



BureauStream V1.3

B2B Specification

Service: Consumer Enquiry Report V2.0

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1 About this Document

Audience

This document will be used by:

- Veda Advantage
- CBS

Contributions from

The following personnel have contributed towards the development of this document:

-

Related documents

The following documents should be used for reference:

- B2B Specification - Consumer Enquiries

Glossary of Terms

A description of the Terms, definitions, acronyms and abbreviations can be found in the following Glossary

-

File location

This document is located at:

- <http://sharepoint.corp.bayadv/sites/AppDev/Shared Documents/International/1.3 CBS/2. RELEASE Documents/B2B Specifications/Consumer Enquiry and HistRpt Services/B2B Specification - Consumer Enq Report V2.0.doc>

Revision history

Table 1, Document revision history

Date	Version	Description	Author
29 January 2014	0.1	Initial draft. Derived from B2B Specification - Consumer Enquiries, version 3.2	Zeljko Jeftic

2 Introduction - Service: Consumer Enquiry Report V2.0

This document contains information about how to request Consumer Enquiry V2.0 and Historical Report Services for the Bank Consumer Bureau, and interpret the response.

2.1 Overview of Services

2.1.1 Consumer Enquiries

The Bank Consumer Bureau receives and stores consumer-related information from various sources.

The CBS offers several Consumer Enquiry services (reports), providing details to the member, to enable them to make an informed credit decision.

3 B2B Interface Options

Members can access these services in the following ways: -

- **Business to Business**, for real-time and batch requests.
- **File Transfer Software**, for batch requests.
- **Browser**, for real-time requests of consumer enquiries.

Refer to separate documentation for more information on these interface options.

4 Reference Tables

Refer to [CBS Tables document](#).

This document lists the standard reference tables that are used in requests and responses.

Where CBS requests or returns a table code, you can use the CBS Tables document to determine the description for the code.

By sending codes, the service reduces the size of request and response documents. This improves performance especially for large documents and those containing multiple requests.

5 Request

The purpose of this section is to provide the specifications that will enable a member of the CBS (or an authorised third party) to generate an XML document, which will contain the data required for a Service request in the correct format.

The document will then be sent to the CBS using the preferred interface option. The CBS will validate the document, process the request and return a response to the requester.

The member must generate an XML document in the specified format and must also resolve any parsing errors **before** sending the XML document to the CBS.

If this does not occur, the CBS will return a response listing the parsing errors and the request will not be processed further.

5.1 Consumer Enquiry services

For request content and validations refer to section 7.1 Request - Enquiry Service V2.0

Following Consumer Enquiry services are available for the report V2.0

Table 2, Consumer Enquiry V2.0 services

Service	Description	Historical Report service to use
ENQUIRY	Consumer Enquiry (Standard)	HISTORIC
ENQLIT	Consumer Enquiry with Litigation	HISTORIC
ENQLITSC	Consumer Enquiry with Litigation and Bureau Score	HISTORIC

6 Response

Request to CBS system results in the response, returned to the requester via the selected CBS interface option.

The purpose of this section is to enable CBS members to interpret the XML document returned by the CBS after having processed the request. The requester will receive an XML response document that will advise them of the outcome of the request. The following types of responses are possible:

- OK
- Parsing Error
- Error
- Information

6.1 Consumer Enquiries

For content and validations refer to section 8.1 Response – Report version 2.0

7 Request XML Definitions

- The elements in this table are listed in section order.
- All element names are in upper case.
- All data is variable length and can have a length ranging from 1 to the maximum size listed in the element definition.
- Refer to document 'Bank Consumer Bureau Tables' for table definitions.

7.1 Request - Enquiry Service V2.0

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
Frame					
REQUEST	Root element (contains all request data)	Yes	1	Children:	SERVICE ACTION MESSAGE
SERVICE	Name of Service being requested, for Security check	Yes	1	Type: Size: Validation	Character 10 'ENQUIRY' 'ENQLIT' 'ENQLITSC'
ACTION	Action to be carried out by service, for Security Check.	Yes	1	Type: Size: Validation	Character 5 'A' is only value permitted (= Add)
Document Control					
MESSAGE	Parent - Header information plus details of items being requested	Yes	1	Children	HEADER ENQUIRY
HEADER	Parent - Header information about run number	Yes	1	Children	CLIENT_ID USER_ID VERSION_NO RUN_NO TOT_ITEMS
CLIENT_ID	Member's number with CBS	Yes	1	Type: Size: Validation:	Character 10 Must be a valid client with CBS
USER_ID	Operator's user ID with CBS	Yes	1	Type: Size:	Character 10

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Validation:	Must be a valid user profile
VERSION_NO	Version Number of Service required	Yes	1	Type: Size: Validation:	Real 4,2 Valid value: 2.0
RUN_NO	Unique number assigned by CBS Member	Yes	1	Type: Size:	Integer 7
TOT_ITEMS	Number of items relating to the Run Number	Yes	1	Type: Size:	Integer 11
Enquiry Header					
ENQUIRY	Contains all enquiry information for each consumer enquiry request	Yes	1 or more	Children:	ENQUIRY_TYPE ENQUIRY_REFERENCE PRODUCT_TYPE ACCOUNT_TYPE AMOUNT CURRENCY NO_OF_APPLICANTS APPLICANT
ENQUIRY_TYPE	Consumer Enquiry Type	Yes	1	Type: Size: Validation:	Character 5 See Table 'Enquiry Type. RV not allowed for Bureau Score Services ENQLITSC
ENQUIRY_REFERENCE	Unique Reference for the Enquiry (assigned by the Member)	Yes	1	Type: Size:	Character 50
PRODUCT_TYPE	Product type	Yes	1	Type: Size: Validation:	Character 5 See Table 'Product Type'
ACCOUNT_TYPE	Account type on enquiry header	Yes	1	Type: Size: Validation:	Character 5 See Table 'Account Type'
AMOUNT	Amount of credit applied for	No	1	Type: Size: Notes:	Real 15,2 Mandatory if ENQUIRY_TYPE = GT or NA.
CURRENCY	Currency	Yes	1	Type: Size: Validation:	Character 5 See Table 'Country Codes' Field ISO 3 Char Currency Code
NO_OF_APPLICANTS	Number of applicants for product	Yes	1	Type: Size: Validation:	Integer 2 ≥1

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
APPLICANT	Contains details of each applicant on an enquiry	Yes	1 or more	Children:	CTYP CONSUMER
CTYP	Applicant Type	Yes	1	Type: Size: Value:	Character 5 See table 'Applicant Type'
Consumer elements					
CONSUMER	Contains all incoming consumer information	Yes	1	Children:	CID CNAM CDOB CGND CNAT CADR COCC CEMP CMAR CCNT
CID	Contains Consumer ID details	Yes	1	Children:	CID1 CID2
CID1	ID type	Yes	1	Type: Size: Validation:	Character 5 See Table 'ID Type'
CID2	ID code	Yes	1	Type: Size: Validation:	Character 20 If element CID1 = 'NRIC', then this will be validated using a check digit algorithm. If element CID1 = 'NRIC' a single letter prefix must be supplied.
CNAM	Contains consumer name details	Yes	1 or more	Children:	(CNM1 CNM2 CNM3) <u>or</u> (CNM1 CNM4) <u>or</u> CNMU
CNM1	Surname	No See Note	1	Type: Size: Note:	Character 30 See combinations in CNAM
CNM2	First name	No See note	1	Type: Size: Note:	Character 30 See combinations in CNAM
CNM3	Second name	No	0 to1	Type:	Character

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Size:	30
CNM4	Forename(s) (First and second name)	No See Note	1	Type: Size: Note:	Character 50 See combinations in CNAM
CNMU	Unformatted name	No See Note	1	Type: Size: Note:	Character 50 See combinations in CNAM
CDOB	Contains Date of Birth (Note: Must be a valid date)	No	0 to 1	Children: Validation s:	DBY DBM DBD Supplied date must be < (System date – 10 years)
DBD	Day of birth	Yes	1	Type: Size: Validation s:	Integer 2 >= 1 and <= 31
DBM	Month of birth	Yes	1	Type: Size: Validation s:	Integer 2 >= 1 and <= 12
DBY	Year of birth in ccyy format	Yes	1	Type: Size: Validation s:	Integer 4 >= 1890 and < (current year – 10)
CGND	Gender code	Yes	1	Type: Size: Validation s:	Character 5 See Table 'Gender'
CNAT	Nationality code	No	0 to 1	Type: Size: Validation s:	Character 5 See Table 'Country Codes' Field ISO 3 char Country code.
CADR	Contains consumer address	Yes	1 to 4	Children:	CADF CADT CAD1 CAD2 CAD3 CAD4 CAD4T

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
					CAD5 CAD6 CAD7 CAD8 CAD9 CADU
CADF	Address Format	No	0	Type: Size: Validation s:	Character 5 Not required
CADT	Address Type	Yes	1	Type: Size: Validation s:	Character 5 See Table 'Address Type'
CAD1	Block/House/Building/Godown Number	No	0 or 1	Type: Size: Validation s:	Character 7 Not required
CAD2	Storey Number	No	0 or 1	Type: Size: Validation s:	Character 4 Not required
CAD3	Unit Number	No	0 or 1	Type: Size: Validation s:	Character 7 Not required
CAD4	Street Name	No	0 or 1	Type: Size: Validation s:	Character 32 Not required
CAD4T	Street Type	No	0 or 1	Type: Size: Validation s:	Character 5 Not required
CAD5	Building Name / Post Office Name	No	0 or 1	Type: Size: Validation s:	Character 45 Not required
CAD6	PO Box/Locked Bag/Window Delivery No.	No	0 or 1	Type: Size: Validation	Character 6

