



Experian India Credit Bureau

Functional Specification Document

CPU to CPU – Client Facing Specification

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References

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1 INTRODUCTION

1.1 Purpose of Document

The purpose of this document is to define the supported formats and XML tags of the search request and search response data streams; to define the validation that is performed on the request; and to clarify the transport protocol for delivering the request and returning the response. The stream format described in this document is called Bureau XML Query. This is an XML based data stream that can be communicated over different transport protocols, described later.

1.2 Business Overview

The Indian Bureau is a system which offers different access methods to the information contained in it, both on-line and offline, sequentially and batch. This method uses the same rules and Score Card that are defined in the Indian Bureau - Web System Specification.

This document describes the on-line access method using a standard protocol based on XML queries and responses. Using this service, the clients will communicate their requests from their own application processing system to the Bureau system.

The client's application processing system calls the Bureau by sending a stream of data expressed in XML containing the credit application and the applicant's details. The Bureau system will reply with a corresponding stream of data expressed in XML, containing information relevant to the applicant, which has been retrieved from the databases. The client's application processing system will store this data and evaluate / interpret it in order to assess the creditworthiness of the applicant.

The bureau XML query uses only one type of query and its associated response. It is mainly used for retrieving all the data stored in the credit bureau with a single request to the system.

All the fields related to the input and output XML streams are stored in XML tags. Each field stores either query parameters (for input streams) or credit bureau database information (for output streams).

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2 Connectivity Methods

2.1 Over the Internet

- In this type of connectivity, Credit Bureau services will be accessed through Internet.
- Customer will connect to Global Internet via single Internet link of any service provider and establish connection with Experian services.

The parameters the client needs to specify during the call are as follows:

description	url
Prod : The Web Service address and the service required	<u>"https://connect.experian.in:443/nextgen-ind-pds-webservices-cbv2/endpoint"</u>
UAT :The Web Service address and the service required	<u>"https://connectuat.experian.in:443/nextgen-ind-pds-webservices-cbv2/endpoint "</u>
the xml file to send to Profile SM Web Service	Request.xmls

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3 FUNCTIONAL DESCRIPTION

Here is the layout of the request xml file subscribers are supposed to send to EXPERIAN. All fields have the same validation behaviour as defined Indian Bureau - Web System Specification.

3.1 Input Format

- Subscribers must use English as the language for input files.
- All dates must use CCYYMMDD format.
- The Subscriber ID is not part of the request as each User ID has been previously associated to a Subscriber ID using the User Admin functionality from the Web application
- Data from XML request are stored in enquiry tables and are identified by the source ID field (TO DB ID) which will be set to 'CPU'
- <Flag> tag has to be populated with "Y" or "N" value.
- Blank tags have to be with "_" sign or in should be in formant "<tag name />".

3.1.1 XML Tags

Tag	Data Type	Maximum Size	Mandatory	Description
<?xml version="1.0" encoding="utf-8"?>			Y	XML header
INProfileRequest			Y	
Identification			Y	
XMLUser	A/N	32	Y	User ID
XMLPassword	A/N	32	Y	Password associated with user ID
Application			Y	
CustomerReferenceID	A/N	12	N	Field is referred when it is provided by the bank. For Example: This can be a customer id
FTReferenceNumber	N	06	N	Field is referred when it is provided by the bank. For Example: This can be a loan application number.
EnquiryReason	A/N	3	Y	Reason for performing this enquiry to the bureau.
FinancePurpose	A/N	3	N	A code that identifies the reason for the credit. This field value is dependent

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				on 'Search Type' (Enquiry reason) value. The mapping rule between these two fields has been defined by EI (see Web System Specification document).
Amount Financed	N	20	Y	Default Value 0 if unknown
DurationOfAgreement	N	3	Y	Default Value 0 if unknown
ScoreFlag	A/N	1	N	Based on Value of Score Flag and PSV flag Output for Income Segment and Also Score will be decided. The combinations are as mentioned in the table below. (section 3.1.2)
PSVFlag	A/N	1	N	
Applicant			Y	
Surname	A/N	60	Y	Last name
FirstName	A/N	40	Y	First name
MiddleName1	A/N	40		Middle name or initial
MiddleName2	A/N	40		Middle name or initial
MiddleName3	A/N	40		Middle name or initial
GenderCode	A/N	3	Y	1=Male; 2=Female; 3=Transgender
IncomeTaxPAN	A/N	30	Y if Passport Number, Voter ID and Phone number are empty	
PAN Issue Date	N	8		Cannot contains future date, should be earlier that Expiration Date
PAN Expiration Date	N	8		
PassportNumber	A/N	30	Y if Income Tax Pan, Voter ID and Phone number are empty	
Passport Issue Date	N	8		Cannot contains future date, should be earlier that Expiration Date
Passport Expiration Date	N	8		Should be later than the Issue Date

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VoterIdentityCard	A/N	30	Y if Passport Number, Income Tax Pan and Phone number are empty	
Voter ID Issue Date	N	8		Cannot contains future date, should be earlier that Expiration Date
Voter ID Expiration Date	N	8		Should be later than the Issue Date
Driver License Number	AN	30		
Driver License Issue Date	N	8		Cannot contains future date, should be earlier that Expiration Date
Driver License Expiration Date	N	8		Should be later than the Issue Date
Ration Card Number	AN	30		
Ration Card Issue Date	N	8		Cannot contains future date, should be earlier that Expiration Date
Ration Card Expiration Date	N	8		Should be later than the Issue Date
Universal ID Number	AN	30		
Universal ID Issue Date	N	8		Cannot contains future date, should be earlier that Expiration Date
Universal ID Expiration Date	N	8		Should be later than the Issue Date
DateOfBirth	Date	8	Y	Date of Birth (Cannot contain future date)
STDPhoneNumber	N	6		Standard Trunk Dialing
PhoneNumber	A/N	20	Y if Passport Number, Voter ID and Income Tax Pan are empty If provided , should be minimum 5 digits	Phone number tag when used specify the telephone type as well
Telephone Extension	AN	10		
Telephone Type	AN	2		00- Unknown

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				01- Mobile Phone 02- Home Phone 03- Office Phone
MobilePhone	A/N	20	Y if Passport Number, Voter ID and Income Tax Pan are empty If provided , should be minimum 10 digits	Mobile Phone number(10 digit Mobile Number)
EMailId	A/N	255		Email Id
Details				
Income	N	15		Income
MaritalStatus	A/N	2		Marital Status
EmployStatus	A/N	2		Employment Status
TimeWithEmploy	N	3		Time With Employer
NumberOfMajorCreditCardHeld	N	2		Number of Major Credit Card Held
Address			Y	
FlatNoPlotNoHouseNo	A/N	200	Y	First line of address
BldgNoSocietyName	A/N	200		Second line of address
RoadNoNameAreaLocality	A/N	200		Third line of address
City	A/N	50	Y	City
Landmark	A/N	40		Fifth line of address
State	A/N	3	Y	State code. Refer Appendix for State Codes
PinCode	A/N	12	Y	PIN code (ZIP).
AdditionalAddressFlag				
Flag	A/N	1	Y	Y/N
Additional Address			Y if Flag=Y	
FlatNoPlotNoHouseNo	A/N	200	Y if Flag=Y	First line of address
BldgNoSocietyName	A/N	200		Second line of address
RoadNoNameAreaLocality	A/N	200		Third line of address
City	A/N	50	Y if Flag=Y	City
Landmark	A/N	40		Fifth line of address
State	A/N	3	Y if Flag=Y	State code. Refer Appendix for State Codes
PinCode	A/N	12	Y if Flag=Y	PIN code (ZIP).

