

- Character, or the behaviourally demonstrated integrity of a borrower as shown in payment behaviour and credit used

- Capacity, or the ability of a borrower to afford the loan, as measure by cash flow or income sufficient to service the obligation
- Capital, or the net worth or assets owned by the borrower
- Collateral, or the value of the assets to secure the debt, and
- Conditions, of the borrower and the overall economy.

It is recognized that data from lenders will not provide information on all of these underwriting factors, notably, conditions. Lender's data will however provide most of the information needed. Character, collateral, and capacity are captured in the application for, and disbursement and repayment of loans.

The value of the behavioural data for risk assessment will ultimately be determined empirically, and the value of certain fields may vary by loan type or by scoring model.

3.3. Required files and fields

3.3.1. Monthly Batch Files

This section of the template identifies mandatory, optional and conditional fields from 9 areas of financial operations covering creditor information and credit activity: These include:

  i)   Non-Individual Consumer and Account information;
  ii)   Individual Consumer, Employment and Account information;
  iii) Stakeholder Information;
  iv)   Guarantor Information;
  v)   Bounced Cheque information;
  vi)   Collateral Register;
  vii) Fraudulent Activities Information;
  viii) Credit Application File; and
  ix)   Group Guarantee File

This section summarizes the logic and value of each of these domains in terms of the criteria listed in paragraph 2.2 above.

File	Description	Criteria for submission
Non-Individual Consumer Account File		
	A non-individual consumer refers to registered institutions such as companies, partnerships, societies, church, school, etc.	This file is mandatory for credit providers who have advanced a credit facility to non-individual consumers

	An account is considered non-individual, if the facility or loan contract is given to the registered entity and not its owner. In the case of the sole proprietor or the micro-entrepreneur, the account is considered non-individual if the loan contract is written and granted to the business name (as opposed to the owner's name). Also, as a rule of thumb, credit providers lending for a business are encouraged to record the loan under the business name (not the owner) if the business is a registered entity. This file is central for establishing the identity of non-individual borrowers. The fields cover registered name, trading name, registration number, company type, industry code, PIN number, VAT number and other fields serve to establish an institutional borrower's identity. This file also includes the account information for the entity. This is the core of credit file as it contains information on the key behaviour aspects of the borrower, specifically data on their payment patterns and level of exposure. It also provides information on the longevity of the account. If a record is listed in this file, it is expected that there will be an associated entry in the stakeholder file to detail the significant stakeholders for the loan.	
Individual Consumer, Employment, and Account File		
	Data under the rubric of Individual Consumer information is the central source of data for identity for all loans made to individuals. The fields cover name, identifying numbers, addresses, and other contact information. Where applicable, this file also contains the individual's employment data. Employment data is valuable both for matching (or establishing identity) and for risk assessment especially as it	This is mandatory for credit providers who have advanced credit facilities to individual consumers.

	can speak to capacity. Type of employment and gross monthly income assist in establishing the ability of a borrower to afford a loan. Employer data helps match a client to an account, though again mismatches on employment data will not necessarily indicate different individuals if Consumer change jobs regularly. In this same file, the Consumer's corresponding account information is included and shows the actual performance of their credit facility	
Stakeholder File		

	Records in this file pertain to individuals who
	1. Hold at least 10% shareholding in a non-individual consumer
	    or
	2. Are key stakeholders of the non-individual consumer
	    a. Directors
	    b. Partners
	    c. Trustees or Officials
	
	Stakeholder information can assist risk assessment for non-individual borrowers, but is more like to have greater value in establishing identity. The data can assist in due diligence check for corporate borrowers.
		This file is mandatory if non-individual accounts exist.

Guarantor File		
	A guarantor is defined as a person or entity that agrees to be responsible for another's debt or performance under a contract, if the borrower fails to pay or perform. The records submitted in this file refer to persons or entities that meet the definition. Guarantor information assists in providing information on the extent to which a borrower is exposed in their guarantees on the loans of others. This data also assists in assessing the risk of loans of an individual as guarantors mitigate the risk of default.	Guarantor information is mandatory if it exists for a loan. This includes group guarantors.

	As a rule of thumb, individuals or entities who signed as a guarantor on a loan contract are considered guarantors and should be included in this data file. However Credit Providers can use their own criteria to decide subject to the condition that the entities listed as guarantors are actually liable to pay for a facility that falls in arrears.	
Bounced Cheque File		
	Information in this file should be submitted by the payee bank that bounced the cheque. The data submitted refers to cheques bounced due to insufficient funds or linked to fraud. As per the CIS Regulations, cheques to be submitted are only those meant for settlement of credits in favour of institutions. Bounced cheque data is often a valuable indicator of credit risk and could be useful as part of the assessment of the Consumer.	This file is non-mandatory and is only if the lender has this information available.
Collateral Register File		
	Collaterals are items, funds and/or property pledged to secure a loan or a debt. Knowing whether a loan is secured by collaterals, and the nature of those collaterals may be valuable information during the course of loan analysis. For the purpose of this submission, only items that are pledged as collaterals on signed loan agreements are considered collaterals.	Records are mandatory in this file, if in the Individual and/or Non Individual files have the field "Type of Security" updated as "Fully Secured"
Fraudulent Activities File		
	Information is submitted in this file when a fraud occurs and has been proven in a court of law. Data on fraudulent activities is very useful in the issuance of credit, as fraud is a special category of risk. As per the Regulations, this file is to be submitted only where fraud has been proven in a court of law.	Non-mandatory file but only shared if fraud is proven by the courts
Credit Application File		

	New loan applications made should be submitted in this file. Credit application data is important as indicators whether a borrower is suddenly or excessively shopping for credit is an indicator of risk and impending exposure. In line with international practice, this information will in the near future be provided real time in order to be of greater value to lenders who receive applications from serial applicants.	
Group Guarantee File		
	This file lists members of a group in a group-lending methodology. All members of a group are unified by the Group ID. A member of the group who obtains a facility under the group-lending methodology will have a record in the Individual File with Field 4.2.60 filled in with the Group ID of the group he/she belongs to. The borrower should also have an entry in the Group Guarantee File. Some group methodologies have sub-groups, where members of a sub-group directly guarantee a loan of any of the members in that sub-group. In this case, the lender must assign a sub-group ID to each sub-group within a group. If a sub-group exists within a group (thus a Sub-Group ID has been filled), only members listed with the same sub-group will be considered as guarantors of the loan. If no sub-group exists, all members of the group are considered as direct guarantors of the loan.	This file should be filled in by lenders carrying out group lending facilities.

3.3.2. Daily Batch Files

This section of the template identifies mandatory, optional and conditional fields from 8 areas of financial operations covering creditor information and credit activity: These include:

      i.   Daily Payment Information File

      ii.   Mobile Facilities File

      iii.   Historical Credit Information Update File

      iv.   Contact Upload File

      v.   Delink IDs from an Account File

      vi.   Link-Delink IDs File

      vii.   Accounts Merger File

      viii.   Deletion/Relist File

The Daily Batch Files are designed to standardize the templates to be used to make any information updates to the CRBs within a reporting cycle. Additionally, the files allow institutions to frequently update the CRBs on repayments to ensure that the CRB databases hold current information; especially on the status of a credit facility.

File	Description	Criteria for submission
Daily Payment File		
	This file will report any payment(s) made into a credit facility on a given date. If more than one payment is received in a loan on a given day, the lender will sum the payments as the value of field 5.1.11. Other fields should be populated with the new status of the account after the payments. If a payment to an account was done erroneously (and subsequently updated at the Bureau), this file can be used to update the Bureau, with a negative payment value.	This file should be filled for accounts which have received a payment on a given day.
	This file is the standard template to be used when a lender wishes to make an adhoc update to the Bureau (e.g. when a client request their current loan status to be updated to the Bureau). Lenders who wish to update the Bureau on a daily basis will be required to use this file to update payments (or reversal of payments) into accounts on a given day.	
	The updated status should be reflected in the subsequent monthly batch submission.	
Mobile Facilities File		
	This file will report new mobile loans granted by a lender. The file has been designed to be brief to ease the process of a lender to update the information at the Bureau; and thus increase	This file should be filled in by lenders with Mobile lending facilities.

	their ability to increase the frequency of updating information at the Bureau.	
Delink ID from Account File		
	This File will be used by lenders to delink an ID from a record that was previously submitted to the Bureau. This could be as a result of a dispute or shared IDs.	This File should be used to Delink an ID from an account
Link-Delink IDs File		
	This file will be used to Link IDs e.g. ID to a Passport or Service ID or Alien IDs. The file will also be used to Delink a wrong ID and link the right ID to an account. This could be as a result of a dispute or if the lender realises that they submitted erroneous information submitted	The file should be used to Link and Delink IDs from an account
Accounts Merger File		
	The File will be used by lenders to merge accounts. This is could be as a result of system change,	This file will be used to Merge Accounts
Deletion/Relist File		
	This file will be used by lenders to delete Default History/ Relist Deleted historical data of a customer. The file will be used in case there is a court order or an agreement of the 2 parties i.e. Customer and Lender to delete default history.	This file should be used whenever the default history is to be deleted.
Historical Credit Information Update File		
	This File will be used to update the credit information of a facility which was erroneously submitted to the Bureau. For example, if a lender submitted the wrong current balance amount (either due to a typographical or other human error; and thus does not require payment information to update the current balance amount) and later realize the error, the lender will use this file to update the information. This could also be used to resolve a dispute, if the lender realizes it submitted the wrong credit information to the Bureau.	This file should be submitted by a lender wishing to correct an erroneous state of an account previously submitted to the Bureau.
Contact Upload File		
	This file will be used by a lender who wishes to update a Bureau with contact information on a given borrowing client. The Bureau will add the	This file should be used by a lender wishing to add contact information for a given profile.

	contact information to existing contacts of a profile.	

3.4.   General Conventions

Each file in the Data Specification Template has four distinct fields i.e.

3.4.1. Field

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

3.4.2. Format

Defines the way in which data should be presented.

3.4.3. Date Format:

Date fields are denoted as N8, to means the date will be represented using numerals.
All Dates in the specification will be in the Format of YYYYMMDD,
Where:
YYYY denotes the Year
MM denotes the Month
DD denotes the Day.

E.g. for a Date of 1st July 2009, the Date shall be coded as 20090701.

3.4.4. Amount Field Formats

C denotes Amount fields.
An Amount field will not contain commas or decimal point. All amounts will be multiplied by 100. The decimal point will be assumed to be between the second and third digits from the right hand.
For Example: An Amount of KES 3,125.45, the format will be 312545.
  -   The Decimal number will be assumed to be in place for the cents.
If cents do not exist, it should be reported with zero's e.g. an amount of 3,125.00 will be reported as 312500

3.4.5. Phone Field Formats

Any Phone Number will be in the Format of: CCCAAANNNNNNN
Where:
CCC is the Country Code
AAA is the Area Code
NNNNNNN is the Number
If the Cell phone is 0822 123450, then the result is 254822123450. If a landline such as 021 1234560 then the result is 254211234560

3.4.6. Numeric Field Format

N denotes numeric fields. For example, the field "Number of stakeholders" has a format of N9, which means that this field is expected to be numeric with a maximum length of 9.

3.4.7. Alphanumeric Field Format

A denotes alphanumeric fields. The acceptable alphanumeric characters include alphabetical letters (A-Z, a-z), Numbers (0-9), Special characters (@#$%^&*()_)

3.4.8. Mandatory Fields

This denotes whether the data in a field must be submitted or not, if and when records are submitted using a specific file. Records submitted that lack data in fields marked as mandatory will not be accepted at the bureau.

This field may be split into:

Bank Mandatory – Banks and MFBs will use this column to determine which fields are mandatory

KDIC Mandatory – KDIC will use this column to determine which fields are mandatory

This column forms the basis of specification type used, discussed in section 2.4.6.

3.4.9. 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".

3.4.10. Data File Formats

All data files will be pipe-delimited (|) ASCII files, which can be viewed with a standard text file editor (e.g. Notepad or WordPad).
Each record will be contained in one line of the file, with a carriage Return and Line-Feed combination as an end-of Record marker. The Files will not contain any Headers or trailer records.

3.4.11. File Naming convention

Each File will be Names in the format of:

CRBSPTTYYYYMMDDVVV.XBBB

Where:

CRB – The Initials for Credit Reference Bureau submitting to

S – The specification used for submission. The options are:

       B – The Bank Specification

       M – The MFI Specification

       D – The KDIC Specification

       F - MFB Specification

P – Defines the Batch File Type being:

       M – Monthly Batch Files

       D – Daily Batch Files

TT - The File Type denoting the Information contained in the file. The options are:

       CE - Individual Consumer Employment Information

       CI - Non-Individual Consumer Information file

       GI - Guarantor Information File

       BC - Bounced Cheque Information File

       CA - Credit application Information File

       SI - Stake Holder Information file

       FA - Fraudulent Activity file

       CR - Collateral Register Information File

       GG – Group Guarantee File

       DP – Daily Payment Information

       MF – New Mobile Facilities File

       FC – Historical Credit Information Update File

       CU – Contact Upload File

       DI- Delink-IDs File

       LI- Link-Delink Accounts File

       ME- Merging Accounts

       DE- Deletion File

YYYY - The Year of the Status Date of the Data

MM - The Month of the Status Date of the Data

DD - the Date of the Status Date of the Data

VVV - The Version Number of the File submitted e.g. for initial submission each month will be 001. If resubmitting file, perhaps with corrections, this number should be incremented to 002

XBBB - The Code of the Institution making the submission.

> X – This indicates the type of Institution. The options are
>
> > B – Banks
> >
> > D – MFBs
> >
> > M – MFIs
> >
> > S – Saccos
>
> BBB – The numeric identifier of the institution making the submission.

DATA SPECIFICATIONS DOCUMENT

4.   MONTHLY BATCH FILES

4.1.   Non-Individual Consumer and Account file

Field No.	Field	Format	FIs	KDIC	Business Rules
4.1.1	Registered Name	A150	Mandatory	Mandatory	The Name as Registered with the Registrar of Companies
4.1.2	Trading Name	A150	Mandatory	Mandatory	The Business or Trading Name
4.1.3	Registration Date	N8	Mandatory	Optional	Date Registered with the Registrar of Companies
4.1.4	Registration Number	A25	Mandatory	Mandatory	The Registration Certificate Number - *format to conform to Registrar of Companies in Kenya*
4.1.5	Previous Registration Number	A25	Optional	Optional	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
4.1.6	Nationality	A2	Mandatory	Mandatory	Country of Registration – Refer to Appendix A for the ISO Country codes Applicable.
4.1.7	Client Number	A20	Optional	Optional	Unique identification of a client within the lender's Core System.
4.1.8	Account Number	A20	Mandatory	Mandatory	Specific Contract Unique Identifier; or account that contains a credit facility
4.1.9	Old Account Number	A20	Optional	Optional	Contract Unique Identifier used previously to report this facility
4.1.10	Company Type	A1	Mandatory	Mandatory	The Type of Organisation. Options Available : Refer to Appendix E - LOV1 for Acceptable Options

4.1.11	Industry Code	A3	Mandatory	Mandatory	Industry Code for the Borrower's Line of business – Use the highest level of Central Bank of Kenya Codes. Refer to Appendix E – LOV2 for Acceptable Options
4.1.12	Annual Turnover Amount	C16	Mandatory	Optional	The Borrower's Annual Gross Turnover, in Kenya Shillings.
4.1.13	PIN Number	A11	Mandatory	Mandatory	Income Tax PIN No.
4.1.14	VAT Number	A15	Optional	Optional	Value Added Tax Registration Number
4.1.15	Number of Stakeholders	N9	Optional	Optional	Indicate the number of persons who hold stake/shares in a non-individual entity. 1 for Sole Proprietor.
4.1.16	Trading Status	A3	Mandatory	Optional	Status of Trading of the consumer Options: Refer to Appendix E – LOV4 for Acceptable Options
4.1.17	Trading Status Date	N8	Optional	Optional	Date of the Current Trading Status

4.1.18	Main Telephone Number	A15	Mandatory	Optional	The Primary Telephone contact Number in the Format of : CCCAAANNNNNNN
					
					Where :
					  CCC is the Country Code
					  AAA is the Area Code
					  NNNNNNN is the Number

4.1.19	Other Telephone Number	A15	Optional	Optional	Any other Telephone contact Number for the Consumer in the Format of : CCCAAANNNNNNN
					
					Where :
					  CCC is the Country Code
					  AAA is the Area Code

					NNNNNNN is the Number
4.1.20	Postal Address 1	A50	Optional	Optional	Consumer's Postal Address Line1
4.1.21	Postal Address 2	A50	Optional	Optional	Postal Address Extra Details.
4.1.22	Town	A30	Optional	Optional	Postal Town of Postal Address
4.1.23	Country	A2	Optional	Optional	Country of Operation for the Consumer. Refer to Appendix A for the ISO Country codes.
4.1.24	Post code	A10	Optional	Optional	Post Code of Consumer's Postal Address
4.1.25	Physical Address1	A50	Mandatory	Optional	Physical Address Line 1 of the Consumer's business Location (Office Location)
4.1.26	Physical Address 2	A50	Optional	Optional	Physical Address Line 2 of the Consumer's business Location (Office Location)
4.1.27	Plot Number	A20	Optional	Optional	Plot Land Ref (LR) No of the Consumer's business Location (Office Location)
4.1.28	Physical Location Town	A30	Mandatory	Optional	Town of the Consumer's business Location (Office Location)
4.1.29	Physical Location Country	A2	Mandatory	Mandatory	Country of the Office Location. Refer to Appendix A for the ISO Country codes.
4.1.30	Lenders Registered Name	A50	Mandatory	Mandatory	The Name of Lender as registered with the Registrar of companies
4.1.31	Lenders Trading Name	A50	Mandatory	Mandatory	The Lenders Trading Name.
4.1.32	Lenders Branch Name	A50	Mandatory	Mandatory	The Lenders Branch Name.