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				s:	Not required
CAD7	Postal Code	Yes	1	Type: Size: Validation s:	Character 9
CAD8	State / City Name	No	0 or 1	Type: Size: Validation s:	Character 20 Not required
CAD9	Country Code	No	0 or 1	Type: Size: Validation s:	Character 3 Not required
CADU	Address unformatted	No	0 or 1	Type: Size: Validation s:	Character 256 Not required
COCC	Occupation	No	0 to1	Type: Size: Validation s:	Character 80 Employer and occupation may not both be available from legacy systems
CEMP	Employer	No	0 to1	Type: Size: Validation s:	Character 50 Employer and occupation may not both be available from legacy systems
CMAR	Marital status	Yes	1	Type: Size: Validation s:	Character 5 See Table 'Marital Status'
CCNT	Contains consumer contact phone number details	No	0 to 4	Children:	CCN1 CCN2 CCN3 CCN4
CCN1	Contact number type	Yes	1	Type: Size: Validation s:	Character 5 See Table 'Contact Number Type'
CCN2	Contact number country IDD	No	1	Type: Size: Validation	Integer 12 >=1 if entered

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				s:	
CCN3	Contact number prefix	No	1	Type: Size: Validation s:	Integer 7 >=1 if entered
CCN4	Contact number	Yes	1	Type: Size: Validation s:	Character 25

8 Response XML Definitions

- The elements in this table are listed in section order.
- All element names are in upper case.
- All data is variable length and can have a length ranging from 1 to the maximum size listed in the element definition.
- Refer to document 'Bank Consumer Bureau Tables' for table definitions.

8.1 Response – Report version 2.0

Services ENQUIRY, ENQLIT, ENQLITSC

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
Envelope and header					
RESPONSE	Root element (contains all request data)	Yes	1	Children:	SERVICE ACTION STATUS MESSAGE
SERVICE	Name of Service being requested, for Security check	Yes	1	Type: Size: Validations:	Character 10 'ENQUIRY', or 'ENQLIT', or 'ENQLITSC'
ACTION	Action to be carried out by service, for Security Check.	Yes	1	Type: Size: Validations:	Character 5 'A' is only value permitted (= Add)
STATUS	Response Type relating to the Run Number	Yes	1	Type: Size: Validations:	Character 10 'OK', or 'ERROR', or 'PARSER', or 'INFO'
MESSAGE	Parent - Header information plus details of item responses	Yes	1	Children	HEADER and ITEM or PARSER or DELAY

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
Document Control					
HEADER	Parent - Information about run number	Yes	1	Children	CLIENT_ID USER_ID VERSION_NO RUN_NO TOT_ITEMS ERR_ITEMS INF_ITEMS
CLIENT_ID	Members number with CBS	Yes	1	Type: Size: Validations:	Character 10 Must be a valid client with CBS
USER_ID	Operator's user ID with CBS	Yes	1	Type: Size: Validations:	Character 10 Must be a valid user profile
VERSION_NO	Version number of Service required	No	1	Type: Size: Validations:	Real 4,2
RUN_NO	Unique number assigned by CBS Member	Yes	1	Type: Size: Validations:	Integer 7
TOT_ITEMS	Number of <ENQUIRY> elements relating to the Run Number	Yes	1	Type: Size: Validations:	Integer 11
ERR_ITEMS	Number of <ENQUIRY> elements relating to the run number that are in error	Yes	1	Type: Size: Validations:	Integer 11
INF_ITEMS	Number of <INFO> elements relating to the run number	Yes	1	Type: Size: Validations:	Integer 11
Items					
ITEM	Parent - Items in document	No	0 or more	Children: Note:	RSP_ENQUIRY_REF and NO_ERRORS and ERROR or INFO or RSP_REPORT If parser response, item is not supplied. Multiple items may be returned.

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
RSP_ENQUIRY_REF	Enquiry reference in error	Yes	0 Or 1	Type: Size: Validations:	Character 50 May be blank if error response not related to a particular enquiry number.
NO_ERRORS	Number of errors for enquiry record	No	1	Type: Size: Validations:	Integer 5
ERROR	Contains error information relating to a specific element	No	1 or more	Children:	CONSUMER_SEQ (optional) FIELD RSP_MSG DATA
CONSUMER_SEQ	Sequential number allocated by the CBS to each <CONSUMER> element for a specific enquiry . It is used to identify which consumer an error applies to within an enquiry	No	0 or 1	Type: Size: Validations:	Integer 2
FIELD	Name of element in error	Yes	1	Type: Size: Validations:	Character 50
RSP_MSG	Description of error relating to the document or element	Yes	1	Type: Size: Validations:	Character 120
DATA	Value of element in error	Yes	1	Type: Size: Validations:	Character 256
Info Items					
INFO	Contains XML information messages	No	0 or more	Children:	CONSUMER_SEQ INF_MSG
CONSUMER_SEQ	Sequential number allocated by the CBS to each <CONSUMER> element for a specific enquiry. It is used to identify which consumer an error applies to within an enquiry	Yes	0 or 1	Type: Size: Validations:	Integer 2
INF_MSG	Information Message	Yes	1	Type: Size: Validations:	Character 120
Report shell					
RSP_REPORT	Contains all Consumer Report data. Standard layout also used by Historical report response.	No	1 or more	Children:	ENQUIRY_NUMBER RSP_ENQUIRY_REF ENQUIRY_TYPE ACCOUNT_TYPE

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
					PRODUCT_TYPE CONSUMER_OUT DISCLAIMER
ENQUIRY_NUMBER	Unique enquiry number assigned by CBS	Yes	1	Type: Size: Validations:	Integer 11
RSP_ENQUIRY_REF	Enquiry reference in error	Yes	0 or 1	Type: Size: Validations:	Character 50 May be blank if error response not related to a particular enquiry number.
ENQUIRY_TYPE	Reason for Enquiry	Yes	1	Type: Size: Validations:	Character 5 See Table 'Enquiry Type'
ACCOUNT_TYPE	Denotes whether the account for the enquiry application has one or more consumers associated with it.	Yes	1	Type: Size: Validations:	Character 5 See Table 'Account Type'
PRODUCT_TYPE	The type of product for which credit is being assessed.	Yes	1	Type: Size: Validations:	Character 5 See Table 'Product Type'
Consumer information					
CONSUMER_OUT	Contains all data relevant to one consumer in output format	Yes	1 or more	Children:	CONSUMER_SEQ APPLICANT_TYPE PRIMARY_ID PRIMARY_NAME MARITAL_CODE DATE_OF_BIRTH GENDER_CODE NATIONALITY_CODE ADDRESSES ADDITIONAL_IDS ADDITIONAL_NAMES CONTACTS OCCUPATIONS ACCOUNTS PREVIOUS_ENQUIRIES BAD_DEBTS PUBLIC_NOTICES DRS_RECORD

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
					BANKRUPTCY_RECORDS SCORE (returned only for the ENQLITSC request) NARRATIVES NO_ADVERSE SUMMARY LIS_REPORTS (NOT returned for the ENQUIRY request) AGGOSBALANCES
CONSUMER_SEQ	Sequential number allocated by the CBS to each <CONSUMER> element for a specific enquiry.	Yes	0 or 1	Type: Size: Validations:	Integer 2
APPLICANT_TYPE	Type of Applicant	Yes	1	Type: Size: Validations:	Character 5 See Table 'Applicant Type'
Consumer Primary ID					
PRIMARY_ID	Contains Primary identification type and code	Yes	1	Children:	PRI_ID_TYPE PRI_ID_CODE
PRI_ID_TYPE	Primary ID Type code	Yes	1	Type: Size: Validations:	Character 5 See Table 'ID Type'
PRI_ID_CODE	Primary ID Code	Yes	1	Type: Size: Validations:	Character 20
Consumer Primary Name					
PRIMARY_NAME	Contains Primary Name details	Yes	1	Children:	PRI_SURNAME PRI_FIRST_NAME PRI_SECOND_NAME or PRI_SURNAME PRI_FORENAMES or PRI_UNFORMATTED
PRI_SURNAME	Primary Surname	Yes	1	Type: Size: Validations:	Character 30
PRI_FIRST_NAME	Primary First Name	Yes	1	Type: Size: Validations:	Character 30
PRI_SECOND_NA	Primary Second Name	No	0 to 1	Type:	Character

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
ME				Size: Validations:	30
PRI_FORENAMES	Primary Forenames	Yes	1	Type: Size: Validations:	Character 50
PRI_UNFORMATTED	Primary name, unformatted	Yes	1	Type: Size: Validations:	Character 50
MARITAL_CODE	Marital Status Code	No	1	Type: Size: Validations:	Character 5 See Table 'Marital Status'
DATE_OF_BIRTH	Contains date of birth details	No	0 to 1	Children:	DOB_YEAR DOB_MONTH DOB_DAY
DOB_YEAR	Year of birth in cyy format	Yes	1	Type: Size: Validations:	Integer 4
DOB_MONTH	Month of birth	Yes	1	Type: Size: Validations:	Integer 2
DOB_DAY	Day of birth	Yes	1	Type: Size: Validations:	Integer 2
GENDER_CODE	Gender code	No	1	Type: Size: Validations:	Character 5 See Table 'Gender'
NATIONALITY_CODE	Nationality Code	No	1	Type: Size: Validations:	Character 5 See Table 'Country Codes' Field ISO 3 char Country code.
Addresses					
ADDRESSES	Text representation of an address, children may be multiple for a consumer.	Yes	1	Children:	RSP_ADDRESS
RSP_ADDRESS	Contains information applicable to one response address	Yes	1 or more	Children:	ADR_TYPE_CODE ADR_FORMAT_CODE ADR_NUMBER ADR_STOREY ADR_BUILDING ADR_UNIT

