



# System Integration

Consumer Base 2.0 Report

Channel: Single CPU2CPU



CRIF HIGH MARK

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## 1 Overview

The CPU-CPU Channel provides the client with an ability to perform an inquiry with High Mark using HTTPS protocol.

## 2 Structure of the Document

This document describes the XML-formatted input and output messages. The sections 4-11 contain the primitive definitions. These are the strings used by HUB. The structure will contain a table identifying the XML parameters.

The detailed XML parameter descriptions are in the form of tables. Two table layouts are used for the parameter description according to the fact that the parameter type is compound or basic.

In case of a compound parameter, the table layout will be:

ELEMENT	TYPE	DESCRIPTION
Contains the tag name (these will be visible within the XML).	Describes the type of the element; this can refer to another table.	Gives a description of the element.

Note:

1. The TYPE column of the table may contain the following information:
  - [1] means mandatory element
  - [0..N] means that the element is optional or could be repeated multiple times.
  - [1..N] means that the element is mandatory and could be repeated multiple times.

The following is an example of a table for a basic parameter:

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
Contains the tag name (these will be visible within the XML).	Describes the type of element; this can refer to another table.	Describes if the element is mandatory	Describes the maximum length of the element	Describes the enumeration of possible values, is applicable	Gives a description of the element.

Note:

1. The CHARACTER TYPE column of the table may contain the following information:
  - A – Alphabetic
  - A/N – Alphanumeric
  - N – Numeric
  - DATE
2. The REQUIRED column of the table may contain the following information:
  - Mandatory
  - Optional

- Required

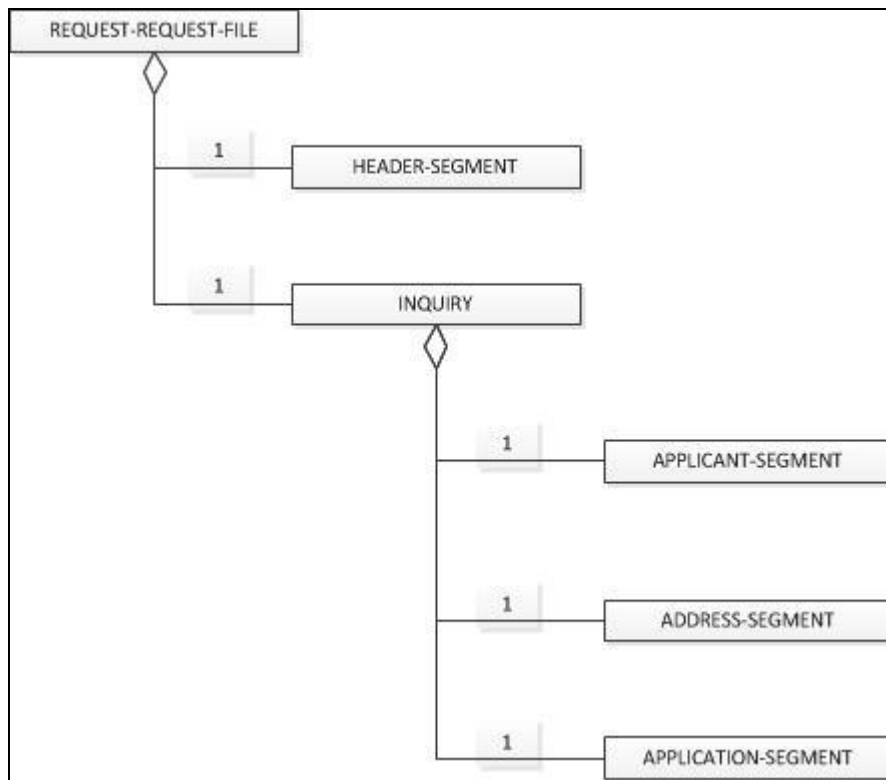
### 3 Intended Audience

This document is for the following audience:

- High Mark customers who develop messaging interface functionality.
- System architects, system administrators, software developers, security managers, and those who configure and maintain applications. It assumes that the readers are developing application programs that will use CPU-CPU channel to connect to High Mark User Base.
- The reader is expected to have a fair knowledge of XML and working of HTTPS protocol.

### 4 Request message structure

Client creates a Single Inquiry Request and submits to High Mark over CPU-CPU Channel.



#### REQUEST-REQUEST-FILE

ELEMENT	TYPE	DESCRIPTION
HEADER-SEGMENT	[1] HEADER-SEGMENT	Describes the header information.
INQUIRY	[1..N] INQUIRY	Describes individual inquiry information

## 5 Request XML Definitions

### 5.1 HEADER-SEGMENT

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
PRODUCT-TYP	A	Mandatory	15	BASE_REPORT	Value identifying which bureau product is requested
PRODUCT-VER	A	Mandatory	4	2.0	Value identifying which version of bureau product is requested.
REQ-MBR	A	Mandatory	15		Id of the member as provided by High Mark
SUB-MBR-ID	A	Mandatory	15		Name of the member
INQ-DT-TM	DATE (DD-MM-YYYY HH:MI:SS)	Mandatory	19		The date/time "AS OF WHICH" the request is being submitted to High Mark.
REQ-VOL-TYP	A	Mandatory	3	C01	Identifies single request
REQ-ACTN-TYP	A	Mandatory	4	AT01- (or <b>SUBMIT</b> ) - Create New Request AT02- (or <b>ISSUE</b> ) - Send Report AT03- (or <b>FORCENEW</b> ) - Recreate Existing Request AT04- (or <b>REISSUE</b> ) - Resend Existing report AT05- (or <b>UPDATE</b> ) - Send Updated Data for an existing report AT06- (or <b>UPGRADE</b> ) - Upgrade Existing Report	Identifies Credit Inquiry Request Action Type i.e. type of service action being requested.

				AT07- (or STATUSUPDT) - Check Inquiry Status	
TEST-FLG	A	Mandatory	6	HMTEST HMLIVE	Value identifying whether this request is a test request or valid
USER-ID	A/N	Mandatory	30		User-id registered with High Mark
PWD	A/N	Mandatory	30		Encrypted password assigned by High Mark to the user
AUTH-FLG	A	Optional	1	Y N	Y if the request is authorized by Member/Appli cant
AUTH-TITLE	A	Optional	20		Title value of Authorized role from Member.
RES-FRMT	A	Optional	8	XML XML/HTML XML/PDF	Response format type for the service or product being requested.
MEMBER-PRE- OVERRIDE	A	Optional	1	Y N	Y if member wants to override custom preferences set at High Mark side.
RES-FRMT-EMBD	A	Optional	1	Y N	Y if the specified Preferred Response report is to be contained in the Embedded File element.
LOS-NAME	A	Optional	30		Descriptive name of the LOS as

					determined by the vendor. For example, FINNONE.
					Required if LOS-NAME is populated. A unique identifier agreed upon by the parties to the transaction to identify the vendor of the LOS used to process the loan
LOS-VENDER	A	Required	30		
					Required if LOS-NAME is populated. Specifies the version of the LOS used to process the loan.
LOS-VERSION	A/N	Required	30		

## 5.2 INQUIRY

ELEMENT	TYPE	DESCRIPTION
APPLICANT-SEGMENT	[1] APPLICANT-SEGMENT	Describes the applicant information.
ADDRESS-SEGMENT	[1] ADDRESS-SEGMENT	Describes the applicant address information
APPLICATION-SEGMENT	[1] APPLICATION-SEGMENT	Describes the application information.

