CREDIT PROVIDERS LAYOUT VERSION 1.1 (CPLv1.1)

Specification

&

Process Rule Document

Adopted with confirmation from SACRRA Layout 700v2 template

Publication Date: *May 2018*

Version control: **1.1**

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Change Control

Version	Changes Made	Date Performed
V1.1	Incorporate Overdrafts and Pending Registration Addendums into CPL specification document. Add Change Control to specification document.	April 2018

What is the purpose of this Extract?

The Extract which is expected from all Credit Information Providers as listed under Annexure 3 of the Regulations is used to build a payment profile strings (history of payments and behaviors of a specific account number for a specific consumer), which can be used to benefit both consumer and credit information provider in reaching decisions relating to the extension of credit to consumers and measuring the risk associated with this extension.

The provision of a monthly extract which indicated the status of the accounts for each consumer on each Credit Information Provider's debtor's book, ensures that the consumers account information is kept up to date in line with Credit Bureaus Regulations, 2014. The consumers' obligations, for payments expected each month, can be used in the determination of affordability and for risk management by Credit Information Providers.

In addition, the status and account type codes as well as arrears submissions associated with the monthly submission can be used to determine consumer behaviors for scoring and other credit provision decisioning.

Requirements for development and expectations of the CPL

Submission expectations

- It should be noted that Credit Information Providers submitting data to the Credit Bureaus, refers to any entity that provide services and goods that give rise to a credit agreement and is as listed under Annexure 3 of the Credit Bureaus Regulations. Therefore, these entities are obliged, in terms of Section 22 (1) © of the Regulations to take reasonable steps to provide complete, accurate and timely credit information that accurately reflects the consumer behavior of the data subject.
- The extract will be expected monthly, within 5 working days of the agreed billing date provided by the Credit Information Providers
- Credit Information Providers who run multiple billing cycles are advised to take a snapshot view of each billing run and append them, in order that financial information is not lost or overwritten over the billing period.
- It is expected that the monthly submission be submitted for the same period month on month to prevent anomalies i.e. 5th to 4th or 1st to 31st.
- All balances, financials and mandatory details supplied must be up to date and accurate as at the time of extract in accordance with the requirement of the Regulations and in line with the obligations set out for Credit information providers and for the Data Sources within the CPL's Specifications and Process Rule Document.
- Instances of known impersonation fraud must be removed from the consumer's profile by the Credit Information Providers via the Credit Bureaus manual amendment processes as soon as possible and the

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record should also be excluded from any future monthly submissions. All Credit Bureaus should be informed and a request by the Credit Information Provider made to remove the record from display.

• Data submissions should not be submitted to the BON or its staff but directly to the Credit Bureaus unless authorized or requested by the BON.

• Submission must be made to all licensed Credit Bureaus in Namibia monthly and daily

• For up to date details on requirements for submission, please contact the Credit Bureaus directly on the email addresses below for assistance:

Compuscan: dataforensics@compuscan.co.za

Transunion: merni@transunion.com

GENERAL NOTE: **the sign off criteria is a rule of thumb:** each warning and rejection will be addressed with the testing Applicants when sign off is being considered. Reasons for required correction will be given and the necessity for these will be explained. A 0% financial rejection does not guarantee a sign off, if the financial warnings and/or demographic rejections are cause for concern the file will not be signed off until corrections are made.

All Applicants are required to develop and store an extract for QE1 maintenance, to facilitate the management of accounts which have not been received and update for 60 days or more, looking back for 36 months. This should be developed and available for use as and when required. This file should be in the CPL layout and populated with all accounts which have a status code over a retrospective 36-month period. This extract is not for the active book only but historic accounts which have attracted a status over the period. This file will be used to address records which may not have been updated due to rejections, quality or inaccurate code provision.

See "Clean up files - QE1 Adhoc Extract" below.

Management of monthly loads and rejections

Once the active data is sent to the Credit Bureaus to load to their live environment:

• the Credit Bureaus have 7 working days from receipt to load and 5 working days from load completion to supply a load report on monthly files

• the Credit Bureaus have 24 hours to load daily files and will provide load and rejection reports to Credit Information Providers on exceptions, weekly on a Monday, for the previous weeks loads.

• The Credit Information Provider will be supplied a load report and where requested, a file of rejected records.

• The Credit Information Provider is expected to interrogate all rejections and prevalent warnings which are reported after load and make the necessary corrections before the next load, or where this is not possible, as soon as possible.

• Any changes made to extracts should be reported upon next submission to the Credit Bureaus to ensure that the change is tested prior to live load.

• Where the Credit Information Provider is advised of an error in the submission either in layout or quality, the Credit Information Provider is obliged to notify the Credit Bureaus with an instruction to stop or remove the load(s).

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- The Credit Information Provider is then obliged to supply corrected data as soon as possible after the notice.
- Credit Information Providers are to note that in accordance with the CPL Specification and Process Rule Document and the Regulations, whether the data being submitted is categorised as credit data or not.
- Submission of CPLv1 to the Credit Bureaus places obligations upon the Credit Information Provider to ensure that those requirements set out in the Specification and Process Rule Document and the Regulations, regarding data supplying Credit Information Providers or data sources (as defined in the Regulations) are met and corrections, amendments and updates are expected as soon as possible after detection.
- Willingly submitting inaccurate data or failure to make necessary changes timeously will result in suspension of access and non-compliance with the Regulations.

Conversion requirements

- The combination of the Supplier reference number, Account, sub Account and Branch fields supplied, as well as the consumer details (id or other id & date of birth, name surname or a combination thereof) will create a unique key at the Credit Bureaus and is used for matching – these **MAY NOT BE CHANGED** without following the correct conversion process described below, deviations will result in either escalated rejections or duplicate records.
- The Account and Branch field are not to reference the consumers bank details, these should be the specific account number allocated to the consumer within the Credit Information Providers system.
- The Account, Sub Account and Branch codes to be supplied must be discussed with the Credit Bureaus prior to development in order that the correct extract requirements may be met.
    - The Account number is mandatory
    - The sub account number must only be supplied if the Account number for the consumer is not unique within the submitted book
    - The branch code must only be supplied if the Account number for the consumer is not unique within the submitted book.
    - You may supply Account / branch or Account / sub account or Account / branch / sub account or where the Account number is unique, you may choose to submit only this field (This is preferable as the risk of creating duplicates is diminished significantly).
    - Where a book is sold to another Credit Information Provider or moved between suppliers within a group, it is preferable that the payment profile history of the account is retained and moved to the new supplier number.
- Development must include functionality indicated below, which will allow for the conversion of account, sub account or branch process rules which will test the inclusion of account conversions and / or an extract

If an Account number or combination of Account, sub account and/or branch codes are changed in the extract submitted to the Credit Bureaus, the following conversion process must be followed to prevent duplication of the accounts due to the match key being disturbed:

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1) Notify the Credit Bureaus of the change at least 1 month prior to implementation or change of these details, whether due to a system or process change.

2) If a system migration or upgrade, the following information must **ALWAYS** be retained in order that submissions are not undermined or inaccurate upon submission to the Credit Bureaus: This detail must reflect all information listed below for any account which may have had any activity within the previous **36 months**.

   a) Consumer NA ID or NON NA ID and Date of Birth, Name or First Initial and Surname.

   b) Account Opened Date

   c) Opening balance

   d) Last payment date

   e) Last status code

   f) If a negative status code the current balance associated with this code.

   g) Last status date,

   h) Previous Account,

   i) Sub Account and/or Branch Code (if these were changed between systems)

   j) Deferred payment dates

3) Determine and communicate to the Credit Bureaus if you wish to convert only live or live and historic data.

   a) Update of all data (live submissions and historic data is preferable as this allows for a smooth transition of dispute and queries which have been logged with Credit Bureaus and Credit Information Provider)

   b) If the choice is to only alter active accounts, it should be noted that consumer disputes and queries can be expected up to 36 months after the conversion has taken place and thus it is necessary to ensure that old account numbers and data is retained for interrogation and where necessary the provision of credible evidence to the Credit Bureaus for disputes.

4) Supply the following:

   a) CPLv1 file for the month after the changes of Account, sub account and / or Branch codes

   i) Populate the old supplier, old account, old sub account and old branch details populated as you would have populated the Account, Sub account and Branch fields in the previous submission

   ii) Populate the account, sub account and branch with the details you will be submitting in future i.e. the Account, Sub Account and/or Branch to which you have changed

   iii) **Please note**, in instances of conversion files the old account number and old SRN number fields become mandatory:

   OR

5) Provide a separate file in CPLv1, with all usual fields populated, as soon as possible after the change is executed and before the next month end file is expected, with the details populated as follows:

   i) Populate the old supplier, old account, old sub account and old branch details populated as you would have populated the Account, Sub Account and Branch fields in the previous submission.

   ii) Populate the account, sub account and branch with the details you will be submitting in future. i.e. the Account, Sub Account and/or Branch to which you have changed

   iii) **Please note**, in instances of conversion files the old account number field becomes mandatory:

6) A file of all accounts which have not been converted, with reasons, will be submitted to the Credit Information Provider to investigate and supply the details for conversion (if not supplied or where update has been rejected for whatever reason) or correct the details which require correction to ensure the accounts can be converted. If neither of these options applies, then a QE1 extract may be requested for the accounts in question in order that the Credit Bureaus can assign a logical end to these accounts.

7) This Clean up exercise should take no longer than 3 months

Example 1:

Migrating accounts from one book (supplier) to another (either within the Credit Information Provider or to another Credit Information Provider)

Previous submissions

Supplier number taken from header for load and identification (**xx9999**)

Month end **20120731**

Branch	Account	Sub Account	Old Supplier	Old branch	Old Account	Old sub account
1234	9999999	abc				

In month of conversion

Supplier number taken from header for identification of supplier to which records should be moved (**aa8888**) Month end **20120831**

Branch	Account	Sub Account	Old Supplier	Old branch	Old Account	Old sub account
	8888888	abc	Xx9999	1234	9999999	abc

Subsequent submissions

Supplier number taken from Header for load and identification (aa8888)

Branch	Account	Sub Account	Old Supplier	Old branch	Old Account	Old sub account
	8888888	abc				

Example 2

Converting account numbers within the same book

Previous Submission

Supplier number taken from header for load and identification (xx9999)

Month End 20120731

Branch	Account	Sub Account	Old Supplier	Old branch	Old Account	Old sub account
1234	9999999					

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In month of conversion

Supplier number taken from header for identification of supplier on which records should be changed (**xx9999**)

Month end **20120831**

Branch	Account	Sub Account	Old Supplier	Old branch	Old Account	Old sub account
1234	8888888		xx9999	1234	9999999	

Subsequent submissions

Supplier number taken from header for load and identification (**xx9999**)

Month end **20120930**

Branch	Account	Sub Account	Old Supplier	Old branch	Old Account	Old sub account
1234	8888888					

Clean up files - QE1 Ad hoc Extract

- QE1 Quality Exceptions are rules set up by the Credit Bureaus to monitor accounts at the Credit Bureaus which may not be receiving an update, for whatever reason.

- Managing these accounts and ensuring the update of records which may not be being updated at one or more of the Credit Bureaus has dictated the requirement of Credit Information Providers to development and extract, per supplier number, an extract of all accounts which have a status code and status date retrospectively over a period of 36 months from a specific date.

- Availability of an extract, which can be run as at a given point looking back 36 months and supplied in CPLv1 to all Credit Bureaus containing accurate details of financials fields and statuses with status dates for that 36-month period on all accounts which should reflect a status (positive or negative), is required from all Credit Information Providers to prevent delays associated with development of this extract and timeous correction of data concerns.

- In these instances, as with the normal submission of data, opening balances should be retained, where positive status codes are supplied; current balance, instalment, overdue balance and months in arrears should be set to zero. For negative status codes opening Balances, current balance, instalment, overdue balance and months in arrears are mandatory.

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Which Account type should you use?

Every Account type / Product type should be submitted in a separate file, each will be issued with a supplier reference number indicating the Trading name of the organisation, brand or product which is recognisable to the consumer. This enables the consumer to see which account information reflected on the Credit Bureaus refers to, and will prevent disputes arising from confusion over which accounts are reflected.

Some account types may be combined depending on the product or brand: i.e. B&H, C&G and P&M may be combined into one file, please email your credit bureau for advice.

Account type is mandatory, if not populated the record will reject.

Account Type	Name of Account type	Product description / criteria for use
B	Building Loan	Loans which are granted independently of a Bond account which are specifically for use in building, either in additions or from foundation. These are generally consumed in portions as the build progresses.
C	Credit Card	Account where an available allowed facility is granted, payment commitments in line with the agreed timelines must be made in order that the facility can be retained.
D	Debt Recovery	Where an account has previously written off and is now in the collections environment *Use of this account type must be requested and authorized by the credit bureaus Data Manager directly*
E	Single Credit Facility	A facility where numerous products have been combined or where facility allows for various transaction types to occur within an agreed available limit at a specific rate.
F	Open - Services	Service type accounts which do not have a credit limit but where the total expenditure in the previous month is expected to be paid in full after each cycle. This will include the accounts such as: Telecoms, Security, Cellular, Subscription accounts for value add services (prepaid etc.)
G	Garage	Only Independent Cards which are not paid by automatic transfer linked to a credit card account, if automatic transfer linked to credit card, the expenditure on this card must be included in the credit card submission
H	Home loan	Bond accounts, including "Access Bond" type accounts which are not considered to be single credit facilities.
I	Instalment	Where an instalment agreement is signed. A specific instalment is expected for the purchase of goods. *This should exclude Vehicle Asset Finance agreements; VAF should be submitted under account type Y*
L	Life Insurance	For Life Insurance Policies - premiums only
M	*One Month Personal Loan*	*Loan granted to consumer for use in his personal capacity where the loan is to be repaid within 1 month*

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N	Secured Pension / Policy Backed Lending	Loan granted against a pension / policy Must be treated in the same way as a personal loan
O	Open - Limitless	Open Credit Facility where the account is truly limitless in terms of available credit **AND** where repayment in full is expected at the end of each agreed period. *Use of this account type must be requested and authorized by the credit bureau Data* *Manager directly**
P	*Personal loan*	*Loan granted to consumer for use in his personal capacity where the loan is to be repaid over a term greater than 1 month*
R	*Revolving Credit Store Cards*	*A Store Card where a limit is available to the consumer and an instalment is required monthly. This value may be accessed as required up to the agreed limit*
S	Short Term Insurance	For Short Term Policies -premiums only
T	Student Loan	Use only if the product is paid directly to the Tertiary Institution. If funds are dispersed directly to the consumer, please use M or P.
U	Utility	Rates, Water, Electricity, Levies Accounts *Not presently in use**
V	Overdraft	Overdraft Facility
W	Rentals Asset	Rental of Vehicles, white goods (such as Appliances, Televisions etc.)
X	Rentals Property	Property Rentals
Y	Vehicle Asset Finance	Vehicle Asset Finance *Previously submitted as account type I**
Z	Revolving Non-Store Card	*A limit which is available to the consumer where a specific instalment is required monthly and once a percentage or agreed value is repaid, this value may be accessed again up to the agreed limit*

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Naming convention of files

- The file names will consist of 8 (eight) components, each with its own validation rules.
- The components will be separated by a '_' (underscore), except for the file extension which will be a '.' (Dot)
- Components will be left aligned.

Component / Group of components	Usage	Details, Content & Format
Sender ID *Max: 7 alphanumeric*	For recipient, the Credit Bureaus to identify files for validation and scheduling purposes	• Supplier reference number Both the CPLv1 (CP0001) formats are accepted. • This is supplied by the credit bureaus and is the same number which is used in your file header • In the Case of SSP's who wish to batch data into one zipped folder or Credit Information Providers who wish to combine their daily submissions for many suppliers into one file, a separate number is issued (SP0001), please liaise with your credit bureau ▯
Recipient ID *Max: 7 alphanumeric*	Credit Bureau should receive the submitted file. Typically, scheduled file transmissions are for 'ALL'.	For all monthly and daily files, please sent to both credit bureaus simultaneously For Adhoc files specific to individual Credit Bureaus, these may be addressed to: "CompuS", "TransU", - should not be used at present
File type *Max: 5 alphanumeric*	Used by Credit Bureaus to determine which layout applies to the file	When **testing** the File type should reflect as follows "T702" – L702 – CPL Monthly or Daily test files When **signed off and live** the File type should reflect as follows: "L702" – L702 – CPL Monthly or Daily test files **Note:** For daily files, the file type should also have a Frequency of **D** **Note:** For monthly files, the file type should also have a Frequency of **D**
Frequency Max*:* *2 alphanumeric*	Further defines file content and is used by Credit Bureaus to upload correctly.	To be used with File Type to indicate if the files are "D" = Daily; "M" = Monthly or "A" = Ad hoc Ad hoc is to be used in the submission of clean up files etc. these should be submitted to all bureau unless the files are specific to one bureau, then the recipient ID should indicate the bureau to which the file should be sent.

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Date	The Month end or Transaction date of the file.	Must be "CCYYMMDD"
Max: 8 numeric		When Frequency = "M": this must be the Credit Provider's month-end date.
		When Frequency = "D", this must be the most recent or maximum transaction date to which the data applies
		When Frequency = "A" this is the last day of the period to which the data applies.
Number of files	To indicate the number of files being transmitted	This may be 1 – 9999.
Max: 4 numeric		This will usually be 1
		Where an SSP's submission is combined / zipped and submitted in a single transmission this should reflect the number of files contained within the zipped file.
		Note: when submitting in this fashion, each individual file within the combined folder must still adhere to the relevant naming convention for submission
Sequence	To indicate resubmission of data for a month end which has already been sent to the hub	This may be 1 – 99
Max: 2 numeric		This will usually be 1
		Where a resubmission of the same month end is necessary due to an error or failure, then the sequence number is to be increased by 1
File Extension *3 alpha.3alpha*		.txt.pgp or.zip.pgp or .rar,pgp
		Depending on how the file is compressed and encrypted when submitting files via an unsecure file transfer method (email or ftp).

Examples of file names:

➢ Daily Files ○ Test

files

- CP0001_ALL_T702_D_20130405_1_1.txt.pgp
- CP0001_ALL_L702_D_20130405_1_1.txt.pgp

➢ Monthly Files ○

Test Files

- CP0001_ALL_T702_M_20130331_1_1.txt.pgp
- SP0001_ALL_T702_M_20130331_220_1.zip.pgp ○ Live Files
- CP0001_ALL_L702_M_20130331_1_1.txt.pgp
- SP0001_ALL_L702_M_20130331_220_1.zip.pgp

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➢ Adhoc Files ○

  Clean Ups

- CP0001_CompuS_L702_A_20130331_1_1.txt.pgp
- SP0001_ALL_L702_A_20130331_220_1.zip.pgp

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Monthly Layout

Layout Specification – Monthly Extract

General Notes:

- Data is to be submitted by all suppliers monthly to each credit bureaus in an **electronic fixed length text file**
- **(ASCII)**, files must **contain an "end of line marker" followed by a "carriage return line feed"**
- **Alpha** fields must be **left** aligned **unless stipulated otherwise**, and if no input data is available must be space filled / Blank
- **Numeric** fields must be **right** aligned **unless stipulated otherwise**, and if no input data is available must be
- zero filled
- Data submissions **should not be submitted directly to the BON or its staff** but to the Credit Bureaus.,
- Data Submissions must be **encrypted, compressed and password protected**
- All date fields are to be populated as CCYYMMDD or zero filled when not in use

Header Composition and Layout:

Component	Position	Format A= Alpha N - Numeric	Mandatory	Comments
HEADER	1 - 1	A1	Yes	To be denoted by **"H"**
SUPPLIER REFERENCE NUMBER	2 - 11	A10	Yes	**Exception**: This must be **right aligned** This number is issued by the CPL and only numbers issued by the CPL will be deemed valid
MONTH END DATE	12 - 19	N8	Yes	Format CCYYMMDD The month end date which should be updated at the Credit Bureaus. Date cannot be in the future Determines the display month at Credit Bureaus
VERSION NUMBER	20 - 21	N2	Yes	To be denoted by version **06** for Layout v1 (702)
FILE CREATION DATE	22 -29	N8	Yes	Format CCYYMMDD The date of extract. Date cannot be in the future Must be older than or equal to the Month End date
TRADING NAME/BRAND NAME	30 - 89	A60	Yes	The trading name of the product being submitted. Must be recognisable to the consumer to prevent disputes
FILLER	90 - 700			Spaces

Example Header:
H   AA01012012013106201202011ABANKS CREDIT CARD

- As **Header** details are **financial information** and may not be altered by a Credit Bureau without the express and direct consent of the Credit Information Provider. It is crucial that the information supplied in the header is accurate at all times as inaccuracies will result in delays in load.
- Supplier reference numbers are managed and issued by the Credit Bureaus. A new file will be allocated a Supplier reference number once the testing applicant shows an ability to create and maintain a test submission according to requirements.
- Although the Supplier Reference Number field is Alpha, this field **must be right aligned**
- The Month End Date **determines the display month** at the Credit Bureaus and must therefore reflect accurately in accordance with the consumer's statement, to prevent disputes.
- The Month End Date is expected to be **consistent** month on month.
- The Month End Date may **never** be in the future
- The File Creation Date is the date of Extraction.
- The File Creation Date Must be equal to or **after** the month end date and may **never** be in the future of date of receipt
- Trading Name / Brand should reflect the name of the business as it is **recognized by the consumer** to prevent unnecessary disputes.