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3.1.2 XML Input Template file

```
<?xml version="1.0" encoding="utf-8"?>
<INProfileRequest>
  <Identification>
    <XMLUser/>
    <XMLPassword/>
  </Identification>
  <Application>
  <CustomerReferenceID>
  <FTReferenceNumber>
    <EnquiryReason/>
    <FinancePurpose/>
    <AmountFinanced/>
    <DurationOfAgreement/>
    <ScoreFlag/>
    <PSVFlag/>
  </Application>
  <Applicant>
    <Surname/>
    <FirstName/>
    <MiddleName1/>
    <MiddleName2/>
    <MiddleName3/>
    <GenderCode/>
    <IncomeTaxPAN/>
  <PAN_Issue_Date/>
  <PAN_Expiration_Date/>
    <PassportNumber/>
    <Passport_Issue_Date/>
  <Passport_Expiration_Date/>
  <VoterIdentityCard/>
  <Voter_ID_Issue_Date/>
  <Voter_ID_Expiration_Date/>
  <Driver_License_Number/>
  <Driver_License_Issue_Date/>
  <Driver_License_Expiration_Date/>
  <Ration_Card_Number/>
  <Ration_Card_Issue_Date/>
  <Ration_Card_Expiration_Date/>
  <Universal_ID_Number/>
  <Universal_ID_Issue_Date/>
  <Universal_ID_Expiration_Date/>
    <DateOfBirth/>
    <STDPhoneNumber/>
  </Applicant>
</INProfileRequest>
```

```

    <PhoneNumber/>
    <Telephone_Extension/>
    <Telephone_Type/>
        <MobilePhone/>
    <EMailId/>
</Applicant>
<Details>
    <Income/>
    <MaritalStatus/>
    <EmployStatus/>
    <TimeWithEmploy/>
    <NumberOfMajorCreditCardHeld/>
</Details>
<Address>
    <FlatNoPlotNoHouseNo/>
    <BldgNoSocietyName/>
    <RoadNoNameAreaLocality/>
    <City/>
    <Landmark/>
    <State/>
    <PinCode/>
</Address>
<AdditionalAddressFlag>
    <Flag/>
</AdditionalAddressFlag>
<AdditionalAddress>
    <FlatNoPlotNoHouseNo/>
    <BldgNoSocietyName/>
    <RoadNoNameAreaLocality/>
    <City/>
    <Landmark/>
    <State/>
    <PinCode/>
</AdditionalAddress>
</INProfileRequest>

```

3.2 Output Formats

There are three possible responses:

- Field-level XML for Technical Error Response
- Field-level XML for No-Record or Validation issue Response.
- Field-level XML Normal Response with the consumer's credit profile information

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Note:

- English is the language used for each response.
- All dates in XML response will use CCYYMMDD format.
- All times format in XML response will use HHMMSS format
- All amount fields are automatically prefilled with 0's.

Example:

<Amount_Financed>000000000002000</Amount_Financed>

<Credit_Limit>000000000005000</Credit_Limit>

- In the case of no match, the consumer data from the XML request will be added to the Experian India database
- Only an exact match report will contain a score section, if requested by the user.

3.2.1 Technical Error Response

3.2.1.1 Field Level XML Error Response

Tag	Data Type	Maximum Size	Description
?xml version="1.0"?			System-generated tag
INProfileResponse			
Header			
SystemCode	A/N	8	Contact Experian for the codes
MessageText	A/N	1000	Populate technical message text based on the value of the system code.
ReportDate	Date	8	
ReportTime	Time	6	

If there is an error during the process, a generic message will be added to the Error Response stating that there is a Server, an Application or a Database issue.

In brief, reference list of CPU warnings and errors are specified in appendix L and M.

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3.2.1.2 Field Level XML Error Response

```
<?xml version="1.0"?>
<INProfileResponse>
<Header>
      <SystemCode></SystemCode>
      <MessageText></MessageText>
      <ReportDate></ReportDate>
      <ReportTime></ReportTime>
    </Header>
</INProfileResponse>
```

3.2.2 No Record / Validation Response

The same XML response will be produced by the bureau in case of no match or a validation issue based on the request XML.

The 'User Message Text' tag will communicate if validation failed or if the XML request results in a no match.

3.2.2.1 Field Level XML Error Response

Tag	Data Type	Maximum Size	Description
?xml version="1.0"?			System-generated tag
INProfileResponse			
Header			
SystemCode	A/N	8	Value is '00000000'
MessageText	A/N	1000	This tag will be empty
ReportDate	Date	8	
ReportTime	Time	6	
UserMessage			
UserMessageText	A/N	1000	Populated based on the SystemCode.
			SYS100001 (Please, provide further information)
			SYS10004 (No record found)
			SYS10005 (Mandatory Field Missing)
			SYS10007 (the system will inform which validation failed)
			SYS10009 (You don't have the permission to pull a Client report)
CreditProfileHeader			
Enquiry Username	A/N	32	User Id from the current application
ReportDate	Date	8	Date that the request was received in

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			the system
ReportTime	N	6	Time that the request was received in the system
Version	A/N	10	Indian credit bureau software version number
ReportNumber	N	15	Indian credit report unique identification number generated automatically by the credit bureau and that is stored in the CAPS database for distinguishing this transaction from all the rest. This value is not contributed from the clients but is returned together with the CAPS responses
Subscriber	A/N	20	Subscriber code / Member code / Identifier as provided by Experian
Subscriber_Name	A/N	200	Member name as provided by Experian
Match_Result			
Exact_Match	A/N	1	will be always set to N
Current_Application			
Current_Application_Details			
Enquiry_Reason	A/N	2	
Finance_Purpose	A/N	2	
Amount_Financed	N	20	
Duration_Of_Agreement	N	3	
Current_Applicant_Details			
Last_Name	A/N	60	
First_Name	A/N	40	
Middle_Name1	A/N	40	
Middle_Name2	A/N	40	
Middle_Name3	A/N	40	
Gender_Code	A/N	1	
IncomeTaxPAN	A/N	30	
PAN Issue Date	N	8	
PAN Expiration Date	N	8	
Passport_Number	A/N	30	
Passport Issue Date	N	8	
Passport Expiration Date	N	8	
Voter_s_Identity_Card	A/N	30	
Voter ID Issue Date	N	8	
Voter ID Expiration Date	N	8	
Driver License Number	AN	30	
Driver License Issue Date	N	8	
Driver License Expiration	N	8	

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Date			
Ration Card Number	AN	30	
Ration Card Issue Date	N	8	
Ration Card Expiration Date	N	8	
Universal ID Number	AN	30	
Universal ID Issue Date	N	8	
Universal ID Expiration Date	N	8	
Date_Of_Birth_Applicant	Date	8	
Telephone_Number_Applicant_1st	A/N	20	
Telephone Extension	AN	10	
Telephone Type	AN	2	
MobilePhoneNumber	A/N	20	
EMailId	AN	70	
Current_Other_Details			
Income	N	15	
Marital_Status	A/N	2	
Employment_Status	A/N	2	
Time_with_Employer	N	3	
Number_of_Major_Credit_Card_Held	N	2	
Current_Applicant_Addresses_Details			
FlatNoPlotNoHouseNo	A/N	200	
BldgNoSocietyName	A/N	200	
RoadNoNameAreaLocality	A/N	200	
City	A/N	50	
Landmark	A/N	40	
State	A/N	2	
PinCode	A/N	12	
Country_Code	A/N	2	
Current_Applicant_Additional_Address_Details			This section is only displayed in case of additional address
FlatNoPlotNoHouseNo	A/N	200	
BldgNoSocietyName	A/N	200	
RoadNoNameAreaLocality	A/N	200	
City	A/N	50	
Landmark	A/N	40	
State	A/N	2	
PinCode	A/N	12	
Country_Code	A/N	2	

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If the user requested the score (see input definition) this additional block will appear:

Tag	Data Type	Maximum Size	Description
Score			
BureauScore	N	4	
BureauScoreConfidLevel	A/N	1	
CreditRating	N	2	Not Displayed

3.2.2.2 Field Level XML

```
<?xml version="1.0" encoding="utf-8"?>
<INProfileResponse>
  <Header>
    <SystemCode/>
    <MessageText/>
    <ReportDate/>
    <ReportTime/>
  </Header>
  <UserMessage>
    <UserMessageText/>
  </UserMessage>
  <CreditProfileHeader>
    <Enquiry_Username/>
    <ReportDate/>
    <ReportTime/>
    <Version/>
    <ReportNumber/>
    <Subscriber/>
    <Subscriber_Name/>
  </CreditProfileHeader>
  <Match_result>
    <Exact_match>N</Exact_match>
  </Match_result>
  <Current_Application>
    <Current_Application_Details>
      <Enquiry_Reason/>
      <Finance_Purpose/>
      <Amount_Financed/>
      <Duration_Of_Agreement/>
      <Current_Applicant_Details>
        <Last_Name/>
        <First_Name/>
        <Middle_Name1/>
      </Current_Applicant_Details>
    </Current_Application_Details>
  </Current_Application>
</INProfileResponse>
```