### 5.2.1 APPLICANT-SEGMENT

ELEMENT	TYPE	DESCRIPTION
APPLICANT-NAME	[1..5] APPLICANT-NAME	Describes the name/alternate name(s)
DOB	[1] DOB	Describes the date of birth and/or age information
IDS	[1] IDS	Describes the identity information
RELATIONS	[0..1] RELATIONS	Describes relations information. Either one of relation/nominee/key-person



		should be set. Also one of Id/Spouse/Father is mandatory.
KEY-PERSON	[0..1] KEY-PERSON	Describes key-person information. Either one of relation/nominee/key-person should be set.
NOMINEE	[0..1] NOMINEE	Describes nominee information. Either one of relation/nominee/key-person should be set.
PHONES	[0..1] PHONES	Describes phone information.
EMAILS	[0..1] EMAILS	Describes email information.
AKA	[0..1] A	Describes alternate name of applicant.
GENDER	[0..1] A	Describes gender of applicant. [G01 – Male G02 - Female]

#### 5.2.1.1 APPLICANT-NAME

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	DESCRIPTION
NAME1	A	Mandatory	100	Name of the Applicant
NAME2	A	Optional	100	Alias of the Applicant
NAME3	A	Optional	100	Alias of the Applicant
NAME4	A	Optional	100	Alias of the Applicant
NAME5	A	Optional	100	Alias of the Applicant

#### 5.2.1.2 DOB

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	DESCRIPTION
DOB-DATE	DATE (DD-MM-YYYY)	Required	10	Date of Birth of the Applicant.
AGE	N	Required	3	Age of the Applicant. Required if DOB-DATE is <b>not</b> populated
AGE-AS-ON	DATE (DD-MM-YYYY)	Required	10	Required if AGE is populated

### 5.2.1.3 IDS

ELEMENT	TYPE	DESCRIPTION
ID	[1..N]ID	Identity information

#### 5.2.1.3.1 ID

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
TYPE	A/N	Optional	4	ID01- Passport ID02- Voter ID ID03- UID ID04- Others ID05- Ration Card ID06- Driving License No ID07- Pan	
VALUE	A/N	Required	30		Required if TYPE is populated

### 5.2.1.4 RELATIONS

ELEMENT	TYPE	DESCRIPTION
RELATION	[1..N]RELATION	Relationship information

#### 5.2.1.4.1 RELATION

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
TYPE	A/N	Optional	3	K01- Father K02- Husband K03- Mother K04- Son K05- Daughter K06- Wife K07- Brother K08- Mother-In- law K09- Father-In-law K10- Daughter-In- law K11- Sister-In-Law K12- Son-In-law K13- Brother-In- law	

				K15- Other	
VALUE	A/N	Required	30		Required if TYPE is populated

#### 5.2.1.5 KEY-PERSON

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
				K01- Father K02- Husband K03- Mother K04- Son K05- Daughter K06- Wife K07- Brother K08- Mother-In-law K09- Father-In-law K10- Daughter-In-law K11- Sister-In-Law K12- Son-In-law K13- Brother-In-law K15- Other	
TYPE	A/N	Optional	3		
NAME	A	Required	100		Required if TYPE is populated

#### 5.2.1.6 NOMINEE

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
				K01- Father K02- Husband K03- Mother K04- Son K05- Daughter K06- Wife K07- Brother K08- Mother-In-law K09- Father-In-law K10- Daughter-In-law K11- Sister-In-Law K12- Son-In-law K13- Brother-In-	
TYPE	A/N	Optional	3		

				law K15- Other	
VALUE	A/N	Required	30		Required if TYPE is populated

#### 5.2.1.7 PHONES

ELEMENT	TYPE	DESCRIPTION
PHONE	[1..N]PHONE	Identity information

##### 5.2.1.7.1 PHONE

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
TELE-NO-TYPE	A/N	Optional	3	P01- Residence P02- Company P03- Mobile P04- Permanent P05- Foreign P07- Other P08- Untagged	
TELE-NO	N	Required	15		Required if TELE-NO-TYPE is populated

#### 5.2.1.8 EMAILS

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	DESCRIPTION
EMAIL	[1..N]A/N	Mandatory	50	Email id of applicant

#### 5.2.2 ADDRESS-SEGMENT

ELEMENT	TYPE	DESCRIPTION
ADDRESS	[1..N] ADDRESS	Describes the address(es) of the applicant

##### 5.2.2.1 ADDRESS

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
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TYPE	A/N	Mandatory	3	D01- Residence D02- Company D03- Res Cum Off D04- Permanent D05- Current D06- Foreign D07- Military D08- Other	Type of address
ADDRESS-1	A/N	Required	150		Required if TYPE is populated. Should be CDATA section.
CITY	A	Required	20		Required if TYPE is populated.
STATE	A	Required	2	Please refer to <a href="#">Appendix D</a> for state codes	Required if TYPE is populated.
PIN	N	Required	6		Required if TYPE is populated.

### 5.2.3 APPLICATION-SEGMENT

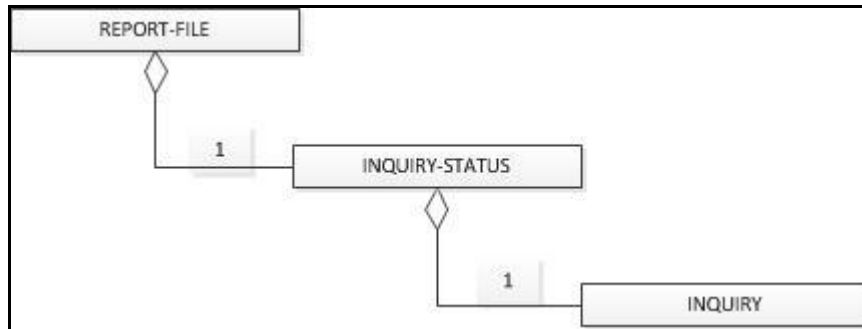
ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
INQUIRY-UNIQUE-REF-NO	A/N	Mandatory			Unique identifier for an inquiry (Logic provided in <a href="#">Appendix A</a> )
CREDIT-RPT-ID	A/N	Required			Required incase of Reissue or Upgarde. A reference number assigned by the High Mark to a specific credit report.
CREDIT-REQ-TYP	A	Mandatory	4	INDV JOIN	The Credit Request Type specifies either an Individual Report on one person, or a Joint Report
CREDIT-RPT-TRN-ID	A/N	Optional	15		Uniquely identifies a