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Data Layout

Below is the data layout and required field format only, detail pertaining to the population and process rules are described in the **Process Rules** section, for the rules regarding *Demographic* and *General* fields and their population as well as those which refer to your selected *Account Type*:

Field Number in Monthly	Field Description	Position in Monthly	Format A= Alpha N - Numeric
1	DATA	1 -1	A 1
2	NON-NA ID NUMBER	2 - 14	N 13
3	NA ID NUMBER	15 - 30	A 16
4	GENDER	31 - 31	A 1
5	DATE OF BIRTH	32 - 39	N 8
6	BRANCH CODE	40 - 47	A 8
7	ACCOUNT NO.	48 - 72	A 25
8	SUB-ACCOUNT NO.	73 - 76	A 4
9	SURNAME	77 - 101	A 25
10	TITLE	102 - 106	A 5
11	FORENAME OR INITIAL 1	107 -120	A 14
12	FORENAME OR INITIAL 2	121 - 134	A 14
13	FORENAME OR INITITAL 3	135 - 148	A 14
14	RESIDENTIAL ADDRESS LINE 1	149 - 173	A 25
15	RESIDENTIAL ADDRESS LINE 2	174 - 198	A 25
16	RESIDENTIAL ADDRESS LINE 3	199 - 223	A 25
17	RESIDENTAIL ADDRESS LINE 4	224 - 248	A 25
18	POSTAL CODE OF RESIDENTIAL ADDRESS	249 - 254	A 6
19	OWNER / TENANT	255 - 255	A 1
20	POSTAL ADDRESS LINE 1	256 - 280	A 25
21	POSTAL ADDRESS LINE 2	281 - 305	A 25
22	POSTAL ADDRESS LINE 3	306 - 330	A 25
23	POSTAL ADDRESS LINE 4	331 - 355	A 25
24	POSTAL CODE OF POSTAL ADDRESS	356 - 361	A 6
25	OWNERSHIP TYPE	362 - 363	A 2
26	LOAN REASON CODE (FORMER END USE CODE NLR ACCOUNTS)	364 – 365	A 2
27	PAYMENT TYPE	366 – 367	A 2
28	TYPE OF ACCOUNT	368 – 369	A 2
29	DATE ACCOUNT OPENED	370 – 377	N 8
30	DEFERRED PAYMENT DATE	378 – 385	N 8
31	DATE OF LAST PAYMENT	386 – 393	N 8
32	OPENING BALANCE / CREDIT LIMIT	394 – 402	N 9
33	CURRENT BALANCE	403 - 411	N 9
34	CURRENT BALANCE INDICATOR	412 – 412	A 1
35	AMOUNT OVERDUE	413 – 421	N 9
36	INSTALMENT AMOUNT	422 – 430	N 9
37	MONTHS IN ARREARS	431 – 432	N 2
38	STATUS CODE	433 – 434	A 2
39	REPAYMENT FREQUENCY	435 -436	N 2
40	TERMS	437 - 440	N 4

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41	STATUS DATE	441 - 448	N 8
42	OLD SUPPLIER BRANCH CODE	449 - 456	A 8
43	OLD ACCOUNT NUMBER	457 - 481	A 25
44	OLD SUB-ACCOUNT NUMBER	482 -485	A 4
45	OLD SUPPLIER REFERENCE NUMBER	486 - 495	A 10
46	HOME TELEPHONE	496 - 511	A 16
47	CELLULAR TELEPHONE	512 - 527	A 16
48	WORK TELEPHONE	528 -543	A 16
49	EMPLOYER DETAIL	544 -603	A 60
50	INCOME	604 -612	N 9
51	INCOME FREQUENCY	613 - 613	A 1
52	OCCUPATION	614 - 633	A 20
53	THIRD PARTY NAME	634 -693	A 60
54	ACCOUNT SOLD TO THIRD PARTY	694 -695	N 2
55	NO OF PARTICIPANTS IN JOINT LOAN	696 -698	N 3
56	FILLER	699 - 700	A 2

Trailer Composition and Layout

Composition	Position	Format A= Alpha N - Numeric	Mandatory	Comments
TRAILER	1 – 1	A1	Yes	To be Denoted by a "T"
NUMBER OF RECORDS	2 – 10	N9	Yes	
FILLER	11 – 700	N/A	Yes	Spaces

Example Trailer:

T000123456   etc.

- The Trailer should reflect a **count of the number of records in the file (including the header and trailer)**
- The trailer is used as an end of file marker as well as a check balance for data transfer confirmation and thus should **always reflect accurate details** pertaining to the file to assist the Credit Bureaus in ensuring **full file transfers and load completion**.

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Daily Layout

Layout Specification – Daily Extract

General Notes:

- Data is to be submitted by all suppliers daily to each bureau in an electronic fixed length text file (ASCII), files must contain an "end of line marker" followed by a "carriage return line feed"
- Alpha fields must be left aligned unless stipulated otherwise, and if no input data is available must be space filled / Blank
- Numeric fields must be right aligned unless stipulated otherwise, and if no input data is available must be
- zero filled
- Data submissions should not be submitted directly to the BON or its staff but to the Credit Bureaus.
- Data Submissions must be encrypted, compressed and password protected
- All date fields are to be populated as CCYYMMDD or zero filled when not in use

Data Layout

Monthly Field number	Daily Field number	Field Description	Position in Daily	Format A= Alpha N - Numeric
1	1	DATA	1 -1	A 1
2	2	NON-NA ID NUMBER	2 - 14	N 13
3	3	NA ID NUMBER	15 - 30	A 16
4	4	GENDER	31 - 31	A 1
5	5	DATE OF BIRTH	32 - 39	N 8
6	6	BRANCH CODE	40 - 47	A 8
7	7	ACCOUNT NO.	48 - 72	A 25
8	8	SUB-ACCOUNT NO.	73 - 76	A 4
9	9	SURNAME	77 - 101	A 25
10	10	TITLE	102 - 106	A 5
11	11	FORENAME OR INITIAL 1	107 -120	A 14
12	12	FORENAME OR INITIAL 2	121 - 134	A 14
13	13	FORENAME OR INITITAL 3	135 - 148	A 14
14	14	RESIDENTIAL ADDRESS LINE 1	149 - 173	A 25
15	15	RESIDENTIAL ADDRESS LINE 2	174 - 198	A 25
16	16	RESIDENTIAL ADDRESS LINE 3	199 - 223	A 25
17	17	RESIDENTAIL ADDRESS LINE 4	224 - 248	A 25
18	18	POSTAL CODE OF RESIDENTIAL ADDRESS	249 - 254	A 6
19	19	OWNER / TENANT	255 - 255	A 1
20	20	POSTAL ADDRESS LINE 1	256 - 280	A 25
21	21	POSTAL ADDRESS LINE 2	281 - 305	A 25
22	22	POSTAL ADDRESS LINE 3	306 - 330	A 25
23	23	POSTAL ADDRESS LINE 4	331 - 355	A 25
24	24	POSTAL CODE OF POSTAL ADDRESS	356 - 361	A 6
25	25	OWNERSHIP TYPE	362 - 363	A 2
26	26	LOAN REASON CODE (FORMER END USE CODE NLR ACCOUNTS)	364 – 365	A 2

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27	27	PAYMENT TYPE	366 – 367	A 2
28	28	TYPE OF ACCOUNT	368 – 369	A 2
29	29	DATE ACCOUNT OPENED	370 – 377	N 8
30	30	DEFERRED PAYMENT DATE	378 – 385	N 8
31	31	DATE OF LAST PAYMENT	386 – 393	N 8
32	32	OPENING BALANCE / CREDIT LIMIT	394 – 402	N 9
33	33	CURRENT BALANCE	403 - 411	N 9
34	34	CURRENT BALANCE INDICATOR	412 – 412	A 1
35	35	AMOUNT OVERDUE	413 – 421	N 9
36	36	INSTALMENT AMOUNT	422 – 430	N 9
37	37	MONTHS IN ARREARS	431 – 432	N 2
38	38	STATUS CODE	433 – 434	A 2
39	39	REPAYMENT FREQUENCY	435 -436	N 2
40	40	TERMS	437 - 440	N 4
41	41	STATUS DATE	441 - 448	N 8
42	42	OLD SUPPLIER BRANCH CODE	449 - 456	A 8
43	43	OLD ACCOUNT NUMBER	457 - 481	A 25
44	44	OLD SUB-ACCOUNT NUMBER	482 -485	A 4
45	45	OLD SUPPLIER REFERENCE NUMBER	486 - 495	A 10
46	46	HOME TELEPHONE	496 - 511	A 16
47	47	CELLULAR TELEPHONE	512 - 527	A 16
48	48	WORK TELEPHONE	528 -543	A 16
49	49	EMPLOYER DETAIL	544 -603	A 60
50	50	INCOME	604 -612	N 9
51	51	INCOME FREQUENCY	613 - 613	A 1
52	52	OCCUPATION	614 - 633	A 20
53	53	THIRD PARTY NAME	634 -693	A 60
54	54	ACCOUNT SOLD TO THIRD PARTY	694 -695	N 2
55	55	NO OF PARTICIPANTS IN JOINT LOAN	696 -698	N 3
56	56	FILLER		A 2
	57	*SUPPLIER REFERENCE NUMBER*	*699 - 700* *701 -710*	*A10*
	58	*TRANSACTION DATE*	*711 – 718*	*N8*

Daily Submission Process Rules

Daily files are expected to contain all new accounts and closure status codes. Only the closure status codes mentioned below are mandatory. It is expected that the registrations, for account types which are required to register their new accounts and status updates for all account types are submitted within 48 hours of the occurrence at the Credit Information Provider.

The CPLv1Daily Layout does not require a header or trailer as the layout has been adjusted to note the required fields per row to allow Credit Bureaus to batch loads and speed up processing. Credit Information Providers may choose to batch daily registrations and closures into one file for all suppliers or supply data in the daily layout in separate files per supplier depending which is more convenient for the Credit Information Provider.

The Daily Layout is identical to the Monthly layout except for the addition of two fields: Supplier reference number and Transaction date.

The population of these fields must meet the requirements of the layout for the Supplier Reference Number field and Month End Date fields

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SUPPLIER REFERENCE NUMBER	2 - 11	A10	Yes	**Exception**: This must be **right aligned** This number is issued by the CPL and only numbers issued by the CPL will be deemed valid
TRANSACTION DATE	12 - 19	N8	Yes	Format CCYYMMDD The month end date which should be updated at the Credit Bureaus. Date cannot be in the future Determines the display month at Credit Bureaus

- It is crucial that the information supplied in these fields is accurate at all times as inaccuracies will result in delays in load, Credit Bureaus may not alter without the express permission of the Credit Information Provider.
- Supplier reference numbers are managed and issued by the Credit Bureaus. A new file will be allocated a Supplier reference number once the testing applicant shows an ability to create and maintain a test submission according to requirements.
- Although the Supplier Reference Number field is Alpha, this field **must be right aligned**
- The Transaction Date **determines the display date** at the Credit Bureaus and must therefore reflect accurately to prevent disputes.
- The Transaction Date is expected to be **consistent** with the date of submission (within 48 hours).
- The Transaction Date may **never** be in the future
- Trading Name / Brand should reflect the name of the business as it is **recognized by the consumer** to prevent unnecessary disputes.

An important note: to prevent potential duplicates, it is critical that the Account, sub account and branch fields **ARE NOT CHANGED** between the Monthly and Daily submissions, this MUST match **EXACTLY** to facilitate match and update of registrations and closures are the Credit Bureaus.

To prevent duplication of Validations and Process Rules it must be noted that identical Validations and Process rules will be applied to both daily and monthly files based on the Field Description:
i.e. NA ID will have the same validations applied at Credit Bureaus and population requirements stipulated in the monthly layout for the specific fields will be identical.

Detail pertaining to the population and process rules of the Daily & Monthly data layout and required field formats are detailed in the **Process Rules** section, for the rules regarding *Demographic* and *General* Fields and their population as well as those which refer to your selected *Account Type*:

The following account types are **excluded** from submission of registrations; however, closures are still expected daily within 48 hours of occurrence at Credit Information Provider:

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Open Services (F), Life Insurance (L), Short Term Insurance (S), Utilities (U).

All other account types are expected to develop and submit both registrations and closures daily within 48 hours.

The following status codes are mandatory for submission in daily files

The account type in use drives those statuses which are allowed for that specific file, so the account type process requirements must be consulted to ensure that the statuses provided in the daily and / or monthly files are allowed for the account type being submitted, or this will result in rejections.

The statuses must also be populated in accordance with the prevailing status code financial field population requirements:

(C) Closed   (F) Lapsed Policy

(G) Cancelled by Consumer   (K) Paid Out Deceased Claim

(M) Paid Out Disability   (S) Surrendered

(T) Early Settlement,   (V) Cooling Off Settlement

(X) Paid Up Default

Process Rules

Demographic Data Process Rules and Requirements

Demographic rules are predominantly dictated by prevailing legislation. Adherence to the Credit Bureau Regulations minimum data submission requirements is necessary as these are used by the Credit Bureaus to ensure that the data submitted month on month can be matched and updated accurately.

The following 27 fields are classified as Demographic Data:

Field Number	Field Description	Mandatory
2	NON-NA ID NUMBER	Conditional
3	NA ID NUMBER	Conditional
4	GENDER	No
5	DATE OF BIRTH	Conditional
9	SURNAME	Mandatory
10	TITLE	Conditional
11	FORENAME OR INITIAL 1	Mandatory
12	FORENAME OR INITIAL 2	Conditional
13	FORENAME OR INITIAL 3	Conditional
14	RESIDENTIAL ADDRESS LINE 1	Conditional
15	RESIDENTIAL ADDRESS LINE 2	Conditional
16	RESIDENTIAL ADDRESS LINE 3	No
17	RESIDENTAIL ADDRESS LINE 4	No
18	POSTAL CODE OF RESIDENTIAL ADDRESS	Conditional
19	OWNER / TENANT	Conditional

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20	POSTAL ADDRESS LINE 1	Conditional
21	POSTAL ADDRESS LINE 2	Conditional
22	POSTAL ADDRESS LINE 3	No
23	POSTAL ADDRESS LINE 4	No
24	POSTAL CODE OF POSTAL ADDRESS	Conditional
46	HOME TELEPHONE	Conditional
47	CELLULAR TELEPHONE	Conditional
48	WORK TELEPHONE	Conditional
49	EMPLOYER DETAIL	Conditional
50	INCOME	Conditional
51	INCOME FREQUENCY	Conditional
52	OCCUPATION	Conditional

Credit Bureau Regulations Requirements for data submission:

1) A Credit Information Provider submitting information to the Credit Bureaus is required to meet the provision of Section 22 of the Regulations as a result all records **MUST** have the following fields populated accurately or the record will be rejected:

   a) NA ID number **OR** NON-NA ID number **and** Date of Birth

   b) Surname

   c) First name **OR** at least 1 Initial

2) The following fields should also be submitted:

   a) Residential and Postal address

   b) Whether the property is owned or rented

   c) Telephone number / s

   d) Details of employer and place of work, the occupation, if self-employed or unemployed then a statement to that effect.

   e) Income, and income frequency

3) The Regulations also states the following details which are important to note at this stage and very relevant to submissions of information by Credit Information Providers to the Credit Bureaus.

   a) A Credit information provider must undertake to provide complete, accurate and timely credit information that accurately reflects the consumer behavior of the data subjects.

   b) Where the credit information is found to be inaccurate by the credit bureaus or the accuracy of credit performance information is challenged by the data subject, the credit information provider must institute investigations

   c) A Credit Information Provider must complete the investigation instituted within 20 days, if not remove the information, and all record of it, from its files, if it is unable to find credible evidence in support of the challenged information.

4) **Note regarding old accounts being submitted to Credit Bureaus**, where the minimum data requirements mentioned in point 1 are not met.

   a) Credit Bureaus will receive and attempt to match any data submitted to them.

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5) Records of known impersonation fraud must be removed from the consumers profile at all Credit Bureaus through the manual updates process and these records should be excluded from any future data submissions

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Ministry of Home Affairs and Immigration (NA ID validation, check digit and composition)

The supply of the Namibian ID numbers to the Credit Bureaus to facilitate matching and as one of the minimum requirements for the submission of data to the Credit Bureaus in the CPLv1 is a requirement for all submissions. Therefore, it should be noted that validation of the accuracy of this number is necessary.

As such, it is recommended to all Credit Information Providers that the Home Affairs NA ID algorithm supplied below, is used to build in validation of the NA ID numbers into the front-end validations of any capturing system to ensure that the NA ID numbers are captured accurately upon input and therefore stored accurately for use by the Credit Information Provider.

Certain other validations / auto populations should also be considered based on the NA ID number, these will allow fewer fields to be captured by those of your employees who would be capturing account details onto your systems and prevent typo's which could result in rejections of data by Credit Bureaus.

