CIS4 – REST API for Data Submission

TransUnion Rwanda

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Version 1.0

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Document History

Document Version	Last Update Date	Author	Brief Description of Change	Authorizer
1.0	4th October 2018	F. Ojiem	First Edition	M. Wamahiu

Technologies

No	Name	Description	Version
1	REST	Communication Protocol	JSON

Terminologies

Terminology	Description
Web Service	A software system designed to support interoperable machine-to-machine interaction over a network
REST	Representational State Transfer (REST) refers to an architectural style for implementing web services. REST web services are implemented using web standards.
JSON	A text-based data-interchange format used to represent objects in JavaScript as collections of name/value pairs represented as Strings.
HTTPS	HTTP Secure-uses SSL technology to allow secure connection
HTTP BASIC-AUTH	Basic authorization-protects web resources from unauthorized access.

Introduction

This document defines the web service specifications for TransUnion Credit Bureau Subscribers who want to submit credit information via web service client applications. It also illustrates the technologies and protocol used to support cross platform cross language interaction between the TransUnion web service server and TransUnion web service clients. The API is REST based, and the data-exchange format is JSON.

Web Service Security

Token Authorization

In order to be able to perform different operations on the Data Upload Api, one has to authenticate their requests using an Authorization Token.

This token is generated from the API using the user's credentials and expires after 30 days.

Ip Address Restriction

On Go live a user's credentials can be mapped to a specific set of Ip addresses that are allowed to submit data.

REST Resources

A REST resource is an abstraction of a piece of information or an action, such as a single data record submission. Each resource in REST API is identified by a named Uniform Resource Identifier (URI) and accessed using standard HTTP methods (HEAD, GET, POST, PATCH, DELETE).

The API for Data Submission provides **update** resources for submitting data and a **login** resource used for generating authorization tokens.

You use the update resources to interact with our Data submission API. To submit data to our API, you will use the **POST** HTTP method. Data submitted to the API must be in **JSON** format, all responses from the API are also in JSON format. The update endpoints provided in the Api are:

Banks Information Endpoints

> *update/mobile*

> *update/consumercredit*

update/corporatecredit

update/shareholder

update/guarantor

update/director

update/collateral

update/bouncedcheque

Insurance Information Endpoints

update/customerdetails

update/policydetails

update/lifeinsurance

update/corporalaccidentclaim

update/bondsclaim

update/transportclaim

update/motorclaim

update/medicalclaim

update/propertyinsurance

When submitting data to the API, a standard approach has to be followed to ensure that data is loaded in a consistent and verifiable format to further ensure that data integrity is assured by the CRB.

On submitting data, realtime validation is done on the data and if a record has any errors the API responds with these errors. If the API response shows that the data has errors, these have to be rectified and the data be resubmitted. If the data submitted does not have any errors, the API will respond with a **success** response code and this data will be loaded into the Bureau database.

SAMPLE API Request & Response

Authorization Token Generation

In order to be able to perform different operations on the Data Upload Api, one has to authenticate their requests using an Authorization Token. To generate an authorization token, send a **json** post request to the token generation endpoint. The test endpoint is https://secure3.crbafrica.com/duv2/login.

You can try out this out on your browser by visiting https://secure3.crbafrica.com/duv2/doc/index.html#/Login_Endpoint

The request should be as below:

```json
{
    "infinityCode": "INFINITY_CODE_PROVIDED",
    "password": "YOUR_PASSWORD",
    "username": "YOUR_USERNAME"
  }
```

The response from successful token generation will be as below:

```json
{
    "token":
"eyJhbGciOiJIUzUxMiJ9.eyJzdWIiOiJhIiwiZXhwIjoxNTI1ODQ2Mzc4LCJzdWJzY3JpYmVySWQiOjEzMjl9.
QqP3MdnXOo1tgXz5AsVQP8Y6 5vAQ2TVvClDRPCINfPZfFB9dCUmuxkbyISzwT0hhKTgUlwIz7j-0Rxd56UpaBwup",
    "expiresAfter": "2592000000",
    "status": "Ok"
    }
```

Sample Request – Submitting Collateral Information

You can try this out on your browser by visiting https://secure3.crbafrica.com/duv2/doc/index.html#/Rwanda_Data_Upload

+ **Headers:**
Authorization (Type Bearer): auth token generated by the user
Content-Type: application/json

```json
{
  "collateralInformationRecord": {
    "accountNumber": "474848437383",
    "collateralCurrencyType": "RWF",
    "collateralExpiryDate": "20180909",
    "collateralForcedSaleDate": "20180202",
    "collateralForcedSaleValue": "",
```

```
    "collateralValue": "900000",
    "collateralLastValuationDate": "201801029",
    "collateralReferenceNumber": "569849494849",
    "collateralType": "109"
  },
  "recordType": "CR"
}
```

Sample responses

Success response

```
{
{
    "message": "Success",
    "responseCode": 200,
    "callbackId": "1f7524d5-9c76-4e60-bfe3-07a2c5550f5d",
    "recordErrors": []
}
```

Failure response

```
{
    "message": "Failed validation, record has validation errors",
    "responseCode": 600,
    "callbackId": "b3ae1fb0-1d5d-4fd3-9343-b1576659b1a2",
    "recordErrors": [
        {
            "accountNumber": "474848437383",
            "errorMessage": "VALIDATION ERROR : Invalid input: Collateral Type
             must be one of 0|00|10|21|22|23|29|30|40|50|60|70|81|90|99",
            "fieldName": "collateralType",
            "fieldValue": "109",
            "errorCode": 1056
        },
        {
            "accountNumber": "474848437383",
            "errorMessage": "VALIDATION ERROR: Invalid Date, Date Format is YYYYMMDD",
            "fieldName": "collateralLastValuationDate",
            "fieldValue": "201801029",
            "errorCode": 1080
        }
    ]
}
```

Testing & Trying out the API

You can test our different API endpoints by visiting:

https://secure3.crbafrica.com/duv2/doc/index.html#/Rwanda_Data_Upload

This site provides the models of the various record types and enables you to try out our API by simply sending your requests using a valid authorization token, filling in valid record values and the record type.

Your Api Authentication credentials are provided to you once you are ready to commence testing the API.