4.1.33	Lenders Branch Code	A8	Mandatory	Mandatory	The format of the branch code is
					
					    IXXXYYY
					Where
					I – the Institution type code
					    B for Banks
					    D For MFBs
					    S For Saccos
					    M for MFIs
					    L for Leasing Companies
					
					XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.
					
					YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.

4.1.34	Account Joint/Single Indicator	A1	Optional	Optional	Whether the Account is operated Jointly or By a single individual Refer to Appendix E – LOV 5 for Acceptable Options
4.1.35	Class of Organization	A1	Optional	Optional	Refer to Appendix E – LOV6 for Acceptable Options
4.1.36	Account Product Type	A1	Mandatory	Mandatory	The type of product. Refer to Appendix E – LOV7 for Acceptable Options
4.1.37	Date Account Opened	N8	Mandatory	Optional	Date When the Account was opened
4.1.38	Instalment Due Date	N8	Mandatory	Optional	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, submit the expiry date
4.1.39	Prudential Risk Classification	A1	Mandatory	Mandatory	Classification of the Account

					Refer to **Appendix E – LOV8** for Commercial Banks and **Appendix E - LOV8B** Acceptable Options
4.1.40	Original Amount	C16	Mandatory	Optional	For Loans, report the approved loan amount. For Overdrafts, Credit cards and Trade Finance Products, report the approved limits. If an overdraft was issued without a limit, the maximum amount overdrawn should be reported instead. All amounts should be a positive figure greater than Zero. If the field is populated with a Zero (0) or a value less than Zero, the record will be rejected. If no value is supplied, the record will be rejected. This Field should be reported in the Currency Stipulated in Field 4.1.41
4.1.41	Currency of Facility	A3	Mandatory	Mandatory	The ISO Currency Code for the Currency in which the facility is given. Default is KES for Kenya Shillings. Refer to **Appendix B** for valid Currency Codes
4.1.42	Current Balance in Kenya Shillings	C16	Mandatory	Optional	The Current Balance in Kenya shillings, if the Currency is not Kenya shillings. The Value should be the same as Field 4.1.43 if Field 4.1.41 is "KES". Use the exchange rate as at the reporting (end month) date.
4.1.43	Current Balance	C16	Mandatory	Mandatory	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)
					All amounts should be reported as positive values. Negative values will be rejected.
					This Field should be reported in the Currency stipulated in Field 4.1.41
4.1.44	Overdue Balance	C16	Mandatory	Optional	Arrears amount in a facility.
					If the account is not in arrears, report Zero (0).
					This Field should be reported in the Currency stipulated in Field 4.1.41
4.1.45	Overdue Date	N8	Conditional	Optional	The Date when the Account fell overdue.
					If Options "A", "B" or "M" are selected in Field 4.1.36; consider the date of limit/facility expiry or the date the account went over limit
					This field is Mandatory if Field 4.1.44 is greater than Zero (0).
4.1.46	Number of Days In Arrears	N5	Mandatory	Optional	The number of days the account has been in arrears (The Difference between the reporting date and the overdue date, calculated in days).
					If the account is not in arears, report 0.
4.1.47	Number of Instalments In Arrears	N3	Mandatory	Optional	The Number of missed Instalments in the Facility.
					If Field 4.1.44 is 0 report 0. This field cannot be 0 if Field 4.1.44 is greater than 0.
4.1.48	Account Status	A1	Mandatory	Mandatory	The Account status as at the time of reporting.

					Refer to Appendix E – LOV9 for Acceptable Options
4.1.49	Account Status Date	N8	Mandatory	Mandatory	The date of the status.
4.1.50	Account Closure Reason	A50	Optional	Optional	Reason for account closure
					This field should only be filled if Option "A" is selected in Field 4.1.49
4.1.51	Repayment Period	N3	Mandatory	Optional	Repayment Period for the Facility in months. This is the initial contractual period
					If Option "B" is selected in Field 4.1.36, return 999
4.1.52	Deferred Payment Date	N8	Conditional	Conditional	The date when the next payment has been deferred to. The Deferred Payment Date MUST be in the future.
					This field is Mandatory if Option "M" is selected in Field 4.1.48.
					Deferred Payment Date must be in the future
4.1.53	Deferred Payment Amount	C16	Conditional	Conditional	The Amount to be paid at the Deferred Payment Date.
					This field is Mandatory if Option "M" is selected in Field 4.1.48.
					This field should be reported in the Currency Stipulated in Field 4.1.41
4.1.54	Payment Frequency	A1	Conditional	Conditional	The Frequency in which Instalments are to be paid on the facility.
					Refer to Appendix E – LOV10 for Acceptable Options
					This field is optional if Option "A" is selected in Field 4.1.36

4.1.55	Disbursement Date	N8	Mandatory	Optional	Date of facility drawdown.
4.1.56	Next Instalment Amount	C16	Conditional	Conditional	Instalment amount of loans. This field is Optional if Option "A" or Option "B" or Option "G" is selected in Field 4.1.36. The Field is mandatory for all other options of Field 4.1.36. If the Instalment Amount is not yet due, input the expected instalment amount (or amount to be repaid next) for the facility.
4.1.57	Date of Latest Payment	N8	Conditional	Conditional	The date when payments were last received into the facility. Not mandatory for Trade Finance Products. This field is mandatory if 4.1.58 is not Null or is greater than Zero. Leave the Field Blank if no payment has been received Date should not be in the future.
4.1.58	Last Payment Amount	C16	Conditional	Conditional	Last payment Amount received into the facility. • This field should be left blank if Option "G" is selected in Field 4.1.36 For other options in Field. 4.1.36: • If several payments were made on the date of latest payment, return the sum of payments made that day. • If no payment has been received, Report 0. This Field should be reported in the Currency stipulated in Field 4.1.41
4.1.59	Type of Security	A1	Mandatory	Mandatory	If the Facility is Secured. Refer to Appendix E – LOV 11 for Acceptable Options

4.2. Individual Consumer, Employer and Account file

Field No.	Field	Format	FIs	KDIC	Business Rules
4.2.1	Surname	A50	Mandatory	Mandatory	The Family Name or Surname
4.2.2	Forename 1	A50	Mandatory	Mandatory	The First Name
4.2.3	Forename 2	A50	Optional	Optional	The Given Name
4.2.4	Forename 3	A50	Optional	Optional	Other Name or Initials
4.2.5	Trading As	A50	Optional	Optional	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.
4.2.6	Date of Birth	N8	Mandatory	Optional	The Date of Birth of the Borrower. The date must be in the past.
4.2.7	Client Number	A20	Optional	Optional	Unique identification of a client within the lenders Core System.
4.2.8	Account Number	A20	Mandatory	Mandatory	Specific Contract Unique Identifier; or account that contains a credit facility
4.2.9	Old Account Number	A20	Optional	Optional	Contract Unique Identifier used previously to report this facility
4.2.10	Gender	A1	Mandatory	Mandatory	Gender of the Borrower. Refer to Appendix E – LOV13 for Acceptable Values
4.2.11	Nationality	A2	Mandatory	Mandatory	ISO Country Code for the Consumer's Nationality. Refer to Appendix A for the applicable country Codes.
4.2.12	Marital Status	A1	Optional	Optional	Consumer's Marital status Refer to Appendix E – LOV14 for Acceptable Values

4.2.13	Primary Identification Document Type	A3	Mandatory	Mandatory	The Type of Primary Identification document Provided on Opening the Account. Refer to Appendix E – LOV15M for Acceptable Values
4.2.14	Primary Identification Doc Number	A20	Mandatory	Mandatory	The Number of the Primary Identification Document Provided on Opening the Account
4.2.15	Secondary Identification Document Type	A3	Optional	Optional	If an additional Identification Document is available, then the Type of Additional Identification Document provided. Refer to Appendix E – LOV15M for Acceptable Values
4.2.16	Secondary Identification Document Number	A20	Conditional	Conditional	The Number of the Secondary Identification Document Provided. Mandatory if Field 4.2.15 is provided
4.2.17	Other Identification Document Type	A3	Optional	Optional	If an additional Identification Document is available, then the Type of Additional Identification Document Refer to Appendix E – LOV15M for Acceptable Values
4.2.18	Other Identification Document Number	A20	Conditional	Conditional	The Number of the Other Identification Document Provided. Mandatory if Field 4.2.17 is provided
4.2.19	Passport Country Code	A2	Optional	Optional	The ISO Country Code (Appendix A) where the Passport was Registered.

4.2.20	Mobile Telephone Number	A15	Optional	Optional	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

4.2.21	Home Telephone Number	A15	Optional	Optional	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

4.2.22	Work Telephone Number	A15	Optional	Optional	The Consumer's Office Telephone contact Number, if consumer is employed in the Form of :
					CCCAAANNNNNNN
					
					Where :
					  CCC is the Country Code
					  AAA is the Area Code
					  NNNNNNN is the Number

4.2.23	Postal Address 1	A50	Optional	Optional	Consumer's Postal Address Line1
4.2.24	Postal Address 2	A50	Optional	Optional	Address Extra Details
4.2.25	Postal Location Town	A30	Optional	Optional	Consumer's Postal Address Town
4.2.26	Postal Location Country	A2	Optional	Optional	Country of Consumer's Postal Address See Appendix A for the Available Codes.
4.2.27	Post code	A10	Optional	Optional	Post Code of Address
4.2.28	Physical Address1	A50	Optional	Optional	Consumer's Physical (Residential Address) Line 1

4.2.29	Physical Address 2	A50	Optional	Optional	Consumer's Physical (residential Address) Line 2
4.2.30	Plot Number	A20	Optional	Optional	Plot Land Ref (LR) No of Consumer's residential Address
4.2.31	Location Town	A30	Optional	Optional	Town of Consumer's residential Address
4.2.32	Location Country	A2	Mandatory	Mandatory	ISO Code of the Country of the Consumer's residential Address. See Appendix A for the Available Codes.
4.2.33	Type of Residency	A1	Optional	Optional	The type of housing the borrower lives in. See Appendix E – LOV12 for available Codes
4.2.34	PIN Number	A11	Optional	Optional	Income Tax PIN No.
4.2.35	Consumer E-Mail	A50	Optional	Optional	The Consumer's Email Address
4.2.36	Employer Name	A50	Optional	Optional	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
4.2.37	Occupational Industry Type	A3	Mandatory	Optional	The Occupational Industry Type of the Borrower Refer to Appendix E – LOV2 for Acceptable Options
4.2.38	Employment Date	N8	Optional	Optional	If the Consumer is employed, the Date Consumer Was employed
4.2.39	Employment type	A3	Optional	Optional	Type of employment Refer to Appendix E – LOV16 for Acceptable Options
4.2.40	Income Amount	C16	Mandatory	Optional	The Borrower's Average Monthly Income, in Kenya Shillings.

4.2.41	Lenders Registered Name	A50	Mandatory	Mandatory	The Name of Lender as registered with the Registrar of companies
4.2.42	Lenders Trading Name	A50	Mandatory	Mandatory	The Lenders Trading Name.
4.2.43	Lenders Branch Name	A50	Mandatory	Mandatory	The Lenders Branch Name.
4.2.44	Lenders Branch Code	A8	Mandatory	Mandatory	The format of the branch code is IXXXYYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98. YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.
4.2.45	Account Joint/Single Indicator	A1	Mandatory	Mandatory	If the Account is operated jointly or by a single individual. Options available : Refer to Appendix E – LOV5 for Acceptable Options
4.2.46	Account Product Type	A1	Mandatory	Mandatory	The Account Product Type : Refer to Appendix E – LOV7 for Acceptable Options Options "B" and "C" should only be selected if Field 4.2.5 has been filled in.
4.2.47	Date Account Opened	N8	Mandatory	Optional	Date the Account was opened.

4.2.48	Instalment Due Date	N8	Mandatory	Optional	If the account is not in arrears, report the next instalment date. If the account is in arrears, report the overdue date For Overdrafts, Credit Cards and Trade Finance products, give the expiry date
4.2.49	Original Amount	C16	Mandatory	Optional	For Loans, report the approved loan amount. For Overdrafts, Credit cards and Trade Finance Products, report the approved limits. If an overdraft was issued without a limit, the maximum amount overdrawn should be reported. All amounts should be a positive figure greater than Zero. If the field is populated with a Zero (0), the record will be rejected. If no value is supplied, the Record will be Rejected. This Field should be reported in the Currency Stipulated in Field 4.2.50
4.2.50	Currency of Facility	A3	Mandatory	Mandatory	The ISO Currency Code for the Currency in which the facility is given. Default is KES for Kenya Shillings. Refer to Appendix B for valid Currency Codes
4.2.51	Current Balance in Kenya shillings	C16	Mandatory	Optional	The Current Balance equivalent in Kenya shillings. If Field 4.2.50 is KES, then the value of this field should be equal to the value of Field 4.2.52 Use the exchange rate as at the reporting (month end) date.
4.2.52	Current Balance	C16	Mandatory	Mandatory	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) All amounts should be reported as positive values. Negative values will be rejected. This Field should be reported in the currency stipulated in Field 4.2.50
4.2.53	Overdue Balance	C16	Mandatory	Optional	Arrears amount in a facility. If the account is not in arrears, Report 0. This Field should be reported in the Currency Stipulated in Field 4.2.50
4.2.54	Overdue Date	N8	Conditional	Optional	The Date when the Account fell overdue. If Options "A", "B" are selected in Field 4.2.46; consider the date of limit/facility expiry or the date the account went over limit This field is Mandatory if Field 4.2.53 is greater than 0.
4.2.55	Number of Days in Arrears	N5	Mandatory	Optional	The number of days the account has been in arrears (The Difference between the reporting date and the overdue date, calculated in days). If the account is not in arears, report 0.

4.2.56	Number of Instalments in Arrears	N3	Mandatory	Optional	The Number of missed Instalments in the Facility. If Field 4.2.53 is Zero (0) return 0. This field cannot be 0 if Field 4.2.53 is greater than 0.
4.2.57	Prudential Risk Classification	A1	Mandatory	Mandatory	Classification of the Assets. Refer to Appendix E – LOV8 for Commercial Banks and Appendix E - LOV8B Acceptable Options
4.2.58	Account Status	A1	Mandatory	Mandatory	The Account status as at the time of reporting. Refer to Appendix E – LOV9 for Acceptable Options
4.2.59	Account Status Date	N8	Mandatory	Mandatory	The date of the status.
4.2.60	Account Closure Reason	A50	Optional	Optional	Reason for account closure This field should only be filled if Option "A" is selected in Field 4.2.58
4.2.61	Repayment Period	N3	Mandatory	Optional	Repayment Period for the Facility in months. This is the initial contractual period If Option "B" is selected in Field 4.2.46, report 999
4.2.62	Deferred Payment Date	N8	Conditional	Conditional	The date when the next payment has been deferred to. This field is Mandatory if Option "M" is selected in Field 4.2.58. Deferred Payment Date must be in the future
4.2.63	Deferred Payment Amount	C16	Conditional	Conditional	The Amount to be paid at the Deferred Payment Date.

					This field is Mandatory if Option "M" is selected in Field 4.2.58 This Field must be reported in the Currency Stipulated in Field 4.2.50
4.2.64	Payment Frequency	A1	Conditional	Conditional	The Frequency in which Instalments are to be paid on the facility. Refer to Appendix E – LOV10 for Acceptable Options This field is optional if Option "A" is selected in Field 4.2.46
4.2.65	Disbursement Date	N8	Mandatory	Optional	Date of facility drawdown.
4.2.66	Next Instalment Amount	C16	Conditional	Conditional	Instalment amount of loans. This field is Optional if Option "A" or Option "B" or Option "G" is selected in Field 4.2.46. The Field is mandatory for all other options of Field 4.2.46. If the Instalment Amount is not yet due, input the expected instalment amount (or amount to be repaid next) for the facility.
4.2.67	Date of Latest Payment	N8	Conditional	Conditional	The date when payments were last received into the facility. This field should be null if Option "G" is selected in Field 4.2.46. This field is mandatory if 4.2.68 is not Null or is greater than Zero. Leave the Field blank if no payment has been received Date should not be in the future.

4.2.68	Last Payment Amount	C16	Conditional	Conditional	Last payment Amount received into the facility. • This field should be left blank if Option "G" is selected in Field 4.2.46 For other options in Field. 4.2.46: • If several payments were made on the date of latest payment, report the sum of payments made that day. • If no payment has been received, return 0. This field should be reported in the Currency Stipulated in Field 4.2.50
4.2.69	Type of Security	A1	Mandatory	Mandatory	If the Facility is Secured. Refer to Appendix E – LOV 11 for Acceptable Options
4.2.70	Group ID	A15	Conditional	Optional	The Unique Identifier of the Group the borrower belongs to under which the facility was granted. The Group ID should correspond to Field 4.9.5 in the Group Guarantee File. If the Group ID supplied does not have a corresponding record(s) in the Group Guarantee File, this record will be rejected. This field is mandatory if option "K" is selected in Field 4.2.46.