The Home Affairs NA ID Composition & Check Digit validation is as follows:

Composition of an NA ID Number:

Digit	Description	Details / comments example number used: **4408155031082**
1&2	LAST TWO DIGITS OF THE YEAR OF BIRTH	per above example "44" = 1944
3&4	MONTH OF BIRTH	per above example "08" = August
5&6	DAY OF BIRTH	the per above example "15" = 15 day of august
7 - 10	REGISTRATION NUMBER	0000 – 4999 = female
		5000 – 9999 = male
11	STATUS	0 = NA Citizen
		1 = NA Permanent Resident
		2 = Foreigner (refugee) or Citizenship unsure
12	OLD ETHNIC DIGIT	After Amalgamation of population registers, everybody = 8 but can also be 9 if additional registration numbers are required.
13	SECURITY CONTROL / CHECK DIGIT	Determined by an algorithm of the first 12 digits

- Check digit validation: ○ Accumulate every odd digit (1,3,5,7,9,11) ○ for even digits
  - Multiply by 2
  - Add together digits of the result ▪ Accumulated

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- Subtract low order digit of the accumulated total from 10 to give check digit if low order = 0 then check digit =0)

Example 1:

Digit	1	2	3	4	5	6	7	8	9	10	11	12	13
A.	4	4	0	8	1	5	5	0	3	1	0	8	**2**

Odd digits

    Accumulate odd:

        4+0+1+5+3+0 = 13

Even Digits:

    Multiply by 2

        Digit 2 = 4   4x2 = 8

        Digit 4 = 8   8x2 = 16

        Digit 6 = 5   5x2 = 10

        Digit 8 = 0   0x2 = 0

        Digit 10 = 1   1x2 = 2

        Digit 12 = 8   8x2 = 16

    Accumulated Even:

8+1+6+1+0+0+2+1+6 = 25

Add results of odd & even

    13+25 =38

Subtract lower order digit of result to give check digit:

    10 8= **2**

Example 2:

Digit	1	2	3	4	5	6	7	8	9	10	11	12	13
B. .	5	7	1	0	3	0	0	0	2	0	0	8	**7**

Odd digits

    Accumulated odd:

        5+1+3+0+2+0 = 11

Even Digits:

    Multiplied by 2

        Digit 2 = 7   7x2 = 14

        Digit 4 = 0   0x2 = 0

        Digit 6 = 0   0x2 = 0

        Digit 8 = 0   0x2 = 0

        Digit 10 = 0   0x2 = 0

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Digit 12 = 8   8x2 = 16

Accumulated Even:

1+4+1+6 = 12

Add results of odd & even

11+12 = 23

Subtract lower order digit of result to give check digit:

10-3 = **7**

Other Basic Rules which can be applied regarding the Algorithm and other Consumer Identifiers (NON NA ID & DOB fields) may include:

- Character 1 – 6 must = Date of Birth (YYMMDD) Date of Birth may not be in the future ☐ Character 7   Sex indicator

         0 – 4 = Female or 5 – 9 = Male

- Character 7 must = Gender
- Character 11 may only be 0,1 or 2

    If 1 or 2, may change

If 1, may change to 0 if citizenship is granted

If 2 may change to 1 if permanent residence is granted to refugee

- Character 12

If new ID, then may only be 8 or 9

If old ID, then may only be 0 – 7

- Character 13

Must be a valid check digit

- Must be 13 characters
- Must not contain one repeated character through field, e.g. 1111111111111 or 9999999999999 ☐

   Must not start with 4 or more zeros
- Must be left justified
- Must not have any special characters, only numeric values allowed, No hyphens, full stops, slashes, spaces etc.
- Must not contain alphabetical characters
- If NA ID is not supplied, then NON NA ID & Date of Birth are Mandatory
- If non NA ID is supplied, then Date of Birth must be a valid date
- Date of Birth may never be in the future

Population of Demographic Fields

Field Number	Field Description	Mandatory	Process Rules for Demographic Data

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1			**SEE FINANCIAL DATA PROCESS & RULES**
2	NON-NA ID NUMBER	Conditional	Format and length is AN13 **Alpha Numeric** field must be right aligned or zero filled See Section on Credit Bureau Regulations **Requirements for data submission** to establish requirements. If you supply Non-NA ID (field 2) then Date of Birth (field 5) is **mandatory**
3	NA ID NUMBER	Conditional	Format is N16 **Numeric** field must be left aligned or must be space filled / Blank Must pass home affairs validation and check digit - See Section on **Home Affairs (NA ID validation, check digit and composition)** and section on Credit Bureau Regulations **Requirements for data submission** to establish requirements. This field is mandatory unless a Non-NA ID (field 2) & Date of Birth (field 5) are supplied.
4	GENDER	No	Format is A1 **Alpha** field must be left aligned Gender must be populated with **M** or **F** If NA ID is populated then must be derived from the SAID number (digits 7-10) see **Home Affairs (NA ID validation, check digit and composition)** May be space filled / blank where non-NA ID is populated and gender is not available.
5	DATE OF BIRTH	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate Date of Birth as CCYYMMDD See Section on **Home Affairs (NA ID validation, check digit and composition)** and section on Regulations **Requirements for data submission** to establish requirements If you supply Non-NA ID (field 3) then Date of Birth (field 5) is **mandatory** If you supply NA ID then you should validate the DOB against ID for accuracy Date of Birth may never be in the future
6-8			**SEE FINANCIAL DATA PROCESS & RULES**

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| 9 | SURNAME | Mandatory | Format and length is A25
Alpha Field must be left aligned and space filled
Surname is **Mandatory Requirements for data submission**
May only contain **characters A-Z**, **apostrophe and hyphen** and **imbedded spaces** for names such as van der Merwe
Surname must consist of at least two characters, one of which must be a vowel. (Y is included as a vowel)
Company names will be rejected
Where **legitimate surnames are rejected by Credit Bureaus**, these may be provided to the Credit Bureaus in question, along with a copy of the relevant documents as proof, to facilitate addition of this surname, id and name combination to Credit Bureaus exception lists to allow future loads. |
| 10 | TITLE | Conditional | Format and Length is A5
Alpha field must be left aligned or space filled / blank
Supply titles listed in the **title table** below or set to blank where these are not available or not in use
Only titles on the table below will be loaded, all titles supplied but not listed will be removed by the Credit Bureaus on load.
Should you wish to expand this list, please email the credit bureaus. |

Title table

CODE	TITLE
ADV	Advocate
CAPT	Captain
COL	Colonel
DR	Doctor
DS	Dominee
JUDGE	Judge
KAPT	Kaptein
KOL	Kolonel
LADY	Lady
LORD	Lord
LT	Lieutenant
MAJ	Majoor//Major
ME	MEJ/MEV
MEJ	Mejufrou
MEV	Mevrou
MISS	Miss
MNR	Meneer
MR	Mister
MRS	Mrs
MS	Miss/Mrs
PAST	Pastoor
PROF	Professor
REV	Reverend
SERS	Sersant
SGT	Sergeant

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SIR	Sir	

11	FORENAME OR INITIAL 1	Mandatory	Format and Length is A14 **Alpha** field must be left aligned and space filled At least 1 forename or initial is **Mandatory**: Regulations **Requirements for data submission** May only contain **characters A-Z**, **apostrophe or hyphen**. Imbedded **spaces** are allowed for names such as Sue Ann.
12	FORENAME OR INITIAL 2	Conditional	Format and Length is A14 **Alpha** field must be left aligned and space filled May only contain **characters A-Z**, **apostrophe or hyphen** Imbedded **spaces** are allowed for names such as Sue Ann.
13	FORENAME OR INITIAL 3	Conditional	Format and Length is A14 **Alpha** field must be left aligned and space filled May only contain **characters A-Z**, **apostrophe or hyphen** Imbedded **spaces** are allowed for names such as Sue Ann.
14	RESIDENTIAL ADDRESS LINE 1	Conditional	Format and length is A25 **Alpha** field must be left aligned and space filled May only contain 0-9, A-Z, apostrophe and hyphen. All other characters will be removed on load. Exclusion words such as "unknown", "as above" or" NA" must be removed Addresses must not be defaulted to the supplier's address under any circumstances. Where this is the case please set to blank.
15	RESIDENTIAL ADDRESS LINE 2	Conditional	Format and length is A25 **Alpha** field must be left aligned and space filled May only contain 0-9, A-Z, apostrophe and hyphen. All other characters will be removed on load. Exclusion words such as "unknown", "as above" or" NA" must be removed Addresses must not be defaulted to the supplier's address under any circumstances. Where this is the case please set to blank.

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16	RESIDENTIAL ADDRESS LINE 3	No	Format and length is A25 **Alpha** field must be left aligned and space filled May only contain 0-9, A-Z, apostrophe and hyphen. All other characters will be removed on load. Exclusion words such as "unknown", "as above" or" NA" must be removed Addresses must not be defaulted to the supplier's address under any circumstances. Where this is the case please set to blank.

17	RESIDENTAIL ADDRESS LINE 4	No	Format and length is A25 **Alpha** field must be left aligned and space filled May only contain 0-9, A-Z, apostrophe and hyphen. All other characters will be removed on load. Exclusion words such as "unknown", "as above" or" NA" must be removed Addresses must not be defaulted to the supplier's address under any circumstances. Where this is the case please set to blank.
18	POSTAL CODE OF RESIDENTIAL ADDRESS	Conditional	Format and length is A6 **EXCEPTION**: must be **right aligned** with no imbedded spaces May only contain **0-9** and may **not be zero filled** Exclusion words such as "unknown", "as above" or" NA" must be removed

Requirements for submission of Residential addresses:

If the address supplied is a street address then: -

    Street name and number must be in line 1

    Suburb in line 2

    City in line 3

    Leave blank line 4

    Postal code in postcode field

If the address supplied is a building address then: -

    Building number and name must be in line 1

    Street name and number in line 2

    Suburb in line 3

    City in line 4

    Postal code in postcode field

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19	OWNER / TENANT	Conditional	Format and length A1 **Alpha** field must be left aligned and space filled May only be populated with **O** or **T** If unknown, then must be supplied as **space** filled / blank
20	POSTAL ADDRESS LINE 1	Conditional	Format and length is A25 **Alpha** field must be left aligned and space filled May only contain 0-9, A-Z, apostrophe and hyphen. All other characters will be removed on load. Exclusion words such as "unknown", "as above" or" NA" must be removed Addresses must not be defaulted to the supplier's address under any circumstances. Where this is the case please set to blank.

21	POSTAL ADDRESS LINE 2	Conditional	Format and length is A25 **Alpha** field must be left aligned and space filled May only contain 0-9, A-Z, apostrophe and hyphen. All other characters will be removed on load. Exclusion words such as "unknown", "as above" or" NA" must be removed Addresses must not be defaulted to the supplier's address under any circumstances. Where this is the case please set to blank.
22	POSTAL ADDRESS LINE 3	No	Format and length is A25 **Alpha** field must be left aligned and space filled May only contain 0-9, A-Z, apostrophe and hyphen. All other characters will be removed on load. Exclusion words such as "unknown", "as above" or" NA" must be removed Addresses must not be defaulted to the supplier's address under any circumstances. Where this is the case please set to blank.
23	POSTAL ADDRESS LINE 4	No	Format and length is A25 **Alpha** field must be left aligned and space filled May only contain 0-9, A-Z, apostrophe and hyphen. All other characters will be removed on load. Exclusion words such as "unknown", "as above" or" NA" must be removed Addresses must not be defaulted to the supplier's address under any circumstances. Where this is the case please set to blank.

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24	POSTAL CODE OF POSTAL ADDRESS	Conditional	Format and length is A6 **EXCEPTION**: must be **right aligned** with no imbedded spaces May only contain **0-9** and may **not be zero filled** Exclusion words such as "unknown", "as above" or" NA" must be removed

Requirements for submission of Postal addresses:

If the address supplied is a postal address, then: -

    Description i.e. P O Box or Private Bag and number must be in line 1

    Suburb in line 2

    City in line 3

    Leave blank line 4

    Postal code in postcode field

25 - 45			**SEE FINANCIAL DATA PROCESS & RULES**

46	HOME TELEPHONE	Conditional	Format and length is A16 **Exception**: must be **right aligned** with no imbedded spaces **May not be zero filled** Must not be defaulted to the supplier's telephone number under any circumstances. Where this is the case please set to blank.
47	CELLULAR TELEPHONE	Conditional	Format and length is A16 **Exception**: must be **right aligned** with no imbedded spaces **May not be zero filled** Must not be defaulted to the supplier's telephone number under any circumstances. Where this is the case please set to blank.
48	WORK TELEPHONE	Conditional	Format and length is A16 **Exception**: must be **right aligned** with no imbedded spaces **May not be zero filled** Must not be defaulted to the supplier's telephone number under any circumstances. Where this is the case please set to blank.

Examples for submission of Telephone numbers:
    0828888888   and not as "082 888 8888"

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0118888888   and not as " 011 888 8888"

49	EMPLOYER DETAIL	Conditional	Format and length is A 60 Name of Company at which consumer is employed If ownership type is 01 (Sole Proprietor) this field should be populated with the consumers Business name This field may not be defaulted to the consumers name and / or surname & must not be zero (0) filled. Do not precede with Trading as, T/A or any variant thereof Characters allowed as stipulated in the Companies Act (as at 03/2012) are: any letters, numbers or punctuation marks, any of the following symbols: +, &, #, , %, =, round brackets used in pairs to isolate any other part of the name
50	INCOME	Conditional	Format and length is N9 Gross income of the consumer, must be in line with Income frequency indicator in field 51 To be used for statistical reporting only May not be displayed or returned by Credit Bureaus, it must be fully masked
51	INCOME FREQUENCY	Conditional	Format and length is A1 Mandatory if Field 50 is populated

Income Frequency Table

CODE	PERIOD
M	Monthly
W	Weekly
F	Fortnight
Q	Quarterly
A	Annual

52	OCCUPATION	Conditional	Format and length is A20 Job Title of the consumer Only A – Z, 0-9, apostrophe or Hyphen allowed.

Financial & Account Type Population, Process Rules and Requirements

Financial Field Population, Rules and Requirements are detailed below in general and per account type.

Detailed information on **Status Codes, Data Retention periods and Deferred Payment field population** can be found at **General Financial Field Population and Reference Details**.

It is important, where these are applicable, to consider impact and requirements of each of the variances on submission of records to ensure that the submission can meet load and legislative accuracy and update obligations.

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all submissions and account types.

General Financial Field Population and Reference details

Financial Field Population and composition

In the interest of consistent reporting by all Credit Information Providers the following guidelines have been applied and must be considered when extracting the required financial fields

The categorisations discussed below include the following account types:

Standard Credit Agreements:	may include account types: B, D, H, I, M, N, P, T and Y
Pending-Registration:	only applicable to account types: B and H
Credit Facility Agreements:	may include account types: B, C, E, G, H, O, Rand Z
Overdraft Credit Facility Agreements:	only applicable to account type: V
Insurance:	includes account types: L and S
Incidental:	includes account types: F, U, W, X

Opening Balance / Loan Amount / Credit Limit:

The inception value or limit available in reporting month.

- In the case of a Pending-Registration:
    - For a new Pending-Registration: The bond amount, as indicated on the bond agreement must be supplied as the Opening Balance.
    - For further loans: The 'additional' loan amount taken on top of the existing bond musts be supplied as the Opening Balance

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- In Instances where the loan amount differs from the bond registration amount (where bond is registered for value of property and bond taken is of a lesser value); the loan amount musts be supplied as the Opening Balance.

- In the case of a standard Credit Agreement
- The Capital amount at the inception of the agreement inclusive of costs and/or fees which are capitalized. May not include future costs, fees, interest or insurance over the term. In the case of a Credit Facility,
    - The Facility limit / Credit limit granted to the consumer and which will appear on the consumers statement in the month being reported
    - This is expected to change if the limit is altered/reviewed at any point
    - No maximum / shadow limits to be reported
- In the case of Overdrafts
    - For overdrafts which are 'Active and Paying', 'In-Excess', or in a 'Forced Reduction' state:
        - The maximum ceiling limit / facility limit available to the consumer must be supplied as the Credit Limit.
    - For Overdrafts which are 'Paid Up or Closed' or where Legal Action has been incurred:
        - Where the facility limit is no longer available to the consumer; the credit provider may set the limit to zero. In this instance, the Credit Limit field must be zero filled.

- In the case of insurance or incidental
    - This should be zero

Current Balance:

The balance of the account as at month end.
- In the case of a Pending-Registration:
    - For Registration records:
        - The Current Balance must be populated with the loan amount taken; excluding interest.
        - The Current Balance must be equivalent to the loan amount taken.
    - For Pending-Registration Removal Records: must be zero filled.

- In the case of a standard Credit Agreement
    - The balance of the account (capital still owing) + costs, fees & interest as at the month end being reported
    - No future costs fees or interest is to be reported
    - *Note:* the above applies to deferred payment accounts also
- In the case of a Credit Facility
    - If available but not in use or paid up this should be 0
    - The value utilised / accessed and owing
    - No future costs fees or interest is to be reported

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- o The Current balance may be reported as in credit if this is the case
- o *Note:* the above applies to deferred payment accounts also
- In the case of Overdrafts
  - o For overdrafts which are 'Active and Paying', 'In-Excess', or in a 'Forced Reduction' state:
    - ▪ Must be zero filled.
  - o For Overdrafts which are 'Paid Up or Closed':
    - ▪ Must be zero filled.
  - o For overdrafts where Legal action has been incurred:
    - ▪ Must be supplied with the total amount owing on the facility; including interest and additional fees accrued on the facility, at the time that the legal action took place.
- In the case of Insurance
  - o This should be the value being sought from the consumer (present months premium)
  - o In the case of Incidental
  - o This should be the balance of the consumers account (usage, fees, charges etc. less payments received for the reporting period)
  - o The Current balance may be reported as in credit if this is the case

Instalment:

The amount which is expected from the consumer to ensure the account will remain current. All values reported must be as at the reporting month and not include any future billing which are not being sought from the consumer in the month of reporting.

- In the case of a Pending-Registration:
  - o For Registration record: The Instalment Amount must be supplied with the instalment amount as quoted on the bond agreement signed by the consumer
  - o For Pending Registration Removal records: must be zero filled.
- In the case of a standard Credit Agreement
  - o The instalment which will be sought from the consumer in accordance with the credit agreement, inclusive of costs, fees, insurance and other charges which may be incurred monthly (club fees, product fees)

  Exception: If a deferred payment type and date are populated then the instalment should reflect the expected instalment at the deferred date (thus may include future insurance, costs and interest to the point of the expected payment).
- In the case of a Credit Facility
  - o Where there is a variable instalment based on usage, then this should be what will be sought from the consumer in accordance with the credit agreement inclusive of costs, fees, insurance and other charges which may be incurred monthly (club fees, product fees)
  - o For Facility accounts the instalment must include any overdue amounts

  Exception: If a deferred payment type and date are populated then the instalment should reflect the expected instalment at the deferred date (thus may include future insurance, costs and interest to the point of the expected payment).

- In the case of Overdrafts
  - For overdrafts which are 'Active and Paying' or in an 'In-Excess' state:
    - Must be zero filled.
  - For Overdrafts which are 'Paid Up or Closed':
    - Must be zero filled.
  - For Overdrafts which are in a "Forced Reduction" state:
    - The instalment values should include interest up to the point of expected payment in order that the installment submitted ins an accurate reflection of the expected payment.
  - For overdrafts where Legal action has been incurred:
    - Mandatory - Must be supplied with the total amount owing on the facility; including interest and additional fees accrued on the facility, at the time that the legal action took place.

- In the case of Insurance
  - this should be the value being sought from the consumer (present months premium)
- In the case of incidental
  - This should be the value being sought from the consumer (including usage, fees, insurance, admin, and any other charges)
  - For incidental accounts, the instalment must include any overdue amounts.

Overdue:

Total value which has not been received within the agreed repayment period (monthly, weekly, annually) etc.

This value should be including overdue costs, overdue insurance and overdue Interest.

- Where there is an agreed Contractual instalment for the accounts type the overdue contractual instalments or portions thereof should be reported as overdue (the instalments which have not been met or portion of instalment not met depending on your business deems to be overdue)
- Where there is a variable instalment for the account type the overdue, which has not been paid within the agreed repayment period should be included in the instalment being sought i.e. if an account is payable monthly then overdue should be the combined total of 30+ days
- In the case of a Pending-Registration
  - The amount overdue is not allowed on Pending Registration records. The field must be zero filled for both registration and Pending-Registration Removal records.
- For Overdraft
  - For overdrafts which are 'Active and Paying', 'In-Excess', or in a 'Forced Reduction' state:
    - Must be zero filled.
  - For Overdrafts which are 'Paid Up or Closed':
    - Must be zero filled.
  - For overdrafts where Legal action has been incurred:
    - Mandatory - Must be supplied with the total amount owing on the facility; including interest and additional fees accrued on the facility, at the time that the legal action took place.

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Months in Arrears:

- In the case of a Pending Registration
    - The Months in Arrears is not allowed on Pending-Registration records. The field musts be zero filled for both registration and pending-registration removal records.
- In the case of an Overdraft facility:
    - For overdrafts which are 'Active and Paying'
        - Must be zero filled.
    - For Overdrafts which are 'Paid Up or Closed':
        - Must be zero filled.
    - For overdrafts which are 'In-Excess':
        - May be supplied where the facility has been In-Excess for 30+ days consecutively. If populated, the days in arrears must be mapped to accurately reflect "months in arrears".
    - For overdrafts which are in a state of 'Forced Reduction' or where Legal action has been incurred:
        - Mandatory - Must be supplied with the total amount owing on the facility; including interest and additional fees accrued on the facility, at the time that the legal action took place.