					specific instance of a credit report transaction.
CREDIT-INQ-PURPS-TYP	A	Mandatory	10	ACCT-ORIG ACCT-MAINT OTHER	The Inquiry Purpose Type identifies the reason for requesting the credit data on the Applicant.
CREDIT-INQ-PURPS-TYP-DESC	A/N	Required	20		When Credit Inquiry Purpose Type is set to Other, enter its value here.
CREDIT-INQUIRY-STAGE	A	Mandatory	10	PRE-SCREEN PRE-DISB UW-REVIEW COLLECTION RENEWAL	
CREDIT-RPT-TRN-DT-TM	DATE (DD-MM-YYYY HH:MI:SS)	Mandatory	19		The date of the credit inquiry.
MBR-ID	A/N	Mandatory	50		Applicant reference as provided by the requesting branch
KENDRA-ID	A/N	Optional	30		Name/number of requesting centre/Kendra
BRANCH-ID	A/N	Optional	30		Name/number of requesting branch
LOS-APP-ID	A/N	Mandatory	50		Application reference as provided by the requesting branch
AC-OPEN-DT	DATE (DD-MM-YYYY)	Optional	10		Account open date
LOAN-AMOUNT	N	Optional			Amount applied for

## 6 Acknowledgement Message Structure

High Mark processes the Inquiry Request and sends an acknowledgment xml as a response.

The acknowledgement XML will contain Report Id, if the inquiry was successfully submitted. Else, it will contain the error(s) why inquiry was rejected/not processed.



### REPORT-FILE

ELEMENT	TYPE	DESCRIPTION
INQUIRY-STATUS	[1] INQUIRY-STATUS	Carries information about processing status of inquiry.

## 7 Acknowledgement XML Definitions

### 7.1 INQUIRY-STATUS

ELEMENT	TYPE	DESCRIPTION
INQUIRY	[1..N] INQUIRY	Carries information about processing status of inquiry.

#### 7.1.1 INQUIRY

ELEMENT	CHARACTER TYPE	LENGTH	POSSIBLE VALUES	DESCRIPTION
INQUIRY-UNIQUE-REF-NO	A/N			Unique reference as in Requested inquiry
MBR-ID	A/N			Member Id as in Requested inquiry
REQUEST-DT-TM	DATE (DD-MM-YYYY HH:MI:SS)	19		Date and Time of Request
REPORT-ID	A/N	25		Unique report id provided by High Mark. This should

				be used for any further communication with High Mark. Only present when response-type is ACKNOWLEDGEMENT
RESPONSE-DT-TM	DATE (DD-MM-YYYY HH:MI:SS)	19		Date and time when response was generated
REPONSE-TYPE	A	15	ACKNOWLEDGEMENT ERROR	Type of response
ERRORS	ERRORS			Error why inquiry was not processed. Only present when response-type is ERROR

## 7.2 ERRORS

ELEMENT	TYPE	DESCRIPTION
ERROR	[1..N] ERROR	Carries information about processing status of inquiry.

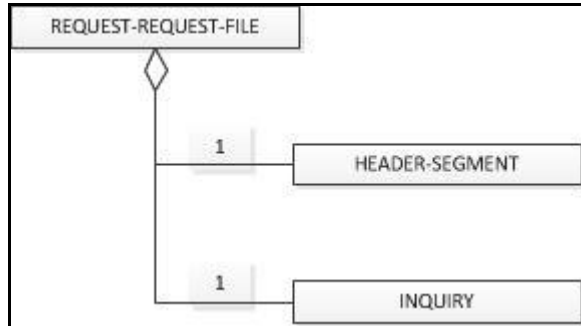
### 7.2.1 ERROR

ELEMENT	CHARACTER TYPE	LENGTH	DESCRIPTION
CODE	A/N	30	Error code why inquiry was not processed. Please refer to <a href="#">Appendix E</a> & <a href="#">Appendix F</a> .
DESCRIPTION	A/N	100	Error description why inquiry was not processed. Please refer to <a href="#">Appendix E</a> & <a href="#">Appendix F</a> .



## 8 Issue message structure

Client creates and submits an issue xml to collect the report. The issue XML should contain the Report Id provided by High Mark in the Acknowledgement response.



### REQUEST-REQUEST-FILE

ELEMENT	TYPE	DESCRIPTION
HEADER-SEGMENT	[1] HEADER-SEGMENT	Describes the header information.
INQUIRY	[1] INQUIRY	Describes individual inquiry information

## 9 Issue XML Definitions

### 9.1 HEADER-SEGMENT

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
PRODUCT-TYP	A	Mandatory	15	BASE_REPORT	Value identifying which product is requested
PRODUCT-VER	A	Mandatory	4	2.0	Value identifying which version of product is requested.
REQ-MBR	A	Mandatory	15		Name of the member as provided by High Mark
SUB-MBR-ID	A	Mandatory	15		Name of the member
INQ-DT-TM	DATE (DD-MM-YYYY HH:MI:SS)	Mandatory	19		The date "AS OF WHICH" the request is being submitted to High Mark.
REQ-VOL-TYP	A	Mandatory	3	C01- INDV	
REQ-ACTN-TYP	A	Mandatory	4	<b>AT01-</b> SUBMIT - Create New Request <b>AT02-</b> ISSUE - Send Report <b>AT03-</b> FORCENEW - Recreate Existing Request <b>AT04-</b> REISSUE - Resend Existing report <b>AT05-</b> UPDATE - Send Updated Data for an existing report <b>AT06-</b> UPGRADE - Upgrade Existing Report <b>AT07-</b> STATUSUPDT - Check Inquiry Status	Type of service action being requested. (The value should be AT02)

TEST-FLG	A	Mandatory	6	HMTEST HMLIVE	Value identifying whether this request is a test request or valid
USER-ID	A/N	Mandatory	30		User-id registered with High Mark
PWD	A/N	Mandatory	30		Encrypted password assigned by High Mark to the user
AUTH-FLG	A	Optional	1	Y N	Y if the request is authorized by Member/Applicant
AUTH-TITLE	A	Optional	20		Title value of Authorized role from Member.
RES-FRMT	A	Optional	8	XML XML/HTML XML/PDF	Response format type for the service or product being requested.
MEMBER-PRE-OVERRIDE	A	Optional	1	Y N	Y if member wants to override custom preferences set at High Mark side.
RES-FRMT-EMBD	A	Optional	1	Y N	Y if the specified Preferred Response report is to be contained in the Embedded File element.
LOS-NAME	A	Optional	30		Descriptive name of the LOS as determined by the vendor. For example,