4.3. Stakeholder file

Field No	Field	Format	FIs	KDIC	Business Rules
4.3.1	Surname	A50	Conditional	Conditional	The Stakeholder's Family Name This field is Mandatory if Option "M" or Option "F" is selected in Field 4.3.7
4.3.2	Forename 1	A50	Conditional	Conditional	The Stakeholder's First Name This field is Mandatory if Option "M" or Option "F" is selected in Field 4.3.7
4.3.3	Forename 2	A50	Optional	Optional	The Stakeholder's Given Name This field should not be filled in if Option "I" is selected in Field 4.3.7
4.3.4	Forename 3	A50	Optional	Optional	Stakeholder's Other Name or Initials This field should not be filled in if Option "I" is selected in Field 4.3.7
4.3.5	Company/Corporate Name	A70	Conditional	Conditional	Name of the Company/Corporate entity that is a stakeholder to the Subject Account. This field is Mandatory if Option "I" is selected in Field 4.3.7
4.3.6	Date Of Birth Or Date of Registration	N8	Mandatory	Optional	Stakeholder's Date of Birth (individual) Or Stakeholder's Date of Registration (non – individual/Corporate).
4.3.7	Gender	A1	Mandatory	Mandatory	Stakeholder's Gender Refer to Appendix E - LOV 13B for Acceptable Options

4.3.8	Nationality	A2	Mandatory	Mandatory	ISO Country Code for Stakeholder's Nationality. Refer to Appendix A for the available Codes.
4.3.9	Client Number	A20	Optional	Optional	Unique identification of a client (Borrower) to which this record is a stakeholder.
4.3.10	Account Number	A20	Mandatory	Mandatory	Specific Contract Unique Identifier; or account that contains a credit facility to which this record is a stakeholder
4.3.11	Primary Identification Document Type	A3	Mandatory	Mandatory	The Stakeholder's Primary Identification document Refer to Appendix E – LOV 15S for Acceptable Options
4.3.12	Primary Identification Doc Number	A20	Mandatory	Mandatory	The Number of the Stakeholder's Primary Identification Document
4.3.13	Secondary Identification Document Type	A3	Optional	Optional	If Stakeholder provided a second Identification Document, then the Document Type for this secondary identification. Refer to Appendix E – LOV 15S for Acceptable Options
4.3.14	Secondary Identification Document Number	A20	Conditional	Conditional	The Number of the Stakeholder's Secondary Identification Document Mandatory if Field 4.3.13 is provided
4.3.15	Other Identification Document Type	A3	Optional	Optional	If Stakeholder provided a third Identification Document, then the Document Type for this other identification. Refer to Appendix E – LOV 15S for Acceptable Options
4.3.16	Other Identification Doc Number.	A20	Conditional	Conditional	The Number of the Stakeholder's Other Identification Document.

					Mandatory if Field 4.3.15 is provided.
4.3.17	E-Mail	A50	Optional	Optional	Stakeholder's Email Address
4.3.18	Company Registration Number	A20	Optional	Optional	The Registration Certificate Number of the corporate/non-individual entity with the loan
4.3.19	Previous Registration Number	A20	Optional	Optional	The most recent Registration Certificate Number of the corporate/non-individual entity with the loan; if different to the current Registration Number. The format to conform to Registrar of Companies in Kenya
4.3.20	Company PIN Number	A11	Optional	Optional	The Company Income Tax PIN Number
4.3.21	Company VAT Number	A20	Optional	Optional	Income Tax VAT Number
4.3.22	Stakeholder Type	A1	Mandatory	Mandatory	Type of stake held Refer to Appendix E – LOV 18 for Acceptable Options
4.3.23	Percentage of Shares in company	N6	Optional	Optional	If Option "B" is selected in Field 4.3.22; the Shareholding in the company/non-individual entity. The value cannot be a negative value or exceed 100. The "%" sign should not be input in the value.

4.3.24	Mobile Telephone Number	A15	Optional	Optional	The Primary Stakeholder's Telephone contact Number in the Form of : CCCAAANNNNNNN
					
					Where :
					  CCC is the Country Code
					  AAA is the Area Code
					  NNNNNNN is the Number

4.3.25	Home Telephone Number	A15	Optional	Optional	The Secondary Telephone contact Number in the Form of : CCCAAANNNNNNN
					
					Where :
					  CCC is the Country Code
					  AAA is the Area Code
					  NNNNNNN is the Number

4.3.26	Work Telephone Number	A15	Optional	Optional	The Any other Telephone contact Number in the Form of :
					CCC-AAA-NNNNNNN
					Where :
					  CCC is the Country Code
					  AAA is the Area Code
					  NNNNNNN is the Number

4.3.27	Postal Address 1	A50	Optional	Optional	Stakeholder's Postal Address Line1
4.3.28	Postal Address 2	A50	Optional	Optional	Stakeholder's Postal Address Line 2
4.3.29	Town	A30	Optional	Optional	Town of Stakeholder's Postal Address
4.3.30	Country	A2	Optional	Optional	Country of Stakeholder's Postal Address Refer to Appendix A for Acceptable Options
4.3.31	Post Code	A10	Optional	Optional	Post Code of Stakeholder's Postal Address
4.3.32	Physical Address1	A50	Mandatory	Optional	Stakeholder's Physical Address Line 1 If stakeholder is an individual (Option "M" or Option "F" in Field 4.3.7); this should be the Residential Address. If the stakeholder is an institution (Option "I" in Field 4.3.7), this should be the registered Office Address. See Appendix A for the Available Codes.
4.3.33	Physical Address 2	A50	Optional	Optional	Stakeholder's Physical Address Line 2
4.3.34	Physical Address 3	A50	Optional	Optional	Stakeholder's Physical Address Line 3

4.3.35	Plot Number	A20	Optional	Optional	Plot Land Ref (LR) No of Stakeholder's Physical Address
4.3.36	Physical Location Town	A30	Mandatory	Optional	Town of Stakeholder's Physical Address
4.3.37	Physical Location Country	A2	Mandatory	Mandatory	ISO Country Code of the Stakeholder's Physical Address. See Appendix A for the Available Codes.

4.4.   Guarantor file

Field No	Field	Format	FIs	KDIC	Business Rules
4.4.1	Lenders Registered Name	A50	Mandatory	Mandatory	The Name of Lender as registered with the Registrar of companies
4.4.2	Lenders Trading Name	A50	Mandatory	Mandatory	The Lenders Trading Name.
4.4.3	Lenders Branch Name	A50	Mandatory	Mandatory	The Lenders Branch Name.

4.4.4	Lenders Branch Code	A8	Mandatory	Mandatory	The format of the branch code is
					
					        IXXXYYY
					Where
					I – the Institution type code
					        B for Banks
					        D For MFBs
					        S For Saccos
					        M for MFIs
					        L for Leasing Companies
					
					XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.
					
					YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.

4.4.5	Client Number	A20	Optional	Optional	Unique identification of a client (Borrower) to which this record is a Guarantor.
4.4.6	Account Number	A20	Mandatory	Mandatory	Specific Contract Unique Identifier; or account that contains a credit facility to which this record is a Guarantor
4.4.7	Surname	A50	Conditional	Conditional	Guarantor's Surname This field is Mandatory if Option "M" or Option "F" is selected in Field 4.4.13
4.4.8	Forename 1	A50	Conditional	Conditional	First Name of Guarantor

					This field is Mandatory if Option "M" or Option "F" is selected in Field 4.4.13
4.4.9	Forename 2	A50	Optional	Optional	Guarantor's Second Name This field may only be filled if Option "M" or Option "F" is selected in Field 4.4.13
4.4.10	Forename 3	A50	Optional	Optional	Guarantor's Other Names This field may only be filled if Option "M" or Option "F" is selected in Field 4.4.13
4.4.11	Company/Corporate Name	A70	Conditional	Conditional	Name of the Company/Corporate entity that is a Guarantor to the Subject Account. This field is Mandatory if Option "I" is selected in Field 4.4.13
4.4.12	Date of Birth / Date of Registration	N8	Mandatory	Optional	If Option "M" or Option "F" is selected in Field 4.4.13, submit Guarantor's Date of Birth. If Option "I" is selected in Field 4.4.13, submit the Guarantor's date of Registration.
4.4.13	Gender	A1	Mandatory	Mandatory	Guarantor's Gender. Refer to Appendix E – LOV13B for Acceptable Options
4.4.14	Nationality	A2	Mandatory	Mandatory	ISO Code for the Country of Guarantor's Nationality. See Appendix A for available Codes.
4.4.15	Marital Status	A1	Optional	Optional	The Guarantor Marital status. Refer to Appendix E – LOV14 for Acceptable Options This field may only be filled in if Option "M" or Option "F" is selected in Field 4.4.13
4.4.16	Guarantee Type	A1	Mandatory	Mandatory	The Type of Guarantee Refer to Appendix E – LOV19 for Acceptable Options

4.4.17	Guarantor Relationship	A2	Optional	Optional	Clients relations with the Guarantor Refer to Appendix E – LOV20 for Acceptable Options
4.4.18	Guarantee Limit	C16	Mandatory	Mandatory	The Maximum Amount that the Guarantor has pledged. Default Value is the Original Amount of the Loan. This Field should be reported in the Currency of the Loan.
4.4.19	Primary Identification Document	A3	Mandatory	Mandatory	The Guarantor's Primary Identification document Type Refer to Appendix E – LOV15S for Acceptable Options Option "005" should be selected if Option "I" is picked in Field 4.4.13. Options "001", "002", "003" and "004" should be selected if Option "M" or Option "F" are selected in Field 4.4.13
4.4.20	Primary Identification Doc Number	A20	Mandatory	Mandatory	The Identification document Number
4.4.21	Secondary Identification Document	A3	Optional	Optional	The Guarantor's Secondary Identification document Type. Refer to Appendix E – LOV15S for Acceptable Options Option "005" should not be selected if Option "I" is selected in Field 4.4.13. Options "001", "002", "003" and "004" should not be selected if Option "M" or Option "F" are selected in Field 4.4.13
4.4.22	Secondary Identification Document Number	A20	Conditional	Conditional	The Guarantor's Secondary Identification Document Number. This field is Mandatory if Field 4.4.21 is provided.
4.4.23	Other Identification Document	A3	Optional	Optional	The Guarantor's Other Identification document type. Refer to Appendix E – LOV15S for Acceptable Options Option "005" should not be selected if Option "I" is selected in Field 4.4.13. Options "001", "002", "003" and "004" should not be selected if Option "M" or Option "F" are selected in Field 4.4.13

4.4.24	Other Identification Document Number	A20	Conditional	Conditional	The Guarantor's Other Identification Document Number. This field is Mandatory if Field 4.4.23 is provided.
4.4.25	Employer Name	A50	Optional	Optional	Guarantor's Employer, if Guarantor is employed
4.4.26	Employment type	A1	Optional	Optional	If guarantor is employed, then Type Of employment of the guarantor. Refer to Appendix E – LOV16 for Acceptable Options
4.4.27	Income Band	A1	Optional	Optional	The band within which the Customer's Gross Monthly Salary falls. Refer to Appendix E – LOV17 for Acceptable Options

4.4.28	Mobile Telephone Number	A15	Optional	Optional	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

4.4.29	Home Telephone Number	A15	Optional	Optional	The Guarantor's Secondary Telephone contact Number, if provided in the Form of :
					CCCAAANNNNNNN
					
					Where :
					  CCC is the Country Code
					  AAA is the Area Code
					  NNNNNNN is the Number

4.4.30	Work Telephone Number	A15	Optional	Optional	IF Guarantor is employed then the employer's Telephone contact Number in the Form of : CCCAAANNNNNNN

					Where :
					  CCC is the Country Code
					  AAA is the Area Code
					  NNNNNNN is the Number

4.4.31	Postal Address 1	A50	Mandatory	Optional	Guarantor's Postal Address Line 1
4.4.32	Postal Address 2	A50	Optional	Optional	Postal Address Extra details
4.4.33	Town	A30	Mandatory	Optional	Town of Postal Address
4.4.34	Country	A2	Mandatory	Optional	Country of Guarantor's Postal Address
4.4.35	Post code	A10	Optional	Optional	Post Code of Postal Address
4.4.36	Physical Address1	A50	Optional	Optional	Guarantor's Physical Address Line 1 If the Guarantor is an Individual then this would be the Residential Address of the Guarantor. If the Guarantor is an Institution, then this would be the Guarantor's registered Office Physical Address
4.4.37	Physical Address 2	A50	Optional	Optional	Guarantor's Physical Address Line 2
4.4.38	Plot Number	A20	Optional	Optional	Plot Land Ref (LR) Number of Guarantor's Physical Address
4.4.39	Physical Location Town	A30	Mandatory	Optional	Town of Guarantor's Physical Address
4.4.40	Physical Location Country	A2	Mandatory	Optional	ISO Country Code of the Country of Residence or Registered Office of the Guarantor. See Appendix A for the Available ISO Country Codes
4.4.41	Email	A50	Optional	Optional	Email address of the Guarantor

4.5.   Bounced Cheque file

Field No.	Field	Format	FIs	KDIC	Business Rules
4.5.1	Client Type	A2	Mandatory	Mandatory	The Type of Drawer. Refer to Appendix E – LOV23 for Acceptable Values
4.5.2	Surname	A50	Conditional	Conditional	The Family Name or Surname of the Drawer This field is Mandatory if Option "A" is selected in Field 4.5.1
4.5.3	Forename 1	A50	Conditional	Conditional	The First Name of the Drawer This field is Mandatory if Option "A" is selected in Field 4.5.1
4.5.4	Forename 2	A50	Optional	Optional	The Given Name of the Drawer This field should only be filled if Option "A" is selected in Field 4.5.1
4.5.5	Forename 3	A50	Optional	Optional	Other Name or Initials of the Drawer This field should only be filled if Option "A" is selected in Field 4.5.1
4.5.6	Company Name	A100	Conditional	Conditional	This field is Mandatory if Option "B" is selected in Field 4.5.1
4.5.7	Primary Identification Document Type	A3	Mandatory	Mandatory	Refer to Appendix E – LOV15S for Acceptable Values Option "005" should not be selected if Option "A" is selected in Field 4.5.1. Options "001", "002", "003" and "004" should not be selected if Option "B" is selected in Field 4.5.1

4.5.8	Primary Identification Doc Number	A30	Mandatory	Mandatory	The Number of the Primary Identification Document provided on Opening of the Account
4.5.9	Branch Code on cheque	A7	Mandatory	Mandatory	Bank and Branch code on Bounced Cheque
4.5.10	Client Number	A20	Optional	Optional	Client Reference Code Linking Drawer to Banking System
4.5.11	Account Number	A20	Mandatory	Mandatory	Bank Account from which the Bounced Cheque was drawn
4.5.12	Cheque Account Type	A1	Mandatory	Mandatory	Type of Cheque. Refer to Appendix E – LOV21 for Acceptable Options
4.5.13	Cheque Amount	C16	Mandatory	Mandatory	Amount on cheque
4.5.14	Cheque Number	N9	Mandatory	Mandatory	Cheque Number
4.5.15	Cheque Currency	A3	Mandatory	Mandatory	ISO Currency Code Refer to Appendix A for Acceptable Options
4.5.16	Cheque Date	N8	Mandatory	Mandatory	Date on Bounced Cheque
4.5.17	Cheque Bounce Date	N8	Mandatory	Mandatory	The Date the Cheque was unpaid by the Drawee Bank
4.5.18	Cheque Bounce Reason Codes	A2	Mandatory	Mandatory	Reason Code for Bouncing cheque Refer to Appendix E – LOV28 for Acceptable Reason Codes
4.5.19	Loan Account	A20	Mandatory	Mandatory	The Loan Account to which the Cheque was deposited to.
4.5.20	Cheque Amount in KES	C16	Mandatory	Mandatory	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.

4.6.   Collateral Register file

Field No.	Field	Format	FIs	KDIC	Business Rules
4.6.1	Lenders Registered Name	A50	Mandatory	Mandatory	The Name of Lender as registered with the Registrar of companies
4.6.2	Lenders Trading Name	A50	Mandatory	Mandatory	The Lenders Trading Name.
4.6.3	Lenders Branch Name	A50	Mandatory	Mandatory	The Lenders Branch Name.

4.6.4	Lenders Branch Code	A8	Mandatory	Mandatory	The format of the branch code is
					
					IXXXYYY
					Where
					I – the Institution type code
					    B for Banks
					    D For MFBs
					    S For Saccos
					    M for MFIs
					    L for Leasing Companies
					
					XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.
					
					YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.

4.6.5	Client Number	A20	Optional	Optional	Unique identification of a client within the lenders Core System.
4.6.6	Account Number	A20	Mandatory	Mandatory	Specific Contract Unique Identifier; or account that contains a credit facility
4.6.7	Primary Identification Document	A3	Mandatory	Mandatory	The Borrower's Primary Identification document Type Provided to the Lender. Refer to Appendix E – LOV15S for Acceptable Options

4.6.8	Primary Identification Doc Number	A20	Mandatory	Mandatory	The Primary Identification document Number
4.6.9	Secondary Identification Document	A3	Optional	Optional	The Borrower's Secondary Identification document type, if Provided to the Lender. Refer to Appendix E – LOV15S for Acceptable Options
4.6.10	Secondary Identification Document Number	A20	Conditional	Conditional	This field is Mandatory if Field 4.6.9 is provided.
4.6.11	Other Identification Document	A3	Optional	Optional	The Borrower's Other Identification document type, if Provided to the Lender. Refer to Appendix E – LOV15S for Acceptable Options
4.6.12	Other Identification Document Number	A20	Conditional	Conditional	This field is Mandatory if field 4.6.11 is provided.
4.6.13	PIN Number	A20	Optional	Optional	Revenue Authority Personal Income Tax Number
4.6.14	Company VAT Number	A20	Optional	Optional	Value Added Tax Number. Applicable to Corporate Customers
4.6.15	Collateral Type	A1	Mandatory	Mandatory	Type of Collateral Refer to Appendix E – LOV22 for Acceptable Options
4.6.16	Collateral Reference Number	A50	Conditional	Conditional	The Registration number or Reference Number to uniquely identify the collateral. This field is Mandatory if Options "A", "B", "D", "E", "H", "I" are Selected in Field 4.6.15
4.6.17	Collateral Last Valuation Amount	C16	Mandatory	Optional	Value of the collateral as at Last valuation
4.6.18	Collateral Currency	A3	Mandatory	Optional	Currency Code of the Collateral currency.

