



ECICI CPU2CPU Specification

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History of Versions and Modifications

Version	Sections changed	Modification description	Author	Date
1.0		Initial version linked to 'XML Query Specification v 6.2'	Dhaval VADODARIA	08/04/2011
1.1		Added Code values for drop down fields, Updated connection details	VIKAS VERMA	23/09/2011
2.0		Modification in XML Tags – CR 233	Abhishek PRATIK	24/10/2011
2.1	5.3.1	Field Level XML Credit Profile Normal Response Highest Credit or Loan Amount – Full dollar amount removed Address_indicator_non_normalised : changed it to 2 Residence code- non _normalised : changed it to 2	Vidhya Raman	17/07/2012
2.2	Appendix	Appendix H modified and Appendix K added	Abhishek Pratik	27/12/2012
2.3	Appendix	Appendix L and Appendix M are added	Sampada Chavan	12/04/2013
2.4	Appendix	Modification in Applicant Tag. "Input format" section is updated	Sampada Chavan	12/04/2013

Distribution & Sign-off

The individuals whose names appear below with a check mark have thoroughly reviewed this document and (if defined as approvers) signed-off the specifications.

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1. INTRODUCTION

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 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.

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).

2. CUSTOMER CONNECTIVITY TYPES

There are 3 types of connectivity options available to customers in order to connect to Experian Data Centre; thereby providing access to ECICI credit bureau services.

2.1.1. Direct Access over Internet

- The CBV2 bureau will allow users to submit requests using a CPU-CPU connection with their own application system.
- The user's application processing system calls CBV2 sending a stream of data containing the credit application and the applicant's details.
- CBV2 will reply with corresponding stream of data containing information relevant to applicant.
- The supported format for the input and output is XML.
- A CPU client such as SoapUI. should be used to call the CBV2 CPU-to-CPU

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

Parameters	Description	Example
Address + Method for Production	The Web Service address and the service required	https://194.60.176.214:443/cbv2 or https://cpumember.experian.in:443/cbv2
Address + Method for UAT	The Web Service address and the service required	https://194.60.191.147:50010/cbv2
The certificate	The certificate associate to the .perm file (server)	server.crt
The request	the xml file to sent to Profile SM Web Service	Request.xml

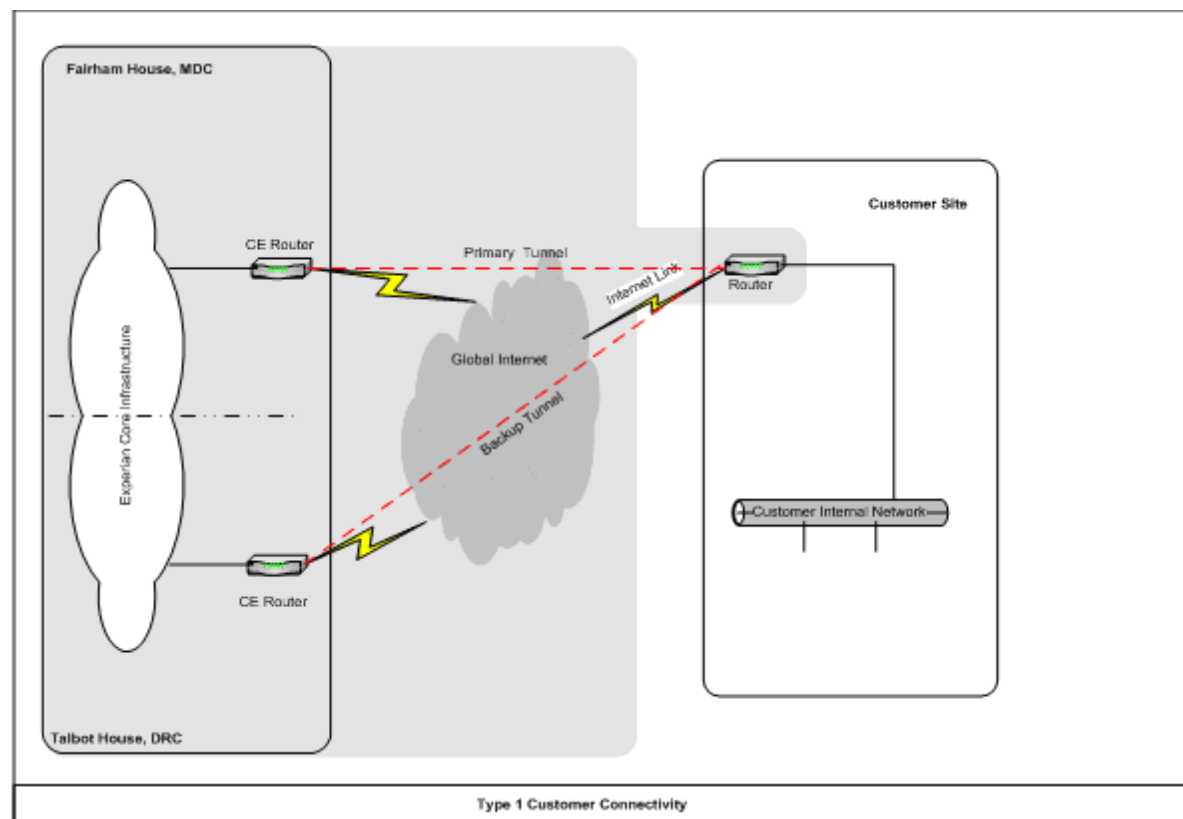
Our algorithm (SOAP) required a public key for request authentication: certificate server.crt

Some tools such as SOAP UI and J Meter can detect the certificate automatically rather than normal tools that will require the CRT files.