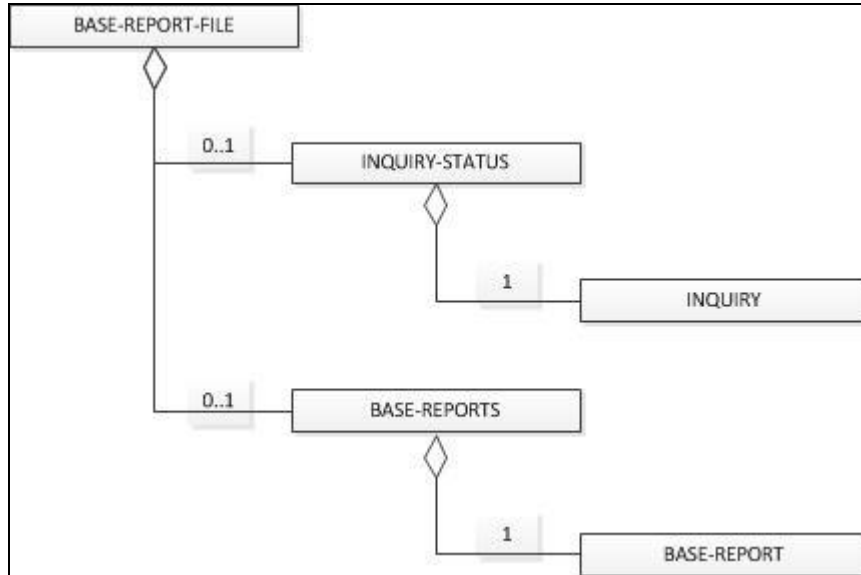
					FINNONE.
LOS-VENDER	A	Required	30		Required if LOS-NAME is populated. A unique identifier agreed upon by the parties to the transaction to identify the vendor of the LOS used to process the loan.
LOS-VERSION	A/N	Required	30		Required if LOS-NAME is populated. Specifies the version of the LOS used to process the loan.

## 9.2 INQUIRY

ELEMENT	CHARACTER TYPE	REQUIRED	LENGTH	POSSIBLE VALUES	DESCRIPTION
INQUIRY-UNIQUE-REF-NO	A/N	Required			Unique identifier for an inquiry
REQUEST-DT-TM	DATE (DD-MM-YYYY HH:MI:SS)	Required			Date/Time of Request
REPORT-ID	A/N	Required			Report Id provided by High Mark in Acknowledgement. Only present in case of Single Request flow.

## 10 Response Message Structure

High Mark processes the Issue Request and responds with response XML. The response XML will contain Report XML if the report is ready. Else, it will include an acknowledgement to convey IN PROCESS status. The response can optionally contain the Printable report, if requested.



### BASE-REPORT-FILE

ELEMENT	TYPE	DESCRIPTION
INQUIRY-STATUS	[0..1] INQUIRY-STATUS	Carries information about processing status of the inquiry. Only present in case the inquiry is in process.
BASE-REPORTS	[0..1] BASE-REPORTS	Actual report of individual inquiry

## 11 Response XML Definitions

### 11.1 INQUIRY-STATUS

ELEMENT	TYPE	DESCRIPTION
INQUIRY	[1..N] INQUIRY	Carries information about processing status of inquiry.

#### 11.1.1 INQUIRY

ELEMENT	CHARACTER TYPE	LENGTH	POSSIBLE VALUES	DESCRIPTION
INQUIRY-UNIQUE-REF-NO	A/N			Unique reference as in Requested inquiry

REQUEST-DT-TM	DATE (DD-MM- YYYY HH:MI:SS)	19		Date and Time of Request
RESPONSE-DT-TM	DATE (DD-MM- YYYY HH:MI:SS)	19		Date and time when response was generated
REPONSE-TYPE	A	15	IN PROCESS	Type of response
DESCRIPTION	A/N	100		Description stating that the report is not ready to be delivered.

## 11.2 BASE-REPORTS

ELEMENT	TYPE	DESCRIPTION
BASE-REPORT	[1..N] BASE-REPORT	Carries report of inquiry.

### 11.2.1 BASE-REPORT

ELEMENT	TYPE	DESCRIPTION
HEADER	[1] HEADER	Carries header information of inquiry.
REQUEST	[1] REQUEST	Carries request information of inquiry.
ACCOUNTS-SUMMARY	[0..1] ACCOUNTS-SUMMARY	Carries summary information of accounts. Only present if Primary Matches and/or Secondary Matches are found.
PERSONAL-INFO-VARIATION	[0..1] PERSONAL-INFO-VARIATION	Carries primary responses' personal information. Only present if Primary Matches are found.
RESPONSES	[0..1] RESPONSES	Carries primary responses' account information. Only present if Primary Matches are found.
SECONDARY-MATCHES	[0..1] SECONDARY-MATCHES	Carries secondary responses' personal & account information. Only present if Secondary Matches are found.
INQUIRY-HISTORY	[0..1] INQUIRY-HISTORY	Carries information about past

		inquiries done for the same candidate.
COMMENTS	[0..1] COMMENTS	Carries comments. (This section is not provided in version 1.0)
ALERTS	[0..1] ALERTS	Carries alerts. (This section is not provided in version 1.0)
SCORES	[0...1] SCORES	Provides the credit score of the inquiry done

#### 11.2.1.1 HEADER

ELEMENT	CHARACTER TYPE	LENGTH	DESCRIPTION
DATE-OF-REQUEST	DATE (DD-MM-YYYY)	10	Date when inquiry was submitted
PREPARED-FOR	A/N	100	Member Name for whom the report is prepared
PREPARED-FOR-ID	A/N	30	Member Id for whom the report is prepared
DATE-OF-ISSUE	DATE (DD-MM-YYYY)	10	Date when response was created
REPORT-ID	A/N	30	Report Id for the Inquiry.
BATCH-ID	N	10	Batch Id for the inquiry
STATUS	A	20	Status of processed inquiry.

#### 11.2.1.2 REQUEST

ELEMENT	CHARACTER TYPE	LENGTH	DESCRIPTION
NAME	A	100	Name of the Applicant (As in Inquiry Request)
AKA	A	100	Alternate name of Applicant (As in Inquiry Request)
SPOUSE	A	100	Name of spouse (As in Inquiry Request)

FATHER	A	100	Name of father (As in Inquiry Request)
MOTHER	A	100	Name of mother (As in Inquiry Request)
DOB	DATE (DD-MM-YYYY)		DOB of applicant (As in Inquiry Request)
AGE	N	3	Age of applicant (As in Inquiry Request)
AGE-AS-ON	DATE (DD-MM-YYYY)		Age as on date (As in Inquiry Request)
RATION-CARD	A/N	50	Ration card id of applicant (As in Inquiry Request)
PASSPORT	A/N	50	Passport number of applicant (As in Inquiry Request)
VOTERS-ID	A/N	50	Voters id of applicant (As in Inquiry Request)
DRIVING-LICENSE-NO	A/N	50	Driving license number of applicant (As in Inquiry Request)
PAN	A/N	50	PAN number of applicant (As in Inquiry Request)
GENDER	A	15	Gender of applicant (As in Inquiry Request)
OWNERSHIP	A	100	Ownership of account (As in Inquiry Request)
ADDRESS-1	A/N	100	Address of applicant (As in Inquiry Request)



