BureauStream V1.3

Specification

CBS Tables - Member

Version:	5.5
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1   About this Document

Audience

This document will be used by:

- Veda Advantage
- BureauStream V1.3 users

2 Introduction

This document contains all database tables that are referred to in all of the B2B and Standard Data Input Specifications.

Some codes are tailorable via the Administration functions.

3 Flexible Tables – TABGENM0

The Bureau application has a facility to set up Flexible Tables to hold reference codes and other information, that can be tailored to the requirements of each installation of a bureau.

These codes are held in files TABDEFM0 (definitions) and TABGENM0 (codes).

These tables can be maintained by Bureau Operators through the Maintain Table Values menu option.

Note: new table definitions generally require development work to impact functionality. However new codes for an existing definition can generally be added as required.

3.1 Account Consumer Link Status   INDACCCON

The status of the record linking a consumer to an account. If the consumer has been removed from the account, the link record is set to inactive.

Code	Description
INACT	INACTIVE
ACTIV	ACTIVE

3.2 Account Status History Codes   INDACCSTS

A summary code that accurately reflects the status of the account as at the cycle year/month.

Note: see also ACCOLDSTS for display of status on Consumer Enquiry reports

Code	Description
A	CURRENT TO 29 DAYS (OR LESS THAN 1 MONTH) PAST DUE / EXCESS
B	30 TO 59 DAYS (OR LESS THAN 2 MONTHS) PAST DUE / EXCESS
C	60 TO 89 DAYS (OR LESS THAN 3 MONTHS) PAST DUE / EXCESS
D	90+ DAYS (OR EQUAL TO OR MORE THAN 3 MONTHS) PAST DUE / EXCESS
E	CLOSED WITH NO OUTSTANDING BALANCE
F	CLOSED WITH OUTSTANDING BALANCE
G	VOLUNTARY CLOSURE WITH OUTSTANDING
H	INVOLUNTARY CLOSURE WITH OUTSTANDING
W	BAD DEBT
*	FACILITY NOT USED OR ZERO BALANCE
M	ACCOUNT STATUS NOT AVAILABLE
R	CLOSED, OPENED RESTRUCTURED LOAN
S	CLOSED, NEGOTIATED SETTLEMENT
J	Account outside the 90% credit accounts upload criteria

Example

In conjunction with Cash Advance or Balance Transfer Summary and Full Payment Summary.
Most Recent   AAAABABABCA*   Oldest

Field Name	Example	Explanation
Account Status History	AAAAAAAAAAAA	Account has been up-to-date every month.
Cash Advance or Balance Transfer Summary	NNNNNNNNNNNN	No Cash Advances or Balance Transfers.
Full Payment Summary	YYYYYYYYYYYY	Full Payment Made every month.
Account Status History	BAA………	Account opened three months ago. First two months OK.
Cash Advance or Balance Transfer Summary	NNN……..	No Cash Advances or Balance Transfers.
Full Payment Summary	NNY……..	Payment in full only made in first month of operating.

3.3   Account Type   INDACCTYP

Denotes whether the account has one or more consumers associated with it.

Code	Description
J	JOINT
S	SINGLE

3.4   Action Code   AUTACT

The action code that is available from a Service, eg. Service Work with Client can have action codes to Add, Maintain or View. Each Service/Action code may have a different Security level associated with it.

Code	Description
A	Add
D	Delete
E	Enquire/View
H	Audit History
M	Maintain

3.5   Address Format – Client   ADMADRFMT

The format of the address supplied. The format denotes which address segments are mandatory and which are not.

Code:	Description:
SL	STRUCTURED LOCAL
SF	STRUCTURED FOREIGN
UP	UNSTRUCTURED LOCAL – WITH POSTAL CODE

See Use Case UCLION349 Supplementary for information about the address formats and mandatory fields for each.

3.6   Address Format – Consumer   GENADRFMT

The format of the address supplied. The format denotes which address segments are mandatory and which are not.

Code:	Description:
SL	STRUCTURED LOCAL
UL	UNSTRUCTRED LOCAL – NO POSTAL CODE
UP	UNSTRUCTURED LOCAL – WITH POSTAL CODE

P	POSTAL CODE ONLY
SF	STRUCTURED FOREIGN
UF	UNSTRUCTURED FOREIGN
NS	NOT SUPPLIED

See Use Case UCLION349 Supplementary for information about the address formats and mandatory fields for each.

3.7 Address Type (Consumer)   GENADRTYP

Describes whether the address suppled is a residential, work or mailing address.

Code:	Description:
RESID	RESIDENTIAL
WORK	WORK
POST	POST/MAIL
U	UNKNOWN

3.8 Address Type (Client)   ADMADRTYP

The types of addresses that are captured for clients. This field is required for Client address maintenance.

Code:	Description	User Defined?
POST	Postal	Yes

3.9 Applicant Type   ENQAPPTYP

Description of the role of the applicant for credit.

Code	Description
G	GUARANTOR
J	JOINT
P	PRIMARY
S	SECONDARY

3.10 Bankruptcy Status   INDBKRSTS

Permitted values for the Bankruptcy Status.

Code:	Description:
DISCH	Discharged
ANNUL	Annulled
BANK	Bankrupt
ASIDE	Set Aside

3.11   Cash Advance or Balance Transfer Status   CSHADVSTS

Permitted values for the Cash Advance or Balance Transfer Status on Account Status History.

Code:	Description:
-	Facility not used
Y	Yes
N	No
M	Status not available

3.12   Basic Individual Search Report Type   BISREPTYP

Code	Description
BIS	Basic Individual Search

3.13   Commercial Enquiry Type   COMENQTYP

Enquiry types used for the BRWS reports – valid values with TDex/ACRA system

Code	Description	Mapping to the Cnsumer Enquiry Type - INDENQTYP	
RET1	New Application for Credit Assessment	New Application	NA
RET2	Credit Review	Review	RV
RET3	Self Enquiry for Report	New Application	NA

3.14   Commercial Report Type   COMREPTYP

BRWS report types

Code	Description
ECM	Enhanced Commercial Report + PI + BS
ECMCR	Enhanced Commercial Report + PI + CR + BS

3.15   Commercial Credit Type   COMCRDTYP

Credit types used on the BRWS reports – valid values in TDex/ACRA system

Code	Description
CT1	Leasing
CT2	Overdraft
CT3	Post Dated Cheque Payment
CT4	Rendering Services
CT5	Rental
CT6	Secured Loan
CT7	Trade Credit
CT8	Unsecured Loan
CT9	Non Credit Assessment Related Enquiry
CT10	Hire-Purchase

3.16   Applicant Position With Company   COMAPPPOS

Values used on the BRWS reports – valid values in TDex/ACRA system

Code	Description
1	Owner
2	Partner
3	Shareholder

3.17 Collateral Type   COMCOLTYP

Values used on the BRWS reports – valid values in TDex/ACRA system

Code	Description
0	Missing
1	Real Properties
2	Securities
3	Business Equipments
4	Deposit Account
5	Other Business Assets
6	Others

3.18 Contact Number Type   CNTNUMTYP

The description of the type of contact number supplied. Used for Clients and Consumers.