General Field Formats

1. Date Format:
All Dates in this specification will be in the Format of yyyyMMdd,
    Where yyyy denotes the Year
            MM denotes the Month
            dd denotes the Day.
E.g. for a Date of 1st February 2018, the Date shall be coded as 20180201

2. Amount Field Format
All amounts must be submitted inclusive of cents e.g. if loan amount is RWF 35,000.00 the amount should be sent as 35000.00 , if amount is RWF 35,000.98 then amount sent should 35000.98.

3. Numeric Field Format
All numeric values will be shown excluding separators.

4. Alpha-Numeric Field Format
All alpha numeric values will be represented as available in the source format.

5. Currency

The currency should be filled with an ISO Currency Code.

Record Types

In each Api request, a **recordType** field has to be filled. This field indicates the type of record being submitted. The table below describes the different types of record type fields

Record Type	Description	Endpoint
ML	Mobile Loan information	/update/mobile
CI	Corporate Credit information	/update/corporatecredit
IC	Consumer Credit Information	/update/consumercredit

SI	Shareholder Information	/update/shareholder
GI	Guarantor Information	/update/guarantor
DI	Director Information	/update/director
CR	Collateral Information	/update/collateral
RD	Bounced Cheque Information	/update/bouncedcheque
MX	Customer Details	/update/customerdetails
PO	Policy Details Claim	/update/policydetails
PL	Life Insurance Claim	/update/lifeinsurance
PC	Corporal Accident Claim	/update/corporalaccidentclaim
PB	Bonds Claim	/update/bondsclaim
PT	Transport Claim	/update/transportclaim
PI	Motor Claim	/update/motorclaim
PE	Medical Claim	/update/medicalclaim
PP	Property Claim	/update/propertyinsurance

Records Definition

This section describes each of the records, the fields in each record, which fields are mandatory and if a field can only allow certain values.

N/B:

In the below tables, the column names should be interpreted as below:

Field – This is the name of the field in the Api Request.

Permissible Values – These are the allowed values for the field, where they are filled as key=value pairs. When submitting data the key is what should be used. E.g. " documentType":"1" where the Permissible Values column has (1 = National Id, 2 = Passport Number)

M – Mandatory, O - Optional

Mobile Loan Record

Field	Type	Description	Permissible Values	M/O
loanAccount	Text	Loan Account Ref. number		M
surName	Text	Surname of Customer		M
foreName1	Text	Name of Customer		Minimum 1
foreName2	Text	Name of Customer		
foreName3	Text	Name of Customer		
documentType	Integer	Document Type	1 = National Id 2 = Passport Number 3 = Service Id 4 = Alien Id	M
documentNumber	Text	Document number of selected document type		M
mobileNumber	Text	Mobile number		O

dob	Text	Date of Birth	Format is yyyyMMdd.	M
gender	Text	Gender	M F	O
principalAmount	Double	Principal Amount, inclusive of cents		M
loanBalance	Double	Loan Balance, inclusive of cents		M
customerRef	Text	Customer Reference number		O
disbursementDate	Text	Loan Disbursement Date	Format is yyyyMMdd.	M
maturityDate	Text	Loan Maturity Date	Format is yyyyMMdd.	M
daysInArrears	Integer	Days in arrears		M
accountStatus	Text	Account Status	CURRENT ACCOUNT CLOSED DISPUTED LAPSED POLICY CANCELLED BY CLIENT CANCELLED BY SUPPLIER CREDIT CARD REVOKED REPOSSESSION PAID OUT DECEASED CLAIM HANDED OVER PAID OUT DISABILITY LOAN AGAINST POLICY	M

			PAID UP EARLY SETTLEMENT WRITTEN OFF PAID UP DEFAULT	
lastPaymentDate	Text	Loan last payment date	Format is yyyyMMdd.	Conditional – Must be submitted if account status is ACCOUNT CLOSED.
dateClosed	Text	Date loan account was closed.	Format is yyyyMMdd.	Conditional – Must be submitted if Account status is ACCOUNT CLOSED;
classification	Text	Classification	NORMAL RISK WATCH SUBSTANDARD DOUBTFUL LOSS WRITE OFF	M
accountProductType	Text	Account Product Type		M
currency	Text	Currency	ISO Currency Code e.g. KES	M

Consumer Credit Record

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Salutation	Text		ADV - Advocate CAPT – Captain COL - Colonel DR - Doctor DS - Dominee JUDGE - Judge LADY - Lady LT - Lieutenant LORD - Lord MAJ - Major MISS - Miss MR - Mister MRS - Mrs MS - Miss/Mrs PAST - Pastor PROF - Professor REV - Reverend SERS - Sersant SGT - Sergeant SIR - Sir	O	The options are provided on the permissible values section
Surname	Text			M	The Family Name or surname
Forename or Initial 1	Text			M	The first name
Forename or Initial 2	Text			O	The given name
Forename or Initial 3	Text			O	Other names or initials
National ID Number	Text			M	The individual's identification number as provided by the government register /registrar of person(s)

Passport No	Text			O	Mandatory If National ID is not provided
Nationality	Text			M	This field is mandatory if a passport Number is provided, the nationality of the borrower should be provided in this field as stated on the reported passport.
Tax No	Text			O	An identification number used for tax purposes in Rwanda.
Driving License No	Text			O	Driving license number for the individual
Social Security Number	Text			O	Unique number provided to each individual used for social security benefits tracking and other identification purposes.
Health Insurance Number	Text			O	Unique number use for health insurance purposes
Marital Status	Text		S = Single M = Married D = Divorced W=Widowed O = Other(s)	O	Individual's marital status as provided on the permissible values section
No of Dependants	Number			O	Number of persons who depending.
Gender	Text		M = Male F = Female	M	Male/Female (M/F)
Date of Birth	Text			M	Assist in matching for unique identification and detection of possible fraud.
Place Of Birth	Text	City		O	This information should be provided as stated in the National ID Card or Passport given.
Postal Address Line 1 Number	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	Consumer's Postal Address Line1