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```

        <Middle_Name2/>
        <Middle_Name3/>
        <Gender_Code/>
        <IncomeTaxPAN/>
    <PAN_Issue_Date/>
    <PAN_Expiration_Date/>
    <Passport_Number/>
    <Passport_Issue_Date/>
    <Passport_Expiration_Date/>
    <Voter_s_Identity_Card/>
    <Voter_ID_Issue_Date/>
    <Voter_ID_Expiration_Date/>
    <Driver_License_Number/>
    <Driver_License_Issue_Date/>
    <Driver_License_Expiration_Date/>
    <Ration_Card_Number/>
    <Ration_Card_Issue_Date/>
    <Ration_Card_Expiration_Date/>
    <Universal_ID_Number/>
    <Universal_ID_Issue_Date/>
        <Universal_ID_Expiration_Date/>
        <Date_Of_Birth_Applicant/>
        <Telephone_Number_Applicant_1st/>
    <Telephone_Extension/>
    <Telephone_Type/>
        <MobilePhoneNumber/>
        <EMailId/>
    </Current_Applicant_Details>
    <Current_Other_Details>
        <Income/>
        <Marital_Status/>
        <Employment_Status/>
        <Time_with_Employer/>
        <Number_of_Major_Credit_Card_Held>
    </Current_Other_Details>
    <Current_Applicant_Address_Details>
        <FlatNoPlotNoHouseNo/>
        <BldgNoSocietyName/>
        <RoadNoNameAreaLocality/>
        <City/>
        <Landmark/>
        <State/>
        <PINCode/>
        <Country_Code/>
    </Current_Applicant_Address_Details>
    <Current_Applicant_Additional_Address_Details>
        <FlatNoPlotNoHouseNo/>
        <BldgNoSocietyName/>

```

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```

<RoadNoNameAreaLocality/>
<City/>
<Landmark/>
<State/>
<PINCode/>
<Country_Code/>
</Current_Applicant_Additional_Address_Details>
</Current_Application_Details>
</Current_Application >
<SCORE>
<BureauScore/>
<BureauScoreConfidLevel/>
<CreditRating/> (not displayed)
</SCORE>
</INProfileResponse>

```

3.2.3 Normal Response

In each report the name and address of the consumer will be displayed associated to each trade, as it was reported by the subscriber (data-centric view).

3.2.3.1 Field Level XML Credit Profile Normal Response

Tag	Data Type	Maximum Size	Description
?xml version="1.0"?			System-generated tag
INProfileResponse			
Header			
SystemCode	A/N	8	Value is '00000000'
MessageText	A/N	1000	This tag will be empty
ReportDate	Date	8	
ReportTime	Time	6	
UserMessage			
UserMessageText	A/N	1000	Normal Response
CreditProfileHeader			
Enquiry Username	A/N	32	User Id from the current application
ReportDate	Date	8	Date that the request was received in the system
ReportTime	N	6	Time that the request was received in the system
Version	A/N	10	Indian credit bureau software version number
ReportNumber	N	15	Indian credit report unique identification number generated automatically by the credit bureau and that is stored in the CAPS database for distinguishing this transaction from all the rest. This value is not contributed from the clients but is returned together with the CAPS responses

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Subscriber	A/N	20	Subscriber code / Member code / Identifier as provided by Experian
Subscriber_Name	A/N	200	Member name as provided by Experian
Current_Application			
Current_Application_Details			
Enquiry_Reason	A/N	2	
Finance_Purpose	A/N	2	
Amount_Financed	N	15	
Duration_Of_Agreement	N	3	The duration of the contract expressed in months
Current_Applicant_Details			
Last_Name	A/N	60	
First_Name	A/N	40	
Middle_Name1	A/N	40	
Middle_Name2	A/N	40	
Middle_Name3	A/N	40	
Gender_Code	A/N	1	
IncomeTaxPAN	A/N	30	Income-tax PAN number, if it was provided as an identity document
PAN Issue Date	N	8	
PAN Expiration Date	N	8	
Passport_Number	A/N	30	Number of the passport, if it was provided as an identity document
Passport Issue Date	N	8	
Passport Expiration Date	N	8	
Voter_s_Identity_Card	A/N	30	Voter's identity card number, if it was provided as an identity document
Voter ID Issue Date	N	8	
Voter ID Expiration Date	N	8	
Driver License Number	AN	30	
Driver License Issue Date	N	8	
Driver License Expiration Date	N	8	
Ration Card Number	AN	30	
Ration Card Issue Date	N	8	
Ration Card Expiration Date	N	8	
Universal ID Number	AN	30	
Universal ID Issue Date	N	8	
Universal ID Expiration Date	N	8	
Date_Of_Birth_Applicant	Date	8	
Telephone_Number_Applicant_1st	A/N	20	
Telephone Extension	AN	30	
Telephone Type	AN	2	

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MobilePhoneNumber	A/N	30	
EMailId	A/N	70	
Current_Other_Details			
Income	N	15	
Marital_Status	A/N	2	
Employment_Status	A/N	2	
Time_with_Employer	N	3	
Number_of_Major_Credit_Card_Held	N	2	
Current_Applicant_Address_Details			
FlatNoPlotNoHouseNo	A/N	200	
BldgNoSocietyName	A/N	200	
RoadNoNameAreaLocality	A/N	200	
City	A/N	50	
Landmark	A/N	40	
State	A/N	2	
PinCode	A/N	12	PIN code
Country_Code	A/N	2	Hardcoded to India
Current_Applicant_Additional_Address_Details			This section is only displayed in case of additional address
FlatNoPlotNoHouseNo	A/N	200	
BldgNoSocietyName	A/N	200	
RoadNoNameAreaLocality	A/N	200	
City	A/N	50	
Landmark	A/N	40	
State	A/N	2	
PinCode	A/N	12	PIN code
Country_Code	A/N	2	Hardcoded to India
CAIS_Account			
CAIS_Summary			
Credit_Account			
CreditAccountTotal	N	9	Total number of accounts.
CreditAccountActive	N	9	Total number of accounts where date closed is not populated or zero and Suit Filed , Written-off and Settled Status flag are not set.
CreditAccountDefault	N	9	Total number of accounts where Suit Filed , Written-off and Settled Status flag are set.
CreditAccountClosed	N	9	Total number of accounts where date closed is populated and Suit Filed , Written-off and Settled Status flag are not set.
CADSuitFiledCurrentBalance	N	9	Total balance on accounts which are classed as "Credit_Account_Default"
Total_Outstanding_Balance			

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Outstanding_Balance_Secured	N	20	the summation of all credit accounts (Active, Closed & Default) which are classified as secured
Outstanding_Balance_Secured_Percentage	N	6	the percentage of total outstanding balance (secured) – Not Displayed
Outstanding_Balance_UnSecured	N	20	the summation of all credit accounts (Active, Closed & Default) which are classified as unsecured
Outstanding_Balance_UnSecured_Percentage	N	6	the percentage of total outstanding balance (unsecured) – Not Displayed
Outstanding_Balance_All	N	20	the summation of all credit accounts (Active, Closed & Default)
CAIS_Account_DETAILS			
Identification_Number	A/N	20	
Subscriber_Name	A/N	200	Member name as provided by Experian
Account_Number	A/N	30	Account Number
Portfolio_Type	A/N	3	
Account_Type	A/N	3	
Open_Date	Date	8	Date account opened.
Credit_Limit_Amount	N	20	
Highest_Credit_or_Original_Loan_Amount	N	20	Original Loan Amount
Terms_Duration	A/N	3	
Terms_Frequency	A/N	3	
Scheduled_Monthly_Payment_Amount	N	20	
Account_Status	A/N	3	
Payment_Rating	A/N	1	
Payment_History_Profile	A/N	36	
Special_Comment	A/N	2	
Current_Balance	N	20	
Amount_Past_Due	N	20	
Original_Charge_off_Amount	N	20	
Date_Reported	Date	8	
Date_Of_First_Delinquency	Date	8	
Date_Closed	N	8	
Date_Of_Last_Payment	N	8	
SuitFiledWillfulDefaultWrittenOffStatus	A/N	1	
SuitFiled_WilfulDefault	A/N	2	
Credit_Facility_Status	A/N	2	
Value_of_Credits_Last_Month	N	20	
Occupation_Code	A/N	1	
Settlement_Amount	N	20	
Value_of_Collateral	N	20	