Code	Description
H	HAND PHONE
W	WORK
P	PAGER
R	RESIDENTIAL
U	UNKNOWN
F	FAX

3.19 Contact Type   CNTCNTTYP

Clients have Contacts, and each contact must have a Type.

Type	Description
BLANK	
PRIM	Primary
HELP	Helpdesk
GEN	General

3.20 DRS Debt Repayment Scheme   INDDRSSTS

Code	Description
C	Completed
F	Failed
I	In Progress
IA	Certificate of Inapplicability issued under Section 56L
U	Under Assessment
US	Unsuitable for DRS Matter referred to Court

3.21 Default Status   INDBADSTS

Default: A non-payment. Also known as Payment Default.
Previously called 'Bad Debt' [changed 6 August 02]
Possible Status Codes for Defaults.

Code	Description
NS	NEGOTIATED SETTLEMENT
FS	FULL SETTLEMENT
PP	PARTIAL PAYMENT
OS	OUTSTANDING

SD	SOLD OFF

3.22   Display Enquiry   INDDSPNAM

A flag on an Enquiry that can be set, to prevent it being shown in the Previous Enquiry section of the Consumer Enquiry.

Code:	Description:	User-Defined?
YES	Yes	No
NO	No	No

3.23   DRS Status – INDDRSSTS

Code ID	Description
U	Under Assessment
C	Completed
F	Failed
I	In Progress
IA	Certificate of Inapplicability issued under Section 56L
US	Unsuitable for DRS Matter referred to Court

3.24   Enquiry Type   INDENQTYP

Reason for enquiry.

Code	Description	System Code
NA	NEW APPLICATION	
RV	REVIEW	
GT	Guarantor	
CE	Commercial Enquiry	INTRN
B0	Blended Score enquiry	
B1	Consumer Enquiry For ECRWPIBS	
B2	Consumer Enquiry for ECRWPICRBS	

Note: INTRN Enquiry Types cannot be requested from Web or Green Screen Consumer Enquiry menu options. They are used internally by the system for example when creating Commercial Enquiry Director Check requests.

3.25   Event Status   B2BEVNSTS

B2B Events are logged as they occur, so that an operator can view errors and ensure that they are corrected. The operator can change the status of log records to indicate that they have been dealt with.

Code	Description
OK	OK, no problem
ERROR	Error occurred
DELAY	Delayed Response initiated
PARSE	Parsing error occurred
INFO	Information response sent

3.26   Full Payment Status   FULPAYSTS

Permitted values for the Full Payment on Account Status History.

Code	Description

-	No minimum payment made
Y	Yes
N	No
M	Status not available

3.27 Gender INDGENCOD

The description of the consumer's gender.

Code	Description
M	MALE
F	FEMALE
U	UNKNOWN

3.28 ID Type (Consumer) INDIDTYP

The ID type associated with the ID number for a consumer.

Code	Description
EMPL	EMPLOYMENT PASS
NRIC	NRIC
PASS	PASSPORT
UNKN	UNKNOWN
WORK	WORK PERMIT

3.29 Marital Status INDMARSTS

The description of a consumer's marital status.

Code	Description
D	DIVORCED
M	MARRIED
P	SEPARATED
S	SINGLE
U	UNKNOWN
W	WIDOW/WIDOWER

3.30 Narrative Type – Credit Report CRDRPTNAR

Defines the Narrative types that are displayed on Consumer Enquiry reports. These Codes must be defined in Table GENNARTYP first before being added to this list.
The Narrative types are displayed on the Credit report in the defined viewing sequence.

Code	Description
GEN	General
DEBT	Debt Management Programme
224	Fraud Cases
DEBTR	Debt Management - Payment
IDTHF	ID Theft

3.31 Narrative Type Display Months NARTYPMON

Number of months to display on Credit Report from Date Loaded.

Code	Long Description
DEBTR	36

3.32 Outstanding Balance Products   OBHORDTYP

Below table contains list of products and product group classification, for the use by account outstanding balance upload process (developed as part of MAS legislation enhancement)

Code	Description	Product Group
CM	Repayment Assistance Scheme	Unsecured Products group UNSECPRGP
DC	Debt Consolidation Loan	Unsecured Products group UNSECPRGP
HD	HDB Loan	Secured Products group SECPRDGP
ML	Medical Loan	Exempted Products group EXEUSPRGP
MT	Margin Trading	Secured Products group SECPRDGP
MV	Motor Vehicle Loan	Secured Products group SECPRDGP
OS	Other – Secured	Secured Products group SECPRDGP
OU	Other – Unsecured	Unsecured Products group UNSECPRGP
PR	Private Real Estate Loan	Secured Products group SECPRDGP
RE	Renovation Loan	Exempted Products group EXEUSPRGP
RL	Real Estate Loan	Secured Products group SECPRDGP
SB	Secured Bridging Loan	Secured Products group SECPRDGP
SL	Study Loan	Exempted Products group EXEUSPRGP
SO	Secured OD	Secured Products group SECPRDGP
SP	Secured Personal Loan	Secured Products group SECPRDGP
SR	Secured Restructured Loan	Secured Products group SECPRDGP
UB	Unsecured Bridging Loan	Unsecured Products group UNSECPRGP
UC	Unsecured CC	Unsecured Products group UNSECPRGP
UO	Unsecured Overdraft	Unsecured Products group UNSECPRGP
UP	Unsecured Personal Loan	Unsecured Products group UNSECPRGP
UR	Unsecured Restructured Loan	Unsecured Products group UNSECPRGP

3.33 Product Type   INDPRDTYP

The description of the type of account that the consumer holds with the member.
Note: see also PRDXREF for Product Type switching during Account Uploads.
Note: see also PRDOLDTYPE for display of types on Consumer Enquiry reports.

Code	Description	Business Rules for Account Uploads	Business Rules for Bulk Data Fix to Product Type
BL	BRIDGING LOAN		Cannot change to RV, SF
CC	CREDIT CARD	1. Cash Advance Status can be supplied on Account Status Upload and displayed on Consumer Enquiry.	As Account Uploads but no Product Switching.
CM	REPAYMENT ASSISTANCE SCHEME	This will adopt the same loading/ data logic under the Regular Account Status History uploads - Personal Loan (PL)	
DC	Debt Consolidation Loan		
HD	HDB Loan		Cannot change to RV, SF
MT	MARGIN TRADING ACCOUNT		Cannot change to RV, SF
MV	MOTOR VEHICLE LOAN		Cannot change to RV, SF
OD	OVERDRAFT		Cannot change to RV, SF
OT	OTHER		Cannot change to RV, SF
PC	Partially Secured Credit Card	As CC (part of Product Group 'Credit Card', Table PRDGRPCC)	As Account Uploads but no Product Switching.
PL	PERSONAL LOAN		Cannot change to RV, SF
PO	PARTIALLY SECURED OVERDRAFT	1. Can be changed to any matching combination on PRDXREF	As Account Uploads but no Product Switching.