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
					ADR_STREET ADR_STREET_TYPE ADR_POBOX ADR_POST_CODE ADR_CITY ADR_COUNTRY ADR_UNFORMATTED ADR_STRING ADR_LOAD_DATE
ADR_TYPE_CODE	Address Type Code	Yes	1	Type: Size: Validations:	Character 5 See Table 'Address Type'
ADR_FORMAT_CODE	Address format code	Yes	1	Type: Size: Validations:	Character 5 See Table 'Address Format'
ADR_NUMBER	Block/House/Building/Godown Number	No	0 to 1	Type: Size: Validations:	Character 7
ADR_STOREY	Storey Number	No	0 to 1	Type: Size: Validations:	Character 4
ADR_BUILDING	Building Name / Post Office Name	No	1	Type: Size: Validations:	Character 45
ADR_UNIT	Unit Number	No	0 to 1	Type: Size: Validations:	Character 7
ADR_STREET	Street Name	No	0 to 1	Type: Size: Validations:	Character 32"
ADR_STREET_TYPE	Street Type Code	No	0 to 1	Type: Size: Validations:	Character 5 See Table 'Street Type'
ADR_POBOX	PO Box/Locked Bag/Window Delivery No.	No	0 to 1	Type: Size: Validations:	Character 6
ADR_POST_CODE	Postal Code	Yes	1	Type: Size: Validations:	Character 9

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
ADR_CITY	State / City Name	No	0 to 1	Type: Size: Validations:	Character 20
ADR_COUNTRY	County Code	No	0 to 1	Type: Size: Validations:	Character 3 See Table 'Country Codes', Field ISO 3 char Country code.
ADR_UNFORMATTED	Unformatted Address	No	0 to 1	Type: Size: Validations:	Character 256
ADR_STRING	Formatted display string for an address, may be used in place of individual fields on a user interface	Yes	1	Type: Size: Validations:	Character 256 Mandatory and optional fields for the format, strung together for display purposes.
ADR_LOAD_DATE	Contains the date the address was loaded onto the CBS database	Yes	1	Children:	ADR_LOAD_YEAR ADR_LOAD_MONTH ADR_LOAD_DAY
ADR_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
ADR_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
ADR_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
Additional IDs					
ADDITIONAL_IDS	Contains all Additional ID information for consumer	No	0 to 1	Children:	ADDITIONAL_ID
ADDITIONAL_ID	Contains identification data applicable to one ID type	Yes	1 or more	Children:	AID_ID_TYPE_CODE AID_ID_CODE AID_ID_LOAD_DATE
AID_ID_TYPE_CODE	Identification Type code	Yes	1	Type: Size: Validations:	Character 5 See Table 'ID Type'
AID_ID_CODE	Identification code/number	Yes	1	Type: Size: Validations:	Character 20
AID_LOAD_DATE	Contains the date the additional identification data was loaded onto the CBS database	Yes	1	Children:	AID_LOAD_YEAR AID_LOAD_MONTH

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
					AID_LOAD_DAY
AID_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
AID_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
AID_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
Additional names					
ADDITIONAL_NAMES	Contains all additional names for the consumer	No	0 to 1	Children:	ADDITIONAL_NAME
ADDITIONAL_NAME	Contains information applicable to one additional name	Yes	1 or more	Children:	(ANM_FORMATTED or ANM_UNFORMATTED) ANM_LOAD_DATE
ANM_FORMATTED	Contains formatted additional name	No	0 to 1	Children:	(ANM_SURNAME ANM_FIRST_NAME ANM_SECOND_NAME) or (ANM_SURNAME ANM_FORENAMES)
ANM_SURNAME	Surname	No	0 to 1	Type: Size: Validations:	Character 30 Depends on permitted combinations
ANM_FIRST_NAME	First name	No	0 to 1	Type: Size: Validations:	Character 30 Depends on permitted combinations
ANM_SECOND_NAME	Second name	No	0 to 1	Type: Size: Validations:	Character 30 Depends on permitted combinations
ANM_FORENAMES	Forename(s) (First and second name)	No	0 to 1	Type: Size: Validations:	Character 50 Depends on permitted combinations
ANM_UNFORMATTED	Unformatted name	No	1	Type: Size: Validations:	Character 50 Depends on permitted combinations
ANM_LOAD_DATE	Contains date the additional name was added to the	Yes	1	Children:	ANM_LOAD_YEAR

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
	CBS database				ANM_LOAD_MONTH ANM_LOAD_DAY
ANM_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
ANM_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
ANM_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
Contact Information					
CONTACTS	Contact numbers for a consumer	No	0 or 1	Children:	CONTACT
CONTACT	Contact number details	No	1 or more	Children:	CON_NUMTYPE_CODE CON_IDD CON_PFX CON_NUMBER CON_LOAD_DATE
CON_NUMTYPE_CODE	Contact Number Type Code	Yes	1	Type: Size: Validations:	Character 5 See Table 'Contact Number Type'
CON_IDD	Contact number country IDD	No	1	Type: Size: Validations:	Character 12 >=1 if entered
CON_PFX	Contact number prefix	No	1	Type: Size: Validations:	Character 7 >=1 if entered
CON_NUMBER	Contact number	Yes	1	Type: Size: Validations:	Character 25
CON_LOAD_DATE	Contains load date details. Note: combined elements must be a valid date	No	1	Children:	CON_LOAD_YEAR CON_LOAD_MONTH CON_LOAD_DAY
CON_LOAD_YEAR	Load date – year	No	1	Type: Size: Validations:	Integer 4
CON_LOAD_MONTH	Load date – month	No	1	Type: Size:	Integer 2

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Validations:	
CON_LOAD_DAY	Load date – day	No	1	Type: Size: Validations:	Integer 2
Occupations					
OCCUPATIONS	Contains all occupation and employer details for a consumer	No	0 to 1	Children:	OCCUPATION
OCCUPATION	Contains occupation data applicable to one occupation	Yes	1 or more	Children:	OCC_OCCUPATION OCC_EMPLOYER OCC_LOAD_DATE
OCC_OCCUPATION	Occupation	No	0 or 1	Type: Size: Validations:	Character 80 Employer and occupation may not both be available from legacy systems
OCC_EMPLOYER	Employers Name	No	0 or 1	Type: Size: Validations:	Character 50 Employer and occupation may not both be available from legacy systems
OCC_LOAD_DATE	Contains date the occupation was loaded onto the CBS database	Yes	1	Children:	OCC_LOAD_YEAR OCC_LOAD_MONTH OCC_LOAD_DAY
OCC_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
OCC_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
OCC_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
Account Status					
ACCOUNTS	Contains account status history data for the consumer If the account has been closed (has closed date) for more than 3 years, the account record will not be displayed. If Account has no closed date and no cycle has been loaded for 12/24 cycles (depending on whether 12 or 24 cycle report requested), do not include in this section.	No	0 to 1	Children:	ACCOUNT

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
ACCOUNT	Contains account status history data applicable to one account for the consumer	Yes	1 or more	Children:	ACC_PRODUCT_TYPE ACC_BANK_NAME ACC_TYPE_CODE ACC_OPENED_DATE ACC_CLOSED_DATE ACC_OVERDUE_BALANCE ACC_STATUS_SUMMARY ACC_CASH_ADVANCE_SUMMARY ACC_FULL_PAYMENT_SUMMARY ACC_LOAD_DATE
ACC_PRODUCT_TYPE	Type of Product	Yes	1	Type: Size: Validations:	Character 5 See Table 'Product Type'. For the Customer Type = RLEST only accounts where Product Type is PR or RL or HD will be returned in the report
ACC_BANK_NAME	Name of bank for account.	Yes	1	Type: Size: Validations:	Character 50
ACC_TYPE_CODE	Denotes whether the account has one or more consumers associated with it.	Yes	1	Type: Size: Validations:	Character 5 See Table 'Account Type'
ACC_OPENED_DATE	Contains date the account was opened with the member.	No	1	Children:	ACC_OPENED_YEAR ACC_OPENED_MONTH ACC_OPENED_DAY
ACC_OPENED_YEAR	Year Opened in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
ACC_OPENED_MONTH	Month Opened	Yes	1	Type: Size: Validations:	Integer 2
ACC_OPENED_DAY	Day Opened	Yes	1	Type: Size: Validations:	Integer 2
ACC_CLOSED_DATE	Contains the date the account was closed	No	0 to 1	Children:	ACC_CLOSED_YEAR ACC_CLOSED_MONTH ACC_CLOSED_DAY
ACC_CLOSED_YEAR	Year Closed in ccyy format	Yes	1	Type: Size: Validations:	Integer 4