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
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Type_of_Collateral	A/N	2	
Written_Off_Amt_Total	N	20	
Written_Off_Amt_Principal	N	20	
Rate_of_Interest	N	8	
Repayment_Tenure	N	3	
Promotional_Rate_Flag	A/N	1	
Income	N	20	
Income_Indicator	A/N	1	
Income_Frequency_Indicator	A/N	1	
DefaultStatusDate	Date	8	
LitigationStatusDate	Date	8	
WriteOffStatusDate	Date	8	
DateOfAddition	Date	8	This tag will be present in all the reports with normal response and having at least one account details, as this tag is specific to CAIS_Account_DETAILS section.(NOTE: CAPS only match reports will not have this tag). This tag will contain minimum date reported value for each Account.
CurrencyCode	A/N	3	
Subscriber_comments	A/N	1000	Subscriber comments
Consumer_comments	A/N	1000	Consumer comments
AccountHoldertypeCode	A/N	1	
CustomerSegment	A/N	10	
CAIS_Account_History			This section will be repeated for each single history records associated to the trade
Year	N	4	Year to which this history record information is related
Month	N	2	Month to which this history record information is related
Days_Past_Due	N	3	
Asset_Classification	A/N	2	
Advanced Account History			This section details the Accounts Review data and will be repeated for each single history records associated to the trade, max 6 Months applicable only for CIR Plus Product where PSV flag is Y
Year	N	4	Year to which this history record information is related
Month	N	2	Month to which this history record information is related
Account_Status	A/N	2	
Actual_Payment_Amount	N	20	
Current_Balance	N	20	
Credit_Limit_Amount	N	20	

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



Amount_Past_Due	N	20	
Payment_Rating	A/N	1	
Cash_Limit	N	20	
Highest_Credit_or_Original_Loan_Amount	N	20	
EMI_Amount	N	20	
CAIS_Holder_Details			Up to 9 names data associated to the trade will be reported (the 9 most up to date)
Surname_Non_Normalized	A/N	60	
First_Name_Non_Normalized	A/N	40	
Middle_Name_1_Non_Normalized	A/N	40	
Middle_Name_2_Non_Normalized	A/N	40	
Middle_Name_3_Non_Normalized	A/N	40	
Alias	A/N	130	
Gender_Code	A/N	2	
Income_Tax_PAN	A/N	30	
Passport_Number	A/N	30	
Voter_Id_Number	A/N	30	
Date_of_birth	Date	8	
CAIS_Holder_Address_Details			Up to 9 addresses data associated to the trade will be reported (the 9 most up to date)
First_Line_Of_Address_non_normalized	A/N	200	
Second_Line_Of_Address_non_normalized	A/N	200	
Third_Line_Of_Address_non_normalized	A/N	200	
City_non_normalized	A/N	50	
Fifth_Line_Of_Address_non_normalized	A/N	40	
State_non_normalized	A/N	2	State code
ZIP_Postal_Code_non_normalized	A/N	12	PIN code
CountryCode_non_normalized	A/N	2	Hardcoded to India
Address_indicator_non_normalized	A/N	2	<p>Default Value: “ _ ”</p> <p>Valid Values are : 01=Permanent address, 02=Residence Address, 03= Office Address, 04=Not Categorised</p> <p>If empty from contributor input file, output will be default value. In case of invalid value, output will be</p>

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



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			04.
Residence_code_non_normalized	A/N	2	Default Value: “ _ “ Valid Values are : 01=Owned, 02 = Rented If empty from contributor input file or invalid, then output will be default value.
CAIS_Holder_Phone_Details			Up to 9 phones data associated to the trade will be reported (the 9 most up to date)
Telephone_Number	A/N	30	
Telephone_Type	A/N	2	
Telephone_Extension	AN	30	
Mobile_Telephone_Number	A/N	30	
FaxNumber	A/N	20	
EMailId	A/N	40	E-mail address
CAIS_Holder_ID_Details			
Income_Tax_PAN	A/N	30	
PAN_Issue_Date	N	8	
PAN_Expiration_Date	N	8	
Passport_Number	A/N	30	
Passport_Issue_Date	N	8	
Passport_Expiration_Date	N	8	
Voter_Id_Number	A/N	30	
Voter_ID_Issue_Date	N	8	
Voter_ID_Expiration_Date	N	8	
Driver_License_Number	A/N	30	
Driver_License_Issue_Date	N	8	
Driver_License_Expiration_Date	N	8	
Ration_Card_Number	A/N	30	
Ration_Card_Issue_Date	N	8	
Ration_Card_Expiration_Date	N	8	
Universal_ID_Number	A/N	30	
Universal_ID_Issue_Date	N	8	
Universal_ID_Expiration_Date	N	8	
EMailId	A/N	70	E-mail address
Match_Result			
Exact_Match	A/N	1	Match result (Y)
TotalCAPS_Summary			
TotalCAPSLast7Days	N	4	Number of all previous searches in last 7 days
TotalCAPSLast30Days	N	4	Number of all previous searches in last 30 days
TotalCAPSLast90Days	N	4	Number of all previous searches in last 90 days
TotalCAPSLast180Days	N	4	Number of all previous searches in last 180 days

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



CAPS			
CAPS_Summary			
CAPSLast7Days	N	4	Number of previous searches in the last 7 days
CAPSLast30Days	N	4	Number of previous searches in the last 30 days
CAPSLast90Days	N	4	Number of previous searches in the last 90 days
CAPSLast180Days	N	4	Number of previous searches in the last 180 days
CAPS_Application_Details			
Subscriber_Code	A/N	20	Member code / Identifier as provided by Experian
Subscriber_Name	A/N	200	Member name as provided by Experian
Date_of_Request	Date	8	Date that the request was received in the system
ReportTime	Time	6	Time that the request was received in the system
ReportNumber	A/N	15	Unique number generated automatically by the credit bureau and that is stored in the CAPS database for distinguishing this transaction from all the rest. This value is not contributed from the clients but is returned together with the CAPS responses
Enquiry_Reason	A/N	2	
Finance_Purpose	A/N	2	
Amount_Financed	N	15	
Duration_Of_Agreement	N	3	The duration of the contract expressed in months
CAPS_Applicant_Details			
Last_Name	A/N	60	
First_Name	A/N	40	
Middle_Name1	A/N	40	
Middle_Name2	A/N	40	
Middle_Name3	A/N	40	
Gender_Code	A/N	1	
Income_TAX_PAN	A/N	30	Income-tax PAN number, if it was provided as an identity document
PAN_Issue_Date	N	8	
PAN_Expiration_Date	N	8	
Passport_Number	A/N	30	Number of the passport, if it was provided as an identity document
Passport_Issue_Date	N	8	
Passport_Expiration_Date	N	8	
Voter_s_Identity_Card	A/N	30	Voter's identity card number, if it was provided as an identity document
Voter_ID_Issue_Date	N	8	
Voter_ID_Expiration_Date	N	8	
Driver_License_Number	A/N	30	
Driver_License_Issue_Date	N	8	
Driver_License_Expiration_D	N	8	

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
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ate			
Ration_Card_Number	A/N	30	
Ration_Card_Issue_Date	N	8	
Ration_Card_Expiration_Date	N	8	
Universal_ID_Number	A/N	30	
Universal_ID_Issue_Date	N	8	
Universal_ID_Expiration_Date	N	8	
Date_Of_Birth_Applicant	Date	8	
Telephone_Number_Applicant_1st	A/N	20	
Telephone_Type	A/N	2	
Telephone_Extension	AN	30	
MobilePhoneNumber	A/N	30	
EMailId	A/N	80	
CAPS_Other_Details			
Income	N	15	
Marital_Status	A/N	2	
Employment_Status	A/N	2	
Time_with_Employer	N	3	
Number_of_Major_Credit_Card_Held	N	2	
CAPS_Applicant_Address_Details			
FlatNoPlotNoHouseNo	A/N	40	
BldgNoSocietyName	A/N	40	
RoadNoNameAreaLocality	A/N	40	
City	A/N	40	
Landmark	A/N	100	
State	A/N	2	
PinCode	A/N	9	PIN code
Country_Code	A/N	2	Hardcoded to India
CAPS_Applicant_Additional_Address_Details			
FlatNoPlotNoHouseNo	A/N	40	
BldgNoSocietyName	A/N	40	
RoadNoNameAreaLocality	A/N	40	
City	A/N	40	
Landmark	A/N	100	
State	A/N	2	
PinCode	A/N	9	PIN code
Country_Code	A/N	2	Hardcoded to India