PP	PARTIALLY SECURED PERSONAL LOANS	1. Can be changed to any matching combination on PRDXREF	As Account Uploads but no Product Switching.
PR	PRIVATE REAL ESTATE LOAN		Cannot change to RV, SF
RE	RENOVATION LOAN		Cannot change to RV, SF
RL	REAL ESTATE LOAN		Cannot change to RV, SF
RM	Restructured Mortgage Loan		<u>This code is used for the purposes of restructuring under the MAS regulatory guidelines for Mortgages in distress</u> *From 1st July 2016 until 31st December 2016 – the existing product type 'RS' will be used as interim logic for Restructured Mortgage Loan. *From 1st January 2017, the interim logic will be ceased and Restructured Mortgage Loan shall proceed to report the facility under the new Product Type 'RM'
RS	Restructured Loan		Cannot change to RV, SF <u>Used specifically for all other Unsecured facilities that are restructured.</u> *From 1st July 2016 until 31st December 2016 – the existing product type 'RS' will be used as interim logic for Restructured Mortgage Loan, Other Secured Restructured Loan and Unsecured Restructured Loan. *From 1st January 2017, the interim logic will be ceased and Restructured Mortgage Loan shall proceed to report the facility under the new Product Type 'RM' and Other Secured Restructured Loan under new Product Type 'SR' and Unsecured Restructured Loan will continue to be used 'RS' thereafter.
RV	REVIEW	Cannot be used (4/2/2005). Has been used in the past for Consumer Enquiry.	Cannot be used
SC	SECURED CREDIT CARD	As CC (part of Product Group 'Credit Card', Table PRDGRPCC)	As Account Uploads but no Product Switching.
SF	SELF	Cannot be used on accounts. Only used for Consumer Enquiry	Not Applicable
SL	STUDY LOAN		Cannot change to RV, SF
SO	SECURED OVERDRAFT	1. Can be changed to any matching combination on PRDXREF	As Account Uploads but no Product Switching.
SP	SECURED PERSONAL LOAN	1. Can be changed to any matching combination on PRDXREF	As Account Uploads but no Product Switching.
SR	Secured Restructured Loan		<u>Used specifically for Other Secured facilities that are restructured</u> *From 1st July 2016 until 31st December 2016 – the existing product type 'RS' will be used as interim logic for Other Secured Restructured Loan. *From 1st January 2017, the interim logic will be ceased and Other Secured Restructured Loan

Used specifically for all other

			shall proceed to report the facility under the new Product Type 'SR'
UC	UNSECURED CREDIT CARD	As CC (part of Product Group 'Credit Card', Table PRDGRPCC)	As Account Uploads but no Product Switching.
UO	UNSECURED OVERDRAFT	1. Can be changed to any matching combination on PRDXREF	As Account Uploads but no Product Switching.
UP	UNSECURED PERSONAL LOAN	1. Can be changed to any matching combination on PRDXREF	As Account Uploads but no Product Switching.

3.34 Scores Contributing Factors   SCXCFATR

Descriptions of score contributing factor attributes
GEN1 score CFA01 – CFA08
Gen 2 records from CFA09 – CFA14

Code	Short Description
CFA01	Applicant Information
CFA02	Actively searching for credit
CFA03	Account balance information
CFA04	No Past adverse account performance
CFA05	Past adverse account performance
CFA06	Limited credit history on file
CFA07	Mature credit history
CFA08	New Credit exposures
CFA09	Immature Credit History
CFA10	Credit Exposure
CFA11	Delinquency Presence
CFA12	Not Enough Clean History
CFA13	Adverse Credit History
CFA14	Too Many Enquiries

3.35 Contributing Factor Direction   SCXCFDIR

Descriptions of score contributing factor directions.

Code	Short Description
CFD01	Greatly Increases Risk
CFD02	Moderately Increases Risk
CFD03	Marginally Increases Risk
CFD04	Marginally Decreases Risk
CFD05	Greatly Decreases Risk
CFD06	Moderately Decreases Risk

3.36 GEN1 Score Risk Grades   SCXRISKGR

Code	Short Description
AA	0-59 days delinquent. Score 1850 - 2000
BB	0-59 days delinquent. Score 1758 – 1849
BX	No past enquiry or lending history
CC	0-59 days delinquent. Score 1693 – 1757
CX	Insufficient credit activity available to calculate score
DD	0-59 days delinquent. Score 1614 – 1692
EE	0-59 days delinquent. Score 1554 – 1613

FF	0-59 days delinquent. Score 1497 – 1553
GG	0-59 days delinquent. Score 1286 – 1496
GX	No past lending history
HH	0-59 days delinquent. Score 1000 - 1285
HW	Closed account with an overdue balance >$300
HX	Presence of default information
HY	Currently between 60 and 89 days delinquent
HZ	Currently more than 90 days delinquent
XX	Presence of bankruptcy information

3.37   GEN2 Score Risk Grades   SXG2RSKGR

Descriptions of score risk grades

Code	Short Description
AA	Score 1911 – 2000: Prob of Default <= 0.27%
BB	Score 1844 – 1910: Prob of Default between 0.27 to 0.67%
BX	Inactive trade,
CC	Score 1825 – 1843: Prob of Default between 0.67 to 0.88%
CX	Insufficient credit activity
DD	Score 1813 – 1824: Prob of Default between 0.88 to 1.03%
EE	Score 1782 – 1812: Prob of Default between 1.03 to 1.58%
FF	Score 1755 – 1781: Prob of Default between 1.58 to 2.28%
GG	Score 1724 – 1754: Prob of Default between 2.28 to 3.48%
GX	Inquiry records only (no public records / no trade)
HH	Score 1000 – 1723: Prob of Default >=3.48%
HX	Public records (with or without inquiry / with or without trade)
HZ	Currently 90+ / write-off with outstanding balance greater than or equal to 300

4   Other Flexible Codes

The bureau application also uses other codes which may have flexible values. These codes have specific purposes and cannot be changed by users. The values are generally system populated by the programs.
They are not held in TABGENM0, but in other files.