Postal Address Line 2 Postal code	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	Address Extra Details
Physical address line 1	Text			O	Consumer's Physical (Residential Address) Line 1
Physical address line 2	Text			O	Consumer's Physical (residential Address) Line 2
Physical address Postal Code	Text			O	Consumer's Physical (residential Address) postal code
Physical address Plot Number	Text			O	Plot Land Ref (LR) No of Consumer's residential Address
Physical address Province	Text			M	Individual's location - province
Physical address District	Text			M	Individual's location - District
Physical address Sector	Text			M	Individual's location - Sector
Physical address Cell	Text			M	Individual's location - Cell
Country	Text			M	Country of Individual's Postal Address
Email Address	Text			O	Individual's Email address
Residence Type	Text		O - Owner T - Tenant	O	Options provided on the permissible values section
Work Telephone	Text	Include Area Code		O	Individuals work telephone number e.g county code followed by the remaining 9 phone digits e.g CCC AAANNNNNN

Home Telephone	Text	Include Area Code		O	Individuals home telephone number Individuals work telephone number e.g county code followed by the remaining 9 phone digits e.g CCC AAANNNNNN
Mobile Telephone	Text	Include Area Code		M	Individuals mobile telephone number Individuals work telephone number e.g county code followed by the remaining 9 phone digits e.g CCC AAANNNNNN
Facsimile / Fax	Text	Include Area Code		O	Individuals Fax telephone number
Employer Name	Text			O	If the loan was taken by an Employed individual then the Employment fields are all Mandatory.
Employer Address Line 1	Text			O	
Employer Address Line 2	Text			O	If the loan was taken by an Employed individual then the Employment fields are all Mandatory.
Employer Town	Text			O	
Employer Country	Text			O	
Occupation/ Designation	Text			O	
Income	Number	The income amount that has been provided on the pay slip or credit application form		O	This field is mandatory to all reported MFI accounts.

Income Frequency	Text	This is the frequency in which the borrower receives their income.	M = Monthly W = Weekly F = Fortnight Q = Quarterly A = Annual	O	This field is mandatory to all reported MFI accounts.
Group Name	Text	This is the registered name of the Group receiving the credit facility.		M	Not all groups have group numbers thus the field of group number is optional but if a group is registered then the group number is mandatory.
Group Number	Text	This is the registered group number of the above Group.		O	
Account Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	Must be provided as per the field description
Old Account Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	C	Provide this if the account number was changed when restructuring the credit account. This may not apply to MFIs thus an optional field when reporting credit accounts from the MFIs.
Account Type	Text	Refers to Type of Loan Account.	I = Instalment account representing transactions opening balance will be equal to the original purchase price, the current balance will reflect monies still due, the overdue balance will reflect the value of the cumulative missed instalments and the instalment amount will be displayed as per the Credit Agreement. The instalment amount cannot be greater than the current balance. R = Revolving credit account where purchases and payments are made within a given credit facility.	M	Must be provided as per the permissible values field.

| | | | O = Open account without credit limit but where total owing, as reflected on monthly statement, is due and payable on a date as advised on the statement.

C = Credit Card Account (Banks only).

P = Personal cash loans.

H = Home Loans.

E = Single Credit Facility (Multiple products under one facility)

U = Utility (rates, water, electricity)

V = Overdraft (to supply opening balance as overdraft limit and current balance as overdraft balance)

N = Pension backed lending

B = Building Loan (Only opening balance should be supplied until after first withdrawal then current balance and instalment must be supplied.

T = Student Loan

D = Debt recovery account, i.e. an account held by debt collection company.

G – Garage Card except where payment is linked to credit card.

M = Mobile based Credit loan facility.

F = Open account without credit limit but where total owing, as reflected on monthly statement, is due and payable on a date as advised on the statement to be used for service related account types e.g. Telecommunications, Security, etc. | | |

			S = Short term insurance(Applicable to insurances) L = Long term insurance (Applicable to insurances)		
Account Status	Text	Refers to status of the credit facility.	A - Current C - Account Closed D - Disputed P - Paid Up (Account paid up but can be active e.g. Revolving Credit) T - Early Settlement (Loan settled early by customer) W - Written Off (Account written off as a bad debt due to non-payment). X - Paid up default (Account paid up subsequent to a Status Code of J,I,L or W) F - Lapsed Policy (Client has allowed Insurance Policy to lapse due to non-payment) G - Cancelled by Client (Applicable to Insurance Policies) H - Cancelled by Supplier (Insurance Policy cancelled by Insurer) I - Credit Card Revoked J - Repossession (Goods have been repossessed due to non-payment) K - Paid out Deceased Claim (Death Claim paid to beneficiary of Policy)	M	Options provided as per the permissible values field.

			L - Handed Over (Account handed over to attorney or collection agency for recovery) M - Paid out Disability (Paid out to Policy Holder) N - Loan against Policy (Loan granted against outstanding value of policy)		
Classification	Text		1 - NORMAL RISK 2 - WATCH 3 - SUBSTANDARD 4 - DOUBTFUL 5 - LOSS 6 - WRITE OFF	M	Options provided as per the permissible values field.
Account Owner	Text	Refers to whether the loan is taken directly or indirectly by the borrower	O = the credit facility is obtained by the borrower himself. J = one of the borrowers in a joint application, e.g. in a joint housing loan. S = the credit facility is obtained by the sole proprietorship in which the borrower is the owner. P = the credit facility is obtained by the partnership in which the borrower is one of the partners.	M	Options provided as per the permissible values field.
Joint Loan Participants	Number	Number of participants in a Joint Loan account or a Group loan account must equal to the number of records supplied for the account number.		M	Mandatory if Account Owner is 'J' above.
Currency Type	Text	Use ISO Currency codes		M	ISO Currency codes provided on appendix
Date Account Opened	Text	Date of Account Opening or When facility was granted.		M	Provided as per the description values field.
Date Account Updated	Text	Date when the total outstanding was last reported.		M	Provided as per the description field.
Terms Duration / Payment Terms	Number	Length of time agreed in months by the borrower. If a weekly		M	This should be represented on a monthly basis

		loan in the case of MFI weekly lending then the default to this is 1 month.			
Account Repayment Term	Text	Frequency of the principal repayment term for each facility type.	ODD = On demand DLY = Daily WKY = Weekly FNY = Fortnightly(chaque 2 semaine) MTH = Monthly QTR = Quarterly(chaque 3 mois) HYR = Half-yearly ANN = Annually BUL = Bullet (one lump sum upon maturity) REV = Revolving (e.g. for revolving credit, letter of credit, trade and foreign exchange contract) IDF = Indefinite (e.g. for overdraft) IRR = Irregular schedule	M	
Opening Balance / Credit Limit / Principal	Number	Total limit approved by the lending institution for the credit facility.		M	
Current Balance	Number	Total repayable balance required for full settlement of the credit facility.		M	
Available Credit	Number	The available credit balances		O	This field is Mandatory if the credit facility is an overdraft,Line of credit or revolving credit account.
Current Balance Indicator	Text	D = Debit C = Credit If Paid in full (Status code = P), Credit Balance indicator of will be 'C'.)		M	
Scheduled Payment Amount	Number	This is the agreed contractual payment towards the credit facility		M	