All Financial data should always reflect the values which the consumer would view on his / her statement for the reporting month.

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Status Code Process Rules and Requirements

- If a status code is submitted, then a status date is **mandatory**.

- The only status codes which may be repeated are D & P.

- The use of status code D must be monitored and it must be noted that the removal of this status once submitted in file submission to the Credit Bureaus is a manual process. Simply dropping this code from your submission does not bring the record in question back into display; this code must be requested to be removed via manual update processes to ensure that the status is removed from the payment profile line completely facilitating its display.

- Status codes must be submitted, once, in the month of occurrence along with the date of this occurrence and then the status code, if no change has occurred and is the same as the previous month, must be removed from subsequent submissions.

- If an account has no subsequent update and will no longer be used in the business, then the record may be dropped from submission in the month after the status code supplied. Generally, this will include records with the following statuses (C, F, G, H, J, K, M, S, T, V, W, X, Z), unless the business is able to update records in a collection environment.

- If a Credit Information Provider is not able to submit subsequent updates to an account once a negative status has been submitted (W, I, J or L), then the record must be excluded from the submission once the code has been submitted and only resubmitted again in the month where this status changes (i.e. once payment in full is received and X status code will be expected)

- Records submitted with status codes A, B, N, O, Q, R, U and Y will be rejected as these status codes are no longer in use.

- Negative Status Codes, defined as enforcement actions, will be displayed for two years and may only be removed if these are deemed to be factually incorrect. Removals and the reasons for these are monitored monthly by the CPL.

- No negativity should be inferred from the use of G, H, K, M or S in isolation

- Due to Credit Bureaus restriction on the values associated with the creation of public domain records; where the current balance instalment and overdue amount of a negative status code (W, I, J or L) is submitted as less than N$100.00 , the Credit Bureaus are obligated to reject these records. In order that these records can be updated and not left in limbo at Credit Bureaus, resulting in elevated QE1 records and disputes, Credit Information Providers must submit these records with a Status Code of C (Closed)

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CODE	DESCRIPTION	DEFINITION

C	Account Closed	Account fully paid and has been closed.
		May be used for any account type except for S & L
		Current balance, Overdue Balance, Months in arrears and instalment amount must be set to zero upon submission.
		Accounts may be reopened after a C status codes has been supplied in the following circumstances:
		   • The account was closed in error
		   • A payment has been returned after submission and the closure should be reversed
		   • An account for life which the consumer requested be closed, has been reactivated
		Due to Credit Bureaus restriction on the values associated with the creation of public domain records; where the current balance instalment and overdue amount of a negative status code (W, I, J or L) is submitted as less than NN100.00N$100.00, the Credit Bureaus are obligated to reject these records. In order that these records can be updated and not left in limbo at Credit Bureaus, resulting in elevated QE1 records, Credit Information Providers must submit these records with a Status Code of C (Closed)

D	Disputed	An indicator to remove the record from display while a dispute is investigated May be repeated Submission of this code at any stage may require manual intervention at a Credit Bureaus to remove, please use this code very carefully or manage disputes via manual processes
E	Terms Extended	Repayment terms have been extended. To be accompanied by a payment type of 06 or 08. A change in terms and update of the instalment field will be expected This code should not be submitted in instances of temporary instalment deferment, deferred payment should be utilised in those instances.
F	Lapsed Policy	Consumer has allowed Insurance Policy to lapse due to non-payment May only be used for Account Types S & L Current balance, Overdue Balance, Months in arrears and instalment amount must be set to zero upon submission.
G	Cancelled by consumer	Policy Cancelled by Consumer May only be used for Account Types S & L Current balance, Overdue Balance, Months in arrears and instalment amount must be set to zero upon submission.
H	Cancelled by Supplier	May only be used for Account Types S & L May follow 0 months in arrears Current balance, Overdue Balance, Months in arrears and instalment amount must be set to zero upon submission. This code is presently misinterpreted in many cases. This is a cancellation code. If a policy is cancelled by a supplier it may not necessarily be a negative activity; this could be because of a surplus of claims, a consumer's refusal to adhere to one or more terms in the policy and may not be related to their financial position at all.

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CODE	DESCRIPTION	DEFINITION
I	Facility Revoked Adverse code **NOT** displayed in public domain	Supplier has revoked access to the facility May only be used for account types B, C, E, G, O, R, V or Z Current Balance, Instalment, Overdue balance and Months in arrears must be populated with the relevant balances Due to Credit Bureaus restriction in terms of the values associated with public domain records, where the value of a default listing (status code W, I, J or L) is less than N$100.00N$100.00, this should be submitted as a Closed status.
J	Repossession Adverse Code **Displayed** in public domain	Goods have been repossessed due to non-payment May only be used for account types B, E, H, I, N or Y The value should only ever be the value of the write off incurred at the Credit Information Provider and thus the Current balance, Instalment, Overdue and Months in arrears submitted for this status should reflect the balances after the goods have been sold to recoup the outstanding balance of the agreement. Due to Credit Bureaus restriction in terms of the values associated with public domain records, where the value of a default listing (status code W, I, J or L) is less than N$100.00N$100.00, this should be submitted as a Closed status.
K	Paid out Deceased Claim	Deceased Claim paid **to** Principal Policy Holder only – i.e. to be used in instances where the Principal Policy Holder receives a pay-out for cover of another individual. May only be used for Account Type L Where the Principal Policy holder is the deceased party and the claim is paid to their beneficiary a Z status code will be expected.
L	Handed Over Adverse code **NOT** displayed in public domain	Account handed over to attorney or collection agency for recovery but still owned by the Credit Information Provider. Can be used for all account types except L & S Current Balance, Instalment, Overdue balance and Months in arrears must be populated with the relevant balances Due to Credit Bureaus restriction in terms of the values associated with public domain records, where the value of a default listing (status code W, I, J or L) is less than N$100.00N$100.00, this should be submitted as a Closed status. This status should not be used in the case of the sale of poorly performing records, these should be submitted as written off where a monetary loss has been incurred by the Credit Information Provider
M	Paid out Disability	Disability Claim Paid out to principal policy holder May only be used for Account Type L Balances should be submitted as indicative of the agreement in place, if the policy continues after the claim, then the record should continue to be submitted with the relevant instalment populated, however if the policy ends upon the claim being processed then the M may be used as the final status of the account

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CODE	DESCRIPTION	DEFINITION
N	Pending-Registration Removal	To be used on Account Types B and H in the event of an NTU or where a Pending Registration has been converted to a registration. This status code will act as an instruction to the bureau to remove the Pending-Registration record from the bureau database. Status Code N will not be displayed in the Payment Profile line or on the Account Record.
P	Paid Up	Account paid up but may become active in the future. May be repeated Current balance, overdue and instalment amount are to be set to zero upon submission, unless Current balance is in credit, if this is the case you may send the credit current balances but ensure that the debit credit indicator is supplied as C for the current balance field. Months in arrears should not be greater than 0, never supply as the number of payment in advance if a credit current balance has been submitted Status Code P is only allowed for account types B, C, E, F, G, H, O, R, U, V, W, X, Z
S	Surrendered	Policy surrendered and paid out. May only be used for Account Type L Current balance, overdue, months in arrears and instalment amount are to be set to zero upon submission
T	Early Settlement	Outstanding balance settled before agreed term May only be used for Account Types B, D, E, H, I, M, N, P, T and Y Current balance, overdue, months in arrears and instalment amount are to be set to zero upon submission
V	Cooling Off Settlement	Loan settled within the 5-day cooling off period. May only be used for Account Types B, D, E, F, H, I, M, N, P, T, U, W, X and Y Current balance, overdue, months in arrears and instalment amount are to be set to zero upon submission
W	Written Off Adverse Code **Displayed** in public domain	Account written off due to non-payment Can be used for all account types except L & S Current Balance, Instalment, Overdue balance and Months in arrears must be populated with the relevant balances This code may only be submitted in instances where the Credit Information Provider has incurred a loss. - Management Committee directive for use is that a Credit Information Provider must have written the value off within the business. Due to Credit Bureaus restriction in terms of the values associated with public domain records, where the value of a default listing (status code W, I, J or L) is less than N\$100.00, this should be submitted as a Closed status.

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CODE	DESCRIPTION	DEFINITION
X	Paid up Default	Update of previously submitted default status codes (W, I, J, L) to reflect as paid up Can be used for all account types except L & S Current balance, overdue, months in arrears and instalment amount are to be set to zero upon submission The original status date should be utilised to ensure that the listing period of the adverse code is not prolonged or inferred by submission of this code. In instances where an account has been allocated to a consumer for life, status code P may be used to indicate closure, unless the consumer specifies the supply of status code C.
Z	Deceased	Where a consumer has been confirmed as deceased
AA	Suspended	FOR DISCUSSION
AC	Frozen	FOR DISCUSSION

Retention Periods and Data Provision limitations

- If the date of Last Payment Date and Status Date is older than 3 years from the month end date in the header record, Credit Information Providers should remove these records from submission. Credit Bureaus will reject the record

- If one of the last Payment Date OR Status Date is older than 3 years for the month end date in the header record and the other date is blank, Credit Information Providers should remove these records from submission. Credit Bureaus will reject the record

- The Date of Last Payment is within the last 3 years from the month end date and the Status Date is more than 3 years from the month end date the record will be accepted.

- The Date of Last Payment is more than 3 years from the month end date and the Status Date is within the last 3 years from the month end date the record will be accepted.

- When reactivating a Dormant Account, the Credit Information Provider must note that the last payment date, last status and status date should be removed to allow for the record to reactivate.

- Pending-Registration's will remain on bureau for one (1) year only.

Deferred Payment Process Rules and Requirements

For Credit Agreements

- If Payment Type is 02 then Deferred payment date (Field 30) is **mandatory**
- Deferred payment date may not be older than 23 months
- Deferred payment date must be greater than the month end date in the header
- Deferred payment date must be in the future
- Deferred payment date must be removed in the month the payment is expected
- Records for Deferred payment are to be submitted monthly regardless of frequency to reflect accurate current balance and usage details.

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- Once an account with a single deferred payment date (buy now pay later / payment holiday agreement) is due, the deferred payment date should be removed and the payment type (Field 27) changed to the applicable payment type from then on.
- The instalment, as it is the future expected instalment based on the deferred payment, is inclusive of interest up to the deferred payment date (due date).
- The Current balance is interest only up to the month of submission and may therefore be less than the instalment.
- For instances where a single payment deferred to a later date, the full amount advanced should be populated in the opening balance, current balance and instalment amount along with the submission of the deferred payment date indicating the expected payment date.
- If a subsequent deferred payment is due, then the new deferred payment date should be supplied in the month after the account was due for the previous deferment.
- Months in arrears (Field 37) must be supplied as actual months past due
- If months in arrears is populated an overdue balance should be expected
- Until the first payment is received, it should be noted that Deferred Payment accounts will have no date of last payment. Credit Bureaus are to ensure that deferred payment accounts are not rejected due to this.

Deferred Payment Examples

Please note that the fields supplied are not formatted to layout due to space restraints

- 30 – Deferred Payment Date
- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

Once off deferred payment (payment holiday) (Payment frequency field 39 – 04, 05 and 06) except account type S&L

30	32	33	34	35	36	37	38	Status of Account
20091231	1000	1000	D	0	100	00	Space	Deferred payment prior to payment being due
	1000	1000	D	0	100	00	Space	Deferred payment with payment due
	1000	1000	D	100	100	01	Space	Deferred payment overdue in month 1
	1000	1000	D	200	100	02	Space	Deferred payment overdue in month 2

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Cyclical deferred payments (Payment frequency field 39 – 04, 05 and 06) except account type S&L

30	32	33	34	35	36	37	38	Status of Account
20091231	1000	1000	D	100	0	00	Space	Deferred payment prior to payment being due
	1000	1000	D	100	0	00	Space	Deferred payment with payment due. Data submissions for header date 20091231
20100331	1000	900	D	100	0	00	Space	Deferred payment met in previous month. Data submission for header date 20100131
20100331	1000	900	D	100	0	00	Space	Data submission for header date 20100228
20100331	1000	900	D	100	0	00	Space	Data submission for header date 20100328
20100630	1000	900	D	100	100	01	Space	Deferred payment overdue in month 1 Data submission for header date 20100428, Next cycle for deferred payment populated and months in arrears populated for missed payment
20100630	1000	900	D	100	100	02	Space	Deferred payment overdue in month 2. Data submission for header date 20100528 Next cycle for deferred payment populated and months in arrears populated for missed payment

For insurance account types (S&L)

• For all policies where payment is expected in the future (not monthly) deferred payment type and deferred payment date should be populated with the expected date of the renewal – It is noted that the consumer has the right to shop around for insurance and may decide to move prior to the future payment of his policy, however, it is valuable for Credit Information Providers to see the payment behavior of the consumer on his insurance and be aware that a payment will possibly be made in the future.

• Cyclical payments must be included in all submissions.

• Where the consumer cancels their policy, either within the year or at due date, as status code of G must be submitted.

Deferred Payment Examples

Please note that the fields supplied are not formatted to layout due to space restraints

• 30 – Deferred Payment Date

• 32 – Opening Balance

• 33 – Current Balance

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- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

Deferred payment (Payment frequency field 39 – 04, 05 and 06) for account type S&L

30	32	33	34	35	36	37	38	Status of Account
20091231	0	1000	D	1000	0	00	Space	Deferred payment prior to payment being due
	0	1000	D	1000	0	00	Space	Deferred payment with payment due. Data submissions for header date 20091231
20100331	0	1000	D	1000	0	00	Space	Deferred payment met in previous month. Data submission for header date 20100131
20100331	0	1000	D	1000	0	00	Space	Data submission for header date 20100228
20100331	0	1000	D	1000	0	00	Space	Data submission for header date 20100328
20100630	0	1000	D	1000	100	01	Space	Deferred payment overdue in month 1 Data submission for header date 20100428, Next cycle for deferred payment populated and months in arrears populated for missed payment now due
20100630	0	0	D	0	0	01	G	Data submission for header date 20100528 Cancelled by consumer

Payment Types and priority table

Payment Type & Priority table

Code	Payment Type	Description	Priority Rating
00	Other	Use if not listed below	8
01	Payroll Deduction	Payment made by Employer, deducted from consumer at point of payroll	6
02	Deferred Payment	Where payment is deferred (payment holiday, buy now and pay later type agreements) or where repayment frequency is greater than monthly. **Mandatory** if deferred payment date (field 30) is populated	5
03	Staff Account	Accounts which are managed by a credit provider for staff if consumer is responsible and payment is not made via payroll, if payment is made by Employer at Payroll, please use 01)	7
04	Under	If an administration order has been confirmed	1

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Code	Payment Type	Description	Priority Rating
	Administration	If used, credible evidence must be held by the supplier	
05	Judgement Granted	If judgment has been granted If used, credible evidence must be held by the supplier	2
06	Debt restructured	If a change is made to the terms or structure of an existing agreement, this field should be populated with 06 and an E status code submitted in field 38, with the associated date in field 41, this status and status date must only be submitted once in the month of occurrence. The record may continue to be submitted with a payment type of 06 thereafter. A change to field 40 (Term) is also expected. If used, credible evidence must be held by the supplier Should the credit provider decide to reinstate the account the payment type should be changed back to an appropriate type, one of the following types should be submitted "00, 01 or 03".	3
07	Voluntary Debt Consolidation	To be used as an indicator that a consolidation loan has been issued. All Consolidation products should be submitted as 07	4
08	Debt rescheduled	***Not presently in use***	3
09	Forced Reduction of Overdraft	Where a "Forced Reduction" has occurred due to the facility being overdrawn by an amount exceeding the monetary limit of N$500 for a period of 30+ consecutive days.	10
10	In-Excess	Where the facility has been overdrawn with an amount exceeding the monetary limit of N$500 within the last 30 days.	9
11	Pending-Registration	To be used when submitting records where the bond agreement has been signed by the consumer with the financial institution, and registration is pending. This may only be used for a Home Loan or Building Loan Agreement.	10

Account Type Process Rules and Requirements

Account type B - Building Loans

Pending-Registration & Pending-Registration Removals

Mortgage data was only being submitted to the credit bureau once the bond registration took place at the deeds office. This leaves a period between signing the bond agreement, and the registration of the bond at the deeds office, during which the consumer has pending debt which is not considered when doing an assessment on a consumer's debt exposure. This may result in additional credit being granted that will not be affordable once thee client begins repaying his/her mortgage agreement.

The below process allows for mortgage data to be submitted to the bureau on signing of the bond agreement. This will ensure that the necessary debt is available when performing an affordability study assessment on a consumer's exposure.

Terms and Definitions:

Terms	Definitions

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Further Loan	The granting of additional credit against an existing credit agreement (asset) which would require a full affordability assessment. This is not to be confused with a consumer drawing on existing equity that may be available in a revolving type mortgage agreement.
NTU (Not Taken Up)	When the consumer cancels the bond prior to registration at the deeds office.
Pending-Registration	The status assigned to a mortgage agreement prior to registration at the deeds office.
Pending-Registration Removal	Refers to an instruction being sent to the bureau to remove Pending-Registration records from the bureau.
Pending-Registration SRN	Refers to the new SRN issued to all data providers currently submitting both mortgages and building loan agreements. The Pending-Registration SRN will only be used to share updates (registrations and removals only) for Pending-Registration of (a) further loan or (b) new agreement.
Pending-Registration Conversion	Refers to a Pending-Registration record where the bond registration has been finalized and the Pending Registration record is removed from the Pending Registration SRN and registered under the Home Loan or Building Loan SRN (as reported under 'Existing Building Loan Agreements'.

Processing Rules and requirements

1. A SRN will be issued for the submission of Pending-Registrations and Pending-Registration Removal records. Data Providers are not allowed to submit these updates on their existing Building Loan SRN.

2. Pending-Registration and Pending-Registration Removal records may only be supplied in a daily file submission.

3. Pending-Registrations may be supplied for both Home Loan and Building Loans.

4. Payment Type 11 indicates that registration is pending and thus differentiates between an existing mortgage / building loan and one which is yet to be registered. It is thus mandatory that all submissions made on the Pending-Registration SRN are supplied with Payment Type 11. Pending-Registration and Pending-Registration Removal records must be supplied with a Payment Type 11.

    Note: For Building Loans submitted in a daily file; where the payment type is not 11; the record will be treated as a normal registration and closure record by the bureau; irrespective of the SRN. This is because bureau is unable to hard card SRN's into their validation routines.

5. If the bond amount submitted on a Pending-Registration changes; during the registration process; the data provider is to submit the new bond amount on the Pending-Registration SRN with the same account information in a new daily file and bureau will update the record with the new bond amount. The data provider must ensure that the respective balance fields (Current Balance and Instalment Amount) are updated accordingly.

6. Retention for a Pending-Registration record is twelve (12) months. Data Providers are required to submit an instruction to the bureau to remove thee record; where an instruction is not received, the bureau will remove the record.

Data Inclusions & Exclusions:

1. Registering a Pending-Registration Record:

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a. Pending-Registrations for new agreements must be sent to the bureau on the Pending-Registration SRN.

b. Pending-Registrations for Further Loans must be sent to the bureau on the Pending-Registration SRN.

c. Pending-Registrations may only be supplied once the bond agreement has been signed by the consumer.

2. Once the Pending-Registration has been converted to a registration; the data provider is required to

a. Submit the Pending-Registration Removal record with a Status Code N and simultaneously

b. Submit the registered Building Loan agreement; with the updated financials on the Building Loan SRN.

3. Should an NTU occur; the data provider is required to

Submit the Pending-Registration Removal record with a Status Code N. Thereafter no further updates should occur.

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 This field is **Mandatory** New Pending-Registration & Further Loan Registrations: Must be R Pending-Registration Removal records: Must be C
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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a. Pending-Registrations for new agreements must be sent to the bureau on the Pending-Registration SRN.

b. Pending-Registrations for Further Loans must be sent to the bureau on the Pending-Registration SRN.

c. Pending-Registrations may only be supplied once the bond agreement has been signed by the consumer.