					Refer to Appendix B for Acceptable Codes.
4.6.19	Collateral Forced Sale Value	C16	Conditional	Conditional	The Forced Sale value as per professional valuation. This field is mandatory if Options A and B are selected in Field 4.6.15
4.6.20	Next Valuation Date	N8	Optional	Optional	Date when collateral is scheduled for valuation
4.6.21	Collateral Expiry Date	N8	Optional	Optional	Required if the Collateral has an expiry Date
4.6.22	Instrument of Claim/Recovery Type	A50	Optional	Optional	Brief description of instruments used to recover
4.6.23	Last Valuation Date	N8	Mandatory	Optional	The Date the Collateral was last Valued
4.6.24	Shared Collateral	A1	Optional	Optional	If the Collateral secures multiple loans Refer to Appendix E – LOV 29 for Acceptable Options
4.6.25	Portion of Collateral Shared	N3	Conditional	Conditional	This field is mandatory if Option "Y" is selected in Field 4.6.24 The value should be expressed as a percentage, but the "%" sign should be excluded
4.6.26	Multiple Collateral	A1	Optional	Optional	If the collateral is part of a set of Collaterals Refer to Appendix E – LOV 30 for Acceptable Options

4.7.   Fraudulent Activities file

Field No.	Field	Format	FIs	KDIC	Business Rules
4.7.1	Lenders Registered Name	A50	Mandatory	Mandatory	The Name of Lender Reporting the Fraud, as registered with the Registrar of companies
4.7.2	Lenders Trading Name	A50	Mandatory	Mandatory	The Lenders Trading Name.
4.7.3	Lenders Branch Name	A50	Mandatory	Mandatory	The Lenders Branch Name, where the fraud is reported to have taken place.

4.7.4	Lenders Branch Code	A8	Mandatory	Mandatory	The format of the branch code is
					    IXXXYYY
					Where
					I – the Institution type code
					    B for Banks
					    D For MFBs
					    S For Saccos
					    M for MFIs
					    L for Leasing Companies
					
					XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.
					
					YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.

4.7.5	Client Number	A20	Optional	Optional	Unique identification of a client within the lenders Core System.
4.7.6	Account Number	A20	Mandatory	Mandatory	Specific Contract Unique Identifier; or account that contains a credit facility
4.7.7	Fraud Type	A50	Optional	Optional	Brief Description of fraud type.
4.7.8	Fraud Incident Date	N8	Optional	Optional	Date on which Fraud took place
4.7.9	Fraud Report Date	N8	Optional	Optional	Date on which Fraud was reported

4.7.10	Amount	C16	Optional	Optional	Amount involved in Fraud
4.7.11	Loss Amount	C16	Optional	Optional	Actual loss incurred in the fraud as at reporting date
4.7.12	Currency Code	A3	Optional	Optional	Currency code of the Amount involved in the Fraud. Default is Kenya Shillings
4.7.13	Incident Details	A200	Optional	Optional	A brief on the fraudulent incident
4.7.14	Forensic Information	A200	Optional	Optional	A brief on the Forensic evidence
4.7.15	Surname	A50	Mandatory	Mandatory	The Family Name or Surname of the Person Involved in the Fraud
4.7.16	Forename 1	A50	Mandatory	Mandatory	The First Name of the Person Involved in the Fraud
4.7.17	Forename 2	A50	Optional	Optional	The Given Name of the Person Involved in the Fraud
4.7.18	Forename 3	A50	Optional	Optional	Other Name or Initials of the Person Involved in the Fraud
4.7.19	Primary Identification Document Type	A3	Mandatory	Mandatory	The Type of Primary Identification document of the Person Involved in the Fraud Refer to Appendix E – LOV15M for Acceptable Values
4.7.20	Primary Identification Doc Number	A20	Mandatory	Mandatory	The Number of the Primary Identification Document of the Person Involved in the Fraud
4.7.21	Amount in Kenya Shillings	C16	Mandatory	Mandatory	The Equivalent Amount involved in the fraud in KES. If the Amounts involved in the Fraud (Field 4.7.10) are in a foreign currency, use the exchange rate as at the Reporting Period If the Amounts involved in the Fraud in Kenya Shillings, then report the same value as in Field 4.7.10

4.8. Credit Application file

Field No.	Field Name	Format	FIs	Business Rules
4.8.1	Lenders Registered Name	A50	Mandatory	The Name of Lender Reporting the Loan Application, as registered with the Registrar of companies
4.8.2	Lenders Trading Name	A50	Mandatory	The Lenders Trading Name.
4.8.3	Lenders Branch Name	A50	Mandatory	The Lenders Branch Name, where the Loan Application is reported to have taken place.
4.8.4	Lenders Branch Code	A8	Mandatory	The format of the branch code is IXXXYYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98. YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.
4.8.5	Type of Client	A1	Mandatory	Refer to Appendix E – LOV23 for Available Options

4.8.6	Surname	A50	Conditional	The Family Name or Surname of the credit applicant This Field is mandatory if Option "A" is selected in Field 4.8.5
4.8.7	Forename 1	A50	Conditional	The First Name of the credit applicant This Field is mandatory if Option "A" is selected in Field 4.8.5
4.8.8	Forename 2	A50	Optional	The Given Name of the credit applicant This Field is mandatory if Option "A" is selected in Field 4.8.5
4.8.9	Forename 3	A50	Optional	Other Name or Initials This Field is mandatory if Option "A" is selected in Field 4.8.5
4.8.10	Registered Name	A70	Conditional	The Name as Registered with the Registrar of Companies This Field is mandatory if Option "B" is selected in Field 4.8.5
4.8.11	Trading Name	A70	Conditional	The Business or Trading Name This Field is mandatory if Option "B" is selected in Field 4.8.5
4.8.12	Primary Identification Document	A3	Mandatory	The Applicant's Primary Identification document Type Provided to the Lender. Refer to Appendix E – LOV15S for Acceptable Options

				Options "001", "002", "003" and "004" should only be submitted if Option "A" is selected in Field 4.8.5

Option "005" should only be submitted if Option "A" is selected in Field 4.8.5 |
| **4.8.13** | Primary Identification Doc Number | A20 | Mandatory | The Identification document Number |
| **4.8.14** | Secondary Identification Document | A3 | Optional | The Applicant's Secondary Identification document Type, if Provided to the Lender.

Refer to Appendix E – LOV15S for Acceptable Options

Options "001", "002", "003" and "004" should only be submitted if Option "A" is selected in Field 4.8.5

Option "005" should only be submitted if Option "A" is selected in Field 4.8.5 |
| **4.8.15** | Secondary Identification Document Number | A20 | Conditional | This field is mandatory if Field 4.8.14 is provided. |
| **4.8.16** | Other Identification Document | A3 | Optional | The Applicant's Other Identification document type, if Provided to the Lender.

Refer to Appendix E – LOV15S for Acceptable Options

Options "001", "002", "003" and "004" should only be submitted if Option "A" is selected in Field 4.8.5

Option "005" should only be submitted if Option "A" is selected in Field 4.8.5 |

4.8.17	Other Identification Document Number	A20	Conditional	This field is mandatory if Field 4.8.16 is provided.
4.8.18	Client Number	A20	Optional	Unique identification of a client within the lenders Core System.
4.8.19	PIN Number	A20	Optional	Revenue Authority Personal Income Tax Number
4.8.20	Account Number	A20	Optional	Specific Contract Unique Identifier; or account that contains a credit facility
4.8.21	Application Date	N8	Mandatory	The Date the Application was made to the Lender
4.8.22	Application Number	A20	Mandatory	Internal Application Reference number
4.8.23	Facility application Type	A1	Mandatory	Refer to Appendix E – LOV11 for Acceptable Options
4.8.24	Application Amount	C16	Mandatory	Loan Amount applied for
4.8.25	Application Currency	A3	Mandatory	Currency in which facility is requested for. Default is KES Refer to Appendix B for valid ISO Codes
4.8.26	Product Type	A1	Mandatory	The Account Product Type. Refer to Appendix E – LOV7 for Available Options
4.8.27	Term of Loan	N3	Conditional	Number of Months Applied for. This field is optional if Option B is selected in Field 4.8.26
4.8.28	Application Status	A1	Mandatory	The Current status of the Application. Refer to Appendix E – LOV24 for Acceptable Options

4.8.29	Application Decline Reason codes	A1	Optional	Required if application is Declined. Refer to Appendix E – LOV25 for Acceptable Options
4.8.30	Application Status Date	N8	Mandatory	Date of status of Update
4.8.31	Application Status Update Reason	A1	Optional	In the event of an override, the reasons for status change. Refer to Appendix E – LOV26 for Acceptable Options

4.9.   **Group Guarantee File**

Field No.	Field	Format	FIs	KDIC	Business Rules
4.9.1	Lenders Registered Name	A50	Mandatory	Mandatory	The Name of Lender Reporting the Loan Application, as registered with the Registrar of companies
4.9.2	Lenders Trading Name	A50	Mandatory	Mandatory	The Lenders Trading Name.
4.9.3	Lenders Branch Name	A50	Mandatory	Mandatory	The Lenders Branch Name, where the Loan Application is reported to have taken place.

4.9.4	Lenders Branch Code	A8	Mandatory	Mandatory	The format of the branch code is
					  IXXXYYY
					Where
					I – the Institution type code
					  B for Banks
					  D For MFBs
					  S For Saccos
					  M for MFIs
					  L for Leasing Companies
					
					XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.
					
					YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.

4.9.5	Group ID	A10	Mandatory	Mandatory	The Unique Identifier of the Group per Lender. All persons with this Group ID will be considered to be in the same Group.
4.9.6	Group Name	A100	Mandatory	Mandatory	The Name of the Group
4.9.7	Sub Group ID	A10	Optional	Optional	An identifier (Unique within a Group ID) that indicates that the Group Member belongs to a smaller subset of the group; usually for guarantee purposes. All persons with the same

					Sub Group ID for the Same Group ID are deemed to co-guarantee each other's group loans.
4.9.8	Sub Group Name	A100	Optional	Optional	The name of a Sub-Group within a Group.
4.9.9	Surname	A50	Mandatory	Mandatory	The Family Name or Surname
4.9.10	Forename 1	A50	Mandatory	Mandatory	The First Name
4.9.11	Forename 2	A50	Optional	Optional	The Given Name
4.9.12	Forename 3	A50	Optional	Optional	Other Name or Initials
4.9.13	Primary Identification Document	A3	Mandatory	Mandatory	The Group Member's Primary Identification document Type Provided to the Lender. Refer to Appendix E – LOV15M for Acceptable Options
4.9.14	Primary Identification Doc Number	A20	Mandatory	Mandatory	The Identification document Number of the Group Member. This number should be unique per Group ID
4.9.15	Secondary Identification Document	A3	Optional	Optional	The Group Member's Secondary Identification document Type, if Provided to the Lender. Refer to Appendix E – LOV15M for Acceptable Options
4.9.16	Secondary Identification Document Number	A20	Conditional	Conditional	The Secondary Identification Document Number for the Group Member. This field is mandatory if Field 4.9.15 is provided. This number should be unique per Group ID
4.9.17	Other Identification Document	A3	Optional	Optional	The Group Member's Other Identification document type, if Provided to the Lender. Refer to Appendix E – LOV15M for Acceptable Options

4.9.18	Other Identification Document Number	A20	Conditional	Conditional	The Other Identification Document Number for the Group Member. This field is mandatory if Field 4.9.17 is provided. This number should be unique per Group ID
4.9.19	Client Number	A20	Optional	Optional	Unique identification of a client within the lenders Core System.
4.9.20	PIN Number	A20	Optional	Optional	Revenue Authority Personal Income Tax Number
4.9.21	Member Status	A1	Mandatory	Optional	The Status of this Member within the Group. Refer to Appendix E – LOV31 for Acceptable Options
4.9.22	Member Status Date	N8	Mandatory	Optional	The Date as of the Status indicated. If Option "A" is selected in Field 4.9.21, the Status Date should be the reporting Date. If Option "B" or Option "C" is selected in Field 4.9.21, the Status Date should be the date when the member was classified as Dormant or Exited the group.

5. DAILY BATCH FILES

5.1. Daily Payment Information File

Field No.	Field Name	Format	Required	Business Rules
5.1.1	Snapshot Date	N8	Mandatory	The date when the account is being affected
5.1.2	Client Type	A1	Mandatory	Refer to Appendix E – LOV23 for Acceptable Values
5.1.3	Surname	A50	Conditional	The Family Name or Surname This field is Mandatory if Option "A" is selected in Field 5.1.2
5.1.4	Forename 1	A50	Conditional	The First Name This field is Mandatory if Option "A" is selected in Field 5.1.2
5.1.5	Forename 2	A50	Conditional	The Given Name This field is Mandatory if Option "A" is selected in Field 5.1.2
5.1.6	Forename 3	A50	Conditional	Other Name or Initials This field is Mandatory if Option "A" is selected in Field 5.1.2
5.1.7	Company Name	A100	Conditional	Name of the Non-Individual Entity This field is Mandatory if Option "B" is selected in Field 5.1.2
5.1.8	Primary Identification Document Type	A3	Mandatory	Refer to Appendix E – LOV15D for Acceptable Values Option "005" cannot be selected if Option "A" is selected in Field 5.1.2 Options "001", "002", "003" or "004" cannot be selected if Option "B" is selected in Field 5.1.2
5.1.9	Primary Identification Doc Number	A30	Mandatory	The Number of the Primary Identification Document provided on Opening of the Account

5.1.10	Account Number	A20	Mandatory	Account Number of the Loan/Overdraft Facility. This must be a number that exists in the CRB Database
5.1.11	Currency of Facility	A3	Mandatory	The currency code for the facility's currency Refer to Appendix B for Acceptable Values.
5.1.12	Original Amount	C16	Mandatory	For Loans, submit the approved loan amount. For Overdrafts, Credit Cards and Trade Finance products; submit the approved limits For overdrafts with no limits, input the maximum amount overdrawn This field should not be Zero or Null.
5.1.13	Payment Amount	C16	Mandatory	The sum total amount paid into the loan on the Payment Date. The amount must be a positive value, which will result in a reduction of Current Balance
5.1.14	Payment Date	N8	Mandatory	The date when a payment was made into the Loan
5.1.15	Current Balance	C16	Mandatory	The new Current Balance in the loan account after the payment
5.1.16	Installments in Arrears	N3	Mandatory	The total number of instalments outstanding after this payment. If the Loan is not in arrears after the payment, return report 0
5.1.17	Days in Arrears	N5	Mandatory	The number of days that the loan is overdue. If the loan is not in arrears after the payment, return 0
5.1.18	Account Status	A1	Mandatory	The Account Status after the payment has been effected Refer to Appendix E – LOV9 for Available Options

5.2. Mobile Facilities File

Field No.	Field Name	Format	Required	Business Rules
5.2.1	Surname	A50	Mandatory	The Family Name or Surname
5.2.2	Forename 1	A50	Mandatory	The First Name
5.2.3	Forename 2	A50	Optional	The Given Name
5.2.4	Forename 3	A50	Optional	Other Name or Initials
5.2.5	Trading As	A50	Optional	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.
5.2.6	Date of Birth	N8	Mandatory	The Date of Birth of the Customer
5.2.7	Client Number	A20	Optional	Unique identification of a client within the lenders Core System.
5.2.8	Account Number	A20	Mandatory	Number that uniquely identifies the specific Mobile Facility
5.2.9	Gender	A1	Mandatory	Gender of the Borrower. Refer to Appendix E – LOV13 for Acceptable Values
5.2.10	Nationality	A2	Mandatory	ISO Country Code for the Consumer's Nationality. Refer to Appendix A for the applicable country Codes.
5.2.11	Primary Identification Document Type	A3	Mandatory	Refer to Appendix E – LOV15M for Acceptable Values
5.2.12	Primary Identification Document Number	A30	Mandatory	The Number of the Primary Identification Document provided on Opening of the Account
5.2.13	Mobile Phone Number	A13	Mandatory	The Mobile Phone Number of the Client used to grant the loan facility
5.2.14	Account Product Type	A1	Mandatory	The Account Product Type :

				Refer to Appendix E – LOV7 for Acceptable Options
5.2.15	Instalment Due Date			If the account is not in arrears, report the next instalment date. If the account is in arrears, report the overdue date
5.2.16	Original Amount	C16	Mandatory	The principal Amount issued
5.2.17	Currency of Facility	A3	Mandatory	The currency code for the facility's currency Refer to Appendix B for Acceptable Values.
5.2.18	Current Balance in Kenya Shillings	C16	Mandatory	Current Balance equivalent in Kenya shillings
5.2.19	Current Balance	C16	Mandatory	The current balance in the mobile account.
5.2.20	Overdue Balance	C16	Mandatory	Overdue Amount in a facility If account is not in arrears report Zero (0)
5.2.21	Overdue Date	N8	Conditional	The date when the account fell Overdue This Field is Mandatory if Field 5.2.20 is greater than Zero (0)
5.2.22	Number of Days in Arrears	N5	Mandatory	The number of days the account has been in arrears (Difference between reporting date and overdue date, calculated in days) If the account is not in arrears, report Zero(0)
5.2.23	Number of Instalments in Arrears	N5	Mandatory	The Number of missed Instalments in the Facility. If Field 5.2.22 is Zero (0) return 0. This field cannot be 0 if Field 5.2.22 is greater than 0.