Actual Payment Amount	Number	The amount received as payment towards the credit facility.		M	
Amount Past Due	Number	The total value of missed payments.		M	This defaults to 0 if the credit account is not in arrears
Installment(s) in Arrears	Number	Number of missed payment cycles.		M	If the amount past due is 0 then the installments in arrears should be 0
Days in Arrears	Number	The number of missed payment cycles reported in days.		M	This defaults to zero if the installments in arrears reads as 0
Date Closed	Text	The date the loan account was closed.		O	This is mandatory if the credit account is closed, written off or paid up under the account status.
Last Payment Date	Text	The date the last transaction was received in the credit account.		M	
Interest Rate at Disbursement	Number			O	If the account is restructured by the lender then the interest rate reported in this instance becomes the renegotiated interest rate.
First Payment Date	Text	The date the first payment was made		M	This field is optional to overdrafts, open accounts, revolving credit accounts, line of credit accounts
Nature	Text	11=CREDIT EN COMPTE COURANT 12=ESCOMPTES D'EFFETS COMMERCIAUX 13=AUTRES CREDITS A COURT TERME 21=HABITAT A MOYEN TERME 22=VEHICULES UTILITAIRES AMOYEN TERME 23=AUTRES EQUIPEMENTS A MOYEN TERME 24=AUTRES CREDITS A		M	

		MOYEN TERME 31=HABITAT A LONG TERME 32=EQUIPEMENT A LONG TERME 33=AUTRES CREDITS ALONG TERME 39=AUTRES CREDITS A DECAISSEMENT 41=CREDOCS 42=AVALS,CAUTIONS,ACCEPTATIONS 49=AUTRES CREDITS DE SIGNATURE			
Category	Text	10=CREDIT DE CAISSE 11=CREDIT DE FONDS DE ROULEMENT 19=CREDIT DE DESSAISISSEMENT 20=CREDIT DE STOCKAGE 21=CREDIT D'ESCOMPTE 22=CREDIT-RELAIS		M	
		23=CREDOC IMPAYE 30=CREDIT DE SOUDURE 31=CREDIT DE FAIRE-VALOIR 33=CREDIT D'EMBOUCHE 34=CREDIT DE CAMPAGNE 39=AUTRES CREDITS A DECAISSEMENT 40=CREDITS PERSONNELS 50=CREDIT VEHICULE 60=PRETS HYPOTHECAIRES 64=LEASING IMMOBILIER 68=LEASING MOBILIER 70=CREDIT			

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
		D'INVESTISSEMENT 80=CREDIT DOCUMENTAIRE 82=LA CAUTION 83=L'AVAL 84=L'ACCEPTATION 89=AUTRE CREDIT DE SIGNATURE;			
Sector of Activity	Text			M	
Approval Date	Text	The date the credit facility was approved		M	
Final Payment Date	Text	The date that the credit facility is expected to make its last repayment.		M	

Corporate Credit Information Record

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Institution Name	Text	This refers to the name that that company was registered under.		M	Institution name
Trading Name	Text	This refers to the companies known trading or business name		M	
Tax No	Text			O	
VAT No	Text			O	
Company Reg No	Text			M	
Company Registration Date	Text			M	

Company Cease Date	Text	The Date the company stopped actively trading		O	This is Mandatory if the company was closed.
Industry	Text	This refers to the industry that the company has been classified under.		M	
Postal Address line 1 Number	Text			M	
Postal Address line 2 Postal Code	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	
Physical Address Line 1	Text			M	
Physical Address Line 2	Text			O	
Physical Address Postal Code	Text			O	
Physical Address Plot Number	Text			O	
Physical Address Province	Text			M	
Physical Address District	Text			M	
Physical Address Sector	Text			M	

Physical Address Cell	Text			M	
Country	Text			M	
Email Address	Text			O	
Telephone 1	Text	Include Area Code		M	
Telephone 2	Text	Include Area Code		O	
Telephone 3	Text	Include Area Code		O	
Telephone 4	Text	Include Area Code		O	
Telephone 5	Text	Include Area Code		O	
Telephone 5	Text	Include Area Code		O	
Telephone 6				O	
Facsimile 1	Text	Include Area Code		O	
Facsimile 2	Text	Include Area Code		O	
Account Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	• Branch Code • Account Number • Sub Account Number	M	
Account Type	Text		I = Instalment account representing transactions opening balance will be equal to the original purchase price, the current balance will reflect		

			monies still due, the overdue balance will reflect the value of the cumulative missed instalments and the instalment amount will be displayed as per the Credit Agreement. The instalment amount cannot be greater than the current balance R = Revolving credit account where purchases and payments are made within a given credit facility; O = Open account without credit limit but where total owing, as reflected on monthly statement, is due and payable on a date as advised on the statement C = Credit Card Account (Banks only) P = Personal cash loans H = Home Loans S = Short term insurance L = Long term insurance		

			G – Garage Card except where payment is linked to credit card		
			E – Single Credit Facility (Multiple products under one facility)		
			∪ – Utility (rates, water, electricity)		
			∨ – Overdraft (to supply opening balance as overdraft limit and current balance as overdraft balance)		
			N – Pension backed lending B – Building Loan (Only opening balance should be supplied until after first withdrawal then current balance and instalment must be supplied.		
			T – Student Loan		
			D – Debt recovery account, i.e. an account held by debt collection company		
			F - Open account without credit limit but where total owing, as reflected on monthly statement, is due and payable on a date as		

			advised on the statement to be used for service related account types e.g. Telecommunications, Security, etc.		
Account Status	Text	Refers to status of the credit facility.	A = Current C = Account Closed D = Disputed F = Lapsed Policy (Client has allowed Insurance Policy to lapse due to non-payment) G = Cancelled by Client (Applicable to Insurance Policies) H = Cancelled by Supplier (Insurance Policy cancelled by Insurer) I = Credit Card Revoked J = Repossession (Goods have been repossessed due to non- payment) K = Paid out Deceased Claim (Death Claim paid to beneficiary of Policy)	M	

			L = Handed Over (Account handed over to attorney or collection agency for recovery) M = Paid out Disability (Paid out to Policy Holder) N = Loan against Policy (Loan granted against outstanding value of policy) P = Paid Up (Account paid up but can be active e.g. Revolving Credit) T = Early Settlement (Loan settled early by customer) W = Written Off (Account written off as a bad debt due to non- payment). X = Paid up default (Account paid up subsequent to a Status Code of J,I,L or W)		
Classification	Text	BNR classification code	1=NORMAL RISK 2=WATCH 3=SUBSTANDARD 4=DOUBTFUL 5=LOSS 6=WRITE OFF	M	This field is optional for MFI credit accounts.