ADDRESS-2	A/N	100	Address of applicant (As in Inquiry Request)
ADDRESS-3	A/N	100	Address of applicant (As in Inquiry Request)
PHONE-1	N	15	Phone of applicant (As in Inquiry Request)
PHONE-2	N	15	Phone of applicant (As in Inquiry Request)
PHONE-3	N	15	Phone of applicant (As in Inquiry Request)
BRANCH	A/N	50	Branch of applicant (As in Inquiry Request)
KENDRA	A/N	50	Kendra/Centre of applicant (As in Inquiry Request)
MBR-ID	A/N	50	Member id of applicant (As in Inquiry Request)
LOS-APP-ID	A/N	30	Application id (As in Inquiry Request)
CREDIT-INQ-PURPS-TYP	A/N	30	Credit Inquiry Purpose type (As in Inquiry Request)
CREDIT-INQ-PURPS-TYP-DESC	A/N	100	Credit Inquiry Purpose type description (As in Inquiry Request)
CREDIT-INQUIRY-STAGE	A/N	30	Credit Inquiry Stage(As in Inquiry Request)
CREDIT-RPT-ID	A/N	30	Credit Report id (As in Inquiry Request)

CREDIT-REQ-TYP	A/N	20	Type of credit request (As in Inquiry Request)
CREDIT-RPT-TRN-DT-TM	A/N	20	Credit Report transaction date time (As in Inquiry Request)
AC-OPEN-DT	DATE (DD-MM-YYYY)	10	Date of application / account opening (As in Inquiry Request)
LOAN-AMOUNT	N		Loan amount applied for by the applicant (As in Inquiry Request)

### 11.2.1.3 ACCOUNTS-SUMMARY

ELEMENT	TYPE	DESCRIPTION
PRIMARY-ACCOUNTS-SUMMARY	[0..1] PRIMARY-ACCOUNTS-SUMMARY	Carries summary information of primary matched accounts. Only present if Primary Matches are found.
SECONDARY-ACCOUNTS-SUMMARY	[0..1] SECONDARY-ACCOUNTS-SUMMARY	Carries summary information of secondary matched accounts. Only present if Secondary Matches are found.
DERIVED-ATTRIBUTES	[1] DERIVED-ATTRIBUTES	Carries attributes information.

#### 11.2.1.3.1 PRIMARY-ACCOUNTS-SUMMARY

ELEMENT	CHARACTER TYPE	DESCRIPTION
PRIMARY-NUMBER-OF-ACCOUNTS	N	Number of primary matched accounts
PRIMARY-ACTIVE-NUMBER-OF-ACCOUNTS	N	Number of active primary matched accounts
PRIMARY-OVERDUE-NUMBER-OF-ACCOUNTS	N	Number of overdue primary matched accounts
PRIMARY-CURRENT-BALANCE	N	Total current balance of primary matched accounts

PRIMARY-SANCTIONED-AMOUNT	N	Total sanctioned amount of primary matched accounts
PRIMARY-DISBURSED-AMOUNT	N	Total disbursed amount of primary matched accounts
PRIMARY-SECURED-NUMBER-OF-ACCOUNTS	N	Number of secured primary matched accounts
PRIMARY-UNSECURED-NUMBER-OF-ACCOUNTS	N	Number of unsecured primary matched accounts
PRIMARY-UNTAGGED-NUMBER-OF-ACCOUNTS	N	Number of untagged primary matched accounts

#### 11.2.1.3.2 SECONDARY-ACCOUNTS-SUMMARY

ELEMENT	CHARACTER TYPE	DESCRIPTION
SECONDARY-NUMBER-OF-ACCOUNTS	N	Number of secondary matched accounts
SECONDARY-ACTIVE-NUMBER-OF-ACCOUNTS	N	Number of active secondary matched accounts
SECONDARY-OVERDUE-NUMBER-OF-ACCOUNTS	N	Number of overdue secondary matched accounts
SECONDARY-CURRENT-BALANCE	N	Total current balance of secondary matched accounts
SECONDARY-SANCTIONED-AMOUNT	N	Total sanctioned amount of secondary matched accounts
SECONDARY -DISBURSED-AMOUNT	N	Total disbursed amount of secondary matched accounts

SECONDARY-SECURED-NUMBER-OF-ACCOUNTS	N	Number of secured secondary matched accounts
SECONDARY-UNSECURED-NUMBER-OF-ACCOUNTS	N	Number of unsecured secondary matched accounts
SECONDARY-UNTAGGED-NUMBER-OF-ACCOUNTS	N	Number of untagged secondary matched accounts

#### 11.2.1.3.3 DERIVED-ATTRIBUTES

ELEMENT	CHARACTER TYPE	DESCRIPTION
INQUIRIES-IN-LAST-SIX-MONTHS	N	Number of inquiries conducted in last 6 months for the applicant
LENGTH-OF-CREDIT-HISTORY-YEAR	N	Year value. This together with LENGTH-OF-CREDIT-HISTORY-MONTH would give maximum account age in years, months
LENGTH-OF-CREDIT-HISTORY-MONTH	N	Month value. This together with LENGTH-OF-CREDIT-HISTORY-YEAR would give maximum account age in years, months
AVERAGE-ACCOUNT-AGE-YEAR	N	Year value. This together with AVERAGE-ACCOUNT-AGE-MONTH would give average account age in years, months
AVERAGE-ACCOUNT-AGE-MONTH	N	Month value. This together with AVERAGE-ACCOUNT-AGE-YEAR would give average account age in years, months
NEW-ACCOUNTS-IN-LAST-SIX-MONTHS	N	Number of new accounts opened by the applicant
NEW-DELINQ-ACCOUNT-IN-LAST-SIX-MONTHS	N	Number of new accounts which were defaulted by applicant

#### 11.2.1.4 PERSONAL-INFO-VARIATION

ELEMENT	TYPE	DESCRIPTION
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NAME-VARIATIONS	[0..1]NAME-VARIATIONS	Carries variations of name.
ADDRESS-VARIATIONS	[0..1]ADDRESS-VARIATIONS	Carries variations of address.
PAN-VARIATIONS	[0..1]PAN-VARIATIONS	Carries variations of PAN.
DRIVING-LICENSE-VARIATIONS	[0..1]DRIVING-LICENSE-VARIATIONS	Carries variations of driving license id.
DATE-OF-BIRTH-VARIATIONS	[0..1]DATE-OF-BIRTH-VARIATIONS	Carries variations of date of birth.
VOTER-ID-VARIATIONS	[0..1]VOTER-ID-VARIATIONS	Carries variations of voter id.
PASSPORT-VARIATIONS	[0..1]PASSPORT-VARIATIONS	Carries variations of passport number.
PHONE-NUMBER-VARIATIONS	[0..1]PHONE-NUMBER-VARIATIONS	Carries variations of phone number.
RATION-CARD-VARIATIONS	[0..1]RATION-CARD-VARIATIONS	Carries variations of ration card.
EMAIL-VARIATIONS	[0..1]EMAIL-VARIATIONS	Carries variations of email.