2.1.2. IP VPN over Internet

- In this type of connectivity, Credit Bureau services will be accessed through IP VPN over Internet.
- Customer will connect to Global Internet via single Internet link of any service provider and establish IP-Sec VPN with Experian VPN peer.
- Primary VPN tunnel will connect to Experian Main Data Centre (MDC) and backup tunnel will connect to Disaster Recovery Centre (DR) via Internet.
- This service offers resilience for a failure at either Experian site. However, it does not provide resiliency against a failure of the customer side router or Internet link.
- Customer may use his existing Internet link for this purpose.
- Customer can also use this type of connectivity for uploading data.

Schematic for IP VPN over Internet



Please refer below table for Experian default VPN settings over internet. Similar information required from Customer for configuring successful vpn between Customer and Experian data centres.

VPN Peer address Information

Experian VPN Peer Address (UAT VPN)	84.246.168.242	VPN settings and connectivity to a customer's services will be tested using this Peer Address prior to migration to the Live VPN connection below
Experian VPN Peer Address (Live VPN)	84.246.168.243	
Customer VPN Peer Address		Once VPN connectivity is confirmed on the UAT VPN, a migration to the Live VPN infrastructure will be arranged
Manufacturer of customer VPN appliance (e.g. Nokia, Checkpoint etc.)		
Operating system (e.g. Sun Solaris, IPSO etc)		
Code version (e.g. NG R55)		
Customer PUBLIC NAT/Host address'(s) (i.e. The customer address'(s) that will hit Experian, this Must be a public IP address)		

Experian IKE Settings

Description	Experian IKE Settings
Keying Method (Authentication)	IKE: Pre-shared KEY
Pre-shared Key	TBC once the IKE and IPSec settings are agreed

Advanced IKE Settings (Phase 1 Negotiation Settings)

Integrity Algorithm	SHA (SHA-1)
Encryption algorithm	AES
Key Length (Bits)	256
Diffie-Hellman group	Group #5 (MODP 1536)
Include ISAKMP Vendor-ID Payload to identify this implementation	Yes
Enable INITIAL-Contact Payload Processing	Yes
Generate new SA's when elapsed time reaches	8 Hrs 0 mins (28800 secs)

Experian Default IPSec Policy settings

Policy Name	Experian Default IPSec Policy
Enable Privacy	AES
Key-length	256
Integrity and replay prevention	HMAC MD5
Implement integrity using the IPSec protocol	ESP

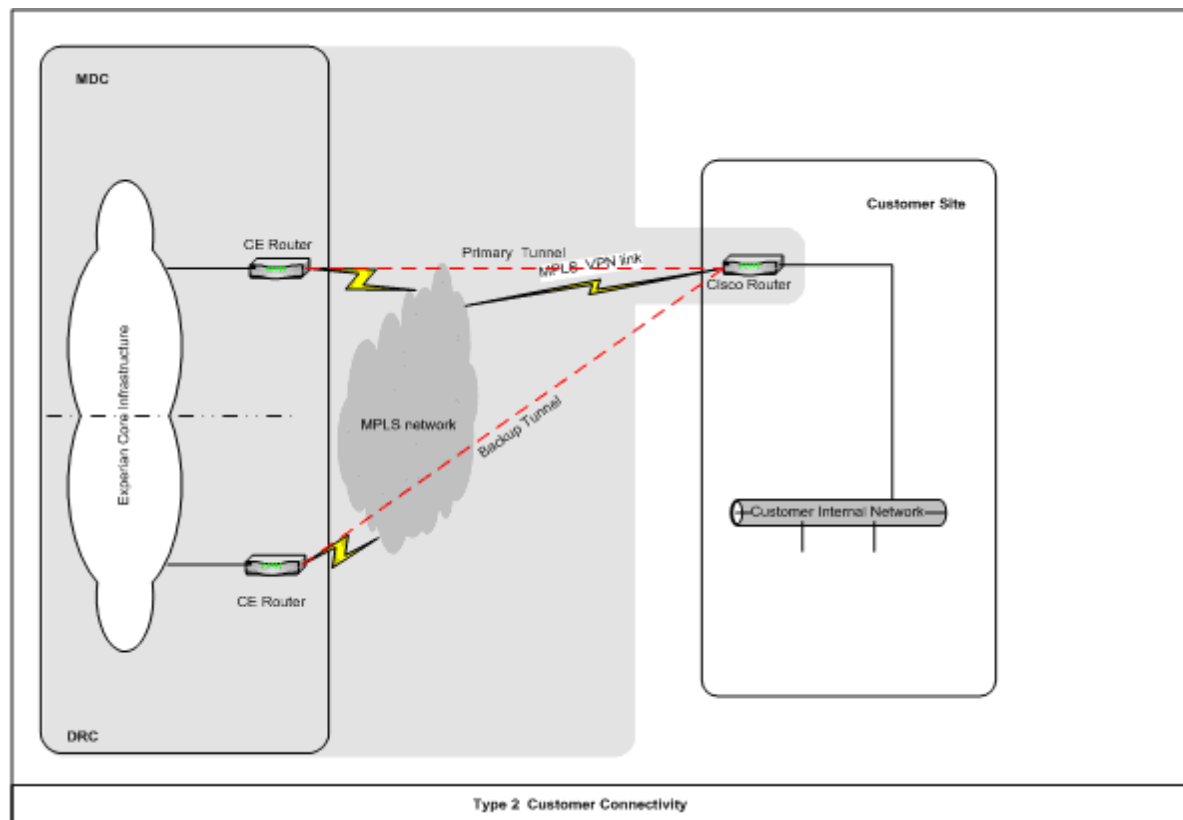
Advanced IPSec Policy Settings (Phase 2 Negotiation settings)