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



NonCreditCAPS			
NonCreditCAPS_Summary			
NonCreditCAPSLast7Days	N	4	Number of non credit previous searches in the last 7 days
NonCreditCAPSLast30Days	N	4	Number of non credit previous searches in the last 30 days
NonCreditCAPSLast90Days	N	4	Number of non credit previous searches in the last 90 days
NonCreditCAPSLast180Days	N	4	Number of non credit previous searches in the last 180 days
CAPS_Application_Details			
Subscriber_Code	A/N	20	Member code / Identifier as provided by Experian
Subscriber_Name	A/N	200	Member name as provided by Experian
Date_of_Request	Date	8	Date that the request was received in the system
ReportTime	Time	6	Time that the request was received in the system
ReportNumber	A/N	15	Unique number generated automatically by the credit bureau and that is stored in the CAPS database for distinguishing this transaction from all the rest. This value is not contributed from the clients but is returned together with the CAPS responses
Enquiry_Reason	A/N	2	
Finance_Purpose	A/N	2	
Amount_Financed	N	15	
Duration_Of_Agreement	N	3	The duration of the contract expressed in months
CAPS_Applicant_Details			
Last_Name	A/N	200	
First_Name	A/N	100	
Middle_Name1	A/N	26	
Middle_Name2	A/N	26	
Middle_Name3	A/N	26	
Gender_Code	A/N	1	
Income_TAX_PAN	A/N	30	Income-tax PAN number, if it was provided as an identity document
PAN_Issue_Date	N	8	
PAN_Expiration_Date	N	8	
Passport_Number	A/N	30	Number of the passport, if it was provided as an identity document
Passport_Issue_Date	N	8	
Passport_Expiration_Date	N	8	
Voter_s_Identity_Card	A/N	30	Voter's identity card number, if it was provided as an identity document
Voter_ID_Issue_Date	N	8	
Voter_ID_Expiration_Date	N	8	
Driver_License_Number	A/N	30	

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



Driver_License_Issue_Date	N	8	
Driver_License_Expiration_Date	N	8	
Ration_Card_Number	A/N	30	
Ration_Card_Issue_Date	N	8	
Ration_Card_Expiration_Date	N	8	
Universal_ID_Number	A/N	30	
Universal_ID_Issue_Date	N	8	
Universal_ID_Expiration_Date	N	8	
Date_Of_Birth_Applicant	Date	8	
Telephone_Number_Applicant_1st	A/N	20	
Telephone_Type	A/N	2	
Telephone_Extension	AN	10	
MobilePhoneNumber	N	20	
EMailId	A/N	70	
CAPS_Other_Details			
Income	N	15	
Marital_Status	A/N	2	
Employment_Status	A/N	2	
Time_with_Employer	N	3	
Number_of_Major_Credit_Card_Held	N	2	
CAPS_Applicant_Address_Details			
FlatNoPlotNoHouseNo	A/N	40	
BldgNoSocietyName	A/N	40	
RoadNoNameAreaLocality	A/N	40	
City	A/N	40	
Landmark	A/N	100	
State	A/N	2	
PinCode	A/N	9	PIN code
Country_Code	A/N	2	Hardcoded to India
CAPS_Applicant_Additional_Address_Details			
FlatNoPlotNoHouseNo	A/N	40	
BldgNoSocietyName	A/N	40	
RoadNoNameAreaLocality	A/N	40	
City	A/N	40	
Landmark	A/N	100	
State	A/N	2	

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PinCode	A/N	9	PIN code
Country_Code	A/N	2	Hardcoded to India

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



Appendix A – Search Type & Financial Purpose

The Search and Financial value will depend of the group name: 3 dynamic files will be used to load the correct Search and Financial value

Search Type		Financial Purpose	
Value	Description	Value	Description
1	Agriculture Loan	1	Agricultural Machinery
		2	Animal Husbandry
		3	Aquaculture
		4	Biogas Plant
		5	Crop Loan
		6	Horticulture
		7	Irrigation System
		99	Others
2	Auto Loan	8	New Car
		9	Overdraft against Car
		10	Used Car
		99	Others
3	Business Loan	11	General
		12	Small & Medium Business
		13	Professionals
		14	Trade
		99	Others
4	Commercial Vehicle Loans	15	Bus
		16	Tempo
		17	Tipper
		18	Truck
		99	Others
5	Construction Equipment loan	20	Forklift
		21	Wheel Loaders
		99	Others
6	Consumer Loan	22	Consumer Search

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	

		66	Consumer Search Loan
		68	Consumer Search Loan
		99	Others
7	Credit Card	23	Credit Card
		24	Fleet Card
		99	Others
8	Education Loan	25	For Working Executives
		26	Study Abroad
		27	Study in India
		99	Others
9	Leasing	28	Leasing
		99	Others
10	Loan against collateral	29	Bank Deposits
		30	Gold
		31	Govt. Bonds / PPF / NSC / KVP / FD
		32	Shares and Mutual Funds
		99	Others
11	Microfinance	33	Business Loan
		34	Housing Loan
		35	Personal Loan
		99	Others
12	Non-funded Credit Facility	36	Agriculture
		37	General
		38	Small Business
		99	Others
13	Personal Loan	39	Computers / Laptops
		40	Consumer Durables

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
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		41	Marriage / Religious Ceremonies
		42	Travel
		99	Others
14	Property Loan	43	Balance Transfer
		44	Home Improvement / Extension
		45	Land
		46	Lease Rental Discounting
		47	Loan against Property
		48	New Home
		49	Office Premises
		50	Under construction
		99	Others
15	Telecom	51	Broadband
		52	Landline
		53	Mobile
		99	Others
16	Two/Three Wheeler Loan	54	Three Wheeler
		55	Two Wheeler
		99	Others
17	Working Capital Loan	56	Cash credit facility
		57	Overdraft
		58	Term Loan
		99	Others
18	Consumer Loan	39	Computers / Laptops
		40	Consumer Durables
		99	Others
19	Credit Review	60	Microfinance Detailed Report
		61	Summary Report
		62	VB OLM Retrieval Service
		63	Account Review
		64	Retro Enquiry

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
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		65	Locate Plus
		67	Indicative Report
		69	Bank OLM Retrieval Service
		70	Adviser Liability
		71	Secured (Account Group for Portfolio Review response)
		72	Unsecured (Account Group for Portfolio Review response)
		99	Others
99	Others	99	Others

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



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Appendix B - Frequency of Payments

Value	Description
D	Deferred
P	Single payment loan
W	Weekly
B	Bi-Weekly
E	Semi-monthly
M	Monthly
L	2 monthly (bimonthly)
Q	3 monthly (quarterly)
T	Triannually
S	Semiannually
Y	Annually
X	Variable
U	Unknown

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



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Appendix C - Gender Code

Value	Description
1	Male
2	Female
3	Transgender

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	

Appendix D - State Code

Code	Description
01	JAMMU and KASHMIR
02	HIMACHAL PRADESH
03	PUNJAB
04	CHANDIGARH
05	UTTRANCHAL
06	HARAYANA
07	DELHI
08	RAJASTHAN
09	UTTAR PRADESH
10	BIHAR
11	SIKKIM
12	ARUNACHAL PRADESH
13	NAGALAND
14	MANIPUR
15	MIZORAM
16	TRIPURA
17	MEGHALAYA
18	ASSAM
19	WEST BENGAL
20	JHARKHAND
21	ORRISA
22	CHHATTISGARH
23	MADHYA PRADESH
24	GUJRAT
25	DAMAN and DIU

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Functional Specification	



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Code	Description
26	DADARA and NAGAR HAVELI
27	MAHARASHTRA
28	ANDHRA PRADESH
29	KARNATAKA
30	GOA
31	LAKSHADWEEP
32	KERALA
33	TAMIL NADU
34	PONDICHERRY
35	ANDAMAN and NICOBAR ISLANDS
36	Telangana