#### 11.2.1.4.1 NAME-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.2 ADDRESS-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.3 PAN-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.4 DRIVING-LICENSE-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.5 DATE-OF-BIRTH-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.6 VOTER-ID-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.7 PASSPORT-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.8 PHONE-NUMBER-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.9 RATION-CARD-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.10 EMAIL-VARIATIONS

ELEMENT	TYPE	DESCRIPTION
VARIATION	[1..N] VARIATION	Carries variation information.

#### 11.2.1.4.11 VARIATION

ELEMENT	CHARACTER TYPE	LENGTH	DESCRIPTION
VALUE	A/N	300	Value of variation
REPORTED-DATE	DATE (DD-MM-YYYY DD-MM-YYYY)	30	This field provides two dates: <b>First reported date</b> and <b>Latest reported date</b> The two dates are separated by “ ”

#### 11.2.1.5 RESPONSES

(This segment will provide the Loan Details of any applicant for Consumer Loan Accounts and MFI Individual Loan Accounts)

ELEMENT	TYPE	DESCRIPTION
RESPONSE	[1..N] RESPONSE	Carries account information of primary response.

##### 11.2.1.5.1 RESPONSE

ELEMENT	TYPE	DESCRIPTION
LOAN-DETAILS	[1..N] LOAN-DETAILS	Carries account information of primary response.

##### 11.2.1.5.1.1 LOAN-DETAILS

ELEMENT	CHARACTER TYPE	LENGTH	POSSIBLE VALUES	DESCRIPTION
MATCHED-TYPE	A	10	PRIMARY SECONDARY	Denotes if a match is Primary or Secondary
ACCT-NUMBER	A/N	50		Account number of the matched candidate (Masked if not of self)
CREDIT-GUARANTOR	A	50		Name of the member to which the matched candidate belongs.
ACCT-TYPE	A	50		Type of account
DATE-REPORTED	DATE (DD-MM-YYYY)	10		Reported date of account information
OWNERSHIP-IND	A	20		Ownership indicator
ACCOUNT-STATUS	A	10	CLOSED ACTIVE CURRENT WRITTEN-OFF	Status of account

DISBURSED-AMT	N			Disbursed amount
DISBURSED-DATE	DATE (DD-MM-YYYY)	10		Date of disbursement
LAST-PAYMENT-DATE	DATE (DD-MM-YYYY)	10		Date of last payment
CLOSE-DT	DATE (DD-MM-YYYY)	10		Date of account closure. Populated if account status is Closed/Written Off
INSTALLMENT-AMT	N			Instalment amount for the account
OVERDUE-AMT	N			Overdue amount
WRITE-OFF-AMT	N			Written off amount
CURRENT-BAL	N			Current outstanding balance for the account
CREDIT-LIMIT	N			Credit limit for the account
ACCOUNT-REMARKS	A/N	50		Overdue amount
FREQUENCY	A	10	Weekly Bi-weekly Monthly Yearly	Frequency of instalment
SECURITY-STATUS	A	10	Secured Un-secured Un-tagged	Tagged if security information is available
ORIGINAL-TERM	N			Original tenure of loan.



TERM-TO-MATURITY	N			
ACCT-IN-DISPUTE	A/N	10		Dispute status of the account
SETTLEMENT-AMT	N			Amount for settlement
PRINCIPAL-WRITE-OFF-AMT	N			Principal write-off amount
COMBINED-PAYMENT-HISTORY	A/N	500		DPD history for past 36 months or for account age (whichever minimum).
LINKED-ACCOUNTS	LOAN-DETAILS			Details of linked accounts, if available.
SECURITY-DETAILS	SECURITY-DETAILS			

#### 11.2.1.5.1.1.1 LINKED-ACCOUNTS

ELEMENT	CHARACTER TYPE	LENGTH	POSSIBLE VALUES	DESCRIPTION
ACCT-NUMBER	A/N	50		Account number of the matched candidate (Masked if not of self)
CREDIT-GUARANTOR	A	50		Name of the member to which the matched candidate belongs.
ACCT-TYPE	A	50		Type of account
DATE-REPORTED	DATE (DD-MM-YYYY)	10		Reported date of account information

OWNERSHIP-IND	A	20		Ownership indicator
ACCOUNT-STATUS	A	10	CLOSED ACTIVE CURRENT WRITTEN-OFF	Status of account
DISBURSED-AMT	N			Disbursed amount
DISBURSED-DT	DATE (DD-MM-YYYY)	10		Date of disbursement
LAST-PAYMENT-DATE	DATE (DD-MM-YYYY)	10		Date of last payment
CLOSE-DT	DATE (DD-MM-YYYY)	10		Date of account closure. Populated if account status is Closed/Written Off
INSTALLMENT-AMT	N			Instalment amount for the account
OVERDUE-AMT	N			Overdue amount
WRITE-OFF-AMT	N			Written off amount
CURRENT-BAL	N			Current outstanding balance for the account
CREDIT-LIMIT	N			Credit limit for the account
ACCOUNT-REMARKS	A/N	50		Overdue amount
FREQUENCY	A	10	Weekly Bi-weekly Monthly Yearly	Frequency of instalment

SECURITY-STATUS	A	10	Secured Un-secured Un-tagged	Tagged if security information is available
ORIGINAL-TERM	N			Original tenure of loan.
TERM-TO-MATURITY	N			
ACCT-IN-DISPUTE	A/N	10		Dispute status of the account
SETTLEMENT-AMT	N			Amount for settlement
PRINCIPAL-WRITE-OFF-AMT	N			Principal write-off amount
SECURITY-DETAILS	SECURITY-DETAILS			

#### 11.2.1.5.1.1.2 SECURITY-DETAILS

ELEMENT	CHARACTER TYPE	LENGTH	POSSIBLE VALUES	DESCRIPTION
SECURITY-TYPE	A	20	Property Vehicle Shares Fixed Deposits Gold Insurance Others	Type of security. E.g. Vehicle, Property
OWNER-NAME	A/N	50		Name of the owner of security
SECURITY-VALUE	A/N	20		Value of the security

DATE-OF-VALUE	DATE (DD-MM-YYYY)	10		Date when value of security was estimated.
SECURITY-CHARGE	A/N	50	Primary Secondary Pari – Passu	
PROPERTY-ADDRESS	A/N	100		Address of Property. Only present if security type is Property.
AUTOMOBILE-TYPE	A/N	50		Type of Vehicle. Only present if security type is Vehicle.
YEAR-OF-MANUFACTURE	N	4		Year of manufacture of Vehicle. Only present if security type is Vehicle.
REGISTRATION-NUMBER	A/N	15		Registration number of Vehicle. Only present if security type is Vehicle.
ENGINE-NUMBER	A/N	20		Engine number of Vehicle. Only present if security type is Vehicle.
CHASSIS-NUMBER	A/N	25		Chassis number of Vehicle. Only present if security type is Vehicle.