5.2.24	Prudential Risk Classification	A1	Mandatory	Classification of the Assets. Classification of the Account Refer to Appendix E – LOV8 for Commercial Banks and Appendix E - LOV8B for Microfinance Banks Acceptable Options
5.2.25	Account Status	A1	Mandatory	The Account status as at the time of reporting. Refer to Appendix E – LOV9 for Acceptable Options
5.2.26	Account Status Date	N8	Mandatory	The date of the status.
5.2.27	Repayment Period	N3	Mandatory	Repayment Period for the Facility in months. This is the initial contractual period
5.2.28	Disbursement Date	N8	Mandatory	Date of facility drawdown
5.2.29	Instalment Amount	C16	Optional	Instalment amount for the loan
5.2.30	Date of Latest Payment	N8	Conditional	The date when payments were last received into the facility. This field should be null if Option "G" is selected in Field 5.2.14.
5.2.31	Last Payment Amount	C16	Mandatory	Last Payment Amount received into the facility Report Zero (0) if no payment was received

5.3. Historical Credit Information Update File

Field No.	Field Name	Format	Required	Business Rules
5.3.1	Snapshot Date	N8	Mandatory	The date when the File is submitted to the Bureau.
5.3.2	Client Type	A1	Mandatory	Refer to Appendix E – LOV23 for Acceptable Options
5.3.3	Surname	A50	Conditional	Mandatory if Client Type is Individual
5.3.4	Forename 1	A50	Conditional	The First Name This field is Mandatory if Option "A" is selected in Field 5.3.2
5.3.5	Forename 2	A50	Conditional	The Given Name This field is Mandatory if Option "A" is selected in Field 5.3.2
5.3.6	Forename 3	A50	Conditional	Other Name or Initials This field is Mandatory if Option "A" is selected in Field 5.3.2
5.3.7	Registered Name	A70	Conditional	The Name as Registered by an Approved Registrar This field is Mandatory if Option "B" is selected in Field 5.3.2
5.3.8	Trading Name	A70	Optional	The Business or Trading Name
5.3.9	Primary Identification Document Type	A3	Mandatory	Refer to Appendix E – LOV15S for Acceptable Options Option "005" cannot be selected if Option "A" is selected in Field 5.3.2 Options "001", "002", "003" or "004" cannot be selected if Option "B" is selected in Field 5.3.2
5.3.10	Primary Identification Document Number	A30	Mandatory	The Number of the Primary Identification Document provided on Opening of the Account

5.3.11	PIN Number	A15	Optional	Income Tax Number
5.3.12	Account Number	A20	Mandatory	Account Number of the Loan/Overdraft Facility. This must be a number that exists in the CRB Database
5.3.13	Currency of Facility	A3	Mandatory	The currency code for the facility's currency Refer to Appendix B for Acceptable options
5.3.14	Original Amount	C16	Mandatory	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
5.3.15	Current Balance	C16	Mandatory	The current balance in the account.
5.3.16	Overdue Balance	C16	Mandatory	Arrears amount in a facility. If the account is not in arrears, return 0.
5.3.17	Days In Arrears		Mandatory	The number of days the account has been in arrears (The Difference between the reporting date and the overdue date, calculated in days). If the account is not in arears, return 0.
5.3.18	Instalments in Arrears		Mandatory	The Number of missed Instalments in the Facility. 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		Mandatory	The Account status as at the time of reporting. Refer to Appendix E – LOV9 for Acceptable Options

5.3.20	Prudential Asset Classification		Mandatory	Classification of the Account Classification of the Account Refer to Appendix E – LOV8 for Commercial Banks and Appendix E - LOV8B Acceptable Options
5.3.21	Date of Last Payment	N8	Conditional	The date when the facility last received a payment. If no amount has been paid into the account, leave the field blank. This date is equal or less than field 5.3.1
5.3.22	Account Product Type	A1	Mandatory	The Account Product Type Refer to Appendix E – LOV7 for Acceptable Options
5.3.23	Instalment Amount	C16	Conditional	Instalment amount for Loans. This Field is optional is Options "A", "B" and "G" are selected in Field 5.3.22. The Field is mandatory for all other Options selected in Field 5.3.22.
5.3.24	Additional Information	A200	Optional	Any additional information on the facility

5.4. Contact Upload File

Field No.	Field Name	Format	Required	Business Rules
5.4.1	Submission Date	N8	Mandatory	The date when the File is submitted to the Bureau.
5.4.2	Client Type	A2	Mandatory	Refer to Appendix E – LOV23 for Acceptable Options
5.4.3	Surname	A50	Conditional	The Family Name or Surname This field is Mandatory if Option "A" is selected in Field 5.4.2
5.4.4	Forename 1	A50	Conditional	The First Name This field is Mandatory if Option "A" is selected in Field 5.4.2
5.4.5	Forename 2	A50		The Given Name This field is Mandatory if Option "A" is selected in Field 5.4.2
5.4.6	Forename 3	A50		Other Name or Initials This field is Mandatory if Option "A" is selected in Field 5.4.2
5.4.7	Company Name	A70	Conditional	The Name as Registered by the Registrar of Companies
5.4.8	Primary Identification Document Type	A3	Mandatory	Refer to Appendix E – LOV15S for Acceptable Options Option "005" cannot be selected if Option "A" is selected in Field 5.4.2 Options "001", "002", "003" or "004" cannot be selected if Option "B" is selected in Field 5.4.2
5.4.9	Primary Identification Document Number	A30	Mandatory	The Number of the Primary Identification Document provided on Opening of the Account
5.4.10	Account Number	A20	Mandatory	Account Number of the Loan/Overdraft Facility. This must be a number that exists in the CRB Database

5.4.11	Mobile Telephone Number	A15	Optional	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

5.4.12	Home Telephone Number	A15	Optional	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

5.4.13	Work Telephone Number	A15	Optional	The Consumer's Office Telephone contact Number, if consumer is employed in the Form of : CCCAAANNNNNNN
				
				Where :
				  CCC is the Country Code
				  AAA is the Area Code
				  NNNNNNN is the Number

5.4.14	Postal Address 1	A50	Optional	Consumer's Postal Address Line1
5.4.15	Postal Address 2	A50	Optional	Address Extra Details
5.4.16	Postal Location Town	A30	Conditional	Consumer's Postal Address Town This field is mandatory if field 5.4.12 or 5.4.13 is filled in
5.4.17	Postal Location Country	A2	Mandatory	Country of Consumer's Postal Address
5.4.18	Post code	A10	Conditional	Post Code of Address This field is mandatory if field 5.4.12 or 5.4.13 is filled in.
5.4.19	Physical Address1	A50	Optional	Consumer's Physical (Residential Address) Line 1

5.4.20	Physical Address 2	A50	Optional	Consumer's Physical (residential Address) Line 2
5.4.21	Plot Number	A20	Optional	Plot Land Ref (LR) No of Consumer's residential Address
5.4.22	Location Town	A30	Conditional	Town of Consumer's residential Address This field is mandatory if Field 5.4.17 is filled in.
5.4.23	Location Country	A2	Mandatory	ISO Code of the Country of the Consumer's residential Address. See Appendix A for the Available Codes.
5.4.24	Date at Physical Address	N8	Optional	Date When Consumer Moved to the Residential Address.
5.4.25	Email	A50	Optional	The Consumer Work Email Address, If employed or available

5.5. Delink IDs from an Account File

Field No.	Field Name	Format	FIs	KDIC	Business Rules
5.5.1	Surname	A50	Mandatory	Mandatory	The Family or Surname
5.5.2	Forename 1	A50	Mandatory	Mandatory	The First Name
5.5.3	Forename 2	A50	Optional	Optional	The Given Name
5.5.4	Forename 3	A50	Optional	Optional	Other Name or Initials
5.5.5	Account Number	A20	Mandatory	Mandatory	The Account Number to Delink from
5.5.6	Primary Identification Document Type to Delink	A3	Mandatory	Mandatory	The Type of Primary Identification document Provided on Opening the Account. Refer to Appendix E – LOV15M for Acceptable Values
5.5.7	Primary Identification Document Number to Delink	A30	Mandatory	Mandatory	The Number of the Primary Identification Document provided on Opening of the Account
5.5.8	Primary Identification Document Type to link	A3	Mandatory	Mandatory	The Type of Primary Identification document Provided on Opening the Account. Refer to Appendix E – LOV15M for Acceptable Values
5.5.9	Primary identification Document Number to link	A30	Mandatory	Mandatory	The Number of the Primary Identification Document provided on Opening of the Account

5.6. Link-Delink IDs File

Field No.	Field Name	Format	FIs	KDIC	Business Rules
5.6.1	Function	A3	Mandatory	Mandatory	The Function you need to be perform Refer to Appendix E-LOV33 for Acceptable Values
5.6.2	Identification Document Type 1 From	A3	Mandatory	Mandatory	The Type of Identification document 1 Provided on Opening the Account to Link or Delink. Refer to Appendix E – LOV15M for Acceptable Values
5.6.3	Identification Document Number 1 From	A30	Mandatory	Mandatory	The Number of the Identification Document to Link or Delink provided on Opening of the Account
5.6.4	Identification Document Type 1 To	A3	Mandatory	Mandatory	The Type of Identification document 1 Provided on Opening the Account to Link or Delink. Refer to Appendix E – LOV15M for Acceptable Values
5.6.5	Identification Document Number 2 To	A30	Mandatory	Mandatory	The Number of the Identification Document to Link or Delink provided on Opening of the Account

5.7. Accounts Merger File

Field No.	Field Name	Format	FIs	KDIC	Business Rules
5.7.1	Identification Document Type	A3	Mandatory	Mandatory	The Type of Identification document 1 Provided on Opening the Account to Link or Delink. Refer to Appendix E – LOV15M for Acceptable Values
5.7.2	Identification Document Number	A30	Mandatory	Mandatory	The Number of the Identification Document to Link or Delink provided on Opening of the Account
5.7.3	Surname / Company Name	A50	Mandatory	Mandatory	The Family Name or Surname
5.7.4	Forename 1/ Registered Name	A50	Mandatory	Mandatory	The First Name
5.7.5	Forename 2 /Trading Name	A50	Optional	Optional	The Given Name
5.7.6	Forename 3	A50	Optional	Optional	Other Name or Initials
5.7.7	New Account Number	A20	Mandatory	Mandatory	Specific Contract Unique Identifier; or account that contains a credit facility
5.7.8	Old Account Number	A20	Mandatory	Mandatory	Contract Unique Identifier used previously to report this facility

5.8. Deletion/Relist File

Field No.	Field Name	Format	FIs	KDIC	Business Rules
5.8.1	Function Type	A1	Mandatory	Mandatory	The type of the intended deletion Refer to Appendix E. LOV32.
5.8.2	Surname/Company Name	A50	Mandatory	Mandatory	The Family Name or Surname
5.8.3	Forename 1/Registered Name	A50	Mandatory	Mandatory	The First Name
5.8.4	Forename 2/ Trading Name	A50	Optional	Optional	The Given Name
5.8.5	Forename 3	A50	Optional	Optional	Other Name or Initials
5.8.6	Identification Document Type	A3	Mandatory	Mandatory	The Type of Identification document Provided on Opening the Account
5.8.7	Identification Document Number	A30	Mandatory	Mandatory	The number of the Primary Identification document provided on opening the account
5.8.8	Account Number	A20	Mandatory	Mandatory	Specific Contract Unique Identifier; or account that contains a credit facility
5.8.9	Submission Date	N8	Conditional	Conditional	The date the record is to be effected. To be filled if Option C is selected in field 5.8.1
5.8.10	New Number of Days in arrears	N5	Conditional	Conditional	The new number of days the account has been in arrears. This should be rounded to 20days This option is only applicable if Option B is selected in field 5.8.1

6. NOTICES

The Credit Reference Bureau Regulations 2013 has stipulated certain notifications that should be used in the normal course of credit information sharing. This section seeks to issue standard templates to be used in effecting the notices. Parties are free to edit the template to meet their requirements.

The table below summarizes the notices stipulated in the Regulations.

No.	TYPE OF NOTICE	REGULATION	WHEN/REASON FOR ISSUE	ISSUED BY WHO TO WHO (PARTIES)	TIMELINES
6.1	NOTICE OF DISPUTE	35 (6)(b)	When a customer has disputed to the bureau	From Bureau to that supplied the information	Within 5 working days of the customer disputing the information
6.2	NOTICE OF RESOLUTION	35 (8)	***After investigations*** following ***notice of dispute*** from Bureau	From Institution to Bureau	10 working days after receiving ***notice of dispute***
6.3	NOTICE OF CHANGE	35 (12)	Upon receipt of ***notice of resolution*** or ***notice of amendment***	From Bureaus to any subscriber that has in the previous 12 months obtained a report from the bureau.	
6.4	PRE-LISTING NOTICE	50 (1) (a)	To notify the customer of the institutions intent to adversely list	Institution to Customer	30 days before the loan becomes Non-performing
6.5	POST-LISTING NOTICE	50(1)(b)	To notify a customer of his/her first-time listing at the Bureau	Institution to Customer	Within 30 days after the information has been submitted to the Bureau
6.6	ADVERSE ACTION NOTICE	50 (1) (c)	When a decision has been made that is adverse to the customer based on	By Institution to client who will also be entitled to a free credit report within	No specific but tied to when the decline or determination is being

			information from the bureau.	30 days as per *reg*. 20 (3)	communicated to the customer.
6.7	AMENDMENT NOTICE	50 (5)	When the Institution realizes that the data they submitted was erroneous or inaccurate	From Institution to bureau	Within 5 working days of the realization of the error.

6.1. Notice of Dispute

<Institution Name>,
P. O. Box _____,
_____.

Date: _____

Our Ref: _____

Dear Sir/Madam,

NOTICE OF DISPUTE ISSUED PURSUANT TO REGULATION 35(6)(B) AND (8) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013

Customer Name: _____
ID/Passport Number _____
Submission Date: _____

Following your submission of the above customer's information, be advised that the customer, vide a letter dated _____ notified <Name of Bureau> that S/he disputes the information contained in his/her credit report on grounds that it is inaccurate/erroneous/outdated.

Please confirm to us, within ten (10) working days of the date of receipt of this notice the accuracy of the information you submitted to <Name of Bureau>.

Kindly note that pending receipt of your confirmation, we have affixed a note to the customer's credit information report, warning that the disputed information is under investigation, and the notice shall remain on the file until resolution of the dispute

Yours Faithfully,

6.2.   Notice of Resolution

<Bureau Name>,
P. O. Box _____,
_____.

Date: _____

Our Ref: _____

Dear Sir/Madam,

NOTICE OF RESOLUTION ISSUED PURSUANT TO REGULATION 35 (8) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013

Customer Name: _____
ID/Passport Number _____
Submission Date: _____

We refer to the Notice of Dispute issued by yourselves on _____

Our investigations have since confirmed that the disputed information is indeed <accurate/inaccurate/ erroneous/ current/outdated>.

<Where the information was inaccurate/ erroneous/ outdated, give particulars of correct/accurate/updated information>

You are hereby advised to <delete/correct/retain> the disputed information and advise the customer accordingly.

Yours Faithfully,

<Name of Institution Official>   <Name of Institution Official>
<Designation>   **<Designation>**

6.3.   **Notice of Change**

<Institution Name>,
P. O. Box _____,
_____.

Date: _____

Our Ref: _____

Dear Sir/Madam,

NOTICE OF CHANGE ISSUED PURSUANT TO REGULATION 35 (12) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013

Customer Name: _____
ID/Passport Number _____

We are receipt of an/a <amendment notice/notice of resolution> regarding the above customer, whose information was submitted to us on _____ and based on which information you had obtained a credit report.

Please note that the customer's credit information file has been amended with effect from _____

Yours Faithfully,

<Name of Institution Official>   <Name of Institution Official>
<Designation>   **<Designation>**

6.4. Pre-Listing Notice

<Borrower Name>,
P. O. Box _____,
_____.

Date: _____

Our Ref: _____

Dear Sir/Madam,

PRE-LISTING NOTIFICATION ISSUED PURSUANT TO REGULATION 50(1)(a) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013

We wish to inform you that, in line with the above Regulations, Banks, Microfinance Banks (MFBs) and the Deposit Protection Fund Board (KDIC) are required to share credit information of **all** their borrowers through licensed Credit Reference Bureaus (CRBs).

A default in loan repayment will result in a negative impact on your credit record. If your loan is classified as Non-Performing as per the Banking Act & Prudential Guidelines and/or as per the Microfinance Act, your credit profile at the CRBs will be adversely affected.

Please note that your loan account number _____ is currently in default. It is outstanding at _____ (Principal Amount _____, Interest Amount _____) with arrears of _____, having not paid the full instalment(s) for ___ days. This loan continues to accrue interest at a rate of ____% per annum.

We hereby notify you that we will proceed to adversely list you with the CRBs if your loan becomes non-performing. To avoid an adverse listing, you are advised to clear the outstanding arrears.

You have a right of access to your credit report at the CRBs and you may dispute any erroneous information. You may request for your report by contacting the CRBs at the following addresses:

TransUnion CRB Ltd	**Metropol CRB Ltd**	**Creditinfo CRB (K) Ltd**
Delta Corner Annex, Ring Rd	15th Floor, KCB Towers,	Suite 12, Second Floor,
Westlands Ln, Westlands, Nairobi.	Upper Hill, Nairobi.	Park Suites,
P.O. Box 46406, 00100	P. O Box 35331 – 00200	Parklands Road,
NAIROBI, KENYA	NAIROBI, KENYA.	P. O. Box 38941-00623
Telephone: +254 (0) 20 51799	Telephone: +254 (0) 20 2689881	NAIROBI, KENYA.
/3751360/2/4/5	/27113575	Telephone: +254 20 3757272
Fax: +254 (0) 20 3751344	Fax: +254 (0) 20 273572	Email: cikinfo@creditinfo.co.ke
Email: info@crbafrica.com		
Website: www.crbafrica.com	Email: creditbureau@metropol.co.ke	
	Website: www.metropolcorporation.com	

Yours Faithfully,

<Name of Institution Official>   <Name of Institution Official>
<Designation>   **<Designation>**

6.5.   Post-Listing Notice

<Borrower's Name>,
P. O. Box _____,
_____.