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
ACC_CLOSED_MONTH	Month Closed	Yes	1	Type: Size: Validations:	Integer 2
ACC_CLOSED_DAY	Day Closed	Yes	1	Type: Size: Validations:	Integer 2
ACC_OVERDUE_BALANCE	Current Cycle Overdue Balance.	No	1	Type: Size: Validations:	Real 15,2 This element is only output if the Overdue Balance is greater than or equal to \$200.00. Will not be output if the latest Account Status is W.
ACC_STATUS_SUMMARY	Summary of account status codes for the past 12 cycles	Yes	1	Type: Size: Validations:	Character 12 Mapping may be applied for certain clients, until they can receive new Account Status codes.
ACC_CASH_ADVANCE_SUMMARY	Cash advance/Balance transfer status summary for the past twelve cycles. (Only applicable if <ACC_PRODUCT_TYPE> in Product Grouping 'Credit Card'. Refer to Table Code 'Product Group Credit Card' PRDGRPCC.).	No	0 to 1	Type: Size: Validations:	Character 12
ACC_FULL_PAYMENT_SUMMARY	Full payment status summary for the past twelve cycles. (Only applicable if <ACC_PRODUCT_TYPE> in Product Grouping 'Credit Card'. Refer to Table Code 'Product Group Credit Card' PRDGRPCC.).	No	0 to 1	Type: Size: Validations:	Character 12
ACC_LOAD_DATE	Contains date the account status data was last loaded onto the CBS database.	Yes	1	Children:	ACC_LOAD_YEAR ACC_LOAD_MONTH ACC_LOAD_DAY
ACC_LOAD_YEAR	Year Loaded in ccyy format in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
ACC_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
ACC_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
Previous enquiries					
PREVIOUS_ENQUIRIES	Contains previous enquiries for the consumer Display Previous Enquiries for 24 months from Date Loaded	No	0 to 1	Children:	PREVIOUS_ENQUIRY

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
PREVIOUS_ENQUIRY	Contains previous enquiry data applicable to one enquiry	Yes	1 or more	Children:	IPI_ENQUIRY_TYPE IPI_ACCOUNT_TYPE IPI_PRODUCT_TYPE IPI_LOAD_DATE
IPI_ENQUIRY_TYPE	Reason for Enquiry	Yes	1	Type: Size: Validations:	Character 5 See Table 'Enquiry Type' Mapping may be applied for certain clients, until they can receive new Enquiry Types.
IPI_ACCOUNT_TYPE	Denotes whether the account has one or more consumers associated with it.	Yes	1	Type: Size: Validations:	Character 5 See Table 'Account Type'
IPI_PRODUCT_TYPE	Code of product type applied for	Yes	1	Type: Size: Validations:	Character 5 See Table 'Product Type'. For the Customer Type = RLEST only enquiries where Product Type is PR or RL or HD will be returned in the report
IPI_LOAD_DATE	Contains date the enquiry was made	Yes	1	Children:	IPI_LOAD_YEAR IPI_LOAD_MONTH IPI_LOAD_DAY
IPI_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
IPI_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
IPI_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
Bad Debt Records					
BAD_DEBTS	Contains bad debt record (default) data for the consumer If Default Status is Full Settlement (FS) or Negotiated Settlement (NS), display the default in this section for a specified number of months from the Settled Date. The number of months is held on a table. Refer to CBS Tables Document, Retention Display Periods (RPTDSPPRD), Code = FSNS For all other Default Status, the default will always be displayed.	No	0 to 1	Children:	BAD_DEBT

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
BAD_DEBT	Contains bad debt record data applicable to one account for the consumer	Yes	1 or more	Children:	BD_PRODUCT_TYPE BD_BANK_NAME BD_LOAD_DATE BD_LBAL BD_AMOUNT BD_STS BD_STATUS_DATE
BD_PRODUCT_TYPE	Code of product type	Yes	1	Type: Size: Validations:	Character 5 See Table 'Product Type'. For the Customer Type = RLEST only Bad Debts where Product Type is PR or RL or HD will be returned in the report
BD_BANK_NAME	Name of bank for account. If Display Name flag on Client = No, Industry description shows instead.	Yes	1	Type: Size: Validations:	Character 50
BD_LOAD_DATE	Contains date the Bad Debt Record was loaded onto the CBS database	Yes	1	Children:	BD_LOAD_YEAR BD_LOAD_MONTH BD_LOAD_DAY
BD_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
BD_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
BD_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
BD_LBAL	Amount of Bad Debt Record when Loaded into the bureau	Yes	1	Type: Size: Validations:	Real 15,2
BD_AMOUNT	Outstanding Amount of Bad Debt	No	0 to 1	Type: Size: Validations:	Real 15,2 May be zero once paid
BD_STS	Default Status	No	0 or 1	Type: Size: Validations:	Character 5 See Table 'Default Status'.
BD_STATUS_DATE	Contains date the Bad Debt became status FP (Full Payment)	No	1	Children:	BD_STATUS_YEAR BD_STATUS_MONTH

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
					BD_STATUS_DAY
BD_STATUS_YEAR	Year status was FP in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
BD_STATUS_MONTH	Month status was FP (Full Payment)	Yes	1	Type: Size: Validations:	Integer 2
BD_STATUS_DAY	Day status was FP (Full Payment)	Yes	1	Type: Size: Validations:	Integer 2
Public Notices					
PUBLIC_NOTICES	Contains all public notice data for the consumer	No	0 to 1	Children:	PUBLIC_NOTICE
PUBLIC_NOTICE	Contains public notice data applicable to one notice for the consumer (not Bankruptcies)	Yes	1 or more	Children:	IPN_TYPE_CODE IPN_LOAD_DATE IPN_PUBLICATION IPN_TEXT
IPN_TYPE_CODE	Notice Type Code	Yes	1	Type: Size: Validations:	Character 5
IPN_LOAD_DATE	Contains date the public notice was added to the CBS database	Yes	1	Children:	IPN_LOAD_DAY IPN_LOAD_MONTH IPN_LOAD_YEAR
IPN_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
IPN_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
IPN_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
IPN_PUBLICATION	Publication	Yes	1	Type: Size: Validations:	Character 50
IPN_TEXT	Contains Notice Text	Yes	1 or more	Children:	IPT_LINE_NUMBER IPT_LINE
IPT_LINE_NUMBER	Line number for notice	Yes	1	Type: Size:	Integer 5

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Validations:	
IPT_LINE	Notice Text for line number	Yes	1	Type: Size: Validations:	Character 76
DRS information					
DRS_RECORDS	Contains all DRS data for the consumer	No	0 to 1	Children:	DRS_RECORD
DRS_RECORD	Contains DRS data applicable to single DRS record for the consumer	Yes	1 or more	Children:	DRS_CASE_NUMBER DRS_STATUS_CODE DRS_COMMENC_DATE DRS_COMPLETION_DATE DRS_FAILURE_DATE
DRS_CASE_NUMBER	DRS Case Number	Yes	1	Type: Size: Validations:	Character 13
DRS_STATUS_CODE	Status Code	Yes	1	Type: Size: Validations:	Character 2
DRS_COMMENC_DATE	Date of Commencement	Yes	1	Children:	DRS_COMMENC_DAY DRS_COMMENC_MONTH DRS_COMMENC_YEAR
DRS_COMMENC_DAY	Day of DRS commencement date	Yes	1	Type: Size: Validations:	Integer 2
DRS_COMMENC_MONTH	Month of DRS commencement date	Yes	1	Type: Size: Validations:	Integer 2
DRS_COMMENC_YEAR	Year of DRS commencement date in ccyyymmdd format	Yes	1	Type: Size: Validations:	Integer 4
DRS_COMPLETION_DATE	Date of Completion	Yes	1	Children:	DRS_COMPLETION_DAY DRS_COMPLETION_MONTH DRS_COMPLETION_YEAR
DRS_COMPLETION_DAY	Day of DRS completion date	Yes	1	Type: Size: Validations:	Integer 2
DRS_COMPLETION_MONTH	Month of DRS completion date	Yes	1	Type: Size:	Integer 2

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Validations:	
DRS_COMPLETION_YEAR	Year of DRS completion date in ccyyymmdd format	Yes	1	Type: Size: Validations:	Integer 4
DRS_FAILURE_DATE	Date of Failure	Yes	1	Children:	DRS_FAILURE_DAY DRS_FAILURE_MONTH DRS_FAILURE_YEAR
DRS_FAILURE_DAY	Day of DRS failure date	Yes	1	Type: Size: Validations:	Integer 2
DRS_FAILURE_MONTH	Month of DRS failure date	Yes	1	Type: Size: Validations:	Integer 2
DRS_FAILURE_YEAR	Year of DRS failure date in ccyyymmdd format	Yes	1	Type: Size: Validations:	Integer 4
Bankruptcy information					
BANKRUPTCY_RECORDS	Contains all bankruptcy data for the consumer	No	0 to 1	Children:	BANKRUPTCY_RECORD
BANKRUPTCY_RECORD	Contains bankruptcy data applicable to one bankruptcy for the consumer	Yes	1 or more	Children:	BR_NUMBER BR_ORDER_DATE BR_PETITION_DATE BR_ORIG_ORDER_DATE BR_ORDER_NATURE BR_GAZ_DATE
BR_NUMBER	Bankruptcy Number	Yes	1	Type: Size: Validations:	Character 25
BR_ORDER_DATE	Bankruptcy Order Date	Yes	1	Children:	BR_ORDER_YEAR BR_ORDER_MONTH BR_ORDER_DAY
BR_ORDER_YEAR	Year Ordered in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
BR_ORDER_MONTH	Month Ordered	Yes	1	Type: Size: Validations:	Integer 2
BR_ORDER_DAY	Day Ordered	Yes	1	Type: Size:	Integer 2