Enable Perfect Forwarding Secrecy (PFS) to protect session keys	Yes
Diffie-Hellman group description	Group #5 (MODP 1536-bit)
Enable ISAKMP COMMIT processing	Yes
Include REPLAY-STATUS notify payload	Yes
Include RESPONDER-LIFETIME notify payload	Yes
Generate new keys when elapsed time reaches	8 hrs 0 mins (28800 secs)

2.1.3. Single MPLS access link

- In this type of connectivity, customer will be connected to Experian Data centres through a single customer side AT&T MPLS access link.
- Customer will establish connectivity with nearest AT&T MPLS POP and this would then link into the AT&T MPLS cloud and then in turn will be connected to MDC.
- If customer takes managed MPLS services from AT&T, then AT&T will be responsible for providing hardware and implementation of link. Router type depends on customer bandwidth requirement; which will be decided between customer and AT&T.
- This service offers resilience for a failure at either Experian site. However, it does not provide resiliency against a failure of the customer side router or MPLS link.
- Customer can also use this type of connectivity for uploading data.

Schematic for Single MPLS access link



3. REPORT FEATURES

Only Client Consumer report can be requested via the CPU-to-CPU. This report is billable, does not show logically deleted (blocked) data and own data processing rules are applicable to it.

The same display rules defined into Indian Bureau - Web System Specification are applied within the CPU-to-CPU report.

Only Client users are able to pull an XML report. This means that a user from ADMIN, from PERSONAL or from MAINTENANCE group will always get a No Record Response (or an error response if an error occurred during the process). The No Response report will contain a user message: SYS10009 (You don't have the permission to pull a Client report).

The consumer name and address data will be used to search and match on an existing consumer.

Note that the additional address is optional.

The match result will be reflected in the XML response with all consumer and financial data related to the XML request

4. INPUT FORMAT

Here is the layout of the request xml file subscribers are supposed to send to CBV2. All fields have the same validation behavior as defined Indian Bureau - Web System Specification

Note:

- 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 from CBV2 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 has to be with "_" sign or in should be in formant "<tag name />".

4.1. XML Tag

Tag	Data Type	Maximum Size	Mandatory	Description
<?xml version="1.0" encoding="utf-8"?>			Y	XML header
INProfileRequest			Y	
Identification			Y	
CustomerReferenceID	A/N	12	N	Field is referred when it is provided by the bank.
FTReferenceNumber	N	06	N	Field is referred when it is provided by the bank.
XMLUser	A/N	32	Y	User ID
XMLPassword	A/N	32	Y	Password associated with user ID

Application			Y	
EnquiryReason	A/N	2	Y	Reason for performing this enquiry to the bureau.
FinancePurpose	A/N	2	N	A code that identifies the reason for the credit. This field value is dependent on 'Search Type' (Enquiry reason) value. The mapping rule between these two fields has been defined by EI (see Web System Specification document).
AmountFinanced	N	15	Y	
DurationOfAgreement	N	3	Y	
ScoreFlag	A/N	1	N	Must be '1' if score is required on the report, otherwise must be empty
PSVFlag	A/N	1	N	Must be '1' if PSV is required on the report, otherwise must be empty
Applicant			Y	
Surname	A/N	26	Y	Last name
FirstName	A/N	26	Y	First name
MiddleName1	A/N	26		Middle name or initial
MiddleName2	A/N	26		Middle name or initial
MiddleName3	A/N	26		Middle name or initial
GenderCode	A/N	1	Y	1=Male; 2=Female
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
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	14	Y if Passport Number, Voter ID and Income Tax Pan are empty If provided , should be minimum 5 digits	Phone number.
Telephone Extension	AN	10		
Telephone Type	AN	2		00- Unknown 01- Mobile Phone 02- Home Phone

				03- Office Phone
MobilePhone	A/N	20		Mobile Phone number
EMailId	A/N	70		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	40	Y	First line of address
BldgNoSocietyName	A/N	40		Second line of address
RoadNoNameAreaLocality	A/N	40		Third line of address
City	A/N	40	Y	City
Landmark	A/N	40		Fifth line of address
State	A/N	2	Y	State code. Refer Appendix for State Codes
PinCode	A/N	9	Y	PIN code (ZIP).
AdditionalAddressFlag				
Flag	A/N	1	Y	Y/N
Additional Address			Y if Flag=Y	
FlatNoPlotNoHouseNo	A/N	40	Y if Flag=Y	First line of address
BldgNoSocietyName	A/N	40		Second line of address
RoadNoNameAreaLocality	A/N	40		Third line of address
City	A/N	40	Y if Flag=Y	City
Landmark	A/N	40		Fifth line of address
State	A/N	2	Y if Flag=Y	State code. Refer Appendix for State Codes
PinCode	A/N	9	Y if Flag=Y	PIN code (ZIP).

In case of the additional address flag is set to N, with data into the additional address fields, the data will be ignored.