Date: _____

Our Ref: _____

Dear Sir/Madam,

NOTICE OF LISTING AT THE CREDIT REFERENCE BUREAU ISSUED PURSUANT TO REGULATION 50 (1)(b) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013

After revisions in 2012/2013 to the Banking Act (Cap 488), Central Bank Act, Microfinance Act, 2006 and the CRB Regulations, Banks and Microfinance Banks have been mandated to share information on **all** their borrowers, and their loan information with registered Credit Reference Bureaus (CRBs). This means that the CRBs will now hold information on both good and bad borrowers. A good loan repayment pattern will reflect in a borrower's credit report resulting in an attractive credit profile, which can allow a borrower to negotiate preferential loan agreements with lenders.

Thus, in compliance to the law, and having borrowed with < Institution Name>, we have forwarded your information to the Credit Reference Bureaus below.

TransUnion CRB Ltd	**Metropol CRB Ltd**	**Creditinfo CRB (K) Ltd**
Delta Corner Annex, Ring Rd Westlands Ln, Westlands, Nairobi. P.O. Box 46406, 00100 NAIROBI, KENYA Telephone: +254 (0) 20 51799 /3751360/2/4/5 Fax: +254 (0) 20 3751344 Email: info@crbafrica.com Website: www.crbafrica.com	15th Floor, KCB Towers, Upper Hill, Nairobi. P. O Box 35331 – 00200 NAIROBI, KENYA. Telephone: +254 (0) 20 2689881 /27113575 Fax: +254 (0) 20 273572 Email: creditbureau@metropol.co.ke Website: www.metropolcorporation.com	Suite 12, Second Floor, Park Suites, Parklands Road, P. O. Box 38941-00623 NAIROBI, KENYA. Telephone: +254 20 3757272 Email: cikinfo@creditinfo.co.ke

You are encouraged to
- Ensure that your loan payments are always up-to date and
- Regularly obtain your credit report from the bureaus above to ascertain the accuracy of your information.

Yours Faithfully,

<Name of Institution Official>   <Name of Institution Official>

6.6. Adverse Action Notice

<Borrower Name>,
P. O. Box _____,
_____.

Date: _____

Our Ref: _____

Dear Sir/Madam,

ADVERSE ACTION NOTICE ISSUED PURSUANT TO REGULATION 50 (1)(c) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013

We wish to inform you that, in line with the above Regulations, banks and Microfinance Banks are required to share credit information of all their borrowers through licensed Credit Reference Bureaus (CRBs). These institutions can access credit information about their customers for purposes of evaluating loan applications. Therefore, any default in loan repayment has a negative impact on your credit record.

Following your credit application dated _____, the Bank/MFB accessed your credit report (attached herein) from <NAME OF BUREAU>.
Pursuant to our review of your credit information, we wish to inform you that; *(select whichever is applicable)*
   1. Your application for a loan/credit facility has been denied.
   2. Your loan/credit facility has been cancelled.
   3. The charges for your loan/credit application/ facility have been increased
   4. The bank has reduced/reviewed the amount/ terms of your loan/credit facility/ application.
   5. The bank has<*indicate any other action/ determination adversely affecting the customer*>

Kindly note that this adverse action notice is issued in accordance to the above captioned Regulations. According to the Regulations, you are also entitled:-
   1. To obtain, upon request, a free copy of your credit report from <NAME OF BUREAU & address, phone number details>

   2. To lodge a dispute with<NAME OF BUREAU or NAME OF LISTING BANK>, about the information contained in your credit report, if the information is inaccurate/erroneous/ outdated in order to have it corrected.
Yours Faithfully,

<Name of Institution Official>   <Name of Institution Official>
<Designation>   **<Designation>**

6.7.   Amendment Notice

<Bureau Name>,
P. O. Box _____,
_____.

Date: _____

Our Ref: _____

Dear Sir/Madam,

AMENDMENT NOTICE ISSUED PURSUANT TO REGULATION 50 (5) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013

Customer Name: _____
ID/Passport Number _____

We refer to the above customer, whose information was submitted by ourselves to you-<Name of Bureau>, for listing, on _____.
It has since come to our attention that the information submitted to you for listing was inaccurate/erroneous/outdated as at the time it was submitted for listing.
Provide Particulars of Inaccuracy/erroneousness
You are hereby advised to delete the inaccurate information from the customer's credit information file and replace it with the following information;
Provide particulars of correct information

Yours Faithfully,

<Name of Institution Official>   <Name of Institution Official>
<Designation>   **<Designation>**

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7. **The future of Kenya's credit market**

7.1   Transformation of credit management systems

It is commendable that over time, various member institutions have built robust credit management systems that support automated credit risk management procedures. A number of other institutions have not, and are using relatively unsophisticated processes to measure and manage risk. In order to draw full benefits of enhanced credit risk management and apply credit reports as part of credit risk management tools, many institutions will need to invest extensive resources to introduce or upgrade their credit management systems. These activities should constitute part of the CRB implementation plans of respective institutions.

7.2   Utilization of value added services

Lenders need a lot more information than is available from credit reports to improve their lending decisions. As the Kenyan market gets more sophisticated, we expect increased appetite for value added services such as credit scoring, extended format of credit report, portfolio monitoring and early warning system, identity verification, application fraud detection and consumer tracing. The lending sector in Kenya needs to prepare itself to utilise these products and services and can hasten their introduction by building internal capacities and by sharing positive data.

Appendix A - ISO Country Codes (ISO- 3166-1)

This list states the country names (official short names in English) in alphabetical order as given in ISO 3166-1 and the corresponding ISO 3166-1-alpha-2 code elements. The list is updated whenever a change to the official code list in ISO 3166-1 is effected by the ISO 3166/MA. It lists 248 official short names and code elements.

COUNTRY	CODE	COUNTRY	CODE
AFGHANISTAN	AF	BRUNEI DARUSSALAM	BN
ÅLAND ISLANDS	AX	BULGARIA	BG
ALBANIA	AL	BURKINA FASO	BF
ALGERIA	DZ	BURUNDI	BI
AMERICAN SAMOA	AS	CAMBODIA	KH
ANDORRA	AD	CAMEROON	CM
ANGOLA	AO	CANADA	CA
ANGUILLA	AI	CAPE VERDE	CV
ANTARCTICA	AQ	CAYMAN ISLANDS	KY
ANTIGUA AND BARBUDA	AG	CENTRAL AFRICAN REPUBLIC	CF
ARGENTINA	AR	CHAD	TD
ARMENIA	AM	CHILE	CL
ARUBA	AW	CHINA	CN
AUSTRALIA	AU	CHRISTMAS ISLAND	CX
AUSTRIA	AT	COCOS (KEELING) ISLANDS	CC
AZERBAIJAN	AZ	COLOMBIA	CO
BAHAMAS	BS	COMOROS	KM
BAHRAIN	BH	CONGO	CG
BANGLADESH	BD	CONGO, THE DEMOCRATIC REPUBLIC OF THE	CD
BARBADOS	BB	COOK ISLANDS	CK
BELARUS	BY	COSTA RICA	CR
BELGIUM	BE	CÔTE D'IVOIRE	CI
BELIZE	BZ	CROATIA	HR
BENIN	BJ	CUBA	CU
BERMUDA	BM	CURAÇAO	CW
BHUTAN	BT	CYPRUS	CY
BOLIVIA, PLURINATIONAL STATE OF	BO	CZECH REPUBLIC	CZ
BONAIRE, SAINT EUSTATIUS AND SABA	BQ	DENMARK	DK
BOSNIA AND HERZEGOVINA	BA	DJIBOUTI	DJ
BOTSWANA	BW	DOMINICA	DM
BOUVET ISLAND	BV	DOMINICAN REPUBLIC	DO

COUNTRY	CODE	COUNTRY	CODE
BRAZIL	BR	ECUADOR	EC
BRITISH INDIAN OCEAN TERRITORY	IO	EGYPT	EG
EL SALVADOR	SV	IRAN, ISLAMIC REPUBLIC OF	IR
EQUATORIAL GUINEA	GQ	IRAQ	IQ
ERITREA	ER	IRELAND	IE
ESTONIA	EE	ISLE OF MAN	IM
ETHIOPIA	ET	ISRAEL	IL
FALKLAND ISLANDS (MALVINAS)	FK	ITALY	IT
FAROE ISLANDS	FO	JAMAICA	JM
FIJI	FJ	JAPAN	JP
FINLAND	FI	JERSEY	JE
FRANCE	FR	JORDAN	JO
FRENCH GUIANA	GF	KAZAKHSTAN	KZ
FRENCH POLYNESIA	PF	KENYA	KE
FRENCH SOUTHERN TERRITORIES	TF	KIRIBATI	KI
GABON	GA	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP
GAMBIA	GM	KOREA, REPUBLIC OF	KR
GEORGIA	GE	KUWAIT	KW
GERMANY	DE	KYRGYZSTAN	KG
GHANA	GH	LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA
GIBRALTAR	GI	LATVIA	LV
GREECE	GR	LEBANON	LB
GREENLAND	GL	LESOTHO	LS
GRENADA	GD	LIBERIA	LR
GUADELOUPE	GP	LIBYAN ARAB JAMAHIRIYA	LY
GUAM	GU	LIECHTENSTEIN	LI
GUATEMALA	GT	LITHUANIA	LT
GUERNSEY	GG	LUXEMBOURG	LU
GUINEA	GN	MACAO	MO
GUINEA-BISSAU	GW	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	MK
GUYANA	GY	MADAGASCAR	MG
HAITI	HT	MALAWI	MW
HEARD ISLAND AND MCDONALD ISLANDS	HM	MALAYSIA	MY

COUNTRY	CODE	COUNTRY	CODE
HOLY SEE (VATICAN CITY STATE)	VA	MALDIVES	MV
HONDURAS	HN	MALI	ML
HONG KONG	HK	MALTA	MT
HUNGARY	HU	MARSHALL ISLANDS	MH
ICELAND	IS	MARTINIQUE	MQ
INDIA	IN	MAURITANIA	MR
INDONESIA	ID	MAURITIUS	MU
MAYOTTE	YT	SAINT BARTHÉLEMY	BL
MEXICO	MX	SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA	SH
MONTENEGRO	ME	SAINT KITTS AND NEVIS	KN
MONTSERRAT	MS	SAINT LUCIA	LC
MOROCCO	MA	SAINT MARTIN (FRENCH PART)	MF
MOZAMBIQUE	MZ	SAINT PIERRE AND MIQUELON	PM
MYANMAR	MM	SAINT VINCENT AND THE GRENADINES	VC
NAMIBIA	NA	SAMOA	WS
NAURU	NR	SAN MARINO	SM
NEPAL	NP	SAO TOME AND PRINCIPE	ST
NETHERLANDS	NL	SAUDI ARABIA	SA
NEW CALEDONIA	NC	SENEGAL	SN
NEW ZEALAND	NZ	SERBIA	RS
NICARAGUA	NI	SEYCHELLES	SC
NIGER	NE	SIERRA LEONE	SL
NIGERIA	NG	SINGAPORE	SG
NIUE	NU	SINT MAARTEN (DUTCH PART)	SX
NORFOLK ISLAND	NF	SLOVAKIA	SK
NORTHERN MARIANA ISLANDS	MP	SLOVENIA	SI
NORWAY	NO	SOLOMON ISLANDS	SB
OMAN	OM	SOMALIA	SO
PAKISTAN	PK	SOUTH AFRICA	ZA
PALAU	PW	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	GS
PALESTINIAN TERRITORY, OCCUPIED	PS	SOUTH SUDAN	SS
PANAMA	PA	SPAIN	ES
PAPUA NEW GUINEA	PG	SRI LANKA	LK
PARAGUAY	PY	SUDAN	SD

COUNTRY	CODE
PERU	PE
PHILIPPINES	PH
PITCAIRN	PN
POLAND	PL
PORTUGAL	PT
PUERTO RICO	PR
QATAR	QA
RÉUNION	RE
ROMANIA	RO
RUSSIAN FEDERATION	RU
RWANDA	RW
TOKELAU	TK
TONGA	TO
TRINIDAD AND TOBAGO	TT
TUNISIA	TN
TURKEY	TR
TURKMENISTAN	TM
TURKS AND CAICOS ISLANDS	TC
TUVALU	TV
UGANDA	UG
UKRAINE	UA
UNITED ARAB EMIRATES	AE
UNITED KINGDOM	GB
UNITED STATES	US

COUNTRY	CODE
SURINAME	SR
SVALBARD AND JAN MAYEN	SJ
SWAZILAND	SZ
SWEDEN	SE
SWITZERLAND	CH
SYRIAN ARAB REPUBLIC	SY
TAIWAN, PROVINCE OF CHINA	TW
TAJIKISTAN	TJ
TANZANIA, UNITED REPUBLIC OF	TZ
THAILAND	TH
TIMOR-LESTE	TL
TOGO	TG
UNITED STATES MINOR OUTLYING ISLANDS	UM
URUGUAY	UY
UZBEKISTAN	UZ
VANUATU	VU
VENEZUELA, BOLIVARIAN REPUBLIC OF	VE
VIET NAM	VN
VIRGIN ISLANDS, BRITISH	VG
VIRGIN ISLANDS, U.S.	VI
WALLIS AND FUTUNA	WF
WESTERN SAHARA	EH
YEMEN	YE
ZAMBIA	ZM
ZIMBABWE	ZW

Appendix B - ISO Currency CODES (ISO- 4217)

ISO 4217 is a standard published by the International Standards Organization, which delineates currency designators.

Code	Country Name	Code	Country Name
AED	United Arab Emirates Dirham	COP	Colombia Peso
AFN	Afghanistan Afghani	CRC	Costa Rica Colon
ALL	Albania Lek	CUC	Cuba Convertible Peso
AMD	Armenia Dram	CUP	Cuba Peso
ANG	Netherlands Antilles Guilder	CVE	Cape Verde Escudo
AOA	Angola Kwanza	CZK	Czech Republic Koruna
ARS	Argentina Peso	DJF	Djibouti Franc
AUD	Australia Dollar	DKK	Denmark Krone
AWG	Aruba Guilder	DOP	Dominican Republic Peso
AZN	Azerbaijan New Manat	DZD	Algeria Dinar
BAM	Bosnia and Herzegovina Convertible Marka	EGP	Egypt Pound
BBD	Barbados Dollar	ERN	Eritrea Nakfa
BDT	Bangladesh Taka	ETB	Ethiopia Birr
BGN	Bulgaria Lev	EUR	Euro Member Countries
BHD	Bahrain Dinar	FJD	Fiji Dollar
BIF	Burundi Franc	FKP	Falkland Islands (Malvinas) Pound
BMD	Bermuda Dollar	GBP	United Kingdom Pound
BND	Brunei Darussalam Dollar	GEL	Georgia Lari
BOB	Bolivia Boliviano	GGP	Guernsey Pound
BRL	Brazil Real	GHS	Ghana Cedi
BSD	Bahamas Dollar	GIP	Gibraltar Pound
BTN	Bhutan Ngultrum	GMD	Gambia Dalasi
BWP	Botswana Pula	GNF	Guinea Franc
BYR	Belarus Ruble	GTQ	Guatemala Quetzal

Code	Country Name	Code	Country Name
BZD	Belize Dollar	GYD	Guyana Dollar
CAD	Canada Dollar	HKD	Hong Kong Dollar
CDF	Congo/Kinshasa Franc	HNL	Honduras Lempira
CHF	Switzerland Franc	HRK	Croatia Kuna
CLP	Chile Peso	HTG	Haiti Gourde
CNY	China Yuan Renminbi	HUF	Hungary Forint
IDR	Indonesia Rupiah	MOP	Macau Pataca
ILS	Israel Shekel	MRO	Mauritania Ouguiya
IMP	Isle of Man Pound	MUR	Mauritius Rupee
INR	India Rupee	MVR	Maldives (Maldive Islands) Rufiyaa
IQD	Iraq Dinar	MWK	Malawi Kwacha
IRR	Iran Rial	MXN	Mexico Peso
ISK	Iceland Krona	MYR	Malaysia Ringgit
JEP	Jersey Pound	MZN	Mozambique Metical
JMD	Jamaica Dollar	NAD	Namibia Dollar
JOD	Jordan Dinar	NGN	Nigeria Naira
JPY	Japan Yen	NIO	Nicaragua Cordoba
KES	Kenya Shilling	NOK	Norway Krone
KGS	Kyrgyzstan Som	NPR	Nepal Rupee
KHR	Cambodia Riel	NZD	New Zealand Dollar
KMF	Comoros Franc	OMR	Oman Rial
KPW	Korea (North) Won	PAB	Panama Balboa
KRW	Korea (South) Won	PEN	Peru Nuevo Sol
KWD	Kuwait Dinar	PGK	Papua New Guinea Kina
KYD	Cayman Islands Dollar	PHP	Philippines Peso
KZT	Kazakhstan Tenge	PKR	Pakistan Rupee
LAK	Laos Kip	PLN	Poland Zloty
LBP	Lebanon Pound	PYG	Paraguay Guarani
LKR	Sri Lanka Rupee	QAR	Qatar Riyal