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Validations:	
BR_PETITION_DATE	Petition Date	No	0 to 1	Children:	BR_PETITION_YEAR BR_PETITION_MONTH BR_PETITION_DAY
BR_PETITION_YEAR	Year of Petition in ccyyymmdd format	Yes	1	Type: Size: Validations:	Integer 4
BR_PETITION_MONTH	Month of Petition	Yes	1	Type: Size: Validations:	Integer 2
BR_PETITION_DAY	Day of Petition	Yes	1	Type: Size: Validations:	Integer 2
BR_ORIG_ORDER_DATE	Original Order Date	No	0 to 1	Children:	BR_ORIG_ORDER_YEAR BR_ORIG_ORDER_MONTH BR_ORIG_ORDER_DAY
BR_ORIG_ORDER_YEAR	Year of original order in ccyyymmdd format	Yes	1	Type: Size: Validations:	Integer 4
BR_ORIG_ORDER_MONTH	Month of original order	Yes	1	Type: Size: Validations:	Integer 2
BR_ORIG_ORDER_DAY	Day of original order	Yes	1	Type: Size: Validations:	Integer 2
BR_ORDER_NATURE	Nature of Order	Yes	1	Type: Size: Validations:	Character 256
BR_GAZ_DATE	Gazette Date	No	0 to 1	Children:	BR_GAZ_YEAR BR_GAZ_MONTH BR_GAZ_DAY
BR_GAZ_YEAR	Year of gazette date in ccyyymmdd format	Yes	1	Type: Size: Validations:	Integer 4
BR_GAZ_MONTH	Month of gazette date	Yes	1	Type: Size: Validations:	Integer 2
BR_GAZ_DAY	Day of gazette date	Yes	1	Type:	Integer

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Size: Validations:	2
Bureau Score Section					
SCORE	Contains Consumer Bureau Score information for the consumer, if requested.	No	0 or 1	Children: Notes:	SC_HEADER SC_DIAGRAM_VARIABLES SC_VARIABLES SC_EXPLANATION_OF_VARIABLES SC_KEY_FACTORS SC_EXPLANATION_OF_KEY_FACTORS Section returns only for the ENQLITSC request
SC_HEADER	The Header section of the Scoring segment of the Report	Yes	1	Children:	SC_HEADER_TEXT
SC_HEADER_TEXT	Header information displayed at the beginning of each Report	No	0 or 1	Type: Size: Validations:	Character 32767 (32K)
SC_DIAGRAM_VARIABLES	Contains the variables associated with the Risk Barometer diagram	No	0 or 1	Children:	SC_DIAGRAM_FILE_NAME
SC_DIAGRAM_FILE_NAME	Contains the name of the diagram file that applies to the Bureau Score.	No	0 or 1	Type: Size: Validations:	Character 50 <i>This field is not currently populated</i>
SC_VARIABLES	Contains the variables output for the Bureau Score	No	0 or 1	Children:	SC_VARIABLE
SC_VARIABLE	Contains a single Bureau Score variable	No	0 or more	Children:	SC_VAR_NAME SC_VAR_VALUE
SC_VAR_NAME	The name of the Bureau Score variable	Yes	1	Type: Size: Validations:	Character 30 Valid Values: 'Score Card' 'Score' 'Risk Grade' 'Risk Grade Description' 'Probability of Default' 'Risk Odds'
SC_VAR_VALUE	The value of the Bureau Score variable	Yes	1	Type: Size: Validations:	Character 100
SC_EXPLANATION_OF_VARIABLES	Contains explanations for each of the Bureau Score variables	No	0 or 1	Children:	SC_EXPLANATION_OF_VARIABLE

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
SC_EXPLANATION_OF_VARIABLE	Contains an explanation for a single Bureau Score variable	No	0 or more	Type: Size: Validations:	SC_EXP_OF_VAR_NAME SC_EXP_OF_VAR_VALUE
SC_EXP_OF_VAR_NAME	The name of the Bureau Score variable	Yes	1	Type: Size: Validations:	Character 30 Refer SC_VAR_NAME for list of valid values.
SC_EXP_OF_VAR_VALUE	The explanation for the Bureau Score variable	Yes	1	Type: Size: Validations:	Character 1000
SC_KEY_FACTORS	Contains the Key Contributing Factors that affected the Bureau Score	No	0 or 1	Children:	SC_KEY_FACTOR
SC_KEY_FACTOR	Contains a single Key Contributing Factor that affected the Bureau Score	No	0 or more	Children:	SC_KEY_FACTOR_NAME SC_KEY_FACTOR_VALUE
SC_KEY_FACTOR_NAME	The Name of the Key Contributing Factor	Yes	1	Type: Size: Validations:	Character 50
SC_KEY_FACTOR_VALUE	The value of the Key Contributing Factor	Yes	1	Type: Size: Validations:	Character 150
SC_EXPLANATION_OF_KEY_FACTORS	Contains explanations for each of the Key Contributing Factors that can influence the Bureau Score	No	0 or 1	Children:	SC_EXPLANATION_OF_KEY_FACTOR
SC_EXPLANATION_OF_KEY_FACTOR	Contains a single explanation of a Key Contributing factor	No	0 or more	Children:	SC_EXP_OF_KEY_FACTOR_NAME SC_EXP_OF_KEY_FACTOR_VALUE
SC_EXP_OF_KEY_FACTOR_NAME	The Name of the Key Contributing Factor	Yes	1	Type: Size: Validations:	Character 50
SC_EXP_OF_KEY_FACTOR_VALUE	The explanation for the Key Contributing Factor	Yes	1	Type: Size: Validations:	Character 1000
Narratives					
NARRATIVES	Contains all narratives for the consumer	No	0 to 1	Children:	NARRATIVE
NARRATIVE	Contains narrative data applicable to one narrative for a consumer	Yes	1 or more	Children:	NAR_TYPE_CODE NAR_LOAD_DATE NAR_TEXT
NAR_TYPE_CODE	Narrative Type	Yes	1	Type: Size: Validations:	Character 5
NAR_LOAD_DATE	Contains the date the narrative was loaded onto the	Yes	1	Children:	NAR_LOAD_YEAR

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
	CBS database				NAR_LOAD_MONTH NAR_LOAD_DAY
NAR_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
NAR_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
NAR_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
NAR_TEXT	Contains narrative text and line number	Yes	1 or more	Children:	NAR_LINE_NUMBER NAR_LINE
NAR_LINE_NUMBER	Line number for narrative	Yes	1	Type: Size: Validations:	Integer 5
NAR_LINE	Narrative Text for line number	Yes	1	Type: Size: Validations:	Character 76
No Adverse Message					
NO_ADVERSE	Contains notice to advise no adverse found for consumer. Only applicable if no defaults etc. found.	No	0 to 1	Type: Size: Validations:	Character 256
Summary Count					
SUMMARY	Contains Summary totals relating to the number of accounts, addresses, enquiries, defaults and notices found for a specific consumer	Yes	1	Children:	ACCOUNT_COUNT ENQUIRY_COUNT BAD_DEBT_COUNT BANKRUPTCY_COUNT NOTICE_COUNT DEBT_MGMT_FLAG CRD_FILE_AGE ID_THEFT_FLAG SECURED_CRL UNSECURED_CRL EXEMPT_CRL BTI_12X_FLAG
ACCOUNT_COUNT	Grand total of the number of Account Status records for the consumer. Parent SUMMARY	Yes	1	Type: Size:	Integer 5 For the Customer Type = RLEST only accounts where Product Type

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Validations:	is PR or RL or HD will be counted
ENQUIRY_COUNT	Grand total of the number of Previous Enquiry records for the consumer. Parent = SUMMARY	Yes	1	Type: Size: Validations:	Integer 5 For the Customer Type = RLEST only enquiries where Product Type is PR or RL or HD will be counted
BAD_DEBT_COUNT	Grand total of the number of bad debt records for the consumer.	Yes	1	Type: Size: Validations:	Integer 5 For the Customer Type = RLEST only bad Debts where Product Type is PR or RL or HD will be counted
BANKRUPTCY_COUNT	Grand total of the number of Bankruptcy records for the consumer.	Yes	1	Type: Size: Validations:	Integer 5
NOTICE_COUNT	Grand total of the number of Notice records for the consumer.	Yes	1	Type: Size: Validations:	Integer 5
DEBT_MGMT_FLAG	Flag to indicate the consumer is under the Debt Management Programme (Credit Counselling - CCS)	Yes	1	Type: Size: Validations:	Character 1 Valid Values Y or N
CRD_FILE_AGE	Contains the date entity (consumer) credit record had been created in the CBS database	Yes	1	Children:	CFRD CFRM CFRY
CRD_FILE_YEAR	Year of record creation in ccyy format	Yes	1	Type: Size: Validations:	Integer 4 >= 1890
CRD_FILE_MONTH	Mont of the record creation	Yes	1	Type: Size: Validations:	Integer 2 >= 1 and <= 12
CRD_FILE_DAY	Day of the record creation	Yes	1	Type: Size: Validations:	Integer 2 >= 1 and <= 31
ID_THEFT_FLAG	Flag to indicate the consumer has a narrative record type IDTHF	Yes	1	Type: Size: Validations:	Character 1 Y, N
SECURED_CRL	Returns the sum of all most recent secured credit limits for the consumer.	Yes	1	Type: Size: Validations:	Real 15,2
UNSECURED_CRL	Returns the sum of all most recent unsecured credit limits for the consumer.	Yes	1	Type: Size: Validations:	Real 15,2