4.1   Country Codes (with Currencies)   TABCOUM0

The 3 character ISO code for each country, along with the applicable currency code.
This table is system-defined and cannot be maintained using Table General Maintenance.
Useful Web Site for ISO Country Code values:
http://setiathome.free.fr/images/flags/iso3166-1.html

ISO 3 Char Country Code	2 char country code (not used)	Country Name	ISO 3 Char Currency Code	Currency Name
ABW	AW	Aruba ISLAND	awg	aruban guilder
AFG	AF	Afghanistan	AFa	afghani
AGO	AO	Angola	Aon aor	new kwanza kwanza reajustado
AIA	AI	Anguilla	xcd	east caribbean dollar
ALA	AX	Aland Islands	EUR	Euro
ALB	AL	Albania	all	lek
AND	AD	Andorra	Adp Esp frf	andorran peseta spanish peseta french franc

ISO 3 Char Country Code	2 char country code (not used)	Country Name	ISO 3 Char Currency Code	Currency Name
ANT	AN	Netherlands Antilles	ANG	NETHERLANDS ANTILLEAN GUILDER
ARE	AE	United Arab Emirates	AED	UAE DIRHAM
ARG	AR	Argentina	ars	argentine peso
ARM	AM	Armenia	amd	armenian dram
ASM	AS	American Samoa	usd	us dollar
ATA	AQ	Antarctica	USD AUD	US DOLLAR AUSTRALIAN DOLLAR
ATF	TF	French Southern Territories	FRF EUR	FRENCH FRANC EURO
ATG	AG	Antigua & Barbuda	xcd	east caribbean dollar
AUS	AU	Australia	aud	australian dollar
AUT	AT	Austria	Ats EUR	Shilling EURO
AZE	AZ	Azerbaijan	azm	azerbaijanian manat
BDI	BI	Burundi	bif	burundi franc
BEL	BE	Belgium	Bef EUR	belgian francbelgian franc EURO
BEN	BJ	Benin	xof	cfa franc bceao
BES	BQ	Bonaire, Saint Eustatius and Saba	USD	US Dollar
BFA	BF	Burkina Faso	xof	cfa franc bceao
BGD	BD	Bangladesh	bdt	taka
BGR	BG	Bulgaria	bgl	lev
BHR	BH	Bahrain	bhd	bahraini dinar
BHS	BS	Bahamas	bsd	bahamian dollar
BIH	BA	Bosnia-Herzegovina	DEM EUR	DEM EURO
BLM	BL	Saint Barthélemy	USD	US Dollar
BLR	BY	Belarus	byb	belarussian ruble
BLZ	BZ	Belize	bzd	belize dollar
BMU	BM	Bermuda	bmd	bermudian dollar
BOL	BO	Bolivia	Bob bov	Boliviano mvdol
BRA	BR	Brazil	brl	brazilian real
BRB	BB	Barbados	bbd	barbados dollar
BRN	BN	Brunei Darussalam	bnd	brunei dollar
BTN	BT	Bhutan	Btn inr	Ngultrum indian rupee
BVT	BV	Bouvet Islands	nok	norwegian krone
BWA	BW	Botswana	bwp	pula
CAF	CF	Central African Republic	xaf	cfa franc beac
CAN	CA	Canada	cad	canadian dollar
CCK	CC	Cocos (Keeling) Islands	AUD	AUSTRALIAN DOLLAR
CHE	CH	Switzerland	CHF	SWISS FRANC
CHL	CL	Chile	CLF CLP	UNIDADES DE FORMENTO CHILEAN PESO
CHN	CN	China (People's Republic of)	CNY	YUAN RENMINBI
CIV	CI	Cote D'ivoire	XOF	CFA FRANC BCEAO
CMR	CM	Cameroon	xaf	cfa franc beac
COD	CD	Congo (Democratic Republic of-Kinshasa)	ZRN	

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ISO 3 Char Country Code	2 char country code (not used)	Country Name	ISO 3 Char Currency Code	Currency Name
COG	CG	Congo (People's Repulic of-Brazzaville)	XAF	CFA FRANC BEAC
COK	CK	Cook Islands	NZD	NEW ZEALAND DOLLAR
COL	CO	Colombia	COP	COLOMBIAN PESO
COM	KM	Comoros	KMF	COMORO FRANC
CPV	CV	Cape Verde	cve	cape verde escudo
CRI	CR	Costa Rica	CRC	COSTA RICAN COLON
CUB	CU	Cuba	CUP	CUBAN PESO
CUW	CW	Curaçao	ANG	Netherlands Antillian Guilder - NAFI
CXR	CX	Christmas Island	AUD	AUSTRALIAN DOLLAR
CYM	KY	Cayman Islands	kyd	cayman isalnds dollar
CYP	CY	Cyprus	CYP	CYPRUS POUND
CZE	CZ	Czech Republic	CZK	CZECH KORUNA
DEU	DE	Germany	DEM EUR	DEUTSCHE MARK EURO
DJI	DJ	Djibouti	DJF	DJIBOUTI FRANC
DMA	DM	Dominica	XCD	EAST CARIBBEAN DOLLAR
DNK	DK	Denmark	DKK EUR	DANISH KRONE EURO
DOM	DO	Dominican Republic	DOP	DOMINICAN PESO
DZA	DZ	Algeria	dzd	algerian dinar
ECU	EC	Ecuador	ECS ECV	SUCRE UNIDAD DE VALOR CONSTANTE (UVC)
EGY	EG	Egypt	EGP	EGYPTIAN POUND
ERI	ER	Eritrea		
ESH	EH	Western Sahara	MAD	MOROCCAN DIRHAM
ESP	ES	Spain	ESP EUR	SPANISH PESETA EURO
EST	EE	Estonia	EEK	KROON
ETH	ET	Ethiopia	ETB	ETHIOPIAN BIRR
EUR	EU	EUROPEAN UNION	XEU	ECU
FIN	FI	Finland	FIM EUR	MARKKA EURO
FJI	FJ	Fiji	FJD	FIJI DOLLAR
FLK	FK	FALKLAND ISLANDS	FKP GBP XEU	FALKLAND ISLANDS POUND POUND STERLING ECU
FRA	FR	FRANCE	FRF EUR	FRENCH FRANC EURO
FRO	FO	Faeroe Islands	DKK	DANISH KRONE
FSM	FM	Micronesia, Federated States of	USD	US DOLLAR
FXX	FX	France METROPOLITAN	FRF EUR	FRENCH FRANC EURO
GAB	GA	Gabon	XAF	CFA FRANC BEAC
GBR		GREAT BRITAIN	GBP XEU	BRITISH POUND ECU
GBR	GB	United Kingdom	GBP	POUND STERLING
GEO	GE	Georgia	GEL	LARI
GHA	GH	Ghana	GHC	CEDI
GIB	GI	Gibraltar	GIP	GIBRALTAR POUND
GIN	GN	Guinea	gnf	guinea franc