4.2. 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/>
    <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>
```

5. OUTPUT FORMAT

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*

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>00000000002000</Amount_Financed>

<Credit_Limit>00000000005000</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.

5.1. TECHNICAL ERROR RESPONSE

5.1.1.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.

Here is an example:

“Server Error. Please contact our Technical Support Center (888.839.0119) if you need assistance decoding the error messages.”

5.1.2.Field Level XML Error Response Template

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

</INProfileResponse>

5.2. NO RECORD / VALIDATION RESPONSE

The same XML response will be produced by 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 to a no match

5.2.1. Field Level XML No-Record / Validation Response

The no match response will echo back the enquiry data used to request the report (taken from the Subscriber's XML input file)

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 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	15	
Duration_Of_Agreement	N	3	
Current_Applicant_Details			
Last_Name	A/N	26	
First_Name	A/N	26	
Middle_Name1	A/N	26	
Middle_Name2	A/N	26	
Middle_Name3	A/N	26	
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 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	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_Address_Details			
FlatNoPlotNoHouseNo	A/N	40	
BldgNoSocietyName	A/N	40	

RoadNoNameAreaLocality	A/N	40	
City	A/N	40	
Landmark	A/N	40	
State	A/N	2	
PinCode	A/N	9	
Country_Code	A/N	2	
Current_Applicant_Additional_Address_Details			This section is only displayed in case of additional address
FlatNoPlotNoHouseNo	A/N	40	
BldgNoSocietyName	A/N	40	
RoadNoNameAreaLocality	A/N	40	
City	A/N	40	
Landmark	A/N	40	
State	A/N	2	
PinCode	A/N	9	
Country_Code	A/N	2	

5.2.2.Field Level XML Credit Profile No-Record Response Template

```

<?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/>
                <Middle_Name2/>
                <Middle_Name3/>
                <Gender_Code/>
            </Current_Applicant_Details>
        </Current_Application_Details>
    </Current_Application>

```

```

    <IncomeTaxPAN/>
    <PAN_Issue_Date/>
    <PAN_Expiration_Date/>
    <Passport_Issue_Date/>
    <Passport_Expiration_Date/>
    <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>
    <Passport_Number/>
    <Voter_s_Identity_Card/>

```