Account Owner	Text	Refers to whether the loan is taken directly or indirectly by the borrower	O = the credit facility is obtained by the borrower himself. J = one of the borrowers in a joint application, e.g. in a joint housing loan. S = the credit facility is obtained by the sole proprietorship in which the borrower is the owner. P = the credit facility is obtained by the partnership in which the borrower is one of the partners. G = The borrowers of the loan are within a group.	M	
Joint Loan Participants	Number	Number of participants in a Joint Loan account or a Group loan account must equal to the number of records supplied for the account number.		M	Mandatory if Account Owner is 'J' or 'G' above.
Currency Type	Text	Use ISO Currency codes		M	
Date Account Opened	Text	Date of Account Opening or When facility was granted.		M	
Date Account Updated	Text	Date when the total outstanding was last reported.		M	

Terms Duration	Number	Length of time agreed in months by the borrower. If a weekly loan in the case of MFI weekly lending then the default to this is 1 month		M	This should be represented on a monthly basis
Account Repayment Term	Text	Frequency of the principal repayment term for each facility type.	ODD = On demand DLY = Daily WKY = Weekly FNY = Fortnightly MTH = Monthly QTR = Quarterly HYR = Half-yearly ANN = Annually BUL = Bullet (one lump sum upon maturity) REV = Revolving (e.g. for revolving credit, letter of credit, trade and foreign exchange contract) IDF = Indefinite (e.g. for overdraft) IRR = Irregular schedule	M	
Opening Balance / Credit Limit / Principal	Number	Total limit approved by the lending institution for the credit facility.		M	
Current Balance	Number	The total repayable balance required for full settlement of the credit facility.		M	
Available Credit	Number	The available credit balances.		M	This field is Mandatory if the

					credit facility is an overdraft, Line of credit or revolving credit account.
Current Balance Indicator	Text	D = Debit C = Credit If Paid in full (Status code = P), Credit Balance indicator of will be 'C'.		M	
Scheduled Payment Amount	Number			M	
Actual Payment Amount	Number	This is the amount received as payment towards the credit facility.		M	
Amount Past Due	Number	The total value of missed payments		M	This defaults to 0 if the credit account is not in arrears
Installment(s) in Arrears	Number	Number of missed payment cycles.		M	If the amount past due is 0 then the installments in arrears should be 0
Days in Arrears	Number	The number of missed payment cycles in reported in days.		M	This defaults to zero if the installments in arrears reads as 0
Date Closed	Text	The date the loan account was closed		O	This is mandatory if the credit account is closed, written off or paid up under the account status.
Last Payment Date	Text	The date the last transaction was received in the credit account.		M	

				O	If the account is restructured by the lender then the interest rate reported in this instance becomes the renegotiated interest rate.
Interest Rate at Disbursement	Number				
First Payment Date	Text	The date the first payment was made		M	This field is optional to overdrafts, open accounts, revolving credit accounts, line of credit accounts
Nature	Text	11=CREDIT EN COMPTE COURANT 12=ESCOMPTES D'EFFETS COMMERCIAUX 13=AUTRES CREDITS A COURT TERME 21=HABITAT A MOYEN TERME 22=VEHICULES UTILITAIRES AMOYEN TERME 23=AUTRES EQUIPEMENTS A MOYEN TERME 24=AUTRES CREDITS A MOYEN TERME 31=HABITAT A LONG TERME 32=EQUIPEMENT A LONG TERME 33=AUTRES CREDITS ALONG TERME 39=AUTRES CREDITS A DECAISSEMENT 41=CREDOCS 42=AVALS,CAUTIONS,ACCEPTATIONS		M	

		49=AUTRES CREDITS DE SIGNATURE			
Category	Text	10=CREDIT DE CAISSE 11=CREDIT DE FONDS DE ROULEMENT 19=CREDIT DE DESSAISISSEMENT 20=CREDIT DE STOCKAGE 21=CREDIT D'ESCOMPTE 22=CREDIT-RELAIS 23=CREDOC IMPAYE 30=CREDIT DE SOUDURE 31=CREDIT DE FAIRE-VALOIR 33=CREDIT D'EMBOUCHE 34=CREDIT DE CAMPAGNE 39=AUTRES CREDITS A DECAISSEMENT 40=CREDITS PERSONNELS 50=CREDIT VEHICULE 60=PRETS HYPOTHECAIRES 64=LEASING IMMOBILIER 68=LEASING MOBILIER 70=CREDIT D'INVESTISSEMENT 80=CREDIT DOCUMENTAIRE 82=LA CAUTION 83=L'AVAL 84=L'ACCEPTATION 89=AUTRE CREDIT DE SIGNATURE		M	
Sector of Activity	Text			M	
Approval Date	Text	The date the credit facility was approved		M	
Final Payment Date	Text	The date that the credit facility is expected to make its last repayment.		M	

Shareholder Information Record

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	• Branch Code • Account Number • Sub Account Number	M	
Shareholder Type	Text		I= INDIVIDUAL C= CORPORATE	M	
Number of Shares	Number			O	
Percentage of Shares	Number			M	This refers to the top 5% of the shareholders in the company.