### 11.2.2 SECONDARY-MATCHES

ELEMENT	CHARACTER TYPE	LENGTH	POSSIBLE VALUES	DESCRIPTION
NAME	A	100		Name of the matched candidate
ADDRESS	A/N	150		Address of the matched candidate
DOB	DATE (DD-MM-YYYY)			DOB of the matched candidate
PHONE	A/N	15		Telephone number of the matched candidate
PAN	A/N	50		PAN of the matched candidate
PASSPORT	A/N	50		Passport of the matched candidate
DRIVING-LICENSE	A/N	50		Driving License of the matched candidate
VOTER-ID	A/N	50		Voter-id of the matched candidate
E-MAIL	A/N	50		Email of the matched candidate
RATION-CARD	A/N	50		Ration card of the matched candidate
LOAN-DETAILS	LOAN-DETAILS			Account information

### 11.2.3 INQUIRY-HISTORY

ELEMENT	TYPE	DESCRIPTION
HISTORY	[1..N] HISTORY	Carries records of past inquiries.

#### 11.2.3.1 HISTORY

ELEMENT	CHARACTER TYPE	LENGTH	DESCRIPTION
MEMBER-NAME	A/N	100	Comment text
INQUIRY-DATE	DATE (DD-MM-YYYY)	10	Date of comment
PURPOSE	A	50	Purpose of conducting the inquiry
OWNERSHIP-TYPE	A	20	Ownership type specified in Inquiry
AMOUNT	N		Amount specified in Inquiry
REMARK	A/N	50	Remarks

#### 11.2.4 COMMENTS

ELEMENT	CHARACTER TYPE	LENGTH	DESCRIPTION
COMMENT-TEXT	A/N	100	Comment text
COMMENT-DATE	DATE (DD-MM-YYYY)	10	Date of comment
BUREAU-COMMENT	A/N	100	Bureau Comment text

### 11.2.5 ALERTS

ELEMENT	CHARACTER TYPE	LENGTH	DESCRIPTION
ALERT-TYPE	A/N	10	Type of alert
ALERT-DESC	A/N	50	Description of alert

### 11.2.6 SCORES

ELEMENT	TYPE	DESCRIPTION
SCORE	[1..N] SCORE	

#### 11.2.6.1 SCORE

ELEMENT	CHARACTER TYPE	LENGTH	DESCRIPTION
SCORE-TYPE	A/N	10	Type of score
SCORE-VALUE	A/N	50	Value of score
SCORE-VERSION	A/N	50	Version of score
SCORE-FACTORS	A/N	100	
SCORE-COMMENTS	A/N	100	Comments

## Appendix A: Logic to arrive at Inquiry Unique reference number

The INQUIRY-UNIQUE-REF-NO should be a unique identifier for an inquiry. This will be used for tracking processing of inquiry being submitted to bureau. The unique reference number should be alphanumeric (with no special characters).

Proposed pseudo-code to generate a unique reference number is as detailed below –

A combination of current date/time, Member Id, LOS Application ID (if available) and a random number (or sequence).

E.g. 1. If LOS Application Id is available,

Current date time followed by the id and a 6 digit random number.

(DDMMYYYYHHmmSSLOSLAppIDxxxxxx)

24102011204135HM98765000001

2. Current date time followed by a 6 digit random number.

(DDMMYYYYHHmmSSxxxxxx)

24102011204135000001

3. Member Id followed by Current date time and a 6 digit random number.

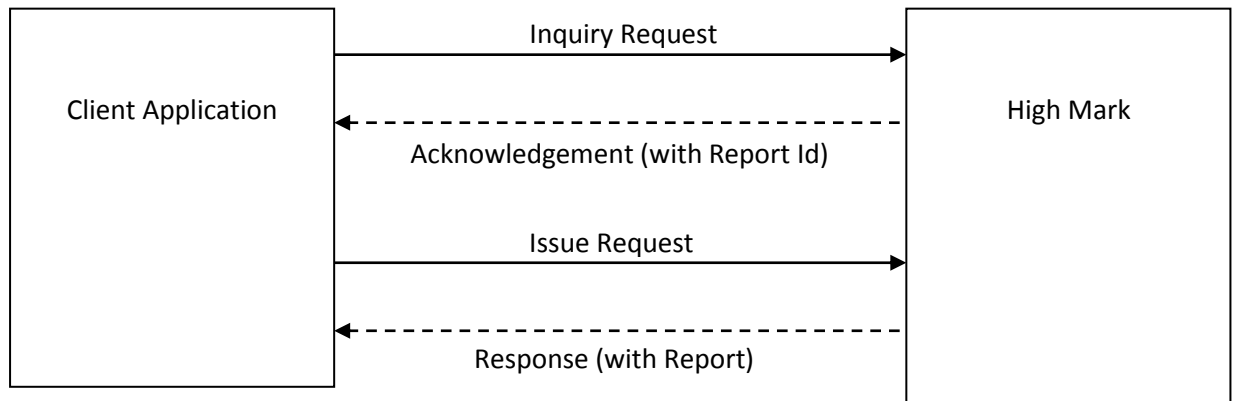
(MFIxxxxxxDDMMYYYYHHmmSSxxxxxx)

MFI00004524102011204135000001

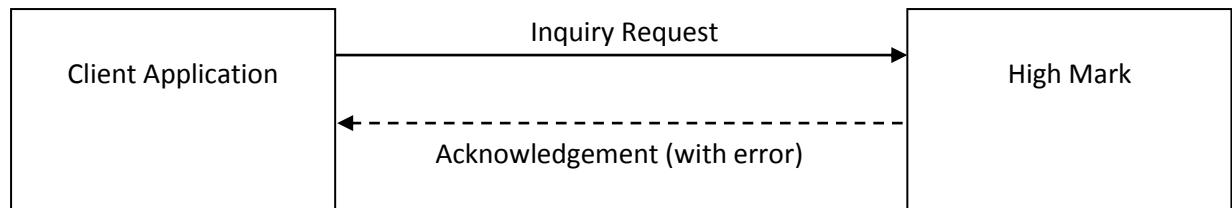
Alternatively, it can have the alphanumeric value that is used by the Member to uniquely identify a particular inquiry/application.