```
<Current_Applicant_Address_Details>
  <FlatNoPlotNoHouseNo/>
  <BldgNoSocietyName/>
  <RoadNoNameAreaLocality/>
  <City/>
  <Landmark/>
  <State/>
  <PINCode/>
  <Country_Code/>
</Current_Applicant_Address_Details>
<Current_Applicant_Additional_Address_Details>
  <FlatNoPlotNoHouseNo/>
  <BldgNoSocietyName/>
  <RoadNoNameAreaLocality/>
  <City/>
  <Landmark/>
  <State/>
  <PINCode/>
  <Country_Code/>
</Current_Applicant_Additional_Address_Details>
</Current_Application_Details>
</Current_Application >
</INProfileResponse>
```


5.3. NORMAL RESPONSE

5.3.1.Field Level XML Credit Profile 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).

Blank value = unknown

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
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	26	
First_Name	A/N	26	
Middle_Name1	A/N	26	
Middle_Name2	A/N	26	
Middle_Name3	A/N	26	
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	10	
Telephone Type	AN	2	
MobilePhoneNumber	A/N	20	
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	40	
BldgNoSocietyName	A/N	40	
RoadNoNameAreaLocality	A/N	40	
City	A/N	40	
Landmark	A/N	40	
State	A/N	2	
PinCode	A/N	9	PIN code
Country_Code	A/N	2	Hardcoded to India
Current_Applicant_Additional_Address_Details			
FlatNoPlotNoHouseNo	A/N	40	This section is only displayed in case of additional address

BldgNoSocietyName	A/N	40	
RoadNoNameAreaLocality	A/N	40	
City	A/N	40	
Landmark	A/N	40	
State	A/N	2	
PinCode	A/N	9	PIN code
Country_Code	A/N	2	Hardcoded to India
CAIS_Account			
CAIS_Summary			
Credit_Account			
CreditAccountTotal	N		Total number of accounts.
CreditAccountActive	N		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		Total number of accounts where Suit Filed , Written-off and Settled Status flag are set.
CreditAccountClosed	N		Total number of accounts where date closed is populated and Suit Filed , Written-off and Settled Status flag are not set.
CADSuitFiledCurrentBalance	N		Total balance on accounts which are classed as “Credit_Account_Default”
Total_Outstanding_Balance			
Outstanding_Balance_Secured	N	15	the summation of all credit accounts (Active, Closed & Default) which are classified as secured
Outstanding_Balance_Secured_Percentage	N	3	the percentage of total outstanding balance (secured) – Not Displayed
Outstanding_Balance_UnSecured	N	15	the summation of all credit accounts (Active, Closed & Default) which are classified as unsecured
Outstanding_Balance_UnSecured_Percentage	N	3	the percentage of total outstanding balance (unsecured) – Not Displayed
Outstanding_Balance_All	N	15	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	1	
Account_Type	A/N	2	

Open_Date	Date	8	Date account opened.
Highest_Credit_or_Original_Loan_Amount	N	15	Original Loan Amount
Terms_Duration	A/N	3	
Terms_Frequency	A/N	1	
Scheduled_Monthly_Payment_Amount	N	15	
Account_Status	A/N	2	
Payment_Rating	A/N	1	
Payment_History_Profile	A/N	36	
Special_Comment	A/N	2	
Current_Balance	N	15	
Amount_Past_Due	N	16	
Original_Charge_off_Amount	N	15	
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	
Written_off_Settled_Status	A/N	2	
Value_of_Credits_Last_Month	N	15	
Occupation_Code	A/N	1	
Settlement_Amount	N	15	
Value_of_Collateral	N	15	
Type_of_Collateral	A/N	2	
Written_Off_Amt_Total	N	15	
Written_Off_Amt_Principal	N	15	
Rate_of_Interest	N	8	

Repayment_Tenure	N	3	
Promotional_Rate_Flag	A/N	1	
Income	N	15	
Income_Indicator	A/N	1	
Income_Frequency_Indicator	A/N	1	
DefaultStatusDate	Date	8	
LitigationStatusDate	Date	8	
WriteOffStatusDate	Date	8	
CurrencyCode	A/N	3	
Subscriber_comments	A/N	1000	Subscriber comments
Consumer_comments	A/N	1000	Consumer comments
AccountHoldertypeCode	A/N	1	
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 will be displayed if the user requested the PSV block (see input definition) This section will be repeated for each single history records associated to the trade, max 6 last know periods
Year	N	4	Year to which this history record information is related
Month	N	2	Month to which this history record information is related
Cash_Limit	N	15	
Credit_Limit_Amount	N	15	
Actual_Payment_Amount	N	15	
EMI_Amount	N	15	
Current_Balance	N	15	
Amount_Past_Due	N	15	
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	26	
First_Name_Non_Normalized	A/N	26	
Middle_Name_1_Non_Normalized	A/N	26	
Middle_Name_2_Non_Normalized	A/N	26	
Middle_Name_3_Non_Normalized	A/N	26	
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	40	
Second_Line_Of_Address_non_normalized	A/N	40	
Third_Line_Of_Address_non_normalized	A/N	40	
City_non_normalized	A/N	40	
Fifth_Line_Of_Address_non_normalized	A/N	40	
State_non_normalized	A/N	2	State code
ZIP_Postal_Code_non_normalized	A/N	10	PIN code
CountryCode_non_normalized	A/N	2	Hardcoded to India
Address_indicator_non_normalized	A/N	2	
Residence_code_non_normalized	A/N	2	
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	20	
Telephone_Type	A/N	2	
Telephone_Extension	AN	10	
Mobile_Telephone_Number	A/N	20	

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)
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	26	
First_Name	A/N	26	
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	
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	A/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	40	
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	40	
State	A/N	2	
PinCode	A/N	9	PIN code
Country_Code	A/N	2	Hardcoded to India

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	

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

Tag	Data Type	Maximum Size	Description
PSV			
BFHL_Ex_HL			Bank / Finance House / Leasing Credit Account Defaults (Excluding Housing Loans)
TN_of_BFHL_CAD_Ex_HL	N	15	
Tot_Val_of_BFHL_CAD	N	15	
MNT_SMR_BFHL_CAD	N	15	
HL_CAD			Housing Loan Credit Account Defaults
TN_of_HL_CAD	N	15	
Tot_Val_of_HL_CAD	N	15	
MNT_SMR_HL_CAD	N	15	
Telcos_CAD			Telcos. Credit Account Defaults
TN_of_Telcos_CAD			
Tot_Val_of_Telcos_CAD	N	15	
MNT_SMR_Telcos_CAD	N	15	