If Shareholder Type is Individual:

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Surname	Text			M	
Forename or Initial 1	Text			M	
Forename or Initial 2	Text			O	
Forename or Initial 3	Text			O	
National ID Number	Text			M	
Passport No	Text			O	Mandatory If National ID is not provided
Nationality	Text			M	

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Date of Birth	Text			M	
Place Of Birth	Text			O	This field is mandatory if a passport is provided instead of a Rwandan ID or Rwandan Passport, the nationality of the borrower should be provided in this field as stated on the reported passport.
Postal Address line 1 Number	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	
Postal Address line 1 Postal Code	Text			O	
Town	Text			M	
Country	Text			M	

If Shareholder Type is Corporate:

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Institution Name	Text			M	
Trading Name	Text			M	
Company Reg No	Text			M	
Company Registration Date	Text			M	
Postal Address line 1 Number	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	

				O	
Postal Address line 1 Postal Code	Text			O	
Town	Text			M	
Country	Text			M	

Director Information

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	
Salutation	Text		ADV - Advocate CAPT - Captain COL - Colonel DR - Doctor DS - Dominee JUDGE - Judge LADY - Lady LT - Lieutenant LORD - Lord MAJ - Major MISS - Miss MR - Mister MRS - Mrs MS - Miss/Mrs PAST - Pastor PROF - Professor	O	

			REV - Reverend SERS - Sersant SGT - Sergeant SIR - Sir		
Surname	Text			M	
Forename or Initial 1	Text			M	
Forename or Initial 2	Text			O	
Forename or Initial 3	Text			O	
National ID Number	Text			M	
Passport No	Text			O	This is mandatory if National Id is not provided
Nationality	Text			M	
Date of Birth	Text			M	
Place Of Birth	Text			O	
Postal Address line 1 Number	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	
Postal Address line 2 Postal Code	Text			O	
Town	Text			M	
Country	Text			M	
Date Appointed	Text			M	

Guarantor Information

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	
Guarantor Type	Text		I = INDIVIDUAL C = CORPORATE	M	

Surname	Text			M	
Forename or Initial 1	Text			M	
Forename or Initial 2	Text			O	
Forename or Initial 3	Text			O	
National ID Number	Text			M	
Passport No	Text			O	This is mandatory if National Id is not provided.
Nationality	Text			M	
Date of Birth	Text			M	
Place Of Birth	Text			O	
Postal Address Line 1 Number	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	
Postal Address Line 2 Postal Code	Text			O	

Town	Text			M	
Country	Text			M	
Work Telephone	Text	Include Area Code		O	
Home Telephone	Text	Include Area Code		O	
Mobile Telephone	Text	Include Area Code		M	

Institution Name	Text			M	
Trading Name	Text			M	
Company Reg No	Text			M	
Company Registration Date	Text			M	
Postal Address Line 1 Number	Text		Must be in format P.o.Box xxx or Private Bag xxx or Post Net Box xxx	O	
Postal Address Line 2 Postal Code	Text			O	
Town	Text			M	
Country	Text			M	
Telephone1	Text	Include Area Code		M	
Telephone2	Text	Include Area Code		O	
Telephone3	Text	Include Area Code		O	

Bounced Cheque Information Record

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	
Account Type	Text		I = INDIVIDUAL C = CORPORATE	M	

Surname	Text			M	
Forename or Initial 1	Text			M	
Forename or Initial 2	Text			O	
Forename or Initial 3	Text			O	
National ID Number	Text			M	
Passport No	Text			O	Is mandatory if the National Id has not been provided
Nationality	Text			M	
Date of Birth	Text			M	
Place Of Birth	Text			O	
Postal Address Line 1 Number	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	M	

Postal Address Line 2 Postal Code	Text			O	
Town	Text			M	
Country	Text			M	
Cheque Number	Number	Number on Bounced Cheque		M	
Cheque Date	Text	Date the cheque was issued by the drawer		M	
Reported Date	Text	Date the cheque bounced		M	
Currency	Text	Use ISO Codes		M	
Cheque Amount	Number	Amount on drawn Cheque		M	
Returned Cheque Reason	Text		01 - Account closed 02 - Account transferred 03 - Bank stamp required 04 - Body and figures differ 05 - Cannot trace 06 - Change not initiated 07 - Clearing bank unidentified 08 - Counterfeit item 09 - Domicile incorrect 10 - Domicile required 11 - Drawer deceased 12 - Forged endorsement 13 - Funds frozen 14 - Funds not cleared 15 - Incorrectly listed 16 - Irregular 17 - Item listed in wrong currency 18 - No chequing privilege 19 - Not eligible for clearing	M	

		20 - NSF(No Sufficient Funds) 21 - Payment stopped 22 - Pre-approved item not correctly encoded 22 - Pre-authorized payment rejected 23 - Post/stale date 24 - Require endorsement 25 - Require guarantee 26 - Signature(s) illegible 27 - Signature(s) irregular 28 - Signature(s) required 29 - Signature(s) unauthorized			
Beneficiary Name	Text			O	

Institution Name	Text			M	
Trading Name	Text			M	
Company Reg No	Text			M	
Company Registration Date	Text			M	
Postal Address Number	Text		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	M	
Postal Code	Text			O	
Town	Text			M	
Country	Text			M	
Cheque Number	Number	Number on Bounced Cheque		M	
Cheque Date	Text	Date the cheque was issued by the drawer		M	

Reported Date	Text	Date the cheque bounced		M	
Currency	Text	Use ISO Codes		M	
Cheque Amount	Number			M	
Returned Cheque Reason	Text		01 - Account closed 02 - Account transferred 03 - Bank stamp required 04 - Body and figures differ 05 - Cannot trace 06 - Change not initiated 07 - Clearing bank unidentified 08 - Counterfeit item 09 - Domicile incorrect 10 - Domicile required 11 - Drawer deceased 12 - Forged endorsement 13 - Funds frozen 14 - Funds not cleared 15 - Incorrectly listed 16 - Irregular 17 - Item listed in wrong currency 18 - No chequing privilege 19 - Not eligible for clearing 20 - NSF(No Sufficient Funds) 21 - Payment stopped 22 - Pre-approved item not correctly encoded 22 - Pre-authorized payment rejected 23 - Post/stale date 24 - Require endorsement 25 - Require guarantee 26 - Signature(s) illegible 27 - Signature(s) irregular 28 - Signature(s) required 29 - Signature(s) unauthorized	M	