2. Once the Pending-Registration has been converted to a registration; the data provider is required to

a. Submit the Pending-Registration Removal record with a Status Code N and simultaneously

b. Submit the registered Building Loan agreement; with the updated financials on the Building Loan SRN.

3. Should an NTU occur; the data provider is required to

Submit the Pending-Registration Removal record with a Status Code N. Thereafter no further updates should occur.

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 This field is **Mandatory** New Pending-Registration & Further Loan Registrations: Must be R Pending-Registration Removal records: Must be C
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details

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00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected and a payment type of 10 is expected to indicate the release of the specific consumer from the joint loan / policy – this should be accompanied by a closure status code for the consumer who was released Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled. This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

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27	PAYMENT TYPE	Conditional	Mandatory – Must be supplied as 11. Format and length is A2 Alpha field must be left aligned.
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 Alpha field must be left aligned must be space filled Populate with the B This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered by the consumer This may be combined with Account Type H
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 Numeric field must be right aligned. Populate as CCYYMMDD Date may not be in the future Populate with the date on which the bond agreement was signed by the consumer.
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 Not allowed on Pending-Registration or Pending-Registration Removal records - must be zero filled.
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 Not allowed on Pending-Registration or Pending-Registration Removal records - must be zero filled.
32	OPENING BALANCE / CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Opening Balance is **mandatory** for this account type Decimals are not permitted, submit as Whole Namibian Dollars Namibian Dollar Only **See Financial Field Population Requirements for the required composition of this field.**
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field.**
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must be populated as **D**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Not allowed on Pending-Registration or Pending-Registration Removal records - must be zero filled.
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field.**

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37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Not allowed on Pending-Registration or Pending-Registration Removal records - must be zero filled.
38	STATUS CODE	Conditional	Format and length is A2 Alpha Field must be left aligned Must be space filled on Pending-Registrations. If a status code is populated, then a status date (field 41) is mandatory.

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
D	Disputed	An indicator to remove the record from display while a dispute is investigated
N	Pending-Registration Removal	To be used on Account Types B and H in the event of an NTU or where a Pending Registration has been converted to a registration. This status code will act as an instruction to the bureau to remove the Pending-Registration record from the bureau database. Status Code N will not be displayed in the Payment Profile line or on the Account Record.
Z	Deceased	Where a consumer has been confirmed as deceased.

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

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06	Annually		Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are mandatory. The terms must be supplied as per the repayment period quoted on the bond agreement signed by the consumer.
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records.
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Mandatory where more than one participant is responsible for the bond agreement. The total number of participants responsible must be supplied. Payment Type 11 must be supplied.
56	FILLER		Format and length is A2 To Be Space Filled

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These examples have been collated to show the relationship between the following fields (Please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	1000	D	0	100	0	Space	**Pending-Registration.** Registration of a new Home / building Loan.
1000	0	D	0	0	00	N	**Pending-Registration Removal.** All corresponding fields are set to zero

Existing Building Loan Agreements (Standard Credit Agreement)

Building loans are generally those accounts which are managed similarly to revolving type loans but are used specifically for the purchase of goods or services in the building process. Generally, a limit is agreed and access to the available funds is based on invoices / withdrawals (depending on who manages payments) up to the limit. Deviations from the product description must be discussed with the Credit Bureaus to establish accuracy of submission.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D" "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-' and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** **Format** and length is A25 **Exception**: This field MUST be Right aligned and space filled **Do not zero fill** or use preceding zeros unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: Conversion requirements) Note: this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** **Format** and length is A4 **Exception**: This field MUST be Right aligned and space filled **Do not zero fill** or use preceding zeros as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: Conversion requirements) May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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25	OWNERSHIP TYPE	Conditional	Format and length is A2 Alpha field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected and a payment type of 10 is expected to indicate the release of the specific consumer from the joint loan / policy – this should be accompanied by a closure status code for the consumer who was released Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled. This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency

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D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral	
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical	
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss	
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire	
H	Home Loans	New property acquisition or upgrades to existing property	
S	Study Loan	Loan to fund formal studies at a recognised institution	
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property	
R	Consolidation Loan	A loan resulting from the Debt Consolidation	
O	Other	A loan other than the ones stipulated above.	
J	Small Business	A loan to a sole proprietor	

27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "Payment Type and Priority Table" under "General **Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			    I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account regarding restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established to allow for priority to be assigned.
			    As an example, if an account is a payroll deduction but is under restructure, you are not able to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate with the **B** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered by the consumer This may be combined with Account Type H

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date must be retained where possible. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing.
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is Mandatory if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to Deferred Payment Rules and Process Requirements for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated for the same consumer, the last payment date must be zero filled once it is reopened

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32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Opening Balance is **mandatory** for this account type Decimals are not permitted, submit as Whole Namibian Dollars Namibian Dollar Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance, it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. The credit limit may not change unless the limit is adjusted. The credit limit may be set to 0 in instances where the limit has been revoked or the consumer has requested that the account be closed upon repayment in full. If revoked, then a status code I is expected. Opening Balance/Credit limit should never be set to zero if a status other than I is submitted
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where current balance is greater than 0 an instalment is **mandatory**. If Current Balance is in Credit, then months in arrears must be **00** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital"
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must be populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, I, J or L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, T, V or X

36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, V, T or X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35, where this balance is less than 30 days outstanding care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, I, J, L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonored payments, concerns will be measured and queried

The cell above field 36 contains:

Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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38	STATUS CODE	Conditional	
			Format and length is A2
			Alpha Field must be left aligned
			If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected.
			Only Statuses P&D may recur month on month
			All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
			Negative statuses may not be resubmitted for the same action with an altered date
			Opening Balance/Credit limit should not be set to zero if a status is submitted, except for status code I

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
I	Facility Revoked	Supplier has revoked access to the facility
J	Repossession	Goods have been repossessed due to non-payment May only be supplied once repossessed goods have been sold and final balance sheet value of write off is available
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. This status may only be used in instances of Access Bond type facilities which remain available when balances are paid up. ** May not be used in Daily files
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5-day cooling off period.
W	Written Off	Account written off due to non-payment May only be supplied if repossession did not occur and must be the final balance sheet value of the write off

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X	Paid up Default	Update of previously submitted default status codes (W, J, L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated.

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			Population is **Mandatory** if status code (field 38) is populated
			Date may not be in the future
			Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated

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			Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third-Party Name (Field 53) is **Mandatory** **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

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These examples have been collated to show the relationship between the following fields (Please note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Opening Balance
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. If the consumer pays more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	100	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of NN100.00
1000	600	D	400	100	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of NN400.00
1000	600	D	600	100	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed. All corresponding fields are set to zero**
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be in credit. Account status should be submitted with "P" to say that the account is paid in full.

Account type C - Credit Card

Credit Card products are general managed as a limit which is extended in agreed with a consumer and the product allows the consumer to purchase up to this limit. A general feature of the Credit Card environment is allowing for a period (usually a maximum of 55 days) interest free repayment before an instalment is raised. The instalment when raised is usually based on a percentage of the outstanding (current) balance and payable monthly until the current balance is reduced to zero.

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Deviations from the description should be referred to the Credit Bureaus for account type assessment.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '- 'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. The "plastic" or "" Card" number may never be submitted. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '- 'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

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Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done.
		DO NOT default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution

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F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property	
R	Consolidation Loan	A loan resulting from the Debt Consolidation	
O	Other	A loan other than the ones stipulated above.	
J	Small Business	A loan to a sole proprietor	

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account regarding restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate with **C** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer This may be combined with Account Type G

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where limits are adjusted or renegotiated the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated for the same consumer, the last payment date must be zero filled once it is reopened **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occurs.

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32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The credit limit may not change unless the limit is adjusted. The credit limit may be set to 0 in instances where the limit has been revoked or the consumer has requested that the account be closed upon repayment in full. If revoked, then a status code I is expected. Opening Balance/Credit limit should never be set to zero if a status other than I is submitted
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Balances must be the sum of the budget and current facilities if applicable If Current Balance is in Credit then months in arrears must be **00** Where current balance is greater than 0 an instalment is **mandatory**. Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must be populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 00 then amount overdue is **mandatory** If a status codes of W, I, L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** To allow for the general practice where instalments are not generated for 45 – 55 days after a purchase on a previously paid up card, an instalment may be zero where the current balance is greater than zero, but will be validated to ensure that this is only in instances where a P status code has been submitted in the last 60 days, if the code or period are not in line, the record will reject. For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, I, L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried

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38	STATUS CODE	Conditional	
			Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date Opening Balance/Credit limit should not be set to zero if a status is submitted with the exception of status code I

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
I	Facility Revoked	Supplier has revoked access to the facility
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occur For active accounts: where the card balance is paid in full but is still available, P status codes should be used. ** May not be used in Daily files
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W,I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

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39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
06	Annually	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6 months' term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records

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42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory** **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes **Mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

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56	FILLER			Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Credit Limit
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	200	01	Space	**Active & Overdue.** Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	500	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	900	900	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	600	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed. All corresponding fields are set to zero**
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	0	00	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

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Account type D - Debt Recovery

Debt Recovery accounts refer to those account which are either collected internally or sold to collectors' post write off. Deviation from this description should be referred to the Credit Bureaus for account type assignment and review.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details

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00	Other		This is the default ownership type
01	Sole Proprietor		If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan		Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled Mandatory for account type D

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation

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O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			    I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			    As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **D** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened

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32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. **Mandatory** for this account type. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. Opening Balance/Credit limit should never be set to zero if a status is submitted
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Where current balance is greater than 0 an instalment is **mandatory**. **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**

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35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Instalment is **mandatory** for this account type, unless a status code is supplied. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. Instalment must be set to zero if one of the following status codes is supplied: C, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
Months in arrears should be indicative of actual arrears
It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
If the Current Balance field is in Credit, then Months in arrears must be 00, do not calculate as months in advance
If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory**
Months in arrears greater than 9 will be loaded by the Credit Bureaus but displayed as 9
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |
| 38 | STATUS CODE | Conditional | Format and length is A2
Alpha Field must be left aligned
If a status code is populated, then a status date (field 41) is **mandatory**.
Status codes submitted must exist and be allowed for this account type or the record will be rejected.
Only Status D may recur month on month
All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
Negative statuses may not be resubmitted for the same action with an altered date
Opening Balance/Credit limit should not be set to zero if a status is submitted |

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated

E	Terms Extended	Repayment terms have been extended.
L	Handed Over	Account handed over to attorney or collection agency for recovery
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

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40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are **mandatory** for this account type A term greater than 00 is **Mandatory** and should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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| 55 | NO OF PARTICIPANTS IN A JOINT LOAN | Conditional | Format and length is N3
Numeric Field must be right aligned
Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory.
It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly.
DO NOT change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics
Credit Bureaus must report changes to the number of participants as a warning. |
| 56 | FILLER | | Format and length is A2
To Be Space Filled |

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	**Status of account**
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	200	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	500	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00

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1000	600	D	500	600	06	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	600	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero

Account type E - Single Credit Facility

Single Credit Facilities are those products which allow for the payment of numerous transactions in one central account, at a reduced interest rate.

Deviations from the above descriptive should be referred to the Credit Bureaus for account type review.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.

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02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**.
		It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly.
		DO NOT change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected.
		Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics
		Credit Bureaus must report changes to the number of participants as a warning.

| 26 | LOAN REASON CODE | Conditional | FORMER END USE CODE NLR ACCOUNTS
Format and length is A2
Alpha field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept |

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

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27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			    I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			    As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Account type **E** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination. Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population

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31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. Opening Balance/Credit limit should never be set to zero if a status is submitted
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Balances must be the sum of the budget and current facilities if applicable Where current balance is greater than 0 an instalment is **mandatory**. **See Financial Field Population Requirements for the required composition of this field** If Current Balance is in Credit, then months in arrears must be **00** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit then months in arrears must be **00**

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35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital"
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, V, X, or T For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried
38	STATUS CODE	Conditional	Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date Opening Balance/Credit limit should not be set to zero if a status is submitted with the exception of status code I

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated

E	Terms Extended	Repayment terms have been extended.
I	Facility Revoked	Supplier has revoked access to the facility
J	Repossession	Goods have been repossessed due to non-payment
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occur For active accounts: where the card balance is paid in full but is still available, P status codes should be used. ** May not be used in Daily files
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W,I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

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| 05 | Semiannually (Six-monthly) | Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements |
| 06 | Annually | Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements |

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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| 55 | NO OF PARTICIPANTS IN A JOINT LOAN | Conditional | Format and length is N3
Numeric Field must be right aligned
Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory.
It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly.
DO NOT change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics
Credit Bureaus must report changes to the number of participants as a warning. |
| 56 | FILLER | | Format and length is A2
To Be Space Filled |

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance / Credit Limit
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	200	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	500	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00

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1000	600	D	500	600	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	600	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

Account type F - Open Services

Open Service Accounts may have varying balances month on month dependant on usage / subscription product. Accounts submitted in this account type may not fall into specific credit type agreements and use of this account type should be checked with the Credit Bureaus.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.

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02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**.
		It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly.
		DO NOT change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected.
		Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics
		Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS
			Format and length is A2
			Alpha field must be left aligned and must be space filled
			This field may be populated by the Credit Information Provider if detail is kept Should be populated with O

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

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27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **F** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population

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31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Opening Balance/Credit limit should be set to zero
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Where current balance is greater than 0 an instalment is **mandatory**. Current Balance is **mandatory** for this account type, unless a status code is supplied. **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**

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35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W or L are submitted, then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, V or X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Instalment is **mandatory** for this account type, unless a status code is supplied. **See Financial Field Population Requirements for the required composition of this field** For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, V, or X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
Months in arrears should be indicative of actual arrears
It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance
If a status codes of W, L are submitted then amount overdue and months in arrears is **mandatory**
Months in arrears greater than 9 will be loaded by the Credit Bureaus but displayed as 9
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |
| 38 | STATUS CODE | Conditional | Format and length is A2
Alpha Field must be left aligned
If a status code is populated, then a status date (field 41) is **mandatory**.
Status codes submitted must exist and be allowed for this account type or the record will be rejected.
Only Statuses P&D may recur month on month
All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
Negative statuses may not be resubmitted for the same action with an altered date |

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.

L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. For this account type P status may only be provided if no instalment is expected and no usage occurs in the month being reported. ** May not be used in Daily files
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected

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04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (Please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance / Credit limit
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears

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32	33	34	35	36	37	38	Status of account
0	300	D	0	300	0	Space	**Active & Paying.** Consumer is ahead in his/her payment of R600.00 per month and had a credit current balance of R300.00 last months. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
0	600	D	0	600	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
0	700	D	100	600	01	Space	**Active & Overdue.** Consumer is overdue by one month with an overdue amount of N$100.00
0	1000	D	400	600	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
0	1100	D	500	600	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
0	1100	D	1100	1100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
0	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero
0	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
0	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

Account Type G – Garage Card

A card which can be used in regard to the maintenance of a vehicle (fuel, repairs etc.), but is paid directly and not linked to a credit card for payment. Deviations from this description should be raised to with the Credit Bureaus for discussion.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type

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1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. The "plastic" or "" Card" number may never be submitted. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity. See table on next page for details

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

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26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			    I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			    As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

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28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate with **G** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer This may be combined with Account type C
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where limits are adjusted or renegotiated the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population

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31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated for the same consumer, the last payment date must be zero filled once it is reopened **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occurs.
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The credit limit may not change unless the limit is adjusted. The credit limit may be set to 0 in instances where the limit has been revoked or the consumer has requested that the account be closed upon repayment in full. If revoked, then a status code I is expected. Opening Balance/Credit limit should never be set to zero if a status other than I is submitted
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Where current balance is greater than 0 an instalment is **mandatory**. Balances must be the sum of the budget and current facilities if applicable If Current Balance is in Credit, then months in arrears must be **00** **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**

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35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 00 then amount overdue is **mandatory** If a status codes of W,I,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** To allow for the general practice where instalments are not generated for 45 – 55 days after a purchase on a previously paid up card, an instalment may be zero where the current balance is greater than zero, but will be validated to ensure that this is only in instances where a p status codes has been submitted in the last 60 days, if the code or period are not in line, the record will reject. For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
Months in arrears should be indicative of actual arrears
It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance
If a status codes of W, I,L are submitted then amount overdue and months in arrears is **mandatory**
Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |
| 38 | STATUS CODE | Conditional | Format and length is A2
Alpha Field must be left aligned
If a status code is populated then a status date (field 41) is **mandatory**.
Status codes submitted must exist and be allowed for this account type or the record will be rejected.
Only Statuses P&D may recur month on month
All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
Negative statuses may not be resubmitted for the same action with an altered date
Opening Balance/Credit limit should not be set to zero if a status is submitted with the exception of status code I |

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.

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I	Facility Revoked	Supplier has revoked access to the facility
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occur For active accounts: where the card balance is paid in full but is still available, P status codes should be used. ** May not be used in Daily files
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
06	Annually	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for the account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6 month term

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41	STATUS DATE	Conditional	
			Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records

42	OLD SUPPLIER BRANCH CODE	Conditional	
			PART OF UNIQUE MATCH KEY Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory** **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes **Mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

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These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Credit Limit
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	200	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	500	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	900	900	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	600	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed. All corresponding fields are set to zero**
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	0	00	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

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Account type H - Home Loans

Pending-Registration & Pending-Registration Removals

Mortgage data was only being submitted to the credit bureau once the bond registration took place at the deeds office. This leaves a period between signing the bond agreement, and the registration of the bond at the deeds office, during which the consumer has pending debt which is not considered when doing an assessment on a consumer's debt exposure. This may result in additional credit being granted that will not be affordable once thee client begins repaying his/her mortgage agreement.

The below process allows for mortgage data to be submitted to the bureau on signing of the bond agreement. This will ensure that the necessary debt is available when performing an affordability study assessment on a consumer's exposure.

Terms and Definitions:

Terms	Definitions
Further Loan	The granting of additional credit against an existing credit agreement (asset) which would require a full affordability assessment. This is not to be confused with a consumer drawing on existing equity that may be available in a revolving type mortgage agreement.
NTU (Not Taken Up)	When the consumer cancels the bond prior to registration at the deeds office.
Pending-Registration	The status assigned to a mortgage agreement prior to registration at the deeds office.
Pending-Registration Removal	Refers to an instruction being sent to the bureau to remove Pending-Registration records from the bureau.
Pending-Registration SRN	Refers to the new SRN issued to all data providers currently submitting both mortgages and building loan agreements. The Pending-Registration SRN will only be used to share updates (registrations and removals only) for Pending-Registration of (a) further loan or (b) new agreement.
Pending-Registration Conversion	Refers to a Pending-Registration record where the bond registration has been finalized and the Pending Registration record is removed from the Pending Registration SRN and registered under the Home Loan or Building Loan SRN (as reported under 'Existing Building Loan Agreements'.

Processing Rules and requirements

7. A SRN will be issued for the submission of Pending-Registrations and Pending-Registration Removal records. Data Providers are not allowed to submit these updates on their existing Building Loan SRN.

8. Pending-Registration and Pending-Registration Removal records may only be supplied in a daily file submission.

9. Pending-Registrations may be supplied for both Home Loan and Building Loans.

10. Payment Type 11 indicates that registration is pending and thus differentiates between an existing mortgage / building loan and one which is yet to be registered. It is thus mandatory that all submissions made on the Pending-Registration SRN are supplied with Payment Type 11. Pending-Registration and Pending-Registration Removal records must be supplied with a Payment Type 11.

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Note: For Building Loans submitted in a daily file; where the payment type is not 11; the record will be treated as a normal registration and closure record by the bureau; irrespective of the SRN. This is because bureau is unable to hard card SRN's into their validation routines.