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
EXEMPT_CRL	Returns the sum of all most recent exempt credit limits for the consumer.	Yes	1	Type: Size: Validations:	Real 15,2
12XBTI_FLAG	Returns credit exceeded flag for the consumer	No	1	Type: Size: Validations:	Character 1
Litigation Information System Report (if requested)					
LIS_REPORTS	Contains Litigation report(s) for the consumer. Each report contains information for a single ID Number. e.g. if a Consumer has 3 forms of Identification, then 3 LIS_REPORT elements will be returned.	No	0 or 1	Children: Notes:	WRIT_COUNT BANKRUPTCY_PETITION_COUNT LIS_REPORT LIS_DISCLAIMER Section returns only for the ENQLIT request
WRIT_COUNT	Total numbers of Litigation Writs matched against LIS database the subject is related	Yes	1	Type: Size: Validations:	Integer 5
BANKRUPTCY_PETITION_COUNT	Total numbers of Bankruptcy Petitions matched against LIS database the subject is related	Yes	1	Type: Size: Validations:	Integer 5
Litigations found in LIS database					
LIS_REPORT	Contains header indicating matched litigation data found for a single ID Number for the enquired subject.	Yes	1 or more	Children:	SUBJECT_IDTYPE SUBJECT_IDNO LITIGATION_WRITS BANKRUPTCY_PETITIONS LIS_MSG
SUBJECT_IDTYPE	ID Type of subject being enquired	Yes	1	Type: Size: Validations:	Character 5
SUBJECT_IDNO	ID Number of subject being enquired	Yes	1	Type: Size: Validations:	Character 20
Litigation Writs from LIS Database					
LITIGATION_WRITS	Contains Litigation Writs subject is related to	No	0 or 1	Children:	LITIGATION_WRTIT
LITIGATION_WRTIT	Contains a single Litigation Writ subject is related to	Yes	1 or more	Children:	LW_LOAD_DATE LW_CASE_SEQ LW_DEFENDANT_NAME LW_COURT_CODE LW_CASE_NUMBER

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
					LW_FILE_DATE LW_NATURE_OF_CLAIM LW_STATUS LW_STATUS_DATE LW_CLAIM_CURR1 LW_CLAIM_AMT1 LW_PLAINTIFF_NAMES
LW_LOAD_DATE	Date litigation data is loaded	Yes	1	Children:	LW_LOAD_DAY LW_LOAD_MONTH LW_LOAD_YEAR
LW_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
LW_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
LW_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
LW_CASE_SEQ	Sequence number of the consumer as found in the litigation database	Yes	1	Type: Size: Validations:	Integer 5
LW_DEFENDANT_NAME	Defendant Name as captured in LIS database	Yes	1	Type: Size: Validations:	Character 50
LW_COURT_CODE	Court Code as captured in LIS database	Yes	1	Type: Size: Validations:	Character 3
LW_CASE_NUMBER	Actual case number	Yea	1	Type: Size: Validations:	Integer 7
LW_FILE_DATE	Actual date writ filed	Yes	1	Children:	LW_FILE_DAY LW_FILE_MONTH LW_FILE_YEAR
LW_FILE_DAY	Wri filed – Day	Yes	1	Type: Size: Validations:	Integer 2
LW_FILE_MONTH	Wri filed – Month	Yes	1	Type:	Integer

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Size: Validations:	2
LW_FILE_YEAR	Wri filed – Year in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
LW_NATURE_OF_CLAIM	Nature of Claim	Yes	1	Type: Size: Validations:	Character 50
LW_STATUS	Case Status	Yes	1	Type: Size: Validations:	Character 40 Free text format
LW_STATUS_DATE	Status update date	Yes	1	Children:	LW_STATUS_DAY LW_STATUS_MONTH LW_STATUS_YEAR
LW_STATUS_DAY	Status Update – Day	Yes	1	Type: Size: Validations:	Integer 2
LW_STATUS_MONTH	Status Update – Month	Yes	1	Type: Size: Validations:	Integer 2
LW_STATUS_YEAR	Status Update - Year in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
LW_CLAIM_CURR1	Actual claim currency	Yes	1	Type: Size: Validations:	Character 3
LW_CLAIM_AMT1	Actual claim amount	Yes	1	Type: Size: Validations:	Integer 14,2
LW_PLAINTIFF_NAMES	Contains names of the plaintiff of the cases subject is related to	Yes	1	Children:	PLAINTIFF_NAME
LW_PLAINTIFF_NAME	Plaintiff Name	Yes	1 or more	Type: Size: Validations:	Character 50
Bankruptcy Petitions from LIS Database					
BANKRUPTCY_PETITIONS	Contains Bankruptcy Petitions subject is related to	No	0 or 1	Children:	BANKRUPTCY_PETITION
BANKRUPTCY_PETITION	Contains a single Bankruptcy Petitions subject is related to	Yes	1 or more	Children:	BP_LOAD_DATE BP_CASE_SEQ

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
					BP_DEFENDANT_NAME BP_COURT_CODE BP_CASE_NUMBER BP_FILE_DATE BP_NATURE_OF_CLAIM BP_STATUS BP_STATUS_DATE BP_CLAIM_CURR1 BP_CLAIM_AMT1 BP_PLAINTIFF_NAMES
BP_LOAD_DATE	Date litigation data is loaded	Yes	1	Children:	BP_LOAD_DAY BP_LOAD_MONTH BP_LOAD_YEAR
BP_LOAD_DAY	Day Loaded	Yes	1	Type: Size: Validations:	Integer 2
BP_LOAD_MONTH	Month Loaded	Yes	1	Type: Size: Validations:	Integer 2
BP_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
BP_CASE_SEQ	Sequence number of the consumer as found in the litigation database	Yes	1	Type: Size: Validations:	Integer 5
BP_DEFENDANT_NAME	Defendant Name as captured in LIS database	Yes	1	Type: Size: Validations:	Character 50
BP_COURT_CODE	Court Code as captured in LIS database	Yes	1	Type: Size: Validations:	Character 3
BP_CASE_NUMBER	Actual case number	Yea	1	Type: Size: Validations:	Integer 7
BP_FILE_DATE	Actual date writ filed	Yes	1	Children:	BP_FILE_DAY BP_FILE_MONTH BP_FILE_YEAR
BP_FILE_DAY	Wri filed – Day	Yes	1	Type: Size:	Integer 2

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Validations:	
BP_FILE_MONTH	Wri filed – Month	Yes	1	Type: Size: Validations:	Integer 2
BP_FILE_YEAR	Wri filed – Year in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
BP_NATURE_OF_CLAIM	Nature of Claim	Yes	1	Type: Size: Validations:	Character 50
BP_STATUS	Case Status	Yes	1	Type: Size: Validations:	Character 100 Free text format
BP_STATUS_DATE	Status update date	Yes	1	Children:	BP_STATUS_DAY BP_STATUS_MONTH BP_STATUS_YEAR
BP_STATUS_DAY	Status Update - Day	Yes	1	Type: Size: Validations:	Integer 2
BP_STATUS_MONTH	Status Update – Month	Yes	1	Type: Size: Validations:	Integer 2
BP_STATUS_YEAR	Status Update - Year in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
BP_CLAIM_CURR1	Actual claim currency	Yes	1	Type: Size: Validations:	Character 3
BP_CLAIM_AMT1	Actual claim amount	Yes	1	Type: Size: Validations:	Numeric 14,2
BP_PLAINTIFF_NAMES	Contains names of the plaintiff of the cases subject is related to	Yes	1	Children:	PLAINTIFF_NAME
BP_PLAINTIFF_NAME	Plaintiff Name	Yes	1 or more	Type: Size: Validations:	Character 50
LIS Database Information Messages					
LIS_MSG	Information Messages for the LIS report	No	1	Children:	LIS_MSG_TXT

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
LIS_MSG_TXT	Message Text	Yes	1	Type: Size: Validations:	Character 1000
LIS Disclaimer					
LIS_DISCLAIMER	Litigation Database Search Disclaimer	Yes	1	Children:	LIS_DISCLAIMER_TEXT
LIS_DISCLAIMER_TEXT	Litigation Disclaimer Text	Yes	1 or more	Children:	LIS_DISCLAIMER_TEXT_LINE
LIS_DISCLAIMER_TEXT_LINE	Litigation Disclaimer Text Lines	Yes	1	Type: Size: Validations:	Character 256
BureauStream Report Disclaimer					
DISCLAIMER	CBS Report Disclaimer	Yes	1	Type: Size: Validations:	Character 32767 (32K)
Aggregate Outstanding Balances					
AGGOSBALANCES	Parent element for the Aggregate OS balances	Yes	1	Children:	AGGREGATE_OS_BAL
AGGREGATE_OS_BAL	Contains all elements related to the outstanding balance totals for the classifieds products. If available, most recent six months (in respect to the system/enquiry date) of outstanding balance totals will return	Yes	Min 1 Max 6	Children:	OSB_MONTH OSB_YEAR SECURED_OSB IBUNSEC_OSB NIBUSEC_OSB EXEMPTED_OSB
OSB_MONTH	Returns the value for the month related aggregate balances calculated and returned in the AGGREGATE_OS_BAL block	Yes	1	Type: Size: Validations:	Integer 2
OSB_YEAR	Returns the value for the year related aggregate balances calculated and returned in the AGGREGATE_OS_BAL block	Yes	1	Type: Size: Validations:	Integer 4
SECURED_OSB	Returns the sum of all outstanding balances for the accounts where product type is in the SECPRDGP (Secured Products) product group and Status Date is within OSB_MONTH and OSB_YEAR	Yes	1	Type: Size: Validations:	Real 15,2
IBUNSEC_OSB	Returns the sum of all outstanding balances for the accounts where product type is in the IBUNSPRGP (Interest Bearing Unsecured Products) product group and Status Date is within OSB_MONTH and OSB_YEAR	Yes	1	Type: Size: Validations:	Real 15,2
NIBUSEC_OSB	Returns the sum of all outstanding balances for the accounts where product type is in the NIBUSPRGP (Non-Interest Bearing Unsecured Products) product group and Status Date is within OSB_MONTH and	Yes	1	Type: Size: Validations:	Real 15,2