ISO 3 Char Country Code	2 char country code (not used)	Country Name	ISO 3 Char Currency Code	Currency Name
GLP	GP	Guadeloupe	FRF EUR	FRENCH FRANC EURO
GMB	GM	Gambia, The	GMD	DALASI
GNB	GW	Guinea-Bissau	gwp	guinea-bissau peso
GNQ	GQ	Equatorial Guinea	XAF	CFA FRANC BEAC
GRC	GR	Greece	GRD	DRACHMA
GRD	GD	Grenada	XCD	EAST CARRIBEAN DOLLAR
GRL	GL	Greenland	DKK	DANISH KRONE
GTM	GT	Guatemala	gtq	quetzal
GUE	GG	GUERNSEY	GGP GBP XEU	GUERNSEY POUND POUND STERLING ECU
GUF	GF	French Guiana	FRF EUR	FRENCH FRANC EURO
GUM	GU	Guam	USD	US DOLLAR
GUY	GY	Guyana	gyd	guyana dollar
HKG	HK	Hong Kong	HKD CNY	HONG KONG DOLLAR CNY
HMD	HM	Heard and McDonald Islands	aud	ausralian dollar
HND	HN	Honduras	HNL	LEMPIRA
HRV	HR	Croatia	HRK	KUNA
HTI	HT	Haiti	htg	gourde
HUN	HU	Hungary	HUF	FORINT
IDN	ID	Indonesia	IDR	RUPIAH
IMN	IM	ISLE OF MAN	GBP	POUND STERLING
IND	IN	India	INR	INDIAN RUPEE
IOT	IO	British Indian Ocean Territory	GBP	POUND STERLING
IRL	IE	Ireland, Republic of	IEP EUR	IRISH POUND EURO
IRN	IR	Iran	IRR	IRANIAN RIAL
IRQ	IQ	Iraq	IQD	IRAQI DINAR
ISL	IS	Iceland	ISK	ICELAND KRONA
ISR	IL	Israel	ILS	SHEKEL
ITA	IT	Italy	ITL	ITALIAN LIRA
JAM	JM	Jamaica	JMD	JAMAICAN DOLLAR
JER	JE	JERSEY (CHANNEL ISLANDS)	GBP JEP XEU	POUND STERLING ECU
JOR	JO	Jordan	JOD	JORDANIAN DINAR
JPN	JP	Japan	JPY	YEN
KAZ	KZ	Kazakhstan	KZT	TENGE
KEN	KE	Kenya	KES	KENYAN SHILLING
KGZ	KG	Kyrgyzstan	KGS	SOM
KHM	KH	Cambodia	khr	riel
KIR	KI	Kiribati	AUD	AUSTRALIAN DOLLAR
KNA	KN	Saint Kitts and Nevis	XCD	EAST CARIBBEAN DOLLAR
KOR	KR	KOREA, REPUBLIC OF	KRP	WON
KWT	KW	Kuwait	KWD	KUWAITI DINAR
LAO	LA	Laos	LAK	KIP

ISO 3 Char Country Code	2 char country code (not used)	Country Name	ISO 3 Char Currency Code	Currency Name
LBN	LB	Lebanon	LBP	LEBANESE POUND
LBR	LR	Liberia	LRD	LIBERIAN DOLLAR
LBY	LY	LIBYAN ARAB JAMAHIRIYA	LYD	LYBYAN DINAR
LCA	LC	Saint Lucia	XCD	EAST CARIBBEAN DOLLAR
LIE	LI	Liechtenstein	CHF	SWISS FRANC
LKA	LK	Sri Lanka	LKR	SRI LANKA RUPEE
LSO	LS	Lesotho	LSL sAR	LOTI RAND
LTU	LT	Lithuania	LTL	LITHUANIAN LITAS
LUX	LU	Luxembourg	LUF EUR BEF	LUXEMBOURG FRANC EURO BELGIAN FRANC
LVA	LV	Latvia	LVL	LATVIAN LATS
MAC	MO	Macau	MOP CNY	PATACA YUAN RENMINBI
MAF	MF	Saint Martin (French part)	EUR	Euro
MAR	MA	Morocco	MAD	MOROCCAN DIRHAM
MCO	MC	Monaco	FRF	FRENCH FRANC
MDA	MD	Moldova	MDL	MOLDOVAN LEU
MDG	MG	Madagascar	MGF	MALAGASY FRANC
MDV	MV	Maldives	MVR	RUFIYAA
MEX	MX	Mexico	MXN	MEXICAN NUEVO PESO
MHL	MH	Marshall Islands	USD	US DOLLAR
MKD	MK	Macedonia	MKD	DENAR
MLI	ML	Mali	XOF	CFA FRANC BCEAO
MLT	MT	Malta	MTL	MALTESE LIRA
MMR	MM	Myanma	MMK	KYAT
MNE	ME	Montenegro	EUR	Euro
MNG	MN	Mongolia	MNT	TUGRIK
MNP	MP	Northern Mariana Islands	USD	US DOLLAR
MOZ	MZ	Mozambique	MZM	METICAL
MRT	MR	Mauritania	MRO	OUGUIYA
MSR	MS	Montserrat	GBP	POUND STERLING
MTQ	MQ	Martinique	FRF EUR	FRENCH FRANC EURO
MUS	MU	Mauritius	MUR	MAURITIUS RUPEE
MWI	MW	Malawi	MWK	KWACHA
MYS	MY	Malaysia	MYR	MALAYSIAN RINGGIT
MYT	YT	Mayotte	FRF EUR	FRENCH FRANC EURO
NAM	NA	Namibia	ZAR NAD	RAND NAMIBIA DOLLAR
NCL	NC	New Caledonia	XPF	CFP FRANC
NER	NE	Niger	XOF	CFA FRANC BCEAO
NFK	NF	Norfolk Island	AUD	AUSTRALIAN DOLLAR
NGA	NG	Nigeria	NGN	NAIRA
NIC	NI	Nicaragua	NIO	CORDOBA ORO
NIU	NU	Niue	NZD	NEW ZEALAND DOLLAR