11. In the event that the bond amount submitted on a Pending-Registration changes; during the registration process; the data provider is to submit the new bond amount on the Pending-Registration SRN with the same account information in a new daily file and bureau will update the record with the new bond amount. The data provider must ensure that the respective balance fields (Current Balance and Instalment Amount) are updated accordingly.

12. Retention for a Pending-Registration record is twelve (12) months. Data Providers are required to submit an instruction to the bureau to remove thee record; where an instruction is not received, the bureau will remove the record.

Data Inclusions & Exclusions:

4. Registering a Pending-Registration Record:

    a. Pending-Registrations for new agreements must be sent to the bureau on the Pending-Registration SRN.

    b. Pending-Registrations for Further Loans must be sent to the bureau on the Pending-Registration SRN.

    c. Pending-Registrations may only be supplied once the bond agreement has been signed by the consumer.

5. Once the Pending-Registration has been converted to a registration; the data provider is required to

    a. Submit the Pending-Registration Removal record with a Status Code N and simultaneously

    b. Submit the registered Building Loan agreement; with the updated financials on the Building Loan SRN.

6. Should an NTU occur; the data provider is required to

    Submit the Pending-Registration Removal record with a Status Code N. Thereafter no further updates should occur.

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 This field is **Mandatory** New Pending-Registration & Further Loan Registrations: Must be R Pending-Registration Removal records: Must be C
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created

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			Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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25	OWNERSHIP TYPE	Conditional	
			Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected and a payment type of 10 is expected in order to indicate the release of the specific consumer from the joint loan / policy – this should be accompanied by a closure status code for the consumer who was released Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	
			FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled. This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire

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H	Home Loans	New property acquisition or upgrades to existing property
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Mandatory – Must be supplied as 11. Format and length is A2 Alpha field must be left aligned.
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 Alpha field must be left aligned must be space filled Populate with the B This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered by the consumer This may be combined with Account Type H
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 Numeric field must be right aligned. Populate as CCYYMMDD Date may not be in the future Populate with the date on which the bond agreement was signed by the consumer.
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 Not allowed on Pending-Registration or Pending-Registration Removal records - must be zero filled.
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 Not allowed on Pending-Registration or Pending-Registration Removal records - must be zero filled.
32	OPENING BALANCE / CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Opening Balance is **mandatory** for this account type Decimals are not permitted, submit as Whole Namibian Dollars Namibian Dollar Only **See Financial Field Population Requirements for the required composition of this field.**
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field.**
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must be populated as **D**

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35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Not allowed on Pending-Registration or Pending-Registration Removal records - must be zero filled.
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field.**
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Not allowed on Pending-Registration or Pending-Registration Removal records - must be zero filled.
38	STATUS CODE	Conditional	Format and length is A2 Alpha Field must be left aligned Must be space filled on Pending-Registrations. If a status code is populated, then a status date (field 41) is mandatory.

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
D	Disputed	An indicator to remove the record from display while a dispute is investigated
N	Pending-Registration Removal	To be used on Account Types B and H in the event of an NTU or where a Pending Registration has been converted to a registration. This status code will act as an instruction to the bureau to remove the Pending-Registration record from the bureau database. Status Code N will not be displayed in the Payment Profile line or on the Account Record.
Z	Deceased	Where a consumer has been confirmed as deceased.

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** population requirements

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| 05 | Semiannually (Six-monthly) | Deferred Payment date is **mandatory**
See **Deferred Payment Rules and Requirements** population requirements |
| 06 | Annually | Deferred Payment date is **mandatory**
See **Deferred Payment Rules and Requirements** population requirements |

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are mandatory. The terms must be supplied as per the repayment period quoted on the bond agreement signed by the consumer.
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records.
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned **Not allowed** on Pending-Registration and Pending-Registration Removal records. Field must be space filled.
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Mandatory where more than one participant is responsible for the bond agreement. The total number of participants responsible must be supplied. Payment Type 11 must be supplied.
56	FILLER		Format and length is A2 To Be Space Filled

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These examples have been collated to show the relationship between the following fields (Please note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Opening Balance
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	1000	D	0	100	0	Space	**Pending-Registration.** Registration of a new Home / building Loan.
1000	0	D	0	0	00	N	**Pending-Registration Removal.** All corresponding fields are set to zero

Existing Building Loan Agreements (Standard Credit Agreement)

Credit agreements where bonded property is attached to an agreement which requires repayment in order to pay for the property in question.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D" , "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled

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			Do not zero fill or use preceding zeros as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled

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			Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property

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S	Study Loan	Loan to fund formal studies at a recognised institution	
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property	
R	Consolidation Loan	A loan resulting from the Debt Consolidation	
O	Other	A loan other than the ones stipulated above.	
J	Small Business	A loan to a sole proprietor	

27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			      I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account regarding restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			      As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate with the **H** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer This may be combined with Account Type B

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing.
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated for the same consumer, the last payment date must be zero filled once it is reopened

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32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **Mandatory** for this account type. **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. Opening Balance/Credit limit should never be set to zero if a status is submitted
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Where current balance is greater than 0 an instalment is **mandatory**. Current Balance is **mandatory** for this account type, unless a status code is supplied. If Current Balance is in Credit, then months in arrears must be **00** **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, I, J or L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, V, X, or T. Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Instalment is **mandatory** for this account type, unless a status code is supplied. For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, V, X, or T. Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35, where this balance is less than 30 days outstanding care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, J,L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried
38	STATUS CODE	Conditional	Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date

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			Opening Balance/Credit limit should not be set to zero if a status is submitted

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
J	Repossession	Goods have been repossessed due to non-payment May only be supplied once repossessed goods have been sold and final balance sheet value of write off is available
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. This status may only be used in instances of Access Bond type facilities which remain available when balances are paid up. ** May not be used in Daily files
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment May only be supplied if repossession did not occur and must be the final balance sheet value of the write off
X	Paid up Default	Update of previously submitted default status codes (W, J, L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

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39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are **mandatory** for this account type A term greater than 00 is **Mandatory** and should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6 month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	Format and length is A10 **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold To Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (Please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account

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1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. If the consumer pays more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	200	100	01	Space	**Active & Overdue.** Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	500	100	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	600	100	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed. All corresponding fields are set to zero**
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	0	00	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full.

Account type I - Instalment

Instalment type accounts are your generally those accounts which are in place as payment facilities for the purchase of goods (white goods, furniture etc.

This is a standard agreement where an instalment is agreed up front and repayable over a set term.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled Should be populated as F but is not mandatory

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical

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G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss	
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire	
H	Home Loans	New property acquisition or upgrades to existing property	
S	Study Loan	Loan to fund formal studies at a recognised institution	
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property	
R	Consolidation Loan	A loan resulting from the Debt Consolidation	
O	Other	A loan other than the ones stipulated above.	
J	Small Business	A loan to a sole proprietor	

27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			     I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			     As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Must be submitted as **I** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened

32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. **Mandatory** for this account type. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. Opening Balance/Credit limit should never be set to zero if a status is submitted
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Current Balance is mandatory for this account type, unless a status code is supplied. Where current balance is greater than 0 an instalment is **mandatory**. If Current Balance is in Credit, then then account should be closed. Allowances have been made to accommodate for this account type to be reopened should payment be dishonoured **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00** No credit current balances should be supplied

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35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, J, L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, X, V, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Instalment is **Mandatory** when a status code in not provided For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, X, V, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
Months in arrears should be indicative of actual arrears
It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance
If a status codes of W, J,L are submitted then amount overdue and months in arrears is **mandatory**
Months in arrears greater than 9 will be loaded by the Credit Bureaus but displayed as 9
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |
| 38 | STATUS CODE | Conditional | Format and length is A2
Alpha Field must be left aligned
If a status code is populated, then a status date (field 41) is **mandatory**.
Status codes submitted must exist and be allowed for this account type or the record will be rejected.
Only Statuses P&D may recur month on month
All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
Negative statuses may not be resubmitted for the same action with an altered date
Opening Balance/Credit limit should not be set to zero if a status is submitted |

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.

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J	Repossession	Goods have been repossessed due to non-payment May only be supplied once repossessed goods have been sold and final balance sheet value of write off is available
L	Handed Over	Account handed over to attorney or collection agency for recovery
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment May only be supplied if repossession did not occur and must be the final balance sheet value of the write off
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are **Mandatory** for this account type. A term greater than 00 is **Mandatory** and should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6 month term

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41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number** then this

			field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory** **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

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These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Opening Balance
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	100	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	100	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	600	100	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full.

Account type L - Life Insurance

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

When developing the Layout v1 for Insurance products, the purpose of the extract must be considered:

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The information which is supplied to the CPL dataset is related specifically to the payment of the account.

Therefore, in terms of submission, the cover must not be the driver of the details supplied.

When viewing the information, the questions to keep in mind are should be as follows:

What is being requested of the consumer in terms of payment of this premium?

Was the premium paid or not?

Was the non-payment due to a lack of funds?

Policies must not be submitted until the first premium has been collected.

Month in arrears do not apply to Insurance submissions, the field which is traditionally referred to as month in arrears must be viewed as a payment receipt indicator.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number. May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number/unique policy number which is billed and to which a payment received from the consumer is allocated. This should be the account/policy number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account / policy number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account / policy number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type

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01		Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02		Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept Not required for insurance, should be populated with O

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

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27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			Payment type may only be 00, 01, 02 or 03
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			     I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			     As an example, if an account is a payroll deduction but is also a deferred payment, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as payroll deduction

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled This should be submitted as **L** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original policy inception date Where an agreement is extended or renegotiated before the original agreement is complete, the original policy inception date should be retained. Where a consumer has two or more policies with a supplier the inception date supplied should be the date for the specific policy number (account, sub account, branch combination) Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest policy inception date prevailing

30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population For all policies where payment is expected in the future (not monthly) this should be populated with the expected date of the renewal – It is noted that the consumer has the right to shop around for insurance and may decide to move prior to the future payment of his policy, however, it is valuable for Credit Providers to see the payment behaviour of the consumer on his insurance and be aware that a payment will possibly be made in the future. Cyclical payments must be included.
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the policy inception date **Active Accounts**: date of last payment received
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only This should not be populated for policy submissions Opening balance / Credit limit should be set to zero

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33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Where current balance is greater than 0 an instalment is **mandatory**. Current Balance is Mandatory for insurance and may only be set to zero if a status code is submitted **See Financial Field Population Requirements for the required composition of this field** If the premium being collected is reduced to zero due to changes to the policy, then this current balance should reflect the premium value which has been agreed in terms of the new agreement in order that Credit Information Providers can accurately assess affordability by including an accurate up to date expected premium. Current Balance must be set to zero if one of the following status codes is supplied: F, M, H, G, K or S
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00** Insurance may not be in credit
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Populate with the balance of cumulative missed payments Overdue Balance may be populated with 00 months in arrears If months in arrears field is greater than 0 then amount overdue is **mandatory** Amount overdue must be set to zero if one of the following status codes is supplied: F, M, H, G, K or S

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Instalment is Mandatory for insurance and may only be set to zero if a status code is submitted **See Financial Field Population Requirements for the required composition of this field** Instalment and Current Balance fields should be submitted as equal at all times for this account type Instalment must be set to zero if one of the following status codes is supplied: F, M, H, G, K or S If the premium being collected is reduced to zero due to changes to the policy, then this Installment amount should reflect the premium value which has been agreed in terms of the new agreement in order that Credit Information Providers can accurately assess affordability by including an accurate up to date expected premium.
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. For insurance, months in arrears should be indicative of a missed payment. If a premium has been missed due to non-payment, this must be indicated in the month in arrears field by submitting a **01** It is suggested that this is only submitted once the policy is in a no cover state due to non-payment. After this, the account will wither lapse due to non-payment (F status code to be submitted) or return to **00**. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried

38	STATUS CODE	Conditional	Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. All insurance statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date Guideline for insurance submissions should be if in doubt, submit as status code G

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Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
D	Disputed	An indicator to remove the record from display while a dispute is investigated
F	Lapsed Policy	Consumer has allowed Insurance Policy to lapse due to nonpayment
G	Cancelled by consumer	Policy Cancelled by Consumer
H	Cancelled by Supplier	Policy Cancelled by Supplier
K	Paid out Deceased Claim	Death Claim paid to Principal Policy Holder only .
M	Paid out Disability	Paid out Disability Claim
S	Surrendered	Policy surrendered and paid out.
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

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40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for a this account type Example: should be supplied as **0000**
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory**
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account

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0	1000	D	0	1000	0		Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
0	1000	D		1000	0		Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
0	2000	D	1000	2000	01		Space	**Active & Overdue.** Consumer is overdue by one month with an overdue amount of N$100.000
0	0	D	0	0	00		G	**Cancelled by Consumer.** All corresponding fields are set to zero
0	0	D	0	0	00		H	**Cancelled due to Proven Fraud** All corresponding fields are set to zero
0	0	D	0	0	00		F	**Lapsed due to non-payment** All corresponding fields are set to zero

Account type M - One Month Unsecured Personal Loan

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

This extract is to reflect a duplication / reiteration of accounts which have been submitted as closed within the reporting month, and should also include the accounts which are still open as at month end (granted / registered within the month)

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '- 'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '- 'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled **Mandatory** for account type

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical

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G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **M** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer This may be combined with account type **P** If a Monthly loan is renegotiated to a term greater than 1 month, the Account type must be changed to **P** in these instances a status code of **E** along with a payment type of **06** will be expected. The status date should reflect as the date the change was made.

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing

30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened

32	OPENING BALANCE / CREDIT LIMIT	Yes	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained Opening Balances is **mandatory** for this account type The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. Opening Balance/Credit limit should never be set to zero if a status is submitted'
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Current Balance is **mandatory** for this account type, unless a status code is supplied. Where current balance is greater than 0 an instalment is **mandatory**. If Current Balance is in Credit, then months in arrears must be **00** **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9
			Numeric field must be right aligned.
			Instalment is **mandatory** for this account type, unless a status code is supplied.
			Decimals are not permitted, submit as Whole Namibian Dollars Only
			See Financial Field Population Requirements for the required composition of this field
			For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances.
			Instalment must be set to zero if one of the following status codes is supplied: C, V, X, or T
			Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

37	MONTHS IN ARREARS	Conditional	Format and length is N2
			Numeric field must be right aligned.
			Populate as **00** if there are no arrears.
			Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
			Months in arrears must not be greater than the number of months an account has been open.
			Months in arrears should be indicative of actual arrears
			It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
			Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
			If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance
			If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory**
			Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9
			Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried

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38	STATUS CODE	Conditional	
			Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date Opening Balance/Credit limit should not be set to zero if a status is submitted

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
L	Handed Over	Account handed over to attorney or collection agency for recovery
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	
			Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency. May only be 01,02 or 03

Repayment Frequency Table

Code	Description	Rules for use

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01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected

40	TERMS	Yes	Format and length is N4 **Numeric** field must be right aligned Terms are **Mandatory** for this account type If an E status code is supplied the term should be changed Must be supplied as **0000** in the case of a 1-month loan If a Monthly loan is renegotiated to a term greater than 1 month, the Account type must be changed to **P** in these instances a status code of **E** along with a payment type of **06** will be expected. The status date should reflect as the date the change was made.
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	100	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	100	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	500	100	06	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.

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1000	600	D	600	100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero

Account type N - Secured Pension / Policy Backed Loan

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Personal Loans granted where a pension / policy is secured to settle in the case of default.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type

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01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field is mandatory for this account type

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

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27	PAYMENT TYPE	Conditional	Format and length is A2
			 Alpha field must be left aligned and must be space filled
			 See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			 Payment types refer to the method of payment which the account affords
			     I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			 It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc.
			 Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			     As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **N** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date as it relates to the loan Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing

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30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened

32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. **Mandatory** for this account type. Decimals are not permitted, submit as Whole Namibian Dollars Only Opening Balance is **mandatory** for this account type **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. Opening Balance/Credit limit should never be set to zero if a status is submitted

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33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Where current balance is greater than 0 an instalment is **mandatory**. Current Balance is **mandatory** for this account type, unless a status code is supplied. If Current Balance is in Credit, then months in arrears must be **00** **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, I, J, L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Instalment is **mandatory** for this account type, unless a status code is supplied. **See Financial Field Population Requirements for the required composition of this field** For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital"
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried
38	STATUS CODE	Conditional	Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date Opening Balance/Credit limit should not be set to zero if a status is submitted

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Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
L	Handed Over	Account handed over to attorney or collection agency for recovery
J	Repossession	Policy value has been reduced by the current balance owing due to non-payment
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

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05	Semiannually (Six-monthly)		Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually		Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are **Mandatory** for this account type. A term greater than 00 is **Mandatory** and should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements

46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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| 55 | NO OF PARTICIPANTS IN A JOINT LOAN | Conditional | Format and length is N3
Numeric Field must be right aligned
Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory.
It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly.
DO NOT change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account.
Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics
Credit Bureaus must report changes to the number of participants as a warning. |
| 56 | FILLER | | Format and length is A2
To Be Space Filled |

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	100	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	100	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	500	100	06	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.

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1000	600	D	600	100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero

Account type O - Open / Limitless Account

This account type may only be used where an account is limitless and repayable monthly and permission for use of this account type must be given by the Credit Bureaus

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D" , "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. The "plastic" or "" Card" number may never be submitted. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type

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01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

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27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			      I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			      As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate with **O** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where limits are adjusted or renegotiated the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing

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30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population

31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated for the same consumer, the last payment date must be zero filled once it is reopened **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occurs.
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Opening Balance/Credit limit should be set to zero
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Balances must be the sum of the budget and current facilities if applicable Where current balance is greater than 0 an instalment is **mandatory**. If Current Balance is in Credit, then months in arrears must be **00** **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 00 then amount overdue is **mandatory** If a status codes of W, I,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** To allow for the general practice where instalments are not generated for 45 – 55 days after a purchase on a previously paid up card, an instalment may be zero where the current balance is greater than zero, but will be validated to ensure that this is only in instances where a p status codes has been submitted in the last 60 days, if the code or period are not in line, the record will reject. For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
Months in arrears should be indicative of actual arrears
It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance
If a status codes of W, I,L are submitted then amount overdue and months in arrears is **mandatory**
Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |
| 38 | STATUS CODE | Conditional | Format and length is A2
Alpha Field must be left aligned
If a status code is populated, then a status date (field 41) is **mandatory**.
Status codes submitted must exist and be allowed for this account type or the record will be rejected.
Only Statuses P&D may recur month on month
All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
Negative statuses may not be resubmitted for the same action with an altered date
Opening Balance/Credit limit should not be set to zero if a status is submitted with the exception of status code I |

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
I	Facility Revoked	Supplier has revoked access to the facility

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L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occur For active accounts: where the card balance is paid in full but is still available, P status codes should be used. ** May not be used in Daily files
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
06	Annually	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for a credit card submission if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6 month term

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41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements

46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory** **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes **Mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Credit Limit
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

32	33	34	35	36	37	38	Status of account
0	600	D	0	600	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
0	600	D	0	600	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
0	600	D	600	600	01	Space	**Active & Overdue**. Consumer is overdue by one month
0	600	D	600	600	04	Space	**Active & Overdue.** Consumer is overdue by four months
0	600	D	600	600	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
0	600	D	600	600	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
0	0	D	0	0	00	C	**Closed. All corresponding fields are set to zero**
0	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
0	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

Account type P - Personal Loans

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

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Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D" , "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the CPL on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

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26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field is **Mandatory** for this account type

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

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28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **P** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer This may be combined with account type M
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population

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31	DATE OF LAST PAYMENT	Conditional	Format and length is N8
			Numeric field must be right aligned.
			Populate as CCYYMMDD
			Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement
			Zero fill if no payment has been received
			May not be zero filled if a last payment date was submitted in the last 36 months
			Date may not be in the future,
			Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period
			May not be prior to the account opened date except for new accounts where a deposit has been taken.
			Active Accounts: date of last payment received
			Reactivated Accounts where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened

32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9
			Numeric field must be right aligned.
			Mandatory for this account type.
			Decimals are not permitted, submit as Whole Namibian Dollars Only
			See Financial Field Population Requirements for the required composition of this field
			Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained
			The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances.
			Opening Balance/Credit limit should never be set to zero if a status is submitted

33	CURRENT BALANCE	Conditional	Format and length is N9
			Numeric field must be right aligned.
			Current Balance is **mandatory** for this account type, unless a status code is supplied.
			Decimals are not permitted, submit as Whole Namibian Dollars Only
			Where current balance is greater than 0 an instalment is **mandatory**.
			If Current Balance is in Credit, then months in arrears must be **00**
			See Financial Field Population Requirements for the required composition of this field
			Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Instalment is **mandatory** for this account type, unless a status code is supplied. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
Months in arrears should be indicative of actual arrears
It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance
If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory**
Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |
| 38 | STATUS CODE | Conditional | Format and length is A2
Alpha Field must be left aligned
If a status code is populated, then a status date (field 41) is **mandatory**.
Status codes submitted must exist and be allowed for this account type or the record will be rejected.
Only Statuses P&D may recur month on month
All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
Negative statuses may not be resubmitted for the same action with an altered date
Opening Balance/Credit limit should not be set to zero if a status is submitted |

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.