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
	OSB_YEAR				
EXEMPTED_OSB	Returns the sum of all outstanding balances for the accounts where product type is in the EXEUSPRGP (Exempted Products) product group and Status Date is within OSB_MONTH and OSB_YEAR	Yes	1	Type: Size: Validations:	Real 15,2
Parser and other errors					
PARSER	Contains XML parser error information	No	1	Children:	RSP_MSG REQ_DATA
REQ_DATA	Original requested information with parser error	Yes	1	Type: Size: Validations:	CDATA 32767 (32K)
DELAY	Contains Delay message (not used)	No	0 or 1	Children: Note:	INF_MSG This tag is not currently in use

8.1.1 GEN2 Score Variable Information

Field Name	Description																																										
Scorecard	<p>The name of the scorecard used to calculate the Score.</p> <p>Where multiple Scorecards are being used by the Bureau, this provides a link to the Scoring method that was used.</p> <p>Valid Values:</p> <p>GEN2 – Generation 2 Scorecard based on about 47 variables.</p>																																										
Score	<p>The score ranges from 1000 to 2000, where individuals scoring 1000 have the highest likelihood of defaulting on a repayment, while those who score 2000 have the lowest chance of reaching a delinquency state. With the score ranging from 1000 to 2000, the level of discrimination of the consumer risk model should be high.</p> <p>Where a Score is not returned (e.g. Bankrupt), a Null value will be returned.</p> <p>Note: Score may be zero in some cases.</p> <p>A Risk Grade will indicate what condition has occurred.</p> <p>If Null value, output Dash on the credit report</p>																																										
Risk Grade	<p>The broad risk groups will be identified and labelled using different alphabetical letters depending on the sub-population that individuals fall into.</p> <p>Risk Grade is a grouping of like risk sub-groups of the bureau population. Risk Grades measure the default rate at a broader level than the Score. The Risk Grade is calculated by coarse classing or grouping specific score ranges.</p> <p>A Risk Grade is returned for all Bureau Score requests including those where a Score cannot be calculated or assigned (e.g. Bankrupt).</p> <table><tr><th>Segment</th><th>Final Score Range</th><th>Risk Grade</th></tr><tr><td>Prob of Default <= 0.27%</td><td>1911 – 2000</td><td>AA</td></tr><tr><td>Prob of Default between 0.27 To 0.67%</td><td>1844 – 1910</td><td>BB</td></tr><tr><td>Inactive trade</td><td>0</td><td>BX</td></tr><tr><td>Prob of Default between 0.67 to 0.88%</td><td>1825 – 1843</td><td>CC</td></tr><tr><td>Insufficient credit activity</td><td>0</td><td>CX</td></tr><tr><td>Prob of Default between 0.88 to 1.03%</td><td>1813 – 1824</td><td>DD</td></tr><tr><td>Prob of Default between 1.03 to 1.58%</td><td>1782 – 1812</td><td>EE</td></tr><tr><td>Prob of Default between 1.58 to 2.28%</td><td>1755 – 1781</td><td>FF</td></tr><tr><td>Prob of Default between 2.28 to 3.48%</td><td>1724 - 1754</td><td>GG</td></tr><tr><td>Inquiry records only (no public records/no trade)</td><td>0</td><td>GX</td></tr><tr><td>Prob of Default >=3.48%</td><td>1000-1723</td><td>HH</td></tr><tr><td>Public records (with or without inquiry/with or without trade)</td><td>0</td><td>HX</td></tr><tr><td>Currently 90+/write-off with outstanding balance greater than or equal to 300</td><td>0</td><td>HZ</td></tr></table>	Segment	Final Score Range	Risk Grade	Prob of Default <= 0.27%	1911 – 2000	AA	Prob of Default between 0.27 To 0.67%	1844 – 1910	BB	Inactive trade	0	BX	Prob of Default between 0.67 to 0.88%	1825 – 1843	CC	Insufficient credit activity	0	CX	Prob of Default between 0.88 to 1.03%	1813 – 1824	DD	Prob of Default between 1.03 to 1.58%	1782 – 1812	EE	Prob of Default between 1.58 to 2.28%	1755 – 1781	FF	Prob of Default between 2.28 to 3.48%	1724 - 1754	GG	Inquiry records only (no public records/no trade)	0	GX	Prob of Default >=3.48%	1000-1723	HH	Public records (with or without inquiry/with or without trade)	0	HX	Currently 90+/write-off with outstanding balance greater than or equal to 300	0	HZ
Segment	Final Score Range	Risk Grade																																									
Prob of Default <= 0.27%	1911 – 2000	AA																																									
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Prob of Default between 2.28 to 3.48%	1724 - 1754	GG																																									
Inquiry records only (no public records/no trade)	0	GX																																									
Prob of Default >=3.48%	1000-1723	HH																																									
Public records (with or without inquiry/with or without trade)	0	HX																																									
Currently 90+/write-off with outstanding balance greater than or equal to 300	0	HZ																																									
Risk Grade Description	<p>The description for the Risk Grade. The description is only supplied when a Score cannot be calculated (e.g. bankrupt, insufficient information on the consumer).</p>																																										
Probability of Default	<p>The probability of the consumer defaulting based on the population average.</p> <p>A Probability of 5% would mean there is a 5% chance of the consumer defaulting within the next xx months.</p> <p>Where a Score is not returned (e.g. Bankrupt), a Null value will be returned.</p> <p>If Null value, output Dash on the credit report</p>																																										
Risk Odds	<p>An odds-based measure that compares a record's odds with population odds. It provides an estimate of how many times better or worse than average the applicant is, compared to other individuals on the bureau.</p> <p>Where a Score is not returned (e.g. Bankrupt), a Null value will be returned.</p> <p>If Null value, output Dash on the credit report</p>																																										
Key Contributing Factors	<p>Up to 4 Key Contributing Factors for this score.</p>																																										
Explanation of Key Contributing Factors	<p>Text description of the 4 Key Contributing Factors for this score.</p>																																										

9 Examples

9.1 Request

Below is an example of an XML document for the Consumer Enquiry request. This example contains one enquiry request with two applicants.

9.1.1 Enquiry Request

Services ENQUIRY, ENQLIT and ENQLITSC

```
<?xml version="1.0" standalone="no"?>
REQUEST xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="(schema_name).xsd">
<REQUEST>
  <SERVICE>ENQUIRY</SERVICE>
  <ACTION>A</ACTION>
  <MESSAGE>
    <HEADER>
      <CLIENT_ID>000012345</CLIENT_ID>
      <USER_ID>GWEBB</USER_ID>
      <VERSION_NO>2.0</VERSION_NO>
      <RUN_NO>1005</RUN_NO>
      <TOT_ITEMS>1</TOT_ITEMS>
    </HEADER>
    <ENQUIRY>
      <ENQUIRY_TYPE>NA</ENQUIRY_TYPE>
      <ENQUIRY_REFERENCE>Reference 1</ENQUIRY_REFERENCE>
      <PRODUCT_TYPE>CC</PRODUCT_TYPE>
      <ACCOUNT_TYPE>J</ACCOUNT_TYPE>
      <AMOUNT>2500.50</AMOUNT>
      <CURRENCY>SGD</CURRENCY>
      <NO_OF_APPLICANTS>2</NO_OF_APPLICANTS>
      <APPLICANT>
        <CTYP>J</CTYP>
        <CONSUMER>
          <CID>
            <CID1>WORK</CID1>
            <CID2>A1234567890</CID2>
          </CID>
          <CNAM>
            <CNM1>SAMPLE</CNM1>
            <CNM2>PAUL</CNM2>
            <CNM3>JOE</CNM3>
          </CNAM>
          <CDOB>
            <DBY>1963</DBY>
            <DBM>2</DBM>
            <DBD>23</DBD>
          </CDOB>
          <CGND>M</CGND>
          <CNAT>SGP</CNAT>
          <CADR>
            <CADF/>
            <CADT>WORK</CADT>
            <CAD1/>
            <CAD2/>
            <CAD3/>
            <CAD4/>
            <CAD4T/>
            <CAD5/>
            <CAD7>609782</CAD7>
            <CAD8/>
            <CAD9/>
            <CADU/>
          </CADR>
            <COCC>MANAGER</COCC>
            <CEMP>INSURANCE COMPANY</CEMP>
            <CMAR>M</CMAR>
            <CCNT>
              <CCN1>R</CCN1>
              <CCN2>65</CCN2>
              <CCN3>9</CCN3>
              <CCN4>5551234</CCN4>
            </CCNT>
          </CONSUMER>
        </APPLICANT>
      </APPLICANT>
    </ENQUIRY>
  </MESSAGE>
</REQUEST>
```

```

<CTYP>J</CTYP>
<CONSUMER>
  <CID>
    <CID1>WORK</CID1>
    <CID2>A1234567891</CID2>
  </CID>
  <CNAM>
    <CNM1>SAMPLE</CNM1>
    <CNM2>DEBIE</CNM2>
  </CNAM>
  <CDOB>
    <DBY>1966</DBY>
    <DBM>7</DBM>
    <DBD>12</DBD>
  </CDOB>
  <CGND>F</CGND>
  <CNAT>SGP</CNAT>
  <CADR>
    <CADF />
    <CADT>WORK</CADT>
    <CAD1 />
    <CAD2 />
    <CAD3 />
    <CAD4 />
    <CAD4T />
    <CAD5 />
    <CAD7>387635</CAD7>
    <CAD8 />
    <CAD9 />
    <CADU />
  </CADR>
  <CMAR>M</CMAR>
  <CCNT>
    <CCN1>R</CCN1>
    <CCN2>65</CCN2>
    <CCN3>9</CCN3>
    <CCN4>5551234</CCN4>
  </CCNT>
</CONSUMER>
</APPLICANT>
</ENQUIRY>
</MESSAGE>
</REQUEST>