MF_CAD			Microfinance Credit Account Defaults
TN_of_MF_CAD	N	15	

Tot_Val_of_MF_CAD	N	15	
MNT_SMR_MF_CAD	N	15	
Retail_CAD			Retail Credit Account Defaults
TN_of_Retail_CAD			
Tot_Val_of_Retail_CAD	N	15	
MNT_SMR_Retail_CAD	N	15	
Total_CAD			Total Credit Account Defaults
TN_of_All_CAD	N	15	
Tot_Val_of_All_CAD	N	15	
MNT_SMR_CAD_All	N	15	
BFHL_ACA_ExHL			Bank / Finance House / Leasing Active Credit Accounts (Excluding Housing Loans)
TN_of_BFHL_ACA_Ex_HL	N	15	
Bal_BFHL_ACA_Ex_HL	N	15	
WCD_St_BFHL_ACA_Ex_HL	N	15	
WDS_Pr_6_MNT_BFHL_ACA_Ex_HL	N	15	
WDS_Pr_7_12_MNT_BFHL_ACA_Ex_HL	N	15	
Age_of_Oldest_BFHL_ACA_Ex_HL	N	15	
HCB_Per_Rev_Acc_BFHL_ACA_Ex_HL	N	15	
TCB_Per_Rev_Acc_BFHL_ACA_Ex_HL	N	15	
HL_ACA			Housing Loan Active Credit Accounts
TN_of_HL_ACA	N	15	
Bal_HL_ACA	N	15	
WCD_St_HL_ACA	N	15	
WDS_Pr_6_MNT_HL_ACA	N	15	
WDS_Pr_7_12_MNT_HL_ACA	N	15	

Age_of_Oldest_HL_ACA	N	15	
MF_ACA			Microfinance Active Credit Accounts
TN_of_MF_ACA	N	15	
Total_Bal_MF_ACA	N	15	
WCD_St_MF_ACA	N	15	
WDS_Pr_6_MNT_MF_ACA	N	15	
WDS_Pr_7_12_MNT_MF_ACA	N	15	
Age_of_Oldest_MF_ACA	N	15	
Telcos_ACA			Telcos Active Credit Accounts
TN_of_Telcos_ACA	N	15	
Total_Bal_Telcos_ACA	N	15	
WCD_St_Telcos_ACA	N	15	
WDS_Pr_6_MNT_Telcos_ACA	N	15	
WDS_Pr_7_12_MNT_Telcos_ACA	N	15	
Age_of_Oldest_Telcos_ACA	N	15	
Retail_ACA			Retail Active Credit Accounts
TN_of_Retail_ACA	N	15	
Total_Bal_Retail_ACA	N	15	
WCD_St_Retail_ACA	N	15	
WDS_Pr_6_MNT_Retail_ACA	N	15	
WDS_Pr_7_12_MNT_Retail_ACA	N	15	
Age_of_Oldest_Retail_ACA	N	15	
HCB_Lm_Per_Rev_Acc_Ret	N	15	
Tot_Cur_Bal_Lm_Per_Rev_Acc_Ret	N	15	
Total_ACA			Total Active Credit Accounts
TN_of_All_ACA	N	15	
Bal_All_ACA_Ex_HL	N	15	

WCD_St_All_ACA	N	15	
WDS_Pr_6_MNT_All_ACA	N	15	
WDS_Pr_7_12_MNT_All_ACA	N	15	
Age_of_Oldest_All_ACA	N	15	
BFHL_ICA_Ex_HL			Bank / Finance House / Leasing Inactive Credit Accounts (Excluding Housing Loans)
TN_of_NDel_BFHL_InACA_Ex_HL	N	15	
TN_of_Del_BFHL_InACA_Ex_HL	N	15	
HL_ACA			Housing Loan Inactive Credit Accounts
TN_of_NDel_HL_InACA	N	15	
TN_of_Del_HL_InACA	N	15	
MF_ICA			Microfinance Inactive Credit Accounts
TN_of_NDel_MF_InACA	N	15	
TN_of_Del_MF_InACA	N	15	
Telcos_ICA			Telcos Inactive Credit Accounts
TN_of_NDel_Telcos_InACA	N	15	
TN_of_Del_Telcos_InACA	N	15	
Retail_ICA			Retail Inactive Credit Accounts
TN_of_NDel_Retail_InACA	N	15	
TN_of_Del_Retail_InACA	N	15	
PSV_CAPS			Credit Application Previous Searches
BFHL_CAPS_Last_90_Days	N	15	
MF_CAPS_Last_90_Days	N	15	
Telcos_CAPS_Last_90_Days	N	15	
Retail_CAPS_Last_90_Days	N	15	
Own_Company_Data			Own Company Data
TN_of_OCom_CAD	N	15	
Tot_Val_of_OCom_CAD	N	15	

MNT_SMR_OCom_CAD	N	15	
TN_of_OCom_ACA	N	15	
Bal_OCom_ACA_Ex_HL	N	15	
Bal_OCom_ACA_HL_Only	N	15	
WCD_St_OCom_ACA	N	15	
HCB_Lm_Per_Rev_OCom_ACA	N	15	
TN_of_NDel_OCom_InACA	N	15	
TN_of_Del_OCom_InACA	N	15	
TN_of_OCom_CAPS_Last_90_days	N	15	
Oth_CB_Information			Other Credit Bureau Information
Any_Rel_CB_Data_Dis_Y_N	N	15	
Oth_Rel_CB_DFC_Pos_Mat_Y_N	N	15	
Indian_Market_Specific_Var			Indian Market Specific Variables
TN_of_CAD_classed_as_SFWDWO	N	15	
MNT_SMR_CAD_classed_as_SFWDWO	N	15	
Num_of_CAD_SFWDWO_Last_24_MNT	N	15	
Tot_Cur_Bal_Live_SAcc	N	15	
Tot_Cur_Bal_Live_UAcc	N	15	
Tot_Cur_Bal_Max_Bal_Live_SAcc	N	15	
Tot_Cur_Bal_Max_Bal_Live_UAcc	N	15	

Please note that for PSV phase 1 all these tags will be empty as there will be no calculation for the moment

5.3.2. Field Level XML Credit Profile Normal Response Template

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<INProfileResponse>
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    <ReportTime/>
  </Header>
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  </UserMessage>
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    <ReportDate/>
    <ReportTime/>
    <Version/>
    <ReportNumber/>
    <Subscriber/>
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    <Current_Application_Details>
      <Enquiry_Reason/>
      <Finance_Purpose/>
      <Amount_Financed/>
      <Duration_Of_Agreement/>
      <Current_Applicant_Details>
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        <First_Name/>
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    </Current_Application_Details>
  </Current_Application>
</INProfileResponse>
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<Middle_Name2/>	
<Middle_Name3/>	
<Gender_Code/>	
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<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/>	
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<Date_Of_Birth_Applicant/>	
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<Telephone_Extension/>	
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<Current_Other_Details>	
<Income/>	

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        <Employment_Status/>
        <Time_with_Employer/>
        <Number_of_Major_Credit_Card_Held/>
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        <Landmark/>
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        <Country_Code/>
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        <FlatNoPlotNoHouseNo/>
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        <Landmark/>
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        <PINCode/>
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</Current_Application>
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        <Outstanding_Balance_Secured_Percentage/> – Not Displayed
        <Outstanding_Balance_Unsecured/>
        <Outstanding_Balance_Unsecured_Percentage/> – Not Displayed
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<CAIS_Account_DETAILS>
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    <Account_Type/>
    <Open_Date/>
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    <Scheduled_Monthly_Payment_Amount/>
    <Account_Status/>
    <Payment_Rating/>
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    <Special_Comment/>
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    <Amount_Past_Due/>