## Appendix B: CPU-CPU Request-Response Message flow



## Appendix C: CPU-CPU Request-Response Message flow (Error scenario)



## Appendix D: Code definitions for State

AP	Andhra Pradesh
AR	Arunachal Pradesh
AS	Assam
BR	Bihar
CG	Chattisgarh
GA	Goa
GJ	Gujarat
HR	Haryana
HP	Himachal Pradesh
JK	Jammu & Kashmir
JH	Jharkhand
KA	Karnataka
KL	Kerala
MP	Madhya Pradesh
MH	Maharashtra
MN	Manipur
ML	Meghalaya
MZ	Mizoram
NL	Nagaland
OR	Orissa
PB	Punjab
RJ	Rajasthan
SK	Sikkim
TN	Tamil Nadu
TS	Telangana
TR	Tripura
UK	Uttarakhand
UP	Uttar Pradesh
WB	West Bengal
AN	Andaman & Nicobar
CH	Chandigarh
DN	Dadra and Nagar Haveli

DD	Daman & Diu
DL	Delhi
LD	Lakshadweep
PY	Pondicherry

#### Appendix E: Transaction Error Codes & Descriptions

Error Code	Error Description
ERR_REQ_XML_NT_RCVD	Request XML not received. Kindly set request XML in parameter 'inquiryXML'
ERR_INV_REQ_RCVD	XML received is not valid.
ERR_CANT_PROC_REQ	Request cannot be processed now. Please resend request later.
ERR_INV_USR_PWD	User Name / password is invalid
ERR_ACT_LOCK	Account is locked. Please contact Highmark to unlock user.
ERR_INV_REQ_HDR_RCVD	XML Header received is not valid.
ERR_RESP_SENT	Response already sent for report id :

#### Appendix F: Validation Error Codes & Descriptions

Error Code	Error Description
ERR_BLNK_REQ_TYP	Credit Request Type is empty
ERR_INV_REQ_TYP	Invalid Value in Credit Request Type
ERR_BLNK_INQ_PRPSE	Credit Inquiry Purpose Type is empty
ERR_INV_INQ_PRPSE	Invalid Value in Credit Inquiry Purpose Type
ERR_BLNK_INQ_STG	Credit Inquiry Stage is empty
ERR_INV_INQ_STG	Invalid value in Credit Inquiry Stage
ERR_INV_DT_FRMT	Format of Account Open date(Date Format) is Invalid
ERR_BLNK_CNS_NAME	Consumer Name is empty
ERR_INV_CNS_NAME	Consumer name should have at least One Word
ERR_BLNK_DOB_AGE	Date of Birth or age is empty
ERR_INV_DOB_DT_FRMT	Format of DOB(Date Format) is Invalid
ERR_INV_AGE_LIMIT	Age should be greater than 14 and less than 86
ERR_INV_AGE	Age should be a numeric
ERR_INV_AGEASON_DT_FRMT	Format of AgeOnDate(Date Format) is Invalid
ERR_BLNK_ID_VAL_TYP	Either Id Type is missing for given Id value or Id Value is missing for given Id Type
ERR_BLNK_REL_TYP_NAME	Either Relation Type is missing for given Relation Name or Relation Name is missing for given Relation Type
ERR_BLNK_KYPRSN_TYP_NAME	Either Key Person Relation Type is missing for given Key Person Name or Key Person Name is missing for given Key Person Relation Type
ERR_BLNK_NOM_TYP_NAME	Either Nominee Relation Type is missing for given Nominee Name or Nominee Name is missing for given Nominee Relation Type
ERR_BLNK_TEL_TYP_NUM	Either Telephone Type is missing for given Telephone no or

	Telephone No is missing for given Telephone type
ERR_INV_ID_TYP	Invalid value in Id Type
ERR_INV_KYPRSN_TYP	Invalid Value in Key Person Relation Type
ERR_INV_NOM_TYP	Invalid Value in Nominee Relation Type
ERR_BLNK_REL	Either one of Spouse/Father must be provided
ERR_INV_REL_TYP	Invalid Value in Relation Type
ERR_INV_TEL_TYP	Invalid value in Telephone type
ERR_INV_ID_LEN	Id's length can't be less than 6
ERR_BLNK_ADDR	Address should be provided
ERR_BLNK_ADDR_TYP	Address Type is empty
ERR_INV_ADDR_TYP	Invalid value in Address Type
ERR_BLNK_ADDR_LINE	Address1 Line 1 is empty
ERR_INV_ADDR_LEN	Address length cannot be less than 5
ERR_BLNK_STATE	State is empty
ERR_INV_STATE_CODE	Invalid Value in State Code
ERR_BLNK_CITY	City is empty
ERR_BLNK_PIN	Pin is empty
ERR_INV_PIN_LEN	PinCode length should be equal to 6
ERR_BLNK_ID_SPOUSE_FATHER	Either Father's name , Spouse's name , Phone No or ID must be specified
ERR_INVALID_EMAIL	Email Address is invalid

## Appendix G: List of Account Type codes for CREDIT-INQ-PURPS-TYP-DESC field

**Account Type Code** needs to be sent in the Request XML tag **CREDIT-INQ-PURPS-TYP-DESC**

Account Type Code	Account Type Description
A01	Auto Loan (Personal)
A02	Auto Overdraft
A03	Two-Wheeler Loan
A04	Commercial Vehicle Loan
A05	Commercial Equipment Loan
A06	Housing Loan
A07	Property Loan
A08	Loan Against Shares / Securities
A09	Gold Loan
A10	Education Loan
A11	Leasing
A12	Personal Loan
A13	Consumer Loan
A14	Loan to Professional
A15	Credit Card
A16	Charge Card
A17	Fleet Card
A18	Loan against Card
A19	Overdraft
A20	Loan Against Bank Deposits
A21	OD on Savings Account
A22	Non-Funded Credit Facility
A23	Business Loan General
A24	Business Loan Priority Sector Small Business
A25	Business Loan Priority Sector Agriculture
A26	Business Loan Priority Sector Others
A27	Business Non-Funded Credit Facility General
A28	Business Non-Funded Credit Facility-Priority Sector- Small Business
A29	Business Non-Funded Credit Facility-Priority Sector-Agriculture
A30	Business Non-Funded Credit Facility-Priority Sector-Others
A31	Business Loan Against Bank Deposits
A32	Other
A33	Commercial Vehicle Loan
A34	Telco Wireless
A35	Telco Broadband
A36	Telco Landline

A37	Microfinance Business Loan
A38	Microfinance Personal Loan
A39	Microfinance Housing Loan
A40	Microfinance Others
A41	Used Car Loan
A42	Construction Equipment Loan
A43	Used Tractor Loan
A60	Staff Loan
A61	Secured Credit Card
A62	Corporate Credit Card
A63	Kisan Credit Card
A64	Loan on Credit Card
A65	Prime Minister Jaan Dhan Yojana - Overdraft
A66	Mudra Loans – Shishu / Kishor / Tarun
A67	Business Loan - Secured
A68	Business Loan Unsecured
A69	Pradhan Mantri Awas Yojana - CLSS
T01	JLG Group
T02	JLG Individual
T03	Individual