ISO 3 Char Country Code	2 char country code (not used)	Country Name	ISO 3 Char Currency Code	Currency Name
NLD	NL	NETHERLANDS	NLG EUR	NETHERLANDS GUILDER EURO
NOR	NO	Norway	NOK	NORWEGIAN KRONE
NPL	NP	Nepal	NPR	NEPALESE RUPEE
NRU	NR	Nauru	AUD	AUSTRALIAN DOLLAR
NTZ	NT	NEUTRAL ZONE		
NZL	NZ	New Zealand	NZD	NEW ZEALAND DOLLAR
OMN	OM	Oman	OMR	RIAL OMANI
OTH	OT	OTHER	OTH	OTHER
PAC	PC	PARACEL ISLANDS	CNY	YUAN RENMINBI
PAK	PK	Pakistan	PKR	PAKISTAN RUPEE
PAN	PA	Panama	PAB	BALBOA
PCN	PN	Pitcairn Islands	NZD	NEW ZEALAND DOLLAR
PER	PE	Peru	PEN PFS	NUEVO SOL
PHL	PH	Philippines	PHP	PHILIPPINE PESO
PLW	PW	Palau	USD	US DOLLAR
PNG	PG	Papua New Guinea	PGK	KINA
POL	PL	Poland	PLN PLZ	ZLOTY ZLOTY
PRI	PR	Puerto Rico, The Commonwealth of	USD	US DOLLAR
PRK	KP	KOREA, DEMOCR. P. R. OF	KPW	NORTH KOREAN WON
PRT	PT	Portugal	EUR	EURO
PRY	PY	Paraguay	PYG	GUARANI
PSE	PS	PALESTINE	ILS JOD	Israeli shekel Jordanian dolar
PYF	PF	French Polynesia	XPF FRF EUR	CFP FRANC FRENCH FRANC EURO
QAT	QA	Qatar	QAR	QATARI RIAL
REU	RE	Reunion	FRF EUR	FRENCH FRANC EURO
ROM	RO	Romania	ROL	LEU
RUS	RU	Russia	RUR	RUSSIAN RUBLE
RWA	RW	Rwanda	RWF	RWANDA FRANC
SAU	SA	Saudi Arabia	SAR	SAUDI RIYAL
SDN	SD	Sudan, The	SDD	SUDANESE DINAR
SEN	SN	Senegal	XOF	CFA FRANC BCEAO
SGP	SG	Singapore	SGD	SINGAPORE DOLLAR
SGS	GS	South Georgia & the South Sandwich Island	FKP GBP XEU	FALKLAND POUND POUND STERLING ECU
SHN	SH	Saint Helena	SHP	ST HELENA POUND
SJM	SJ	Svalbard and Jan Mayen Islands	NOK	NORWEGIAN KRONE
SLB	SB	Solomon Islands	SBD	SOLOMON ISLANDS DOLLAR
SLE	SL	Sierra Leone	SLL	LEONE
SLV	SV	El Salvador	SVC	EL SALVADOR COLON
SMR	SM	San Marino	ITL EUR	ITALIAN LIRA EURO

ISO 3 Char Country Code	2 char country code (not used)	Country Name	ISO 3 Char Currency Code	Currency Name
SOM	SO	Somalia / Somaliland	SOS	SOMALI SHILLING
SPM	PM	Saint Pierre and Miquelon	FRF	FRENCH FRANC
SRB	RS	Serbia	RSD	Serbian Dinar
STP	ST	Sao Tome and Principe	STD	DOBRA
SUR	SR	Suriname	SRG	SURINAM GUILDER
SVK	SK	Slovakia	SKK	SLOVAK KORUNA
SVN	SI	Slovenia	SIT	TOLAR
SWE	SE	Sweden	SEK EUR	SWEDISH KRONA EURO
SWZ	SZ	Swaziland	SZL	LILANGENI
SXM	SX	Sint Maarten (Dutch part)	ANG	Netherlands Antillean guilder
SYC	SC	Seychelles	SCR	SEYCHELLES RUPEE
SYR	SY	Syria	SYP	SYRIAN POUND
TCA	TC	Turks and Caicos Islands	USD	US DOLLAR
TCD	TD	Chad	xaf	cfa franc beac
TGO	TG	Togo	XOF	CFA FRANC BCEAO
THA	TH	Thailand	THB	BAHT
TJK	TJ	Tajikistan	TJR	TAJIK RUBLE
TKL	TK	Tokelau	NZD	NEW ZEALAND DOLLAR
TKM	TM	Turkmenistan	TMM	MANAT
TLS	TL	Timor-Leste	USD	US Dollar Centavo coins
TMP	TP	East Timor	IDR TPE	RUPIAH TIMOR ESCUDO
TON	TO	Tonga	TOP	PA'ANGA
TTO	TT	Trinidad and Tobago	TTD	TRINIDAD AND TOBAGO DOLLAR
TUN	TN	Tunisia	TND	TUNISIAN DOLLAR
TUR	TR	Turkey	TRL	TURKISH LIRA
TUV	TV	Tuvalu	AUD	AUSTRALIAN DOLLAR
TWN	TW	Taiwan	TWD	NEW TAIWAN DOLLAR
TZA	TZ	Tanzania	TZS	TANZANIAN SHILLING
UGA	UG	Uganda	UGX	UGANDA SHILLING
UKR	UA	Ukraine	UAH UAK	HRYVA KARBOVANETS
UMI	UM	United States Minor Outlying Islands	USD	US DOLLAR
URY	UY	Uruguay	UYU	PESO URUGUAYO
USA	US	United States of America	USD	US DOLLAR
UZB	UZ	Uzbekistan	UZS	UZBEKISTAN SUM
VAT	VA	Vatican City	ITL EUR	ITALIAN LIRA EURO
VCT	VC	Saint Vincent and the Grenadines	XCD	EAST CARIBBEAN DOLLAR
VEN	VE	Venezuela	VEB	BOLIVAR
VGB	VG	British Virgin Islands	USD	US DOLLAR
VIR	VI	United States Virgin Islands	USD	US DOLLAR
VNM	VN	Vietnam	VND	DONG
VUT	VU	Vanuatu	VUV	VATU
WLF	WF	Wallis and Futuna	XPF	CFP FRANC
WSM	WS	Samoa	WST	TALA

ISO 3 Char Country Code	2 char country code (not used)	Country Name	ISO 3 Char Currency Code	Currency Name
YEM	YE	Yemen	YER	YEMENI RIAL
ZAF	ZA	South Africa	ZAR	RAND
ZMB	ZM	Zambia	ZMK	KWACHA
ZWE	ZW	Zimbabwe	ZWD	ZIMBABWE DOLLAR

4.2   FICO Score Contributing Factors   COMRSCM0

List of the valid score contributing Reason codes returned by FICO score engine on the BRWS