```

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 <Date_Closed/>
 <Date_of_Last_Payment/>
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 <SuitFiled_WilfulDefault/>
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 <Settlement_Amount/>
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 <Written_Off_Amt_Principal/>
 <Rate_of_Interest/>
 <Repayment_Tenure/>
 <Promotional_Rate_Flag/>
 <Income/>
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 <Income_Frequency_Indicator/>
 <DefaultStatusDate/>
 <LitigationStatusDate/>
 <WriteOffStatusDate/>
 <DateOfAddition/>
 <CurrencyCode/>
 <Subscriber_comments/>
 <Consumer_comments/>
 <AccountHoldertypeCode/>
 <CAIS_Account_History>

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        <Year/>
        <Month/>
        <Days_Past_Due/>
        <Asset_Classification/>
    </CAIS_Account_History>
    <Advanced_Account_History>(this section will be repeated up to 6 periods)
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        <Month/>
        <Cash_Limit/>
        <Credit_Limit_Amount/>
        <Actual_Payment_Amount/>
        <EMI_Amount/>
        <Current_Balance/>
        <Amount_Past_Due/>
    </Advanced_Account_History/>
    <CAIS_Holder_Details> (this section will be repeated up to 9 times)
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        <First_name_Non_Normalized/>
        <Middle_name_1_Non_Normalized/>
        <Middle_name_2_Non_Normalized/>
        <Middle_name_3_Non_Normalized/>
        <Alias/>
        <Gender_code/>
        <Income_TAX_PAN/>
        <Passport_Number/>
        <Voter_ID_Number_/_/>
        <Date_of_birth/>
    </CAIS_Holder_Details>
    <CAIS_Holder_Address_Details>(this section will be repeated up to 9 times)
        <First_Line_Of_Address_non_normalized/>

```

```

        <Second_Line_Of_Address_non_normalized/>
        <Third_Line_Of_Address_non_normalized/>
        <City_non_normalized/>
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        <ZIP_Postal_Code_non_normalized/>
        <CountryCode_non_normalized/>
        <Address_indicator_non_normalized/>
        <Residence_code_non_normalized/>
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    <CAIS_Holder_Phone_Details>(this section will be repeated up to 9 times)
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        <Telephone_Type/>
        <Telephone_Extension/>
        <Mobile_Telephone_Number/>
        <FaxNumber/>
        <EMailId/>
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    <CAIS_Holder_ID_Details>(this section will be repeated up to 9 times)
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        <PAN_Issue_Date/>
        <PAN_Expiration_Date/>
        <Passport_Number/>
        <Passport_Issue_Date/>
        <Passport_Expiration_Date/>
        <Voter_ID_Number_/>
        <Voter_ID_Issue_Date/>
        <Voter_ID_Expiration_Date/>
        <Driver_License_Number/>
        <Driver_License_Issue_Date/>
    
```

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        <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/>
        <EMailID/>
    </CAIS_Holder_ID_Details>
</CAIS_Account_DETAILS>
</CAIS_Account>
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        <CAPSLast30Days/>
        <CAPSLast90Days/>
        <CAPSLast180Days/>
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  <First_Name/>
  <Middle_Name1/>
  <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/>
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  <Universal_ID_Expiration_Date/>
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        <Employment_Status/>
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        <BldgNoSocietyName/>
        <RoadNoNameAreaLocality/>
        <City/>
        <Landmark/>
        <State/>
        <PINCode/>
        <Country_Code/>
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    <CAPS_Applicant_Additional_Address_Details>
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        <BldgNoSocietyName/>
        <RoadNoNameAreaLocality/>
        <City/>
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        <State/>
        <PINCode/>
        <Country_Code/>
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        </CAPS_Application_Details>
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            <MNT_SMR_BFHL_CAD/>
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        <HL_CAD>
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            <Tot_Val_of_HL_CAD/>
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        </HL_CAD>
        <Telcos_CAD>
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            <Tot_Val_of_Telcos_CAD/>
            <MNT_SMR_Telcos_CAD/>
        </Telcos_CAD>
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            <TN_of_MF_CAD/>
            <Tot_Val_of_MF_CAD/>
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    </Total_CAD>
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        <Bal_BFHL_ACA_Ex_HL/>
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        <WDS_Pr_6_MNT_BFHL_ACA_Ex_HL/>
        <WDS_Pr_7_12_MNT_BFHL_ACA_Ex_HL/>
        <Age_of_Oldest_BFHL_ACA_Ex_HL/>
        <HCB_Per_Rev_Acc_BFHL_ACA_Ex_HL/>
        <TCB_Per_Rev_Acc_BFHL_ACA_Ex_HL/>
    </BFHL_ACA_ExHL>
    <HL_ACA>
        <TN_of_HL_ACA/>
        <Bal_HL_ACA/>
        <WCD_St_HL_ACA/>
        <WDS_Pr_6_MNT_HL_ACA/>
        <WDS_Pr_7_12_MNT_HL_ACA/>
        <Age_of_Oldest_HL_ACA/>
    </HL_ACA>
    <MF_ACA>
        <TN_of_MF_ACA/>
        <Total_Bal_MF_ACA/>
        <WCD_St_MF_ACA/>