Code	Country Name	Code	Country Name
LRD	Liberia Dollar	RON	Romania New Leu
LSL	Lesotho Loti	RSD	Serbia Dinar
LTL	Lithuania Litas	RUB	Russia Ruble
LVL	Latvia Lat	RWF	Rwanda Franc
LYD	Libya Dinar	SAR	Saudi Arabia Riyal
MAD	Morocco Dirham	SBD	Solomon Islands Dollar
MDL	Moldova Leu	SCR	Seychelles Rupee
MGA	Madagascar Ariary	SDG	Sudan Pound
MKD	Macedonia Denar	SEK	Sweden Krona
MMK	Myanmar (Burma) Kyat	SGD	Singapore Dollar
MNT	Mongolia Tughrik	SHP	Saint Helena Pound
SLL	Sierra Leone Leone	UAH	Ukraine Hryvna
SOS	Somalia Shilling	UGX	Uganda Shilling
SPL	Seborga Luigino	USD	United States Dollar
SRD	Suriname Dollar	UYU	Uruguay Peso
STD	São Tomé and Príncipe Dobra	UZS	Uzbekistan Som
SVC	El Salvador Colon	VEF	Venezuela Bolivar
SYP	Syria Pound	VND	Viet Nam Dong
SZL	Swaziland Lilangeni	VUV	Vanuatu Vatu
THB	Thailand Baht	WST	Samoa Tala
TJS	Tajikistan Somoni	XAF	Communauté Financière Africaine (BEAC) CFA Franc BEAC
TMT	Turkmenistan Manat	XCD	East Caribbean Dollar
TND	Tunisia Dinar	XDR	International Monetary Fund (IMF) Special Drawing Rights
TOP	Tonga Pa'anga	XOF	Communauté Financière Africaine (BCEAO) Franc
TRY	Turkey Lira	XPF	Comptoirs Français du Pacifique (CFP) Franc
TTD	Trinidad and Tobago Dollar	YER	Yemen Rial

Code	Country Name	Code	Country Name
TVD	Tuvalu Dollar	ZAR	South Africa Rand
TWD	Taiwan New Dollar	ZMW	Zambia Kwacha
TZS	Tanzania Shilling	ZWD	Zimbabwe Dollar

Appendix C - Detailed Version Changes

Version 4.1.0

Following the pilot of version 4, a few changes have been made prompting the changes below

      i.   Number of acceptable characters for a PIN number reduced to 11
     ii.   LOV 15D removed since the field that depend on it requires an exact turnover amount reported
    iii.   On field 4.1.35, the Default SME option removed
    iv.   Field 4.1.42 name changed from Amount in Kenya Shillings to Current Balance in Kenya Shillings

Version 4

Version 4 of the DST inculcates significant amendments poised to increase the data extraction, transformation and loading/submission (ETL) processes. These significant amendments include:

a) Introduction of Daily Batch Files – These are a set of files that
   - o Allow lenders to increase the frequency of data submission, ensuring that the CRB databases are up to date. The most preferable frequency of submission is daily uploads.
   - o Allow lenders use a standard template to make adhoc updates to the CRBs, especially in instances where a credit customer requests for their information to be updated.
b) Introduction of the Group Guarantee File – This file will ease the ETL processes of lenders carrying out Group Lending business. This file will list all the members of a group all linked through one Group ID. A group member's loan will be listed in the Individual File, and the associated Group ID entered in Field 4.2.60; which should correspond to a number of entries in the Group Guarantee File (that indicate the members of that Group). Appendix D has examples of use of the Group Guarantee File.
c) Alignments of List of Values (LOVs) – All LOVs have been placed in Appendix E. This has enabled a specific LOV to be shared across different fields in the template. Any current and future amendments of an LOV will be applied uniformly on all affected fields.

The detailed changes in Version 4 are listed below.

Section Number	Field	Changes Made
1.2	Definitions	DPFB (Deposit Protection Fund Board) changed to KDIC (Kenya Deposit Insurance Corporation)
2.1	Timeliness of Monthly/Daily Reporting	Justification of the need to have Daily payment information to ensure the data held by bureaus is up to date. It also talks of the Daily Submission and its importance.
3.3	Required Fields	Increased number of files from 8 to 9 monthly files
3.3.1	Monthly Batch Files	One Additional File for institutions granting credit to groups • Group Guarantee File
3.3.2	Daily Batch Files	New Daily Files Added • Daily Payment Information File • Mobile Facilities File • Historical Credit Information Update File • Contact Upload File • Delink IDs from an Account File • Link-Delink IDs File • Accounts Merger File • Deletion/Relist File
3.4.11	File Naming Convention	File Naming Convention updated to Include Daily Batch Files. Date Information changed to now contain the Age of the Data, rather than the date of submission as previously applied.
Non-Individual File		
4.1.1	Registered name	Change in number of characters acceptable
4.1.2	Trading Name	Change in number of characters acceptable
4.1.4	Registration Number	Change in number of characters acceptable
4.1.5	Previous Registration Number	Change in number of characters acceptable
4.1.9	Old Account Number	New Field Added
4.1.11	Industry Code	Option "012" Removed from Acceptable Options

4.1.12	Annual Turnover Amount	Change in the Field Format from Alphanumeric to Amount Field. Field Renamed form Annual Turnover Band to Annual Turnover Amount
4.1.20	Postal Address 1	Field changed from Mandatory to Optional
4.1.22	Town	Field changed from Mandatory to Optional
4.1.23	Country	Field changed from Mandatory to Optional
4.1.35	Class of Organization	Field Name changed Option "D" Removed from Acceptable Options
4.1.36	Account Product Type	Option "N" Removed from Acceptable Options Option "K" Added to Acceptable Options
4.1.39	Prudential Risk Classification	The Field "Performing/NPL indicator" was renamed to "Prudential Risk Classification"
4.1.40	Original Amount	Business Rules amended
4.1.42	Current Balance	Business Rules amended
4.1.44	Overdue Balance	The field was made Mandatory for Banks and MFBs Business Rules amended
4.1.45	Overdue Date	Business Rules amended
4.1.46	Nr of Days in Arrears	Business Rules amended
4.1.47	Nr of Instalments in Arrears	The field was made Mandatory for Banks and MFBs Business Rules amended
4.1.48	Account Status	Business Rules Amended
4.1.51	Repayment Period	Business Rules Amended
4.1.52	Deferred Payment Date	Business Rules amended
4.1.53	Deferred Payment Amount	Business Rules amended
4.1.54	Payment Frequency	Option "O" Removed from Acceptable Options. Additional Acceptable Options added.
4.1.56	Next Instalment Amount	Field Name changed from Instalment Amount Business rules Amended
4.1.57	Date of Latest Payment	The field was made Conditional for Banks, MFBs and KDIC Business Rules amended
4.1.58	Last Payment Amount	Business Rules amended
Individual File		

4.2.5	Trading As	New field added
4.2.6	Date of Birth	Business Rules amended
4.2.7	Client Number	Business Rules Amended
4.2.8	Account Number	Business Rules Amended
4.2.9	Old Account Number	New Field Added
4.2.10	Gender	Business Rules Amended
4.2.19	Passport Country Code	New field added
4.2.25	Postal Location Town	The field was made optional for Banks and MFBs Business Rules amended
4.2.26	Postal Location Country	The field was made optional for Banks and MFBs
4.2.28	Physical Address 1	The field was made Optional for Banks and MFBs
4.2.33	Type of Residency	New Field Added Date at Physical Address Field Deleted
4.2.34	Consumer Email	Field Name Amended
4.2.37	Occupational Industry Type	Field Name Changed Business Rules Amended Option "012" Removed from Acceptable Options.
4.2.40	Income Band	The Field "Salary Band" was renamed to "Income Band"
4.2.46	Account Product Type	Option "N" was removed from Acceptable Options
4.2.49	Original Amount	Business Rules amended
4.2.52	Current Balance	Business Rules amended
4.2.53	Overdue Balance	The field was made Mandatory for Banks and MFBs. Business Rules amended
4.2.54	Overdue Date	Business Rules Amended
4.2.55	Nr of Days in Arrears	Business Rules amended
4.2.56	Nr of Instalments in Arrears	The field was made Mandatory for Banks and MFBs Business Rules amended
4.2.57	Prudential Risk Classification	The Field "Performing/NPL indicator" was renamed to "Prudential Risk Classification"
4.2.58	Account Status	Business Rules Amended
4.2.60	Account Closure Reason	Business Rules Amended
4.2.61	Repayment Period	Business Rules Amended
4.2.62	Deferred Payment Date	Business Rules Amended
4.2.63	Deferred Payment Amount	Business Rules amended

4.2.64	Payment Frequency	Business Rules amended
		Additional Acceptable Options added
		Option "O" removed
4.2.66	Next Instalment Amount	Field Renamed
		Business Rules Amended
4.2.67	Date of Latest Payment	Business Rules Amended
4.2.68	Last Payment Amount	Business Rules Amended
4.2.70	Group ID	New Field Added
	Stakeholders File	
4.3.1	Surname	Field made Conditional for Banks, MFBs and KDIC
		Business Rules amended
4.3.2	Forename 1	Field made Conditional for Banks, MFBs and KDIC
		Business Rules amended
4.3.3	Forename 2	Business Rules amended
4.3.4	Forename 3	Business Rules amended
4.3.5	Company/Corporate Name	New Field Added
4.3.9	Client Number	Business Rules Amended
4.3.10	Account Number	Business Rules Amended
4.3.14	Secondary Identification Document Type	Additional Acceptable Options added
4.3.16	Other Identification Document Type	Additional Acceptable Options added
4.3.17	Email	Business Rules Amended
4.3.18	Company Registration Number	Business Rules Amended
4.3.19	Previous Registration Number	Business Rules Amended
4.3.23	Percentage of Shared in Company	Business Rules amended
4.3.30	Country	Business Rules amended
4.3.32	Physical Address1	Business Rules amended
	Guarantor File	
4.4.7	Surname	The field was made Conditional for Banks, MDBs and KDIC
		Business Rules amended
4.4.8	Forename 1	The field was made Conditional for Banks, MDBs and KDIC

		Business Rules amended
4.4.9	Forename 2	Business Rules amended
4.4.10	Forename 3	Business Rules amended
4.4.11	Company/Corporate Name	New field added
4.4.12	Date of Birth/Date of Registration	Business Rules Amended
4.4.15	Marital Status	Business Rules amended
4.4.16	Guarantee Type	Option "E" Removed from Acceptable Options
-	Group Name	The Field Group Name was removed
4.4.17	Guarantors Relationship	Option "C" changed to "Friend/Work Colleague" The Field made optional for Banks, MDBS
4.4.18	Guarantee Limit	Business Rules Amended
4.4.19	Primary Identification Document	Business Rules Amended
4.4.21	Second Identification Document	Option "005" Added to Acceptable Options
4.4.23	Other Identification Document	Option "005" Added to Acceptable Options
4.4.27	Income Band	Field "Salary Band" renamed to "Income Band"
4.4.41	Email	New field added
Bounced Cheque File		
4.5.1	Client Type	New field added
4.5.2	Surname	New field added
4.5.3	Forename 1	New field added
4.5.4	Forename 2	New field added
4.5.5	Forename 3	New field added
4.5.6	Company Name	New field added
4.5.7	Primary Identification Document Type	New field added
4.5.8	Primary Identification Doc Number	New field added
-	Account Status	Field Removed
4.5.19	Cheque Bounce Reason Codes	Updated Acceptable Options in line with Cheque Bounce Cheque Codes.
4.5.20	Loan Account	New field added

	Collateral Register File	
4.6.5	Client Number	Business Rules Amended
4.6.6	Account Number	Business Rules Amended
4.6.10	Secondary Identification Document Number	Business Rules Amended
4.6.12	Other Identification Document Number	Business Rules Amended
4.6.15	Collateral Type	Business Rules Amended Option "I" removed from Acceptable Options
4.6.16	Collateral Reference Number	Business Rules Amended
4.6.19	Collateral Forced Sale Value	Business Rules Amended
	Fraudulent Activities File	
4.7.5	Client Number	Business Rules Amended
4.7.6	Account Number	Business Rules Amended
-	Fraud Status	The Field "Fraud Status" was removed
4.7.13	Incident Details	Business Rules Amended
4.7.14	Forensic Information	Business Rules Amended
4.7.15	Surname	New Field Added
4.7.16	Forename 1	New Field Added
4.7.17	Forename 2	New Field Added
4.7.18	Forename 3	New Field Added
4.7.19	Primary Identification Document Type	New Field Added
4.7.20	Primary Identification Document Number	New Field Added
	Amount in Kenya Shillings	New Field Added
	Credit Applications File	
4.8.5	Type of Client	New field added
4.8.6	Surname	New field added
4.8.7	Forename 1	New field added
4.8.8	Forename 2	New field added
4.8.9	Forename 3	New field added
4.8.10	Registered Name	New field added
4.8.11	Trading Name	New field added

	Primary Identification Document Type	Business Rules Amended
4.8.14	Secondary Identification Document Type	Business rules Amended New Acceptable Options added
4.8.16	Other Identification Number	Business Rules Amended New Acceptable Options added
4.8.18	Client Number	Business Rules Amended
4.8.20	Account Number	Business Rules Amended
-	Application Type	The Field "Application Type" was removed
4.8.26	Product Type	Acceptable Options matched with other Product Type options in other files
4.8.27	Term Loan	Business Rules Amended
4.9	Group Guarantee File	New Monthly Batch File Added
5	Daily Batch Files Added	Eight Daily Batch Files Added namely: - Daily Payment Information File - Mobile Facilities File - Historical credit Information File - Contact Upload File - Delink IDs from Account File - Link-Delink IDs File - Accounts Merger File - Deletion/Relist File
Appendix D	Template Clarifications	Additional Clarifications and Examples added.
Appendix E	List of Values	New Section Added where all List of Value options are contained.

Version 3.1.1

This version was released to enable the Deposit Protection Fund Board (KDIC) send available information. Due to the nature of data with KDIC, the structure of the KDIC DST would make it impossible for their records to be accepted at the CRBs. Thus, necessary edits had to be done.

The detailed edits are as below.

Section Number	Field	Changes Made
4.1.37	Instalment Due Date	Marked Optional for KDIC
4.1.43	Overdue Balance	Marked Optional for KDIC
4.1.44	Overdue Date	Marked Optional for KDIC
4.1.46	Nr. Instalments in Arrears	Marked Optional for KDIC
4.1.54	Disbursement Date	Marked Optional for KDIC
4.2.46	Instalment Due Date	Marked Optional for KDIC
4.2.51	Overdue Balance	Marked Optional for KDIC
4.2.52	Overdue Date	Marked Optional for KDIC
4.2.63	Disbursement Date	Marked Optional for KDIC
4.4	Guarantor File	Added a column for KDIC
4.8.1	Lenders Registered Name	Business Rules Edits
4.8.3	Lenders Branch Name	Business Rules Edits
4.5	Bounced Cheque	Added a column for KDIC
4.7	Fraudulent Activities File	Added a column for KDIC

Version 3.1

After conducting a three-month pilot amongst banks and MFBs between April 2013 and June 2013, the ICT sub-committee sat to review the template. The Main changes in this version include
- Introduction of the Amount Format (denoted by C).
- Reduction in Mandatory fields
- Redefining some business rules

The detailed edits are as below.