Code	Description
A0	Account payment history is too new to rate on the blended report.
A1	Accounts last reported are in delinquent status on the blended report.
A2	Amount of credit available on revolving/charge accounts is low relative to the other applicants scored.
A3	Amount owed on accounts is too high relative to the other applicants scored.
A5	Amount owed on the collections filed is high relative to the other applicants scored.
A6	Amount owed on the delinquent accounts is high relative to the other applicants scored.
A7	Amount owed on recently started accounts is too high relative to the other applicants scored.
A9	Amount owed on recently started consumer finance company accounts is too high relative to the other applicants scored.
B0	Amount owed on recently started retail accounts is too high relative to the other applicants scored.
B1	Amount owed on recently started revolving/charge accounts is too high relative to the other applicants scored.
B2	Amount owed on recently started sales finance company accounts is too high relative to the other applicants scored.
B3	Amount owed on retail accounts is high relative to the other applicants scored.
B4	Amount owed on revolving/charge account is high relative to the other applicants scored.
B5	Amount owed on revolving/charge account is too high relative to the other applicants scored.
B6	Amount past due on accounts is high relative to the other applicants scored.
C0	Lack of information about the company's current liabilities on the blended report.
C1	Company's current liabilities are too high relative to other companies being scored.
C2	Company's current assets are too low relative to other companies being scored.
C3	The ratio of the company's current assets to the company's current liabilities is too low relative to other companies being scored.
C4	Lack of information about the company's profit on the blended report.
C5	Company's profit is too low relative to other companies being scored.
C6	Amount of interest expense is too high relative to other companies being scored.
C7	Lack of Information about interest expenses on the blended report.
C8	The ratio of company's profit to company's interest expense is too low relative to other companies being scored.
C9	The ratio of the company's total liabilities to the company's net worth too high relative to other companies being scored.
D0	Bankruptcy filed.
D1	The date of the last enquiry on the blended report is too recent relative to the other applicants scored.
D2	There is delinquency on the accounts on the blended report.
D3	There is delinquency on the recently started accounts on the blended report.
D4	There is derogatory adverse record or collection filed on the blended report.
D5	The frequency of delinquency is high relative to the other applicants scored.
D6	Level of delinquency on the accounts is high relative to the other applicants scored.
D7	There is serious delinquency on the accounts on the blended report.
D8	There is serious delinquency on the accounts, adverse record or collection filed on the blended report.
E0	Applicant is young relative to the other applicants scored.
E1	Demographic information about the applicant is missing.
E2	The number of enquiries is high relative to the other applicants scored.
E3	The frequency of enquiries is high relative to the other applicants scored.
E4	Lack of recent account information on the blended report.

E5	Amount owed on derogatory adverse record is high relative to the other applicants scored.
E6	Proportion of balance to limit on accounts is high relative to the other applicants scored.
F0	The loan payment history is insufficient on the blended report.
F1	Lack of recently established credit accounts on the blended report.
F2	Lack of recently established revolving/charge accounts on the blended report.
F3	Lack of recent auto finance loan information on the blended report.
F4	Lack of recent auto loan information on the blended report.
F6	Lack of recent consumer finance company account information on the blended report.
F7	Lack of recent loan information on the blended report.
F8	Lack of recent mortgage loan information on the blended report.
F9	Lack of recent non-mortgage loan information on the blended report.
G0	Lack of recent retail account information on the blended report.
G1	Lack of recent revolving/charge account information on the blended report.
G2	No mortgage loan reported on the blended report.
G4	No recent non-mortgage balance information on the blended report.
G5	No recent retail balance reported on the blended report.
G6	No recent revolving/charge balance reported on the blended report.
H0	Amount that the business owes is too high relative to other companies being scored.
H1	Length of time the business has been under present management is low relative to other companies being scored.
H2	Amount of bank account balances too low relative to other companies being scored.
H3	Lack of business financial information on the blended report.
H4	Lack of net worth information on the blended report.
H5	Bankruptcy filed.
H6	The percentage change in the company's net worth is unexpectedly high relative to other companies being scored.
H7	The amount of the company's net worth is too low relative to other companies being scored.
H8	The length of time the company has been in business is low relative to other companies being scored.
J0	The length of time accounts have been established on the blended report is short relative to the other applicants scored.
J1	The length of time auto loans have been established on the blended report is short relative to the other applicants scored.
J3	The length of time consumer finance company loans have been established on the blended report is short relative to the other applicants scored.
J4	The length of time loans have been established on the blended report is short relative to the other applicants scored.
J5	The length of time reported on mortgage accounts is short relative to the other applicants scored.
J6	The length of time open loans have been established on the blended report is short relative to the other applicants scored.
J7	The length of time retail accounts has been established on the blended report is short relative to the other applicants scored.
J8	The length of time revolving/charge accounts have been established is short relative to the other applicants scored.
J9	Time since account activity on the blended report is too long relative to the other applicants scored.
K0	Time since delinquency on the blended report is too recent or unknown relative to the other applicants scored.
K1	Time since derogatory adverse record or collection on the blended report is too short relative to the other applicants scored.
K2	Time since most recent account opening on the blended report is too short relative to the other applicants scored.
K3	Time since most recent auto account opening on the blended report is too short relative to the other applicants scored.
K5	Time since most recent consumer finance company account opening on the blended report is too short relative to the other applicants scored.
K6	Time since most recent loan account opening on the blended report is too short relative to the other applicants scored.
K7	Time since most recent retail account established on the blended report is short relative to the other applicants scored.
K8	Time since most recent revolving/charge account established on the blended report is short relative to the other applicants scored.
K9	Time since most recent sales finance company account opening on the blended report is too short relative to the other applicants scored.
M0	Number of accounts currently in delinquent status on the blended report is high relative to the other applicants scored.
M1	Number of accounts with delinquency on the blended report is high relative to the other applicants scored.
M2	Number of accounts with recent delinquency on the blended report is high relative to the other applicants scored.
M4	Number of active retail accounts on the blended report is high relative to the other applicants scored.
M5	Number of adverse records on the blended report is high relative to the other applicants scored.