```

```

    <WDS_Pr_6_MNT_MF_ACA/>
    <WDS_Pr_7_12_MNT_MF_ACA/>
    <Age_of_Oldest_MF_ACA/>
</MF_ACA>
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    <TN_of_Telcos_ACA/>
    <Total_Bal_Telcos_ACA/>
    <WCD_St_Telcos_ACA/>
    <WDS_Pr_6_MNT_Telcos_ACA/>
    <WDS_Pr_7_12_MNT_Telcos_ACA/>
    <Age_of_Oldest_Telcos_ACA/>
</Telcos_ACA>
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    <TN_of_Retail_ACA/>
    <Total_Bal_Retail_ACA/>
    <WCD_St_Retail_ACA/>
    <WDS_Pr_6_MNT_Retail_ACA/>
    <WDS_Pr_7_12_MNT_Retail_ACA/>
    <Age_of_Oldest_Retail_ACA/>
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    <Tot_Cur_Bal_Lm_Per_Rev_Acc_Ret/>
</Retail_ACA>
<Total_ACA>
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    <Bal_All_ACA_Ex_HL/>
    <WCD_St_All_ACA/>
    <WDS_Pr_6_MNT_All_ACA/>
    <WDS_Pr_7_12_MNT_All_ACA/>
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</Total_ACA>

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  <TN_of_Del_BFHL_InACA_Ex_HL/>
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  <TN_of_Del_HL_InACA/>
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  <TN_of_NDel_MF_InACA/>
  <TN_of_Del_MF_InACA/>
</MF_ICA>
<Telcos_ICA>
  <TN_of_NDel_Telcos_InACA/>
  <TN_of_Del_Telcos_InACA/>
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<Retail_ICA>
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  <TN_of_Del_Retail_InACA/>
</Retail_ICA>
<PSV_CAPS>
  <BFHL_CAPS_Last_90_Days/>
  <MF_CAPS_Last_90_Days/>
  <Telcos_CAPS_Last_90_Days/>
  <Retail_CAPS_Last_90_Days/>
</PSV_CAPS>
<Own_Company_Data>
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  <MNT_SMR_OCom_CAD/>

```

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        <TN_of_OCom_ACA/>
        <Bal_OCom_ACA_Ex_HL/>
        <Bal_OCom_ACA_HL_Only/>
        <WCD_St_OCom_ACA/>
        <HCB_Lm_Per_Rev_OCom_ACA/>
        <TN_of_NDel_OCom_InACA/>
        <TN_of_Del_OCom_InACA/>
        <TN_of_OCom_CAPS_Last_90_days/>
    </Own_Company_Data>
    <Oth_CB_Information>
        <Any_Rel_CB_Data_Dis_Y_N/>
        <Oth_Rel_CB_DFC_Pos_Mat_Y_N/>
    </Oth_CB_Information>
    <Indian_Market_Specific_Var>
        <TN_of_CAD_classed_as_SFWDWO/>
        <MNT_SMR_CAD_classed_as_SFWDWO/>
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        <Tot_Cur_Bal_Live_UAcc/>
        <Tot_Cur_Bal_Max_Bal_Live_SAcc/>
        <Tot_Cur_Bal_Max_Bal_Live_UAcc/>
    </Indian_Market_Specific_Var>
    </PSV>
</INProfileResponse>

```

Note: if the user did not request the score in the input file, the **<SCORE >** block will not be present

Same constraint for PSV block: if the user did not request PSV in the input file, the **<PSV >** block will not be present

Appendix A - Search Type & Financial Purpose code value

Enquiry Type (Search type) & Finance Purpose (Financial Purpose) dependency

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	19	Excavators
		20	Forklift
		21	Wheel Loaders
		99	Others
6	Consumer Loan	22	Consumer Search
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

		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
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
99	Others		99	Others

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)

Value	Description
T	Triannually
S	Semiannually
Y	Annually
X	Variable
U	Unknown

Appendix C - Gender Code

Value	Description
1	Male
2	Female

Appendix D - State Code

Code	Description
01	JAMMU and KASHMIR
02	HIMACHAL PRADESH

Code	Description
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

Code	Description
20	JHARKHAND
21	ORRISA
22	CHHATTISGARH
23	MADHYA PRADESH
24	GUJRAT
25	DAMAN and DIU
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

Appendix E – Marital Status

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

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
40	Microfinance – Business Loan
41	Microfinance – Personal Loan
42	Microfinance – Housing Loan
43	Microfinance – Others
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
0	Other

Appendix H – Account Status Code

Value	Description
blank	
00, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 72, 73, 74, 75, 76, 77, 79, 81, 85, 86, 87, 88, 90, 91, 93, 97	SF/WD/WO/SETTLED
11, 21, 22, 23, 24, 25, 71, 78, 80, 82, 83, 84	ACTIVE
13, 14, 15, 16, 17	CLOSED

Expected Account Status (XML field value)	Status on Web
00	No Suit Filed
93	Suit Filed
89	Wilful default
93	Suit Filed(Wilful default)
97	Written-off
97	Suit Filed and Written-off
97	Wilful Default and Written-off
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
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
84	ACTIVE
DEFAULTVALUE	ACTIVE
21	ACTIVE
22	ACTIVE
23	ACTIVE
24	ACTIVE
25	ACTIVE

Appendix I – Account Holder Type Code

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

Appendix J - List of Special Characters

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

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

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

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. The fourth letter must be either P, F, C, A, H, B, L, J or R
0	SYS100007 (PAN Expiration date should be later than Issue date)	The provided Expiration date of PAN number is greater than its Issue date	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:

			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

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 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/ 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

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
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. Gemini log reference PFSU-24121)