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



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Appendix E – Marital Status

Value	Description
blank	
1	Single
2	Married
4	Divorced
3	Widow/Widower

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



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Appendix F – Employment Status

Value	Description
blank	
S	Salaried
N	Non-Salaried
E	Self-employed
P	Self-employed Professional
U	Unemployed

Appendix G – Account Type

Value	Description
blank	
1	AUTO LOAN
2	HOUSING LOAN
3	PROPERTY LOAN
4	LOAN AGAINST SHARES/SECURITIES
5	PERSONAL LOAN
6	CONSUMER LOAN
7	GOLD LOAN
8	EDUCATIONAL LOAN
9	LOAN TO PROFESSIONAL
10	CREDIT CARD
11	LEASING
12	OVERDRAFT
13	TWO-WHEELER LOAN
14	NON-FUNDED CREDIT FACILITY
15	LOAN AGAINST BANK DEPOSITS
16	FLEET CARD
17	Commercial Vehicle Loan
18	Telco – Wireless
19	Telco – Broadband
20	Telco – Landline
23	GECL Secured
24	GECL Unsecured
31	Secured Credit Card
32	Used Car Loan
33	Construction Equipment Loan
34	Tractor Loan
35	Corporate Credit Card
36	Kisan Credit Card
37	Loan on Credit Card

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
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38	Prime Minister Jaan Dhan Yojana - Overdraft
39	Mudra Loans – Shishu / Kishor / Tarun
40	Microfinance – Business Loan
41	Microfinance – Personal Loan
42	Microfinance – Housing Loan
43	Microfinance – Others
44	Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS
45	P2P Personal Loan
46	P2P Auto Loan
47	P2P Education Loan
51	BUSINESS LOAN – GENERAL
52	BUSINESS LOAN –PRIORITY SECTOR – SMALL BUSINESS
53	BUSINESS LOAN –PRIORITY SECTOR – AGRICULTURE
54	BUSINESS LOAN –PRIORITY SECTOR – OTHERS
55	BUSINESS NON-FUNDED CREDIT FACILITY – GENERAL
56	BUSINESS NON-FUNDED CREDIT FACILITY – PRIORITY SECTOR – SMALL BUSINESS
57	BUSINESS NON-FUNDED CREDIT FACILITY – PRIORITY SECTOR – AGRICULTURE
58	BUSINESS NON-FUNDED CREDIT FACILITY – PRIORITY SECTOR – OTHERS
59	BUSINESS LOANS AGAINST BANK DEPOSITS
60	Staff Loan
61	Business Loan - Unsecured
00	Others

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



Appendix H – Account Status Code

Expected Account Status (XML field value)	Status on Web
00	No Suit Filed
89	Wilful default
93	Suit Filed(Wilful default)
97	Suit Filed(Wilful Default) and Written-off
30	Restructured
31	Restructured Loan (Govt. Mandated)
32	Settled
33	Post (WO) Settled
34	Account Sold
35	Written Off and Account Sold
36	Account Purchased
37	Account Purchased and Written Off
38	Account Purchased and Settled
39	Account Purchased and Restructured
40	Status Cleared
41	Restructured Loan
42	Restructured Loan (Govt. Mandated)
43	Written-off
44	Settled
45	Post (WO) Settled
46	Account Sold
47	Written Off and Account Sold
48	Account Purchased
49	Account Purchased and Written Off
50	Account Purchased and Settled
51	Account Purchased and Restructured
52	Status Cleared
53	Suit Filed
54	Suit Filed and Written-off
55	Suit Filed and Settled
56	Suit Filed and Post (WO) Settled
57	Suit Filed and Account Sold
58	Suit Filed and Written Off and Account Sold
59	Suit Filed and Account Purchased
60	Suit Filed and Account Purchased and Written Off

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



61	Suit Filed and Account Purchased and Settled
62	Suit Filed and Account Purchased and Restructured
63	Suit Filed and Status Cleared
64	Wilful Default and Restructured Loan
65	Wilful Default and Restructured Loan (Govt. Mandated)
66	Wilful Default and Settled
67	Wilful Default and Post (WO) Settled
68	Wilful Default and Account Sold
69	Wilful Default and Written Off and Account Sold
70	Wilful Default and Account Purchased
72	Wilful Default and Account Purchased and Written Off
73	Wilful Default and Account Purchased and Settled
74	Wilful Default and Account Purchased and Restructured
75	Wilful Default and Status Cleared
76	Suit filed (Wilful default) and Restructured
77	Suit filed (Wilful default) and Restructured Loan (Govt. Mandated)
79	Suit filed (Wilful default) and Settled
81	Suit filed (Wilful default) and Post (WO) Settled
85	Suit filed (Wilful default) and Account Sold
86	Suit filed (Wilful default) and Written Off and Account Sold
87	Suit filed (Wilful default) and Account Purchased
88	Suit filed (Wilful default) and Account Purchased and Written Off
94	Suit filed (Wilful default) and Account Purchased and Settled
90	Suit filed (Wilful default) and Account Purchased and Restructured
91	Suit filed (Wilful default) and Status Cleared
13	CLOSED
14	CLOSED
15	CLOSED
16	CLOSED
16	CLOSED
16	CLOSED
17	CLOSED
12	CLOSED
11	ACTIVE
71	ACTIVE
78	ACTIVE
80	ACTIVE
82	ACTIVE
83	ACTIVE

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
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84	ACTIVE
DEFAULTVALUE	ACTIVE
21	ACTIVE
22	ACTIVE
23	ACTIVE
24	ACTIVE
25	ACTIVE
131	Restructured due to natural calamity
130	Restructured due to COVID-19

Experian India Credit Bureau	CPU to CPU – Client Facing Specification
Functional Specification	



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Appendix I – Account Holder Type Code

Value	Description
blank	
1	Individual
2	Joint
3	Authorized User
7	Guarantor
20	Deceased

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Appendix J - List of Special Characters

The special characters not allowed on the enquiry screen are as follows:

: ~ ! # \$ % ^ * = | ? +

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Appendix K – Institution Type Code

Following rule is set to find the category of Loan Provider on the basis of initial 2 character of Identification_Number tag :

Initial 2 Characters of Identification Number tag	Value to be displayed in Subscriber Name
PU / PV / FO / RR / CO	BANK
NB	NBFC
HF	HOUSING FINANCE COMPANY
TE	TELECOM
IN	INSURANCE
MF	MICROFINANCE INSTITUTION
CR	CREDIT RATING AGENCY

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Appendix L – Reference List of CPU warnings

System Code	Warning Message Text	Description	Action
0	SYS100001 (Please, provide further information)	SAS normalization failure – The Parser has been unable to normalise the name or address in the input data	Verify that the name and address fields are correctly populated. If the issue pertains, contact the Experian Help Desk providing the enquiry details for further investigation.
0	SYS100005 (Mandatory field missing)	No data provided for a mandatory enquiry field	Verify that all required mandatory fields are populated.
0	SYS100007 (Invalid date)	A provided date is invalid or has invalid format	Verify that all dates are entered in the correct format CCYYMMDD.
0	SYS100007 (Invalid Enquiry reason/ Search Type)	The Provided code for Enquiry reason and/ or Search type is invalid	Verify that the entered coded values for Purpose Type and Finance Purpose are valid. Please refer to Web Enquiry specification section 10.6 Enquiry Type (Search type) & Finance Purpose (Financial Purpose) dependency.
0	SYS100007(Invalid PAN)	The provided PAN number is invalid	Verify that the format of the entered PAN number is valid:
			PAN number validation rules:
			1) If present it must be a minimum of 10 characters
			2) The first five characters must be letters, followed by four numbers, followed by a character.
0	SYS100007 (PAN Expiration date should be later than Issue date)	The provided Expiration date of PAN number is greater than its Issue date	The fourth letter must be either P, F, C, A, H, B, L, J or R
			Ensure that the PAN issue date is before its expiration date
0	SYS100007 (Invalid Passport)	The provided Passport number is invalid	Verify that the format of the entered Passport number is valid:
			Passport number validation rules:

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			If entered the passport number must be at least 7 characters and the first character must be a letter
0	SYS100007 (Passport Expiration date should be later than Issue date)	The provided Expiration date of Passport number is greater than its Issue date	Ensure that the Passport number issue date is before its expiration date
0	SYS100007 (VoterID Expiration date should be later than Issue date)	The provided Expiration date of VoterID number is greater than its Issue date	Ensure that the VoterID number issue date is before its expiration date
0	SYS100007 (Driver License Expiration date should be later than Issue date)	The provided Expiration date of Driver License number is greater than its Issue date	Ensure that the Driver License issue date is before its expiration date
0	SYS100007 (Ration Card Expiration date should be later than Issue date)	The provided Expiration date of Ration number is greater than its Issue date	Ensure that the Ration number issue date is before its expiration date
0	SYS100007 (Universal ID Expiration date should be later than issue date)	The provided Expiration date of Universal ID number is greater than its Issue date	Ensure that the Universal ID number issue date is before its expiration date
0	SYS100007 (Invalid Telephone Number)	The provided Telephone number is invalid	Verify that the format of the entered Phone number is valid:
			Phone number validation rules:
			If entered the phone number must be minimum of 5 digits
0	SYS100007 (Invalid Mobile Number)	The provided Mobile Phone number is invalid	Verify that the format of the entered Mobile Phone number is valid: Mobile Phone validation rules: If entered the Mobile phone number field must be minimum of 10 digits and should not contain the country phone code

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0	SYS100007 (Invalid Telephone type provided)	The provided Telephone type code is invalid	Verify that the entered code value for Telephone type is valid: Valid Codes for Telephone Type: 00 - Unknown 02 - Home Phone 03 - Office Phone
0	SYS100007 (Invalid Gender Code)	The provided Gender code is invalid	Verify that the entered code value for Gender code is valid: Valid Codes for Gender: 1 - Male 2 - Female
0	SYS100007 (Invalid PIN Code)	The provided address Postal code is invalid	Verify that the format of the entered Postal Code is valid: Postal Code validation rules: 1) Postal Code length is not less than six digits 2) Last three digits of the Postal Code are not '000'
0	SYS100007 (Invalid State)	The provided State Code is invalid	Verify that the entered code value for State code is valid. Please refer to Web Enquiry specification Appendix for a full list of State Codes)
0	SYS100007 (Invalid Additional Address Flag)	The provided Additional address flag code is invalid	Verify that the entered code value for Additional Address flag is valid: Valid Codes for Additional Address flag Y - Yes N – No Blank (no value) - No
0	SYS100005 (Additional Address Mandatory field missing)	No data provided for a mandatory field in Additional Address section	Verify that all required Additional Address mandatory fields are populated.
0	SYS100007 (Invalid Additional Address PIN)	The provided Additional Address Postal code is invalid	Verify that the format of the entered Additional Address Postal Code is valid: Validation rules for Additional Address Postal Code: 1) Postal Code length is not less than six digits 2) Last three digits of the Postal Code are not '000'
0	SYS100007 (Invalid Employment Type)	The provided Employment Type is invalid	Verify that the entered code value for Employment Type is valid: Valid Codes for Employment Type: S - Salaried N - Non-Salaried E - Self-Employed

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			P - Self-Employed Professional U – Unemployed
0	SYS100007 (Invalid Marital Status)	The provided Marital Status is invalid	Verify that the entered code value for Marital Status is valid. Valid codes for Marital Status: 1 - Single 2 - Married 3 - Widow/ Widower 4 – Divorced
0	SYS100007 (Invalid Value for Major Credit Card Held)	The provided value for Major Credit Card Held is invalid	Verify that the entered value for Major Credit Card Held is numeric
0	SYS100007 (Invalid Score Flag)	The provided Score Flag code is invalid	Verify that the entered code value for Score flag is valid: Valid codes for Score flag: 1 - Score is required blank (no value) - Score is not required
0	SYS100007 (Field length should be maximum 3 digits)	The provided Time with Employer number contains more than 3 digits	Verify that the entered value for Time with Employer is maximum 3 digits number
0	SYS100009 (Purpose Type/ Finance Purpose not as per specification)	The provided combination of Purpose Type code and Finance Purpose code is invalid	Verify that the entered combination of coded values for Purpose Type and Finance Purpose is valid. Please refer to Web Enquiry specification section 10.6 Enquiry Type (Search type) & Finance Purpose (Financial Purpose) dependency.
0	SYS100008 (Subscriber Code Empty)	User is not assigned to a subscriber	Please contact the Experian Helpdesk to verify this user account's settings
0	SYS100009 (You do not have permission to pull a Client report)	The user does not belong to USERS group	Please contact the Experian Helpdesk to verify this user account's settings
0	SYS100099 (A technical error occurs, please try again)	Exact Match sent to the system is empty	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
610	SYS100009 (System found an unusual large chain of accounts for this inquiry)	Such error occur when customer has more than 200 trade lines.	Please connect with Support team to get offline report.

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Appendix M – Reference List of CPU Errors

System Code	Error Message Text	Description	Action
-1	FAILURE	Financial and/or consumer data integrity issue prevents enquiry of being generated/stored into the database	The data for the consumer has integrity issues, please contact the Experian support team to correct the record
19	SYS00019 Login Error. Please contact our Technical Support Center (888.839.0119) if you need assistance decoding the error messages.	Username and/or password invalid	Check the User name and password are correct. If the issue pertains, contact the Experian Helpdesk to reset the password for the account
38	SYS00038 Application Error. Please contact our Technical Support Center (888.839.0119) if you need assistance decoding the error messages	Error saving the main applicant record	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
600	SYS00600 Communication timeout. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.	Communication timeout.	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
601	SYS00601 The server did not respond. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.	The server does not answer.	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
602	SYS00602 Communication error. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.	Communication error.	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time

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603	SYS00603 Communication error. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.	Invalid communication handle.	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
604	SYS00604 Communication error. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.	Cannot retrieve a communication handle.	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
605	SYS00605 Communication error. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.	Error duplicating file to send	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
606	SYS00606 Communication error. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.	Cannot create temporary file for receiving data	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
609	SYS00609 Communication error. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.	Error sending account. There is a platform/Unicode mismatch.	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time
38	SYS00038 Application Error. Please contact our Technical Support Center (888.839.0119) if you need assistance decoding the error messages	Error saving the main applicant record	Please notify the Experian Helpdesk of the issue and retry the enquiry at a later time. (Comment: This error has been reported several times in the past both for Web and CPU enquiries. Investigation shows that the error occurred when enquiry data was not saved into APPCLIANTS table and Transact attempted to write another record with the very same SYS_RECORDKEY thus leading to primary key violation.

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Appendix N - Payment Status and Payment History Profile Values

Payment Status appears for reported month and Payment History Profile Appears for the past 36 months. Its code and values are as follows:

PaymentStatus/PaymentHistoryProfile	Descriptions
N/?	Value not available
0	0-29 days past the due date
1	30-59 days past the due date
2	60-89 days past the due date
3	90-119 days past the due date
4	120-149 days past the due date
5	150-179 days past the due date
6	180 or more days past the due date
S	Asset Classification is Standard
B	Asset Classification is Substandard
D	Asset Classification is Doubtful
M	Asset Classification is Special Mention Account
L	Asset Classification is Loss

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Appendix O – Additional CPU warnings and Error Messages

System Code	Warning Message and Description
	(SYS00019 Login Error. Please contact our Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance)
	(SYS00601 The server did not respond. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.)
	(SYS00601 The Report is not generated. Please contact Customer Support Helpdesk at +91 (0) 22 6641 9010 for technical assistance.
	Normal Response
	SYS100005 (Mandatory field missing)
	SYS100007 (Invalid Data)
	SYS100005 (Mandatory field missing)
	SYS100007 (Invalid Data)
	SYS100005 (Mandatory Data Missing)
	SYS100007 (Invalid Email)
	SYS100007 (Invalid WEB Address)
	SYS100005 (Mandatory Data Missing)
	SYS100005 (Mandatory Data Missing)
	SYS100005 (Mandatory Field Missing -Enquiry reason)
	SYS100005 (Mandatory Field Missing- Financial Purpose)
	SYS100005 (Mandatory Field Missing -Score and PSV Flag)
	SYS100005 (Mandatory Field Missing- Subscriber Code)
	SYS100005 (Mandatory Field Missing- AmountFinanced)
	SYS100005 (Mandatory Field Missing - Gender Code)
	SYS100005 (Mandatory Field Missing - Address Type)
	SYS100005 (Mandatory Field Missing - State)
	SYS100005 (Mandatory Data Missing)
	SYS100005 (Mandatory Field Missing - FlatNoPlotNoHouseNo)
	SYS100005 (Mandatory Field Missing-City)
	SYS100005 (Mandatory Field Missing- PIN Code)
	SYS100007 (Invalid DOB)
	SYS100005 (Mandatory Field Missing- At least one of Telephone Number, Mobile Number, PAN, Passport Number or Voter Id card is required)
	SYS100007 (Invalid PAN)