M9	Number of collections filed on the blended report is high relative to the other applicants scored.
N0	Number of consumer finance company accounts established relative to the length of consumer finance history is high relative to the other applicants scored.
N1	Number of consumer finance company enquiries on the blended report is high relative to the other applicants scored.
N2	Number of established accounts on the blended report is high relative to the other applicants scored.
N3	Number of open loans on the blended report is high relative to the other applicants scored.
N4	Number of recently started consumer finance company accounts on the blended report is high relative to the other applicants scored.
N5	Number of retail accounts on the blended report is high relative to the other applicants scored.
N6	Number of retail accounts with balances on the blended report is high relative to the other applicants scored.
N7	Numbre of revolving/charge accounts is high relative to the other applicants scored.
N8	Number of revolving/charge accounts with balance higher than limit is high relative to the other applicants scored.
P0	Proportion of balance to limit on auto loan accounts on the blended report is too high relative to the other applicants scored.
P1	Proportion of balance to limit on delinquent accounts on the blended report is too high relative to the other applicants scored.
P2	Proportion of balance to limit on consumer finance company accounts on the blended report is too high relative to the other applicants scored.
P3	Proportion of balance to limit on retail accounts on the blended report is too high relative to the other applicants scored.
P6	Proportion of balance to limit on revolving/charge accounts on the blended report is too high relative to the other applicants scored.
P7	Proportion of balance to limit on sales finance company accounts on the blended report is too high relative to the other applicants scored.
P8	Proportion of balance to loan amount on mortgage loans on the blended report is too high relative to the other applicants scored.
P9	Proportion of loan balance to loan amount on the blended report is too high relative to the other applicants scored.
Q0	Proportion of revolving/charge balances to total balance is too high relative to the other applicants scored.
R0	Too few accounts on the blended report are currently paid as agreed.
R1	Too few accounts with balances on the blended report.
R2	Too few accounts with recent payment information on the blended report.
R3	Too few active accounts on the blended report.
R6	Too few consumer finance company accounts with recent payment information on the blended report.
R7	Too few loan accounts on the blended report.
R8	Too few retail accounts on the blended report.
R9	Too few retail accounts with recent payment information on the blended report.
S0	Too few revolving/charge accounts on the blended report.
S1	Too few revolving/charge accounts with recent payment information on the blended report.
S2	Too few sales finance company accounts with recent payment information on the blended report.
T0	Too many accounts recently started on the blended report.
T1	Too many accounts with balances on the blended report.
T3	Too many consumer finance company accounts on the blended report.
T4	Too many loan accounts on the blended report.
T5	Too many recent enquiries on the blended report.
T6	Too many recently active accounts on the blended report.
T7	Too many recently active auto accounts on the blended report.
T9	Too many recently active consumer finance company accounts on the blended report.
U0	Too many recently active loans on the blended report.
U1	Too many recently active retail accounts on the blended report.
U2	Too many recently active sales finance accounts on the blended report.
U4	Too many recently started accounts with balances on the blended report.
U6	Too many recently started consumer finance company accounts on the blended report.
U7	Too many recently started loan accounts on the blended report.
U8	Too many recently started retail accounts with balances on the blended report.
U9	Too many recently started revolving/charge accounts on the blended report.
V0	Too many recently started revolving/charge accounts with balances on the blended report.
V1	Too many recently started sales finance company accounts on the blended report.

V2	Too many retail accounts on the blended report.
V3	Too many revolving/charge accounts on the blended report.
W1	Owner(s) is (are) young relative to other companies' owners being scored.
W2	Lack of applicant information on the blended report.
W4	Lack of recent charge card account information on the blended report.
W5	No recent charge balance on the blended report.
W6	Proportion of balance to credit limit on charge card accounts is too high relative to the other applicants scored.
X0	Payments are due on accounts on the blended report.
X1	The age of the main applicant(s) is low relative to other companies being scored.
X2	Business structure is not favorable relative to the other companies being scored.
X3	Deposits with bank are too low relative to other companies being scored.
X4	Lack of company's business experience with bank on the blended report.
X5	Lack of business information on the blended report.
X6	Lack of sales information on the blended report
X7	Length of business relationship with bank is short relative to the other companies being scored.
X9	No business accounts on the blended report.
Y0	The company's profit is too low relative to other companies scored.
Y1	Proportion of deposit balances to amount requested is too low relative to other companies being scored.
Y2	The ratio of the company's profit to sales is too low relative to other companies being scored.
Y3	The company's sales are too low relative to other companies being scored.
Y4	The size of business (demographic) is small relative to other companies being scored.
Y5	The size of business (financial) is small relative to other companies being scored.
Z1	The ratio of the company's sales to assets is too low relative to other companies being scored.
Z2	Too many recent business enquiries on the blended report.
Z3	Delinquency on business accounts on the blended report.
Z4	The amount owed on business accounts is too high relative to other companies being scored.
Z5	The delinquent balance on business accounts is too high relative to other companies being scored.
Z6	There is serious delinquency or derogatory information on business accounts, reported on the blended report.
Z7	The company underwent a recent liquidation.
Z8	Reserved for future use
Z9	Reserved for future use

4.3 FICO Score Error/Exclusion Code   COMERRM0

List of the expected Exclusion Codes and Error possibly returned by FICO score engine

Exclusion Code	Error Code	Condition / Description	Maps to Message
1	-99	The contract period has expired for this software	B2B0850
1	-89	Share Indicator input field is not populated with "FS", "PP" or "NS"	B2B0851
1	-88	Credit Report Date input field entered contains invalid numbers (date elements out of range)	B2B0852
1	-87	Credit Report Date input field is before the minimal allowed date of 20000101	B2B0853
1	-86	Unique ID input field is blank	B2B0854
1	-84	Score Request Type input field is populated with a value other than "C" or "B"	B2B0855
1	-83	Production/Test Indicator input field is populated with a value other than "P" or "T"	B2B0856
1	-79	Currency Code input field is blank or populated with a non-ISO standard value	B2B0857
1	-78	Currency Factor input field is not a valid value. Allowed values are 0-9	B2B0858
1	-59	Score Request Type input field is not permitted based on the contract agreement – select "C" for consumer or "B" for business as per your contract	B2B0859
1	-40	Online/Batch Indicator input field is populated with a value other than "O" or "B"	B2B0860
1	-34	The Base FICO® Score installation directory does not exist	B2B0861
1	-33	The duration and grace period specified in the activation record has passed. The software will no longer generate a score until the month end process is completed.	B2B0862

Exclusion Code	Error Code	Condition / Description	Maps to Message
1	-32	An error has been encountered with the activation .key file on a server. This could be a read/write permission, a file name issue, or directory location issue.	B2B0863
1	-31	An error has been encountered with the gfs.properties file. Verify the file is named properly and that the parameters specified in the file are correct.	B2B0864
1	-30	A date is found in the input more recent than the Credit Report Date – usually it indicates the Credit Report Date itself is incorrect	B2B0865
1	-22	An unexpected condition is experienced in the scoring process	B2B0866
1	100	The contract period has expired for this software	B2B0867
1	110	Remote configuration error – external system down (only occurs if components must be loaded on multiple pieces of hardware)	B2B0868
1	111	Remote configuration error – communication error (only occurs if components must be loaded on multiple pieces of hardware)	B2B0869
1	120	Wong license key for the attempted operational machine – error during license key installation or update	B2B0870
1	130	Configuration error – clock – error with internal component files	B2B0871
1	131	Configuration error – config – error with internal component files	B2B0872
1	132	Configuration error – os – error with internal component files	B2B0873
1	140	Integration error – buffer – error with internal component files	B2B0874
1	141	Integration error – bad param – error with internal component files	B2B0875
1	142	Integration error – protocol – error with internal component files	B2B0876
1	150	Other internal application error – error with internal component files	B2B0877
2	0	Subject deceased – a value indicating deceased is input to the software	N / A
3	0	Subject may be fraudulent – a value indicating suspected fraud is input to the software	N / A
4	0	"NS" share option is selected but no negative data found on the input	N / A
5	0	Insufficient data for scoring (consumer) – the credit report does not provide enough information on this individual	N / A
6	0	Information is not recently reported – the latest information on the credit report is out of date	N / A