```

9.2 Response – OK

Below is an example of an XML document that returned to member if the document received has been successfully parsed, and for which no business rule errors occurred. This document contains a response for each consumer enquiry requested (since there may be more than one per document).

The response for each item will be the requested consumer report.

If any item had an error, the Response document will be Status Error (see example later in this document).

9.2.1 Response - Standard Enquiries

Service ENQUIRY.

```

<?xml version="1.0" standalone="no"?>
RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="(schema_name).xsd"
<RESPONSE>
  <SERVICE>ENQUIRY</SERVICE>
  <ACTION>A</ACTION>
  <STATUS>OK</STATUS>
  <MESSAGE>
    <HEADER>
      <CLIENT_ID>001234567</CLIENT_ID>
      <USER_ID>GWEBB</USER_ID>
      <VERSION_NO>2.0</VERSION_NO>
      <RUN_NO>123</RUN_NO>
      <TOT_ITEMS>1</TOT_ITEMS>
      <ERR_ITEMS>0</ERR_ITEMS>
      <INF_ITEMS>0</INF_ITEMS>
    </HEADER>
    <ITEM>
      <RSP_ENQUIRY_REF>Reference1</RSP_ENQUIRY_REF>
      <RSP_REPORT>
        <ENQUIRY_NUMBER>270</ENQUIRY_NUMBER>
        <RSP_ENQUIRY_REF>Reference1</RSP_ENQUIRY_REF>
      </RSP_REPORT>
    </ITEM>
  </MESSAGE>
</RESPONSE>

```

```

<ENQUIRY_TYPE>NA</ENQUIRY_TYPE>
<ACCOUNT_TYPE>S</ACCOUNT_TYPE>
<PRODUCT_TYPE>CC</PRODUCT_TYPE>
<CONSUMER_OUT>
  <CONSUMER_SEQ>1</CONSUMER_SEQ>
  <APPLICANT_TYPE>P</APPLICANT_TYPE>
  <PRIMARY_ID>
    <PRI_ID_TYPE>PASS</PRI_ID_TYPE>
    <PRI_ID_CODE>AZ124123437</PRI_ID_CODE>
  </PRIMARY_ID>
  <PRIMARY_NAME>
    <PRI_SURNAME>SAMPLE</PRI_SURNAME>
    <PRI_FIRST_NAME>KERRY</PRI_FIRST_NAME>
  </PRIMARY_NAME>
  <MARITAL_CODE>U</MARITAL_CODE>
  <DATE_OF_BIRTH>
    <DOB_YEAR>1972</DOB_YEAR>
    <DOB_MONTH>2</DOB_MONTH>
    <DOB_DAY>23</DOB_DAY>
  </DATE_OF_BIRTH>
  <GENDER_CODE>U</GENDER_CODE>
  <NATIONALITY_CODE>SGP</NATIONALITY_CODE>
  <ADDRESSES>
    <RSP_ADDRESS>
      <ADR_TYPE_CODE></ADR_TYPE_CODE>
      <ADR_FORMAT_CODE></ADR_FORMAT_CODE>
      <ADR_POST_CODE>15446</ADR_POST_CODE>
      <ADR_CITY></ADR_CITY>
      <ADR_COUNTRY></ADR_COUNTRY>
      <ADR_UNFORMATTED></ADR_UNFORMATTED>
      <ADR_STRING>15446</ADR_STRING>
      <ADR_LOAD_DATE>
        <ADR_LOAD_YEAR>2001</ADR_LOAD_YEAR>
        <ADR_LOAD_MONTH>6</ADR_LOAD_MONTH>
        <ADR_LOAD_DAY>1</ADR_LOAD_DAY>
      </ADR_LOAD_DATE>
    </RSP_ADDRESS>
  </ADDRESSES>
  <ADDITIONAL_IDS>
    <ADDITIONAL_ID>
      <AID_ID_TYPE_CODE>PASS</AID_ID_TYPE_CODE>
      <AID_ID_CODE>BAYLAST</AID_ID_CODE>
      <AID_LOAD_DATE>
        <AID_LOAD_YEAR>2011</AID_LOAD_YEAR>
        <AID_LOAD_MONTH>02</AID_LOAD_MONTH>
        <AID_LOAD_DAY>21</AID_LOAD_DAY>
      </AID_LOAD_DATE>
    </ADDITIONAL_ID>
  </ADDITIONAL_IDS>
  <ADDITIONAL_NAMES>
    <ADDITIONAL_NAME>
      <ANM_FORMATTED>
        <ANM_SURNAME>MUNNA</ANM_SURNAME>
        <ANM_FIRST_NAME>KHAN</ANM_FIRST_NAME>
      </ANM_FORMATTED>
      <ANM_LOAD_DATE>
        <ANM_LOAD_YEAR>2011</ANM_LOAD_YEAR>
        <ANM_LOAD_MONTH>03</ANM_LOAD_MONTH>
        <ANM_LOAD_DAY>01</ANM_LOAD_DAY>
      </ANM_LOAD_DATE>
    </ADDITIONAL_NAME>
    <ADDITIONAL_NAME>
      <ANM_UNFORMATTED>CHANTHEA THY</ANM_UNFORMATTED>
      <ANM_LOAD_DATE>
        <ANM_LOAD_YEAR>2011</ANM_LOAD_YEAR>
        <ANM_LOAD_MONTH>02</ANM_LOAD_MONTH>
        <ANM_LOAD_DAY>03</ANM_LOAD_DAY>
      </ANM_LOAD_DATE>
    </ADDITIONAL_NAME>
  </ADDITIONAL_NAMES>
  <OCCUPATIONS>
    <OCCUPATION>
      <OCC_OCCUPATION>FINACIAL ADVISOR</OCC_OCCUPATION>
      <OCC_EMPLOYER>INFINTY</OCC_EMPLOYER>
      <OCC_LOAD_DATE>
        <OCC_LOAD_YEAR>2011</OCC_LOAD_YEAR>
        <OCC_LOAD_MONTH>07</OCC_LOAD_MONTH>
        <OCC_LOAD_DAY>06</OCC_LOAD_DAY>
      </OCC_LOAD_DATE>
    </OCCUPATION>
  </OCCUPATIONS>

```

```

<ACCOUNTS>
  <ACCOUNT>
    <ACC_PRODUCT_TYPE>CC</ACC_PRODUCT_TYPE>
    <ACC_BANK_NAME>BANK 1</ACC_BANK_NAME>
    <ACC_TYPE_CODE>J</ACC_TYPE_CODE>
    <ACC_OPENED_DATE>
      <ACC_OPENED_YEAR>1999</ACC_OPENED_YEAR>
      <ACC_OPENED_MONTH>6</ACC_OPENED_MONTH>
      <ACC_OPENED_DAY>30</ACC_OPENED_DAY>
    </ACC_OPENED_DATE>
    <ACC_OVERDUE_BALANCE>2568</ACC_OVERDUE_BALANCE>
    <ACC_STATUS_SUMMARY>ABAAAAAAAAAA</ACC_STATUS_SUMMARY>
    <ACC_CASH_ADVANCE_SUMMARY>YNNNNNNNNNN</ACC_CASH_ADVANCE_SUMMARY>
    <ACC_FULL_PAYMENT_SUMMARY>NYYYYYYYYYYY</ACC_FULL_PAYMENT_SUMMARY>
    <ACC_LOAD_DATE>
      <ACC_LOAD_YEAR>2001</ACC_LOAD_YEAR>
      <ACC_LOAD_MONTH>6</ACC_LOAD_MONTH>
      <ACC_LOAD_DAY>1</ACC_LOAD_DAY>
    </ACC_LOAD_DATE>
  </ACCOUNT>
</ACCOUNTS>
<PREVIOUS_ENQUIRIES>
  <PREVIOUS_ENQUIRY>
    <IPI_ENQUIRY_TYPE>NA</IPI_ENQUIRY_TYPE>
    <IPI_ACCOUNT_TYPE>S</IPI_ACCOUNT_TYPE>
    <IPI_PRODUCT_TYPE>BL</IPI_PRODUCT_TYPE>
    <IPI_LOAD_DATE