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Beneficiary Name	Text			O	

Collateral Information

Field Name	Type	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	
Collateral Type	Text	Type of collateral pledged for the secured credit facility.	00 = Clean 10 = Properties 21= Quoted shares 22= Unquoted shares 23= Unit trusts 29= Other financial assets 30= Motor vehicles 40 = Other vehicles/carriers 50 = Concessions and other contractual rights 60 = Plant and machinery 70 = Financial guarantee 80= Negative pledge 81= Supportive letters 90 = Other assets 99 = Secured – details unknown	O	

Collateral Value	Number			M	
Collateral Last Valuation Date	Text			O	
Collateral Expiry Date	Text			O	Provide this date if available

Customer Details Information Record

Field Name		Type	Description	M/O	Comments
Customer type		text	I- Individual C-Corporate	M	
Salutation		Text	MISS - Miss MR - Mister MRS - Mrs CO- Company (Delete this)	M	This should only apply when it is an individual thus CO for company should be deleted from this list
Surname/Institution Name		Text		M	
First Name/Trading Name		Text		M	
Middle Name		Text		O	
Identification document Type			I- National ID P- Passport R- RDB Registration Document D- Driving License(Delete this) O- Others(Delete this)	M	Driving license we shall delete as we do not use this document as a valid Identification document in any of our CRB listings. We would also need to delete others as an option as the field is very specific to valid and universally acceptable identification documents only.

Identification Document Number	Text		M	
Marital Status	Text	Single/Married/Divorced etc	O	if individual
Gender	Text	M or F only	M	if individual
Date of Birth or Registration	DATE	Format YYYYMMDD	M	
Place of birth/Registration	text		M	
Physical Address	Text		O	
Email Address	Text		O	
Province	Text		M	
District	Text		M	
Sector	Text		M	
Cell	Text		O	
Country	Text		M	Default RWANDA
Work Telephone	Text	Include Area Code	O	
Home Telephone	Text	Include Area Code	O	
Mobile Telephone	Text	Include Area Code	O	
Fascimile / Fax	Text	Include Area Code	O	
Employer Name	Text		O	
Employer Address Line 1	Text		O	
Employer Town	Text		O	
Employer Country	Text		O	
Employment Duration (Years)	Number		O	

Employment Duration (Months)	Number		O	
Income	Number		O	
Income Frequency	Text	M = Monthly; W = Weekly; F = Fortnight Q = Quarterly; A = Annual	O	

Policy Details Information Record

Field Name	Type	Description	M/O	Comments
Identification Document Type	Text	I- national ID P- passport R- RDB Registration Document D- Driving Licence(Delete this) O- Others (Delete this)	M	Driving license we shall delete as we do not use this document as a valid Identification document in any of our CRB listings. We would also need to delete others as an option as the field is very specific to valid and universally acceptable identification documents only.
Customer Identification Document Number			M	
Surname/Institution Name	Text		M	
First Name/Trading Name	Text		M	
Middle Name	Text		O	for individual
Policy Type	Text	B- Base E- Endorsement	M	
Base Policy Number	Text	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month:	M	
Endorsement Number	Text		O	
Endorsement Date	Date		O	
Base Transaction Date	Date	Date of Application of the policy	M	

Policy start date	Date	Date of start of the policy	M	The date that the policy received its first premium
Policy Expiry Date	Date	Date of Expiry of policy	M	
Number of Persons Covered	number		M	0 when no value
Policy status	text	A = Pending Approval P = Paid C = Cancelled by Insurer D = Cancelled by Client S = Suspended U = Unpaid	M	endorsement types
Classification	Text	M = Motor Insurance P = Property Insurance A = Health Insurance T = Transportation L = Life Insurance B= Bonds C= Corporal Accident	M	
Currency			M	
Insured Amount	Number		O	
Gross Premium Amount	Number		M	
Other Information	Text		O	

Corporate Accident Claims

Field Name	Type	Description	M/O	Comments
Policy Number	Text		M	
Claim Number	Number		M	

Claim Declaration Date	Date		M	
Claim Status	Text	Refers to status of the claim where: P = Paid and Closed R = Rejected A = Pending Y = Partial Paid C= Closed without payment	M	
Rejection Reason	Text		M	Required if Claim Status = R
Amount of Claim Reserve	Number		M	
Amount Paid	Number		M	Amount paid if any payment was made
Claim Settlement Date	Date		M	Mandatory if the claim was closed
Claim types	Text	A - Individual Personal Accident B - Group Personal Accident C - Workmen Compensation	M	Changed the short code descriptions to A….Z description for standardization.
Incident Description	Text		M	
Injuries Description	Text		M	
Incident Date	Date		M	
Place of Incident	Text		M	

Life Insurance claims

Field Name	Type	Description	M/O	Comments
Policy Number	Text		M	

Claim Number	Number		M	
Claim Declaration Date	Date		M	
Claim Status	Text	Refers to status of the claim where: P = Paid and Closed R = Rejected A = Pending Y = Partial Paid C= Closed without payment	M	
Rejection Reason	Text		M	Required if Claim Status = R
Amount of Claim Reserve	Number		M	
Amount Paid	Number		M	Amount paid if any payment was made
Claim Settlement Date	Date		M	Mandatory if the claim was closed
Class of insurance		A - Term insurance B - Endowment plan C - Pension and Savings D -Others	M	Changed the short code descriptions to A….Z description for standardization.
Type of claim	Text	A - Death B - Total permanent disability C -(capital ou rente à terme) D - Retirement E - Other	M	Changed the short code descriptions to A….Z description for standardization.
Incident Date	Date		M	
Beneficiary	Text		M	
Address of the Beneficiary	Text		M	

Identification document Type		I- National ID P- Passort R- RDB Registation Document D- Driving Licence (Delete this) O- Others (Delete this)	M	Driving license we shall delete as we do not use this document as a valid Identification document in any of our CRB listings. We would also need to delete others as an option as the field is very specific to valid and universally acceptable identification documents only.
Identification Document Number	Text		M	

Bonds Claims

Field Name	Type	Description	M/O	Comments
Policy Number	Text		M	
Policy Cover		A- Bid bond B- Performance Bond C-Advance Payment Bond D-Customs Bond E-Others	M	Changed the short code descriptions to A….Z description for standardization.
Claim Number	Number		M	
Claim Declaration Date	Date		M	
Claim Status	Text	Refers to status of the claim where: P = Paid and Closed R = Rejected A = Pending Y = Partial Paid C= Closed without payment	M	
Rejection Reason	Text		M	Required if Claim Status = R