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L	Handed Over	Account handed over to attorney or collection agency for recovery	
T	Early Settlement	Outstanding balance settled before agreed term	
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.	
W	Written Off	Account written off due to non-payment	
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up	
Z	Deceased	Where a consumer has been confirmed as deceased	

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are **mandatory** for this account type A term greater than 00 is **Mandatory** and should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term

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41	STATUS DATE	Conditional	
			Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements

46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

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These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	100	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	100	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	500	100	06	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero

Account type R - Revolving– Store Cards

Definition:

Revolving accounts where a consumer is granted a limit to purchase goods and services in store by the issuing retailer.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type

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1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. The "plastic" or "" Card" number should never be submitted. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

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26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

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28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate with **R** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer

29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date An account should only be considered open if a consumer has acknowledged and accepted a card and the necessary validation and affordability processes have been followed. Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where limits are adjusted or renegotiated the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population

31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated for the same consumer, the last payment date must be zero filled once it is reopened **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occurs.
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The credit limit may not change unless the limit is adjusted. The credit limit may be set to 0 in instances where the limit has been revoked or the consumer has requested that the account be closed upon repayment in full. If revoked, then a status code I is expected. Opening Balance/Credit limit should never be set to zero if a status is submitted
33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Balances must be the sum of the budget and current facilities if applicable If Current Balance is in Credit, then months in arrears must be **00** **See Financial Field Population Requirements for the required composition of this field** Where current balance is R50 or more an instalment is **mandatory**. Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**

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35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Populate with the balance of cumulative missed payments Overdue Balance may be populated with 00 months in arrears If months in arrears field is greater than 00 then amount overdue is **mandatory** If a status codes of W, I,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** To allow for industry practice of not generating invoices on low balance accounts, an instalment may be zero where the current balance is less than or equal to R50. For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
Months in arrears should be indicative of actual arrears
It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance
If a status codes of W, I,L are submitted then amount overdue and months in arrears is **mandatory**
Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |
| 38 | STATUS CODE | Conditional | Format and length is A2
Alpha Field must be left aligned
If a status code is populated, then a status date (field 41) is **mandatory**.
Status codes submitted must exist and be allowed for this account type or the record will be rejected.
Only Statuses P&D may recur month on month
All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
Negative statuses may not be resubmitted for the same action with an altered date
Opening Balance/Credit limit should not be set to zero if a status is submitted with the exception of status code I |

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.

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I	Facility Revoked	Supplier has revoked access to the facility	
L	Handed Over	Account handed over to attorney or collection agency for recovery	
P	Paid Up	Account paid up but may become active in the future. **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occurs For active accounts: where the card balance is paid in full but is still available, P status codes should be used. ** May not be used in Daily files	
W	Written Off	Account written off due to non-payment	
X	Paid up Default	Update of previously submitted default status codes (W, I, J, L) to reflect as paid up	
Z	Deceased	Where a consumer has been confirmed as deceased	

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
06	Annually	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements

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40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6 month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements

46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory** **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes **Mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Credit Limit
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	200	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	500	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	900	900	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.

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1000	600	D	600	600	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed. All corresponding fields are set to zero**
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	0	00	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

Account type S - Short Term Insurance

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

When developing the CPLv1 for Insurance products, the purpose of the extract must be considered:

The information which is supplied to the Credit Bureaus dataset is related specifically to the payment of the account.

Therefore, in terms of submission, the cover must not be the driver of the details supplied.

When viewing the information, the questions to keep in mind are should be as follows:

What is being requested of the consumer in terms of payment of this premium?

Was the premium paid or not?

Was the non-payment due to a lack of funds?

Policies must not be submitted until the first premium has been collected.

Month in arrears do not apply to Insurance submissions, the field which is traditionally referred to as month in arrears must be viewed as a payment receipt indicator.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) **Note:** this field is not to reference the consumers bank branch number. May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number/unique policy number which is billed and to which a payment received from the consumer is allocated. This should be the account/policy number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account / policy number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account / policy number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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25	OWNERSHIP TYPE	Conditional	
			Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	
			FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept Not required for insurance, should be populated with O

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical

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G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Payment Type may only be 00, 01, 02 or 03 See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is also a deferred payment, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as payroll deduction
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled This should be submitted as **S** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original policy inception date Where an agreement is extended or renegotiated before the original agreement is complete, the original policy inception date should be retained. Where a consumer has two or more policies with a supplier the inception date supplied should be the date for the specific policy number (account, sub account, branch combination) Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest policy inception date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population For all policies where payment is expected in the future (not monthly) this should be populated with the expected date of the renewal – It is noted that the consumer has the right to shop around for insurance and may decide to move prior to the future payment of his policy, however, it is valuable for Credit Providers to see the payment behaviour of the consumer on his insurance and be aware that a payment will possibly be made in the future. Cyclical payments must be included.
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the policy inception date **Active Accounts**: date of last payment received
32	OPENING BALANCE / CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only This should not be populated for policy submissions Opening balances / Credit limit should be set to zero

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33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Current Balance is Mandatory for insurance and may only be set to zero if a status code is submitted Where current balance is greater than 0 an instalment is **mandatory**. **See Financial Field Population Requirements for the required composition of this field** If the premium being collected is reduced to zero due to changes to the policy, then this current balance should reflect the premium value which has been agreed in terms of the new agreement in order that Credit providers can accurately assess affordability by including an accurate up to date expected premium. Current Balance must be set to zero if one of the following status codes is supplied: F, M, H, G, K or S
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00** Insurance may not be in credit
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Populate with the balance of cumulative missed payments Overdue Balance may be populated with 00 months in arrears If months in arrears field is greater than 0 then amount overdue is **mandatory** Amount overdue must be set to zero if one of the following status codes is supplied: F, M, H, G, K or S

36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Instalment is Mandatory for insurance and may only be set to zero if a status code is submitted **See Financial Field Population Requirements for the required composition of this field** Instalment and Current Balance fields should be submitted as equal at all times for this account type Instalment must be set to zero if one of the following status codes is supplied: F, M, H, G, K or S If the premium being collected is reduced to zero due to changes to the policy, then this Installment amount should reflect the premium value which has been agreed in terms of the new agreement in order that Credit providers can accurately assess affordability by including an accurate up to date expected premium.

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| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02**
If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
For insurance, months in arrears should be indicative of a missed payment. If a premium has been missed due to non-payment, this must be indicated in the month in arrears field by submitting a **01**
It is suggested that this is only submitted once the policy is in a no cover state due to non-payment. After this, the account will wither lapse due to non-payment (F status code to be submitted) or return to **00**.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |
| 38 | STATUS CODE | Conditional | Format and length is A2
Alpha Field must be left aligned
If a status code is populated, then a status date (field 41) is **mandatory**.
Status codes submitted must exist and be allowed for this account type or the record will be rejected.
All insurance statuses must be submitted, once, in the month of occurrence, with a relevant status date
Negative statuses may not be resubmitted for the same action with an altered date
Guideline for insurance submissions should be if in doubt, submit as status code G |

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
D	Disputed	An indicator to remove the record from display while a dispute is investigated
F	Lapsed Policy	Consumer has allowed Insurance Policy to lapse due to nonpayment
G	Cancelled by consumer	Policy Cancelled by Consumer
H	Cancelled by Supplier	Policy Cancelled by Supplier
Z	Deceased	Where a consumer has been confirmed as deceased

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39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type Example: should be supplied as **0000**
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory**

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55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

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These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Opening Balance
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

32	33	34	35	36	37	38	Status of account
0	1000	D	0	1000	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
0	1000	D		1000	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
0	2000	D	1000	2000	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.000
0	0	D	0	0	00	G	**Cancelled by Consumer.** All corresponding fields are set to zero
0	0	D	0	0	00	H	**Cancelled due to Proven Fraud** All corresponding fields are set to zero
0	0	D	0	0	00	F	**Lapsed due to non-payment** All corresponding fields are set to zero

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Account type T - Student loans

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Use only if the product is paid directly to the Tertiary Institution. If the funds are available to the consumer, please use M or P

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type

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01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field is **Mandatory** for this account type and should be provided as S

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			    I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			    As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **T** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing

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30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. **Mandatory** for this account type. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. Opening Balance/Credit limit should never be set to zero if a status is submitted

33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Where current balance is greater than 0 an instalment is **mandatory**. If Current Balance is in Credit, then months in arrears must be **00** **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, I, J, L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Instalment is **mandatory** for this account type, unless a status code is supplied. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit, then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, I,J,L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried

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38	STATUS CODE	Conditional	Format and length is A2
			Alpha Field must be left aligned
			If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected.
			Only Statuses P&D may recur month on month
			All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
			Negative statuses may not be resubmitted for the same action with an altered date
			Opening Balance/Credit limit should not be set to zero if a status is submitted

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
L	Handed Over	Account handed over to attorney or collection agency for recovery
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2
			Numeric field must be right aligned.
			Records must be submitted monthly regardless of repayment frequency.

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Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are **Mandatory** for this account type. A term greater than 00 is **Mandatory** and should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements

46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account

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1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	100	01	Space	**Active & Overdue.** Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	100	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	500	100	06	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero

Account type U - Utility

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept Should be populated with O

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical

G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss	
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire	
H	Home Loans	New property acquisition or upgrades to existing property	
S	Study Loan	Loan to fund formal studies at a recognised institution	
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property	
R	Consolidation Loan	A loan resulting from the Debt Consolidation	
O	Other	A loan other than the ones stipulated above.	
J	Small Business	A loan to a sole proprietor	

27	PAYMENT TYPE	Conditional	Format and length is A2
			Alpha field must be left aligned and must be space filled
			See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission
			Payment types refer to the method of payment which the account affords
			    I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday)
			It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc.
			Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned.
			    As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **U** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Opening Balance/Credit limit should be set to zero

33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Current Balance is **mandatory** for this account type, unless a status code is supplied. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where current balance is greater than 0 an instalment is **mandatory**. Balances must be the sum of the budget and current facilities if applicable Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Populate with the balance of cumulative missed payments Overdue Balance may be populated with 00 months in arrears If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W or L are submitted, then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, V or X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Instalment is **mandatory** for this account type, unless a status code is supplied. For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, V, X, Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried

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38	STATUS CODE	Conditional	Format and length is A2
			Alpha Field must be left aligned
			If a status code is populated, then a status date (field 41) is **mandatory**.
			Status codes submitted must exist and be allowed for this account type or the record will be rejected.
			Only Statuses P&D may recur month on month
			All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
			Negative statuses may not be resubmitted for the same action with an altered date

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon

submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. For this account type P status may only be provided if no instalment is expected and no usage occurs in the month being reported. ** May not be used in Daily files
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up To be used only when an account has is paid up but not closed. If the consumer has requested a closure, this account must be submitted as status code C
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2
			Numeric field must be right aligned.
			Records must be submitted monthly regardless of repayment frequency.

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Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (Please

note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance / Credit limit
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account

0	300	D	0	300	0	Space	**Active & Paying.** Consumer is ahead in his/her payment of R600.00 per month and had a credit current balance of R300.00 last months. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
0	600	D	0	600	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
0	700	D	100	600	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
0	1000	D	400	600	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
0	1100	D	500	600	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
0	1100	D	1100	1100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
0	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero
0	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
0	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

Account type V - Overdrafts

Definition: A facility which is available to the consumer where the consumer may access the funds available to him/her and is accessible via their transaction account.

Terms and Definitions

Terms	Definitions
Active and Paying	Where facility is available to the consumer; with a limit and is not In-Excess. Includes overdrawn facilities where amount is N$500 or less.
Enforcement Action	Refers to a facility where the facility has been (a) revoked, (b) forced reduction has taken place or (c) legal action has been taken i.e.: write-off or hand-over.
Legal Action	Refers to the legal actions classified as "Handed-Over" or "Written Off"
Facility Limit	Maximum amount which is available to the consumer to utilize.
In-Excess	Refers to an Overdraft facility which is overdrawn with a minimum value of N$501+.
Monetary threshold	Refers to the monetary threshold applied to overdrawn overdraft facilities. The threshold is currently set at N$500. Any facility which is overdrawn with an amount less than the monetary threshold; will not be considered In-Excess.

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Inclusions and Exclusions:

1. Facility agreements where either of the following is true, may not be included:
   a. Where the facility agreement does not have a facility limit.
   b. Where the facility agreement does not belong to a consumer i.e.: only include agreements where thee consumer in his/her own private capacity is liable for the repayment of the facility.
2. Permanent and temporary facility agreements; only where a facility limit exists musts be supplied.

Processing Rules and Requirements

3. Overdraft facilities are allowed in both daily and monthly file submissions.
4. Account Numbers supplied must be encrypted using an algorithm before submission to the bureau. I tis imperative that the consumers transactional account number is not suppled, and that the account numbers supplied to the bureau can be matched to the consumers record at the credit provider.
5. Temporary Facility Agreements must be supplied until the facility has been repaid in full i.e.: settled; upon settlement, the record musts be submitted with a Status Code C (Account Closed).
6. Status Code P must only be used when indicating that the facility has been paid up, subsequent to legal

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types. **Field**	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements) Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. **Due to fraud risks for the consumer and credit provider, the consumer's bank account number may not be submitted as the account number.** The CPL requires the application of a conversion table or a change algorithm to be applied to the information prior to submitting to the Credit Bureaus in order to safeguard the consumer and the Credit Information Provider. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the CPL on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present

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			submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

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26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Not permissible on Overdrafts, space fill field.**

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled **Mandatory** on Overdraft Account Types: • For Overdrafts that are in an' Active and Paying', "Paid Up" or "Closed" State: 00 • For Overdrafts that in an "In-Excess": 10 • For Overdrafts that are in a "Forced Reduction" state or where Legal action has incurred: 09 Payment Type 09 and 10 is not allowed in a daily file submission.

Payment Type Priority Table:

Code	Payment Type	Description	Priority
00	Other	Default Value. Use if none of the below is applicable	8
09	Forced Reduction	Use this indicator to show a Forced Reduction of an Overdraft. Installment Amount and Months in Arrears is mandatory if this indicator is supplied.	10
10	In-Excess	Use thi indicagor to show when an account has been overdrawn and is In-Excess. This indicator may be populated if the account has been overdrawn at any point within 30 days from the end of the billing cycle with an amount exceeding N$500.	9

28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate with **V** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8

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			Numeric field must be right aligned. Populate as CCYYMMDD Populate with the date on which the facility was made available to the consumer. The Date Account Opened may never be in the future.
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 Numeric field must be right aligned. Populate as CCYYMMDD Not allowed; zero fill date field.
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 Numeric field must be right aligned. Populate as CCYYMMDD For Active and Paying overdrafts: zero fill date. For Paid up / closed overdrafts: may only be supplied where payments have been received subsequent to an enforcement action taking place. The following rules apply: • Where status code P is supplied – populate with the date on which thee arrears was settled. • Where status Code C is supplied – populate with the date on which the arrears were settled, subsequent to an enforcement action (forced reduction), reevoked facility or legal action. • If no arrears existed, zero fill the date.
32	OPENINGBALANCE CREDIT LIMIT	Conditional	Format and length is N9 Numeric field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only See Financial Field Population Requirements for the required
33	CURRENT BALANCE	Conditional	Format and length is N9 Numeric field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only See Financial Field Population Requirements for the required composition of this field
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 Alpha Field must be left aligned Current Balance indicator must populated as either D or C: D - when the consumer has a balance outstanding or the current balance is 00000000 No credit current balances should be supplied
35	AMOUNT OVERDUE	Conditional	Format and length is N9 Numeric field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only See Financial Field Population Requirements for the required composition of this field
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 Numeric field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only

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			See Financial Field Population Requirements for the required composition of this field
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. **See Financial Field Population Requirements for the required composition of this field**
38	STATUS CODE	Conditional	Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. It should be noted that status codes submitted for this account type must be relevant for the facility being reported and not the transmission / cheque account. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
I	Facility Revoked	Supplier has revoked access to the facility
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. **For new facilities / facilities which have not been used since issue:** where the account has been issued and not used, the payment profile should be submitted with a P status code until an activity occurs **For active accounts**: where the balance is paid in full but is still available, P status codes should be used. ** May not be used in Daily files
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

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39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
06	Annually	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Not allowed, zero fill field.
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory** **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes **Mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Credit Limit
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	000	D	000	000	000	P	**Available** but not in use or available and **paid up**
1000	600	D	000	000	000	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	000	D	600	600	01	I	**Facility Revoked.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	000	000	00	X	**Revoked Facility Paid up.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed. All corresponding fields are set to zero**

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1000	000	D	0	00	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period
400	600	200	200	200	01		**Forced limit reduction** Submit with payment type 09 for period of forced reduction
400	600	200	200	200	01		**Voluntary limit reduction**

Account type W - Rentals: Assets

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D" , "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements**) May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**

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25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept Should be populated with O

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical

G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss	
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire	
H	Home Loans	New property acquisition or upgrades to existing property	
S	Study Loan	Loan to fund formal studies at a recognised institution	
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property	
R	Consolidation Loan	A loan resulting from the Debt Consolidation	
O	Other	A loan other than the ones stipulated above.	
J	Small Business	A loan to a sole proprietor	

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **W** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Opening Balance/Credit limit should be set to zero

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33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Current Balance is **Mandatory** for this account type, unless a status code is supplied Where current balance is greater than 0 an instalment is **mandatory**. **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Populate with the balance of cumulative missed payments Overdue Balance may be populated with 00 months in arrears If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W or L are submitted, then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, V or X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Instalment is **mandatory** for this account type, unless a status code is supplied. **See Financial Field Population Requirements for the required composition of this field** For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, V, or X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried

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38	STATUS CODE	Conditional	Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. For this account type P status may only be provided if no instalment is expected and no usage occurs in the month being reported. ** May not be used in Daily files
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up To be used only when an account has is paid up but not closed. If the consumer has requested a closure, this account must be submitted as status code C
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

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Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (Please

note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Opening Balance / Credit limit
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

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32	33	34	35	36	37	38	Status of account
0	300	D	0	300	0	Space	**Active & Paying.** Consumer is ahead in his/her payment of R600.00 per month and had a credit current balance of R300.00 last months. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
0	600	D	0	600	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
0	700	D	100	600	01	Space	**Active & Overdue.** Consumer is overdue by one month with an overdue amount of N$100.00
0	1000	D	400	600	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
0	1100	D	500	600	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
0	1100	D	1100	1100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
0	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero
0	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
0	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

Account type X - Rentals: Property

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.

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2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the CPL on change requirements.