Section Number	Field	Changes Made
3.3	Stakeholder File	Definitions of data for submission under this file changed
3.4.2.2	Amount Fields Formats	Amount Data Type introduced. Fields that adhere to the "assumed decimal point" are denoted by C
4.1.5	Previous Registration Number	• Made optional for Bank/MFBs • Made optional for KDIC
4.1.7	Client Number	• Made optional for Bank/MFBs • Made optional for KDIC
4.1.14	Number of Shareholders	• Made optional for Bank/MFBs • Business rules redefined.
4.1.20	Postal Address 2	• Made optional for Bank/MFBs • Business rules redefined.
4.1.32	Lenders Branch Code	• Field length increased to A7 • Business rules redefined.
4.1.33	Account Joint/Single Indicator	• Made optional for Bank/MFBs • Made optional for KDIC
4.1.35	Account Product Type	• Business rules options redefined.
4.1.37	Instalment Due Date	• Field renamed • Made mandatory for Bank/MFBs • Made mandatory for KDIC • Business rules redefined
4.1.39	Original Amount	• Field changed to Amount Format • Business rules Redefined
4.1.40	Currency of Facility	• Business rules edits
4.1.41	Amount in Kenya Shillings	• Field Changed to Amount Format

Section Number	Field	Changes Made
		• Business rules redefined
4.1.42	Current Balance	• Field Changed to Amount Format • Business rules redefined
4.1.43	Overdue Balance	• Field Changed to Amount Format • Business rules redefined
4.1.44	Overdue Date	• Business rules redefined
4.1.45	Nr of Days in Arrears	• Field length increased to N5 • Business Rules redefined
4.1.46	Nr of Instalments In Arrears	• Business Rules redefined
4.1.47	Account Status	• Business Rules edits
4.1.49	Account Closure Reason	• Made optional for Bank/MFBs • Made optional for KDIC • Business rules redefined
4.1.50	Repayment period	• Made mandatory for Banks/MFBs • Business rules redefined
4.1.51	Deferred Payment Date	• Business rules redefined
4.1.52	Deferred Payment Amount	• Field Changed to Amount Format • Business rules redefined
4.1.53	Payment Frequency	• Business rules redefined
4.1.54	Disbursement Date	• Field Renamed • Made mandatory for Banks/MFBs • Made mandatory for KDIC • Business Rules Redefined
4.1.55	Instalment Amount	• Field Renamed • Field changed to Amount Format • Business rules redefined
4.1.56	Date of Latest Payment	• Field changed to Amount Format • Business rules redefined
4.1.57	Last Payment Amount	• Field changed to Amount Format • Business rules redefined
4.2.7	Client Number	• Made optional for Bank/MFBs • Made optional for KDIC
4.2.14	Secondary Identification Document Type	• Made optional for Bank/MFBs • Made optional for KDIC

Section Number	Field	Changes Made
4.2.16	Other Identification Document Type	• Made optional for Bank/MFBs • Made optional for KDIC
4.2.22	Postal Address 2	• Business rules redefined
4.2.36	Employment Date	• Made optional for Bank/MFBs • Made optional for KDIC
4.2.37	Employment Type	• Business rules edits
4.2.38	Salary Band	• Business rules redefined
4.4.42	Lenders Branch Code	• Field length increased to A7 • Business rules redefined.
4.2.44	Account Product Type	• Business rules redefined
4.2.46	Instalment Due Date	• Field renamed • Made mandatory for Bank/MFBs • Made mandatory for KDIC • Business rules redefined
4.2.47	Original Amount	• Field changed to Amount Format • Business rules Redefined
4.2.48	Currency of Facility	• Business rules edits
4.2.49	Amount in Kenya Shillings	• Field Changed to Amount Format • Business rules redefined
4.2.50	Current Balance	• Field changed to Amount Format • Business rules redefined
4.2.51	Overdue Balance	• Field Changed to Amount Format • Business rules redefined
4.2.52	Overdue Date	• Business rules redefined
4.2.54	Nr of Instalments In Arrears	• Business Rules redefined
4.2.56	Account Status	• Business rules edits
4.2.58	Account Closure Reason	• Made optional for Bank/MFBs • Made optional for KDIC • Business rules redefined
4.2.60	Deferred Payment Date	• Business rules redefined
4.2.61	Deferred Payment Amount	• Field changed to Amount Format • Business rules redefined
4.2.62	Payment Frequency	• Business rules redefined
4.2.63	Disbursement Date	• Field Renamed

Section Number	Field	Changes Made
		• Made mandatory for Banks/MFBs • Made mandatory for KDIC • Business Rules Redefined
4.2.64	Instalment Amount	• Field Renamed • Field changed to Amount Format • Business rules redefined
4.2.65	Date of Latest Payment	• Field changed to Amount Format • Business rules redefined
4.2.66	Last Payment Amount	• Field changed to Amount Format • Business rules edits
4.3.9	Client Number	• Made optional for Banks/MFBs • Made optional for KDIC
4.4.4	Lenders Branch Code	• Field length changed to A7 • Business rules redefined
4.4.5	Client Number	• Made optional for Banks/MFBs
4.4.15	Guarantee Type	• Business rules redefined
4.4.17	Guarantor Relationship	• Field Name edits
4.4.18	Guarantee Limit	• Field changed to Amount Format • Made Mandatory for Banks/MFBs
4.4.27	Salary Band	• Field format changed to A1
4.4.28	Mobile Telephone Number	• Made optional for Banks/MFBs
4.4.32	Postal Address 2	• Made optional for Banks/MFBs • Business rules redefined
4.4.36	Physical Address 1	• Made optional for Banks/MFBs
4.5.5	Cheque Amount	• Field changed to Amount Format
4.5.10	Account Status	• Business Rules redefined
4.5.11	Cheque Bounce Reason Codes	• Business Rules edits
4.6.4	Lenders Branch Code	• Field format changed to A7 • Business rules redefined
4.6.5	Client Number	• Made optional for Banks/MFBs • Made optional for KDIC
4.6.11	Other Identification Document	• Made optional for Banks/MFBs

Section Number	Field	Changes Made
4.6.15	Collateral Type	• Business Rules redefined
4.6.16	Collateral Reference Number	• Made conditional for Banks/MFBs • Made conditional for KDIC • Business rules redefined
4.6.17	Collateral Last Valuation Amount	• Field changed to Amount Format
4.6.19	Collateral Forced Sale Value	• Field Changed to Amount Format • Business rules redefined
4.6.20	Next Valuation Date	• Field renamed • Made optional for Banks/MFBs • Made optional for KDIC • Business Rules redefined
4.6.22	Instrument of Claim/Recovery Type	• Field format changed to A50 • Business Rules redefined
4.7.4	Lenders Branch Code	• Field format changed to A7 • Business rules redefined
4.7.5	Client Number	• Made optional for Banks/MFBs
4.7.7	Fraud Type	• Field format changed to A50 • Business rules redefined
4.7.11	Amount	• Field changed to Amount Format
4.7.12	Loss Amount	• Field changed to Amount Format
4.8.4	Lenders Branch Code	• Field format changed to A7 • Business rules redefined
4.8.9	Other Identification Document	• Made optional for Banks/MFBs
4.8.11	Client Number	• Made optional for Banks/MFBs
4.8.13	Account Number	• Made optional for Banks/MFBs
4.8.18	Application Amount	• Field changed to Amount Format
4.8.19	Application Currency	• New field introduced
4.8.20	Product Type	• Business Rules redefined
4.8.21	Term of Loan	• Business Rules redefined
4.8.23	Application Decline Reason Codes	• Made optional for Banks/MFBs

Section Number	Field	Changes Made
4.8.25	Application Status Update Reason	• Made optional for Banks/MFBs

Version 3.0.1

This version was released due to two missing fields in the Individual Consumer, Employment and Account File. There were few edits to be corrected in the version. The details are as below.

Section Number	Column	Changes Made
4.2.50	All	Two fields added before section 4.2.50. The fields inserted are **Current Balance** and **Overdue Balance**
4.1.47	Business Rules	Options Dropped • Performing • Non-Performing • Paid Up Options Added • Deferred Options Updated • Option definitions updated.
4.2.56	Bank/MFB Mandatory	Changed to **Mandatory**
	KDIC Mandatory	Changed to **Mandatory**
	Business Rules	Options aligned to those in field 4.1.47
4.4.23	Bank/MFB Mandatory	Changed to Optional
4.4.26	Field No.	Corrected Sequencing order
4.6.22	Bank/MFB Mandatory	Changed to Optional

Appendix D – Template Clarifications

The table below describes the most common scenarios and how each should be handled with regards to the data specification.

No	Scenario	How to Apply Specs
1	Reporting on Group Guarantee Loans. The Assumption is that all group loans are issued to individuals, never to non-individual entities.	Lenders lending under the Group Lending Methodology will assign a unique identifier to each of their groups (and sub-groups, if applicable). They will submit the names of all members of a group through the Group Guarantee File. Persons with the same Group ID will be assumed to be in one group. A group-loan client will have one record submitted through the Individual file with the following inputs: • Field 4.2.47 – Option "K" is selected • Field 4.2.71 – The Group ID that the member belongs to. The group loan client will also have a record in the Group Guarantee Loan. If a Sub-Group ID exists for any group, the members of the Sub-Group will be assumed as the direct guarantors of the loan. If no Sub-Group exists, all members of the group will be assumed to be guarantors of the group.
2	Daily Payments Information File a) Update the Bureau with Payment information of an Account that has previously been submitted to the Bureau b) Update the Bureau with Payment Reversal information of an Account that has previously been submitted to the Bureau.	 a) Submit one record through the Daily Payment Information File with Field 5.1.13 as a positive value. All other credit information for that record (from Field 5.1.15 to 5.1.18) should contain the new values after the payment has been effected. b) Submit one record through the Daily Payment Information File with Field 5.1.13 as a negative value. All other credit information for that record (from Field 5.1.15 to 5.1.18)

No	Scenario	How to Apply Specs
		should contain the new values after the reversal of the payment has been effected.
	c) Update the Bureau with a Payment or Payment Reversal for an Account that has not been previously uploaded to the Bureau (e.g. a New Account)	c) Submit a record through the Individual File (with the values as at the time of opening the account) Submit a record through the Daily Payments Information File with the Payment or Payment Reversal information, if applicable.
3	Accounts Merger File	Submit one record through the Accounts Merger File. • Field 5.7.1 and 5.7.2 will contain the correct profile identification document details. • Field 5.7.7 will contain the details of the Subject Account to which another Account (the Object Account, Field 5.7.8) will be merged into. • If a value is provided in Field 5.7.8, the new merged account will be assigned the value of this field; otherwise the new merged account retains the account number of the Subject Account (Field 5.7.7).
	Delink IDs from Account File	Delink IDs from Account file removes an association of an ID to an account. Submit one record through the Delink IDs from an Account File. • Field 5.5.6 and 5.5.7 should be filled with identification details to be De-linked. • The account details from the Object Account (Field 5.5.7) will be merged into the Profile whose identification details are populated in Field 5.5.8 and 5.5.9.

No	Scenario	How to Apply Specs
	Link-Delink IDs File	This File Delinks or links an association to an account Submit one record through the Link-Delink File; • Field 5.6.1 should be filled to indicate the function to the account • 5.6.2 and 5.6.3 should be filled in with identification details of the profile to which an account will be removed/added to. • Fields 5.6.4, 5.6.5 should be filled with identification details of an account to be detached from or linked with.
	Deletion/Relist File	This template should be filled when the lender needs to Relist an account or delete the account from the bureau. Submit one record through the Deletion/Relist File; • Field 5.8.1 should be filled. An option on the deletion/Relist option should be selected. • Complete Deletion on field 5.8.1 implies that the entire record should be deleted • Default History on field 5.8.1 implies that you only delete the number of days in arrears, it has been made standard to have it 20days in arrears • Specific Month Update on field 5.8.1 implies that there might have been an error in submission of a particular month thus the deletion • Relist option on field 5.8.1implies relisting an account that was previously deleted • Fields 5.8.6 and 5.8.7 should be filled in with the identification details of the

No	Scenario	How to Apply Specs
		subject profile to which a deletion is to be done • Field 5.8.10 can only be filled if the deletion option on 5.8.1 is default history deletion
4	Rescheduling of the term of the loan to give the client a longer period to repay the outstanding balance. This will result in smaller repayments over a longer period. Presume account number doesn't change after rescheduling Loan may or may not be in arrears at point of reschedule.	Submit one record. This will be the same as from previous month's submission but with changes to the following fields: • *Payment Due Date*- change to the next installment date • *Current Balance*- update if changed since last submission • *Overdue Balance*- zero as reschedule should eliminate any overdue amounts that existed • *Overdue Date*- blank • *Nr of days in arrears*- should reduce to zero if existed at time of reschedule • *Nr of installments in arrears*- reduce to zero if existed at time of reschedule • *Asset Classification* - should be A as Normal • *Account Status* – change to G 'Facility Rescheduled' • *Account status date* – change to date of reschedule • *Repayment period*- change to total period of the loan including the extension • *Date of Last installment*- update to revised date for last installment • *Last Repayment Amount*- change to new repayment amount
5	Restructuring of loan using a new account. This is effectively same as above except the initial account is now closed and a new account opened with the remaining amount due, which must	Submit two records, one for each account number. Last month record which will now show as: • *Current Balance* = 0

No	Scenario	How to Apply Specs
	be paid over a new instalment schedule.	• *Account Status* = Closed • *Account Closure Reason* = Restructured New record with full details of the new loan on a different account number
6.	Submitting a joint account. Consider a joint account with two account holders	Submit two records, for each member of the account. • Each record has the same account number and account details • Each record will have different identification details for each member of the account • *Joint/Single indicator* = J
7	Top up of loan using the same account	Submit one record. This will be the same as from previous month's submission but with changes to the following fields: • *Payment Due Date*- change to the next instalment date • *Current Balance*- update • *Account Status* – change to 'Facility Rescheduled' • *Account status date* – change to date of top up • *Repayment period*- change to total period of the loan if changed • *Date of Last instalment*- update to revised date for last instalment • *Last Repayment Amount*- change to new repayment amount
8	Top up of loan using a new account whereby the old account is repaid with the top up amounts	Submit two records, one for each account number. Last month record which will now show as: • *Current Balance* = 0 • *Account Status* = Closed • *Account Closure Reason* = Top up New record with full details of the new loan on a different account number

No	Scenario	How to Apply Specs
9	Deferred payment - when a client indicates they will not be able to pay the next payment(s), i.e. because of travel abroad. The loan is deferred for the time and amount applicable (in practice a grace period during the loan term)	Submit one record with the following updates • Payment Due Date= Next installment date as per the agreed changes to the schedule taking into account deferment. • Deferred Payment Date- the agreed date to which the next payment has been deferred. • Deferred Payment Amount- the installment amount to be paid at the deferred date.
	It is presumed this is done on the existing loan account via an amendment to the schedule.	

Appendix E – List of Values

This section contains the list of values or options to be used to populate fields.

LoV Number	Name	Acceptable Options
LOV1	Type of Organization	A – Public Limited company B - Private Limited company C - Partnership D - Sole Proprietor E – Society F - Club/Association G – Investment Group H - Public Corporation J - NGO L - Church M - School
LOV2	Industry Code	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
LOV4	Trading Status	001=Dormant 002=Actively Trading 003=Under Receivership/Liquidation 004=Liquidated 005=Under Management 006=Dissolved 007=Bankrupt
LOV5	Account Joint/Single Indicator	J = Joint S = Single
LOV6	Class of Organization	A – Corporate B – SME

LoV Number	Name	Acceptable Options
		C - NGO/Church/Society
LOV7	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 Option H, I, K not applicable to the Non-Individual Consumer File.
LOV8	Asset Classification Bank Sector	A = Normal (0-30) B = Watch (>30-90) C = Substandard (>90-180) D = Doubtful (>180-360) E = Loss (>360)
LOV8B	Asset Classification for Microfinance Banks Sector	A = Normal (0) B = Watch (>1-30) C = Substandard (>31-60) D = Doubtful (>61-90) E = Loss (>90)
LOV9	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. 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

LoV Number	Name	Acceptable Options
		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 For Field 4.5.14, Options A, B, C, D, E and F are the only acceptable options
LOV10	Payment Frequency	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
LOV11	Security Type	U – Unsecured

LoV Number	Name	Acceptable Options
		S – Fully Secured
LOV12	Type of Residency	A – Owned B – Rented C – Mortgaged D – Family Owned
LOV13	Gender	M – Male F – Female
LOV 13B	Gender	M – Male F – Female I – Institution
LOV14	Marital Status	M – Married S - Single D - Divorced W - Widowed
LOV15M	Identification Document Type (For Individual Consumer File)	001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
LOV15S	Identification Document Type (For Stakeholder, Guarantor, Collateral and Credit Application Files)	001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No
LOV16	Type of Employment	001 - Casual 002 - Contract 003 - Permanent 004 - Pensioner 005 - Self-Employed
LOV17	Income Band Options	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/-
LOV18	Type of Stakeholder	A – Director B - Shareholder C - Partner D - Proprietor E - Trust Beneficiary F - Power of Attorney G - Guarantor

LoV Number	Name	Acceptable Options
LOV19	Type of Guarantee	A - Directors guarantee B - Personal guarantee C - Corporate guarantee D - Bank Guarantee E – Group Guarantee F – Personal Guarantee with Collateral
LOV20	Guarantor's Relationship	A = Family (e.g. Husband, Wife, Daughter, etc.) - *if Guarantee Type = "B"* B = Shareholder, Partner, etc. - *if Guarantee Type = "A" or "C"* C = Friend/Work Colleague
LOV 21	Type of Cheque	A - Corporate B - Personal C - Dividend
LOV22	Collateral Type	A – Land B – Property and Buildings C – Cash D – Treasury Bills and Bonds E – Shares F – Debentures G – Chattels/Charges over movable assets excluding vehicles H – Chattels over Vehicles I – Insurance Policy
LOV23	Client Type	A – Individual Credit Consumer B – Non-Individual Credit Consumer
LOV24	Application Status	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
LOV25	Reason for Application Decline	A= Over indebted B = Failed credit criteria C= Failed verification – (e.g. Income/Employer could not be verified) D = Lacks ability to repay

LoV Number	Name	Acceptable Options
		E = Weak Credit History
		F = Insufficient Collateral
LOV26	Status Update Reason Code	A = Additional Income provided
		B = Credit Profile Updated (e.g. if client presents proof that an account is paid up or status on credit bureau is out dated)
		C= Additional deposit provided by client
LOV27	Update Function	A – Merge one Account to Another
		B – Add an Account to a Profile
		C – Remove an Account from a Profile
		D – Merge Identification Documents
		E – Unmerge Identification Documents
		F – Remove a Name from a profile
		G – Expunge an Account
		H – Unlink a Guarantor
		I – Unlink a Stakeholder
LOV28	Bounce Cheque Reason Codes	30 – Cheque Unpaid Because of Suspected Criminal Activity
		31 – Date Expired/Cheque Stale
		32 – Cheque Post-dated
		33 – Date Irregular
		37 – Payee Name Incomplete
		38 – Payee Name Irregular
		40 – Amounts in Words and Figures Differ
		41 – Amount in Words required
		42 – Amount in Figures required
		43 – Amount in Figures Irregular/incomplete
		53 – Signature Differs
		54 – Drawer Signature Required
		55 – Not signed in accordance with Mandate
		56 – Endorsement Irregular
		57 – Alteration, requires drawers signature
		58 – Payee Name Required
		62 – Effects not Cleared
		63 – Insufficient Funds – Refer to Drawer
		64 – Account Dormant – Refer to Drawer

LoV Number	Name	Acceptable Options
		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
LOV29	Shared Collateral	Y= Collateral is shared N= Collateral is not shared
LOV30	Part of Collaterals	Y= Part of a Set of Collaterals N= Sole Collateral
LOV31	Group Guarantee Member Status	A – Active Member of the Group B – Dormant Member of the Group C – Exited the Group
LOV32	Deletion/Relist Function Type	A-Complete B-Default History C-Specific Month Update D- Relist
LOV33	Link/Delink	001 - Link 002 – Delink