Amount of Claim Reserve	Number		M	
Amount Paid	Number		M	Amount paid if any payment was made
Claim Settlement Date	Date		M	Mandatory if the claim was closed
Claim Description	Text		M	
Beneficiary	Text		M	
Address of the Beneficiary	Text		M	
Identification document Type for beneficiary		I- national ID P- passort R- RDB Registation Document	M	
Identification Document Number for beneficiary	Text		M	

Transport Claims

Field Name	Type	Description	M/O	Comments
Policy Number	Text		M	
Policy Cover	Text	A - Goods in transit B - Railway Rolling Stock C - Marine D - Other	M	
Claim Number	Number		M	
Claim Declaration Date	Date		M	

Claim Status	Text	Refers to status of the claim where: P = Paid and Closed R = Rejected A = Pending Y = Partial Paid C= Closed without payment	M	
Rejection Reason	Text		M	Required if Claim Status = R
Amount of Claim Reserve	Number		M	
Date of Payment of Last Premium	Date		M	
Amount Paid	Number		M	Amount paid if any payment was made
Loss Adjuster	Text		M	
Loss Adjuster Number	Text		M	
Claim Settlement Date	Date		M	Mandatory if the claim was closed
Description of Goods	Text		M	
Damages Description	Text		M	
Incident Date	Date		M	
Place of Incident	Text		M	

Motor Insurance Claims

Field Name	Type	Description	M/O	Comments
Policy Number	Text		M	

Police Cover		A - Comprehensive B - Third party only D - Other	M	
Claim Number	Number		M	
Claim Declaration Date	Date		M	
Claim Status	Text	Refers to status of the claim where: P = Paid and Closed R = Rejected A = Pending L = In court Y = Partial Paid C= Closed without payment	M	
Rejection Reason	Text		O	Required if Claim Status = R
Number of Persons Involved	Number		M	This describes the number of people that are affected in the claim
Date of Payment of Last Premium	Date		M	
Amount of Claim Reserve	Number		M	
Amount Paid	Number		M	Amount paid if any payment was made
Claim Settlement Date	Date		O	Mandatory if the claim was closed
Type of Vehicle/ Trailer	Text		M	
Vehicle/ Trailer Registration Number	Text		M	
Vehicle Chassis Number	Text		M	

Year of Manufacture	Text	4 Digit year	M	
Use of Vehicle/ Trailer	Text	A - Personal B - Commercial	M	
Name of Police Officer	Text		O	
Name of Police Station	Text		O	
Name of Assessor	Text		M	
Assessors ID Number	Text		M	
Incident Date	Date		M	
Place of Incident	Text		M	
Surname of driver	Text		O	
First Name of the driver	Text		O	
Driving License Number	Text		O	
Identification document Type for driver		I- national ID P- passport R- RDB Registration Document D- Driving License(Delete this) O- Others (Delete this)	O	Driving license we shall delete as we do not use this document as a valid Identification document in any of our CRB listings. We would also need to delete others as an option as the field is very specific to valid and universally acceptable identification documents only.
Identification Document Number for driver	Text		O	

Medical Insurance Claims

Field Name	Type	Description	M/O	Comment

Policy Number	Text		M	
Claim Number	Number		M	
Claim Declaration Date	Date		M	
Claim Status	Text	Refers to status of the claim where: P = Paid and Closed R = Rejected A = Pending Y = Partial Paid C= Closed without payment	M	
Rejection Reason	Text		M	Required if Claim Status = R
Amount of Claim Reserve	Number		M	
Amount Paid	Number		M	Amount paid if any payment was made
Claim Settlement Date	Date		M	Mandatory if the claim was closed
Service Provider Type	text	H = Hospital P = Pharmacy C = Private Clinics L = Laboratories O= Others	M	
Service provider Name	Text		M	
Service Provider Address	Text		M	
Service Beneficiary Name	Text		M	
Service Beneficiary Surname	Text		M	
Identification document Type of service beneficiary		I- national ID P- passort R- RDB Registation Document	O	Driving license we shall delete as we do not use this document as a valid Identification document in any of our

Field Name	Type	Description	M/O	Comments
		D- Driving Licence (Delete this) O- Others (Delete this)		CRB listings. We would also need to delete others as an option as the field is very specific to valid and universally acceptable identification documents only.
Identification Document Number of service beneficiary	Text		O	

Property Insurance Claim

Field Name	Type	Description	M/O	Comments
Policy Number	Text		M	
Claim Number	Number		M	
Claim Declaration Date	Date		M	
Claim Status	Text	Refers to status of the claim where: P = Paid and Closed R = Rejected A = Pending Y = Partial Paid C= Closed without payment	M	
Rejection Reason	Text		M	Required if Claim Status = R
Amount of Claim Reserve	Number		M	
Amount Paid	Number		M	Amount paid if any payment was made
Claim Settlement Date	Date		M	Mandatory if the claim was closed

Claim types	Text	A - Fire and allied perils B - Technical Risks C - Liabilities D - Burglary E - Miscellaneous	M	Changed the short code descriptions to A….Z description for standardization.
Incident Description	Text		M	
Damages Description	Text		M	
Incident Date	Date		M	
Place of Incident	Text		M	

Resources Response

Field	Type	Description
message	String	Message indicating status of validation
responseCode	Int	Code indicating status of validation
callbackId	String	Identifier that will be used to post the processing status of the record.
recordErrors	Array	An array containing list of validation errors if present in the record.

Response Codes

Code	Description
106	Access Denied
200	Success
401	Unauthorized
403	General Application Error

404	Service Unavailable
597	Invalid Json for record type
598	IP Address not in list of allowed IP Addresses
599	Unsupported Record Type
600	Failed validation, record has validation errors

Record Error Codes

Code	Description
601	Record missing mandatory field
602	Invalid National Id
604	Invalid Document Type
605	Invalid Name
606	Invalid DOB
607	Invalid Gender
608	Invalid Principal Amount
609	Invalid Loan Balance
610	Invalid Disbursement Date
611	Invalid Maturity Date
612	Invalid Days in Arrears
614	Invalid Account Status
615	Invalid Classification
616	Invalid Account Product Type

618	Invalid Loan Account
619	Invalid Identification Number
621	Invalid Currency