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9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept Should be populated with O

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency

D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Populate as **X** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer

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29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing
30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Opening Balance/Credit limit should be set to zero

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33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Current Balance is Mandatory for this account type, unless a status code is supplied. Where current balance is greater than 0 an instalment is **mandatory**. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Populate with the balance of cumulative missed payments Overdue Balance may be populated with 00 months in arrears If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W or L are submitted, then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, V or X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Instalment is mandatory for this account type unless a status code is supplied. **See Financial Field Population Requirements for the required composition of this field** For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, V, or X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried

38	STATUS CODE	Conditional	
			Format and length is A2
			Alpha Field must be left aligned
			If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected.
			Only Statuses P&D may recur month on month
			All other statuses must be submitted, once, in the month of occurrence, with a relevant status date
			Negative statuses may not be resubmitted for the same action with an altered date

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon

submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. For this account type P status may only be provided if no instalment is expected and no usage occurs in the month being reported. ** May not be used in Daily files
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up To be used only when an account has is paid up but not closed. If the consumer has requested a closure, this account must be submitted as status code C
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	
			Format and length is N2
			Numeric field must be right aligned.
			Records must be submitted monthly regardless of repayment frequency.

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Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (Please

note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Opening Balance / Credit limit
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

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32	33	34	35	36	37	38	Status of account
0	300	D	0	300	0	Space	**Active & Paying.** Consumer is ahead in his/her payment of R600.00 per month and had a credit current balance of R300.00 last month. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
0	600	D	0	600	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
0	700	D	100	600	01	Space	**Active & Overdue.** Consumer is overdue by one month with an overdue amount of N$100.00
0	1000	D	400	600	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
0	1100	D	500	600	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
0	1100	D	1100	1100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
0	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero
0	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
0	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

Account type Y - Vehicle and Asset Finance

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type
1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D" , "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.

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2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

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26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

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27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.
28	TYPE OF ACCOUNT	Mandatory	Format and length is A2 **Alpha** field must be left aligned must be space filled Must be submitted as **Y** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where an agreement is extended or renegotiated before the original agreement is complete, the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing

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30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated is reopened for the same consumer, the last payment date must be zero filled once it is reopened
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Opening Balance is **Mandatory** for this account type. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The Opening Balance may not change unless an additional amount is granted to the consumer on the same account number and the agreement and new loan amount are changed. In this instance it will be expected that an E status code is submitted and the Opening Balance, Current Balance, Instalment and terms must be updated to reflect the new balances. Opening Balance/Credit limit should never be set to zero if a status is submitted

33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Current Balance is **Mandatory** for this account type unless a status code is received. Where current balance is greater than 0 an instalment is **mandatory**. If Current Balance is in Credit, then then account should be closed. Allowances have been made to accommodate for this account type to be reopened should payment be dishonoured **See Financial Field Population Requirements for the required composition of this field** In the case of a balloon payment or residual, the full amount due should be populated Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: No credit current balances should be supplied. **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 0 then amount overdue is **mandatory** If a status codes of W, J,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W or J is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, V, X, or T Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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| 36 | INSTALMENT AMOUNT | Conditional | Format and length is N9
Numeric field must be right aligned.
Decimals are not permitted, submit as Whole Namibian Dollars Only
See Financial Field Population Requirements for the required composition of this field
Instalment is **Mandatory** when a status code in not provided
In the case of a balloon payment or residual being due, the full amount should be populated unless payment terms are negotiated, then submit an E status and the agreed instalment.
For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date.
If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances.
Instalment must be set to zero if one of the following status codes is supplied: C, V, X or T
Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital". |
| 37 | MONTHS IN ARREARS | Conditional | Format and length is N2
Numeric field must be right aligned.
Populate as **00** if there are no arrears.
Example: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35)
Months in arrears must not be greater than the number of months an account has been open.
Months in arrears should be indicative of actual arrears
It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system.
Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account.
If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance
If a status codes of W, J,L are submitted then amount overdue and months in arrears is **mandatory**
Months in arrears greater than 9 will be loaded by the Credit Bureaus but displayed as 9
Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried |

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38	STATUS CODE	Conditional	Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date Opening Balance/Credit limit should not be set to zero if a status is submitted

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon

submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.
J	Repossession	Goods have been repossessed due to non-payment May only be supplied once repossessed goods have been sold and final balance sheet value of write off is available
L	Handed Over	Account handed over to attorney or collection agency for recovery
T	Early Settlement	Outstanding balance settled before agreed term
V	Cooling Off Settlement	Loan settled within the 5 day cooling off period.
W	Written Off	Account written off due to non-payment May only be supplied if repossession did not occur and must be the final balance sheet value of the write off
X	Paid up Default	Update of previously submitted default status codes (W,I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

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Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** for See **Deferred Payment Rules and Requirements** population requirements
06	Annually	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements

40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are **mandatory** for this account type A term greater than 00 is **Mandatory** and should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6-month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

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43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements

46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold To Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes Mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- 32 – Opening Balance
- 33 – Current Balance
- 34 – Current Balance Debit Indicator
- 35 – Amount Overdue
- 36 – Monthly Instalment
- 37 – Months in Arrears
- 38 – Status Code

32	33	34	35	36	37	38	Status of account

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1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	0	100	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	100	01	Space	**Active & Overdue.** Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	100	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	600	100	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	100	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed.** All corresponding fields are set to zero
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	00	0	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full.
1000	20000	D	00	20000	00		**Balloon Payment or residual due**

Account type Z - Revolving – Non Store Card

Definition:

Revolving accounts where a consumer is granted a limit which can be utilised at will, usually a set instalment which is negotiated up front is expected monthly and is the minimum repayment expected whether the account is in use or paid up.

Use of this account type must be discussed with the Credit Bureaus in order to ensure accuracy of submissions.

Processing Rules and requirements

Demographic Data Fields to be populated in accordance with the requirements set out earlier in this document (See **Demographic Data Rules and Requirements**), these are not covered per account type as they apply to all account types.

Field	Field Description	Mandatory	Process Rules for Account type

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1	DATA	Yes	Format and length is A1 Populate as "D" for Monthly extract, Populate as "R" in Daily extract for New accounts and Populate as "C" in Daily extract for Closures submissions This field is **Mandatory** Each record submitted must be indicated by the presence of the "D", "C" or "R" indicator at the beginning of the record. Failure to populate will crash load processes and prevent update at Credit Bureaus.
2-5			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
6	BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the branch code and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Branch is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank branch number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

7	ACCOUNT NO.	Yes	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** unless the consumers actual account and your systems have zero filled account numbers, if changed or varied will result in duplicates being created. The account number which is billed and to which a payment received from the consumer is allocated. This is the account number which the consumer would have to furnish in the case of a query with you on their billing. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** **Note:** this field is not to reference the consumers bank account number May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.

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8	SUB-ACCOUNT NO.	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will be loaded as the sub account and if changed or varied will result in duplicates being created Only populate if required to determine a unique account number key for each consumer supplied within the file. If Sub Account is not used to ensure the consumers account number is unique on your systems, then DO NOT SUPPLY. If this field is changed then fields 42 – 45 must be populated to facilitate conversion of the match key (See section: **Conversion requirements)** May only be populated with A to Z, 0 to 9, '/', '\', '-'and ensure spaces are removed if these appear within your account number. If this is a change from your present submission in another layout, please liaise with the Credit Bureaus on change requirements.
9-24			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
25	OWNERSHIP TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled Ownership types refer to the type of account holder agreement which may affect liability: I.e. is this account for a sole proprietor (business related) or is it a joint loan held by more than one account holder or is it an agreement with a single consumer in their private capacity.

Ownership Type table

Code	Ownership Type	Details
00	Other	This is the default ownership type
01	Sole Proprietor	If supplied, then field 49 (Employer) should be populated with the trading name of the Sole Proprietor **DO NOT** precede the company with T/A or TA (Trading as). Or any variant thereof Credit Bureaus are to warn if this is done. **DO NOT** default to the consumers name or surname. Credit Bureaus are to warn if this is done.
02	Joint Loan	Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes **mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in un-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.

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26	LOAN REASON CODE	Conditional	FORMER END USE CODE NLR ACCOUNTS Format and length is A2 **Alpha** field must be left aligned and must be space filled This field may be populated by the Credit Information Provider if detail is kept

Loan Reason Code table

Code	Loan Reason Code	Details
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above.
J	Small Business	A loan to a sole proprietor

27	PAYMENT TYPE	Conditional	Format and length is A2 **Alpha** field must be left aligned and must be space filled See "**Payment Type and Priority Table**" under **"General Financial Field Population and Reference details"** and specific process rules to be applied upon submission Payment types refer to the method of payment which the account affords I.e. is the payment made by payroll deduction or is the payment deferred for a period before the first instalment is expected (payment holiday) It is also an indicator of the state of the account in regard to restructure, consolidation, administration etc. Payment types are listed above; a hierarchy relating to these has been established in order to allow for priority to be assigned. As an example, if an account is a payroll deduction but is under restructure, you are not in a position to send both indicators, at this point the prioritization indicated will apply and thus you will send the account as under restructure.

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28	TYPE OF ACCOUNT	Mandatory	
			Format and length is A2 **Alpha** field must be left aligned must be space filled Populate with **Z** This field is mandatory and details for submission and the rules associated with this account type are validated at Credit Bureaus level. Must match the type of agreement entered into by the consumer
29	DATE ACCOUNT OPENED	Mandatory	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Date may not be in the future This should always be the original account opened date Where a book has been purchased and is converted from one supplier to another or if the supplier has undergone a system change or update, the original account opened date must be retained Where limits are adjusted or renegotiated the original account opened date should be retained. Where a consumer has two or more accounts with a supplier the opened date supplied should be the date for the specific account sub account, branch combination Where a consumer has two or more agreements with a supplier and these cannot be split into separate account numbers, these should be rolled into one and submitted as one account number with the oldest account opened date prevailing

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30	DEFERRED PAYMENT DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Population is **Mandatory** if Payment type (field 27) is 02 Zero fill if not in use Supply date of next expected payment date or the month end of this expected payment Date may not be in the past Date may not be more than 23 months in the future Refer to **Deferred Payment Rules and Process Requirements** for details on requirements for population
31	DATE OF LAST PAYMENT	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Refers to the date the last payment was received by the credit provider and not the final end date of the credit agreement Zero fill if no payment has been received May not be zero filled if a last payment date was submitted in the last 36 months Date may not be in the future, Date may not be older than 36 months from header month end date, unless a status date is supplied and the status date is within the 36-month period May not be prior to the account opened date except for new accounts where a deposit has been taken. **Active Accounts**: date of last payment received **Reactivated Accounts** where account number for life or Dormant accounts are reactivated for the same consumer, the last payment date must be zero filled once it is reopened **For new accounts / accounts which have not been used since issue:** where the card has been issued and not used, the payment profile should be submitted with a P status code until an activity occurs.
32	OPENING / BALANCE CREDIT LIMIT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only Balances must be the sum of the budget and current facilities if applicable See **Financial Field Population Requirements for the required composition of this field** Where a book has been purchased and is converted from one supplier to another, the original account opened date should be retained The credit limit may not change unless the limit is adjusted. The credit limit may be set to 0 in instances where the limit has been revoked or the consumer has requested that the account be closed upon repayment in full. If revoked, then a status code I is expected. Opening Balance/Credit limit should never be set to zero if a status other than I is submitted

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33	CURRENT BALANCE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** If Current Balance is in Credit, then months in arrears must be **00** Where current balance greater than 0 an instalment is **mandatory**. Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
34	CURRENT BALANCE INDICATOR	Conditional	Format and length is A1 **Alpha** Field must be left aligned Current Balance indicator must populated as either **D** or **C**: **D** - when the consumer has a balance outstanding **or** the current balance is 00000000 **C** - where the consumer is in credit If Current Balance is in Credit, then months in arrears must be **00**
35	AMOUNT OVERDUE	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** Overdue Balance may be populated with 00 months in arrears Populate with the balance of cumulative missed payments If months in arrears field is greater than 00 then amount overdue is **mandatory** If a status codes of W, I,L are submitted then amount overdue and months in arrears is **mandatory** If Status code of W is supplied, then Amount Overdue must reflect the write off / repossession value in order to create and accurate public domain record. Amount overdue must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".
36	INSTALMENT AMOUNT	Conditional	Format and length is N9 **Numeric** field must be right aligned. Decimals are not permitted, submit as Whole Namibian Dollars Only **See Financial Field Population Requirements for the required composition of this field** For deferred payment accounts Instalment values submitted may include interest up to the point of expected payment in order that the instalment submitted is an accurate reflection of expected payment at deferred date. If the account is paid in advance, the instalment which is generated and deducted from the credit current balance should be populated; a zero instalment will not be accepted under these circumstances. Instalment must be set to zero if one of the following status codes is supplied: C, P, X Credit Information Providers should note that the in Duplum rule provides that "interest stops running once unpaid interest equals unpaid capital".

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37	MONTHS IN ARREARS	Conditional	Format and length is N2 **Numeric** field must be right aligned. Populate as **00** if there are no arrears. **Example**: if an account is 2 months in arrears is then submit as **02** If months in arrears is populated with a value greater than 00 then a value must be supplied in the Overdue Balance field (field 35) Months in arrears must not be greater than the number of months an account has been open. Months in arrears should be indicative of actual arrears It is not encouraged that months in arrears are calculated for the extract unless this is not available in the Credit Information Provider's system. Population and business process at the Credit Information Provider should dictate if this field is populated when an overdue balance is noted in field 35 where this balance is less than 30 days outstanding. Care should be taken when reporting consumer accounts as one month in arrears at extract if the consumer is less than 30 days in arrears as this may be disputed as an inaccurate reflection of the account. If the Current Balance field is in Credit then Months in arrears must be 00, do not calculate as months in advance If a status codes of W, I,L are submitted then amount overdue and months in arrears is **mandatory** Months in arrears greater than 9 will be loaded by the Associate Credit Bureaus but displayed as 9 Months in arrears may not follow an illogical sequence, however, it is acknowledged, that at times these may jump based on a dishonoured payments, concerns will be measured and queried
38	STATUS CODE	Conditional	Format and length is A2 **Alpha** Field must be left aligned If a status code is populated, then a status date (field 41) is **mandatory**. Status codes submitted must exist and be allowed for this account type or the record will be rejected. Only Statuses P&D may recur month on month All other statuses must be submitted, once, in the month of occurrence, with a relevant status date Negative statuses may not be resubmitted for the same action with an altered date Opening Balance/Credit limit should not be set to zero if a status is submitted with the exception of status code I

Table of Status Codes which may be used for this account type are as follows:

See "**Status Code Process Rules and Requirements**" for population and specific process rules to be applied upon submission

CODE	DESCRIPTION	DEFINITION
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.

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I	Facility Revoked	Supplier has revoked access to the facility
L	Handed Over	Account handed over to attorney or collection agency for recovery
P	Paid Up	Account paid up but may become active in the future. **For new accounts / accounts which have not been used since issue:** where the facility has been granted and not used, the payment profile should be submitted with a P status code until an activity occurs For active accounts: where the card balance is paid in full but is still available, P status codes should be used. ** May not be used in Daily files
W	Written Off	Account written off due to non-payment
X	Paid up Default	Update of previously submitted default status codes (W, I,J,L) to reflect as paid up
Z	Deceased	Where a consumer has been confirmed as deceased

39	REPAYMENT FREQUENCY	Conditional	Format and length is N2 **Numeric** field must be right aligned. Records must be submitted monthly regardless of repayment frequency.

Repayment Frequency Table

Code	Description	Rules for use
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
05	Semiannually (Six-monthly)	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements
06	Annually	Deferred Payment date is **mandatory** See **Deferred Payment Rules and Requirements** for population requirements

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40	TERMS	Conditional	Format and length is N4 **Numeric** field must be right aligned Terms are not generally expected for this account type but if supplied, i.e. for submission of E status where an instalment has been agreed for a set period, this should reflect the term of the agreement and not the remaining term. If an E status code is supplied the term should be changed **Example**: should be supplied as **0006** in the case of a 6 month term
41	STATUS DATE	Conditional	Format and length is N8 **Numeric** field must be right aligned. Populate as CCYYMMDD Zero fill if no status date is applicable and no status code is populated. Population is **Mandatory** if status code (field 38) is populated Date may not be in the future Date should not be older than 3 months unless the extract is for a Cleanup of records
42	OLD SUPPLIER BRANCH CODE	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A8 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
43	OLD ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A25 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements
44	OLD SUB-ACCOUNT NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A4 **Exception:** This field MUST be **Right aligned** and space filled **Do not zero fill or use preceding zeros** as this will result in a failure to convert the account previously submitted See section: **Conversion requirements** for population and process requirements

45	OLD SUPPLIER REFERENCE NUMBER	Conditional	**PART OF UNIQUE MATCH KEY** Format and length is A10 **Mandatory** when converting accounts **Exception:** This field MUST be **Right aligned** and space filled If converting account details **within the same supplier number,** then this field should be populated with the supplier number in the header of the file If converting records **across supplier numbers**, then this field is to be populated with the supplier number from which the account should be transferred. See section on **Conversion Requirements** for population and process requirements
46-52			**SEE DEMOGRAPHIC DATA PROCESS & RULES**
53	THIRD PARTY NAME	Conditional	Format and length is A60 **Alpha** Field must be left aligned Mandatory if Account Sold to Third Party (field 54) s populated Populate with the name of the entity to which the account has been sold If populated, either a status code or population of the conversion fields is expected. **If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted
54	ACCOUNT SOLD TO THIRD PARTY	Conditional	Format and length is N2 **Numeric** Field must be right aligned If the account has been sold to a Third Party, this field should be populated with 01 otherwise supply as 00 If populated with 01 then Third Party Name (Field 53) is **Mandatory If current accounts are sold**: The accounts in question should either be populated with a C status code **OR** if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirements** section consulted **If delinquent accounts are sold**: The accounts in question should be submitted with the relevant W or J status code OR if sold to a Credit Information Provider, in order to retain the history on the account, the account should be converted via fields 42 – 45 and the **Conversion Requirement** section consulted

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55	NO OF PARTICIPANTS IN A JOINT LOAN	Conditional	Format and length is N3 **Numeric** Field must be right aligned Where Ownership Type (Field 25) is 02 (Joint Loan) this field becomes **Mandatory**. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, per consumer, match exactly. **DO NOT** change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected via a status code (field 38) and status date (field 41) on the specific consumers account. Changes to the number of participants affect the validation of the number of records to expect will be affected and where these do change will result in non-updated records and escalated QE1 statistics Credit Bureaus must report changes to the number of participants as a warning.
56	FILLER		Format and length is A2 To Be Space Filled

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These examples have been collated to show the relationship between the following fields (please note that the fields supplied are not formatted to layout due to space restraints):

- • 32 – Credit Limit
- • 33 – Current Balance
- • 34 – Current Balance Debit Indicator
- • 35 – Amount Overdue
- • 36 – Monthly Instalment
- • 37 – Months in Arrears
- • 38 – Status Code

32	33	34	35	36	37	38	Status of account
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is ahead in his/her payment. This would normally be true for consumers who pay more than the instalment specified or one that pays more than one instalment upfront.
1000	600	D	100	0	0	Space	**Active & Paying.** Consumer is meeting his/her contractual credit obligation
1000	600	D	100	200	01	Space	**Active & Overdue**. Consumer is overdue by one month with an overdue amount of N$100.00
1000	600	D	400	500	04	Space	**Active & Overdue.** Consumer is overdue by four months with an overdue amount of N$400.00
1000	600	D	900	900	09	L	**Handed over.** Consumer has not paid the account and thus account has been handed over to legal for collections.
1000	600	D	600	600	09	W	**Written off.** The amount overdue will be the amount that is shown on the default/ public domain record as the amount written off.
1000	0	D	0	0	00	C	**Closed. All corresponding fields are set to zero**
1000	0	D	0	0	00	P	**Paid up.** Account is paid in full. Corresponding fields are set to zero.
1000	150	C	0	00	00	P	**Account in Credit.** If a credit balance indicator has been supplied as a C and current balance populated > 0 then the account should be considered to be in credit. Account status should be submitted with "P" to say that the account is paid in full. This indicates no usage for the period

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