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	SYS100007 (Invalid Telephone Number)
	SYS100007 (Invalid PIN Code -Should be at least 6 digits)
	SYS100007 (Invalid PIN Code-Last 3 digits should not be '000')
	SYS100007 (Invalid AmountFinanced)
	SYS100007 (Invalid DOB)
	SYS100007 (Invalid Name- Special Characters not allowed)
	SYS100005 (Mandatory Data missing)
	SYS100007 (Invalid AmountFinanced - Should be numeric)
	SYS100007 (Invalid Duration - Should be numeric)
	SYS100007 (Invalid Data)
	SYS100007 (Invalid Data)
	SYS100005 (Mandatory Data Missing)
	SYS100005 (Mandatory Data Missing)
	SYS100005 (Mandatory Field Missing- Last Name)
	SYS100005 (Mandatory Field Missing- First Name)
	SYS100005 (Mandatory Field Missing-Date of Birth)
	SYS100007 (Invalid PASSPORT)
	SYS100005 (Mandatory Data Missing)
	SYS100007 (Invalid DOB- FutureDate)
	SYS100007 (Invalid Data)
	SYS100007 (Invalid Data)
	SYS100007 (Invalid Data)
	SYS100007 (Invalid Data)
	SYS100007 (Invalid Data)
	SYS100007 (Invalid Country Code)
	SYS100007 (Invalid Phone Type)
	SYS100007 (Invalid Enquiry reason)
	SYS100007 (Invalid Finance Purpose)
	SYS100007 (Invalid Duration of Agreement)
	SYS100007 (Invalid Data)
	SYS100007 (Invalid Data)

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	SYS100007 (Invalid Gender Code)
	SYS100007 (Invalid Name)
	SYS100007 (Invalid ID- Either PAN, PASSPORT or Voter is Invalid)
	SYS100007 (Invalid Phone Type)
	SYS100007 (Invalid WebAddress)
	SYS100007 (Invalid Occupation Code)
	SYS100007 (Invalid Martial Status)
	SYS100007 (Invalid Data)
	SYS100007 (Invalid Data)
	SYS100005 (Mandatory Data Missing)
	SYS100005 (Mandatory Field Missing-Duration)
	SYS100005 (Mandatory Field Missing-Duration)
	SYS100007 (Invalid ID - ID Number cannot be greater than 30 characters)
	SYS100007 (Invalid PIN Code- PIN Code cannot be greater than 10 characters)
	SYS100005 (Mandatory Data Missing)
	SYS100007 (Invalid Date)
	SYS100007 (Invalid Date)
	SYS100007 (Invalid Date)
	SYS100007 (Invalid Date)
	SYS100007 (Sanction date must be in the past and not later than the Account Date)
	SYS100007 (Invalid Company Name)
	SYS100007 (Invalid Address)
	SYS100007 (Invalid Name)
	SYS100007 (Invalid Purpose Type/ Finance Purpose Combinationn)
	SYS100005 (Mandatory Data Missing)
	SYS100007 (Invalid SubscriberCode)
	SYS100009 (You do not have permission to pull a Client report)
	SYS100005 (Mandatory Data Missing)
	SYS100009(Purpose Type/ Finance Purpose not as per specification)
	SYS100007 (Passport Expiration date should be later than Issue date)

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	SYS100007 (VoterID Expiration date should be later than Issue date)
	SYS100007 (Driver License Expiration date should be later than Issue date)
	SYS100007 (Ration Card Expiration date should be later than Issue date)
	SYS100007 (Universal ID Expiration date should be later than issue date)
	SYS100007 (PAN Expiration date should be later than Issue date)

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Appendix P – Suit Filed ,wilful default ,written off Status Code

Code	Description
00	Restructured
01	Suit Filed
02	Wilful Default
03	Suit Filed (Wilful Default)
04	Written Off
05	Suit Filed & Written Off
06	Wilful Default & Written Off
07	Suit Filed (Wilful Default) & Written Off
08	Settled
09	Post (WO) Settled

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Appendix Q – Suit filed, will full default status code

Code	Description
0	No Suit Filed
1	Suit Filed
2	Wilful Default
3	Suit Filed (Wilful Default)

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Appendix R – Credit Facility Status

Code	Description
0	Restructured Loan
1	Restructured Loan (Govt. Mandated)
2	Written-off
3	Settled
4	Post (WO) Settled
5	Account Sold
6	Written Off and Account Sold
7	Account Purchased
8	Account Purchased and Written Off
9	Account Purchased and Settled
10	Account Purchased and Restructured
11	Restructured due to Natural Calamity
12	Restructured due to COVID-19
99	Clear Existing Status

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Appendix S – Type of collateral

Code	Description
99	No Collateral
11	Property
12	Gold
13	Shares
14	Saving Account and Fixed Deposit

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DOCUMENT CONTROL APPENDIX

Change History

Date	Version	Details of Modification
17-Jul-2014	1.0	Document creation

Approval Record

Date	Approved By	Organisation
30-Jun-2015	Sreeram Upendran	Experian Credit Information Company of India

Review Record

Version	Reviewed On	Reviewed By	Organisation	Actions Taken
1.0	17-Jul-2014	Sandip Bhagyawant	Experian Credit Information Company of India	Document Created
1.1	31-Jul-2014	Sandip Bhagyawant	Experian Credit Information Company of India	Enhanced Advanced Account History section.
1.2	30-Nov-2014	Sandip Bhagyawant	Experian Credit Information Company of India	Updated VPN connectivity section. Removed Direct Internet Access section
1.3	30-Jun-2015	Sandip Bhagyawant	Experian Credit Information Company of India	
1.4	05-10-2015	Kinjal Furia	Experian Credit Information Company of India	Added tags for Income Segment and Customer Segment in output XML Response template
1.5	12.12.2015	Kinjal Furia	Experian Credit Information Company of India	Added Combinations to be used to determine for tgas in Income and Customer Segments
1.6	08.08.2016	Kinjal Furia	Experian Credit Information Company of India	Added new Account types and gender code 3 = Transgender
1.7	12.01.2017	Kinjal Furia	Experian Credit Information Company of India	Logo update
1.7.5	12.01.2017	Kinjal Furia	Experian Credit Information Company of India	Updated section 3.1.2.2. and section 3.2.3.2

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2.0	19-06-2019	Abhilash Kurup	Experian Credit Information Company of India	Updated India URL, updated XML tags, Added changes to Connectivity, Updated Name of the Document Owner GPD to EITS.
2.1	06-04-2020	Abhilash Kurup	Experian Credit Information Company of India	Updated New UAT url
2.2	16-09-20	Abhilash Kurup	Experian Credit Information Company of India	Added GECL loans under Account Type, Change Input field Tag length , Updated Account Type Master , Updated Ownership Indicator Master, Added Predictive Income Grid under Income Segment.
2.3	17-03-2021	Arundhati K	Experian Credit Information Company of India	Appendix A - Addition of Search type and finance purpose as below values. Search type – 18, 19 Finance purpose - 39,40,99 60,61,62,63,64,65,67,69,70,71, 72,99 Appendix R – 11 - Restructured due to Natural Calamity ERROR - 610
2.4	24-05-2021	Arundhati	Experian Credit Information Company of India	Appendix R - The label of the field 'Written off and Settled status' is modified as 'Credit Facility Status' and it will also have a new catalogue value, viz., ' 12 - Restructured due to COVID-19'
2.4.1	03-09-2021	Arundhati	Experian Credit Information Company of India	Account Status code mapping. 131 Restructured due to natural calamity 130 Restructured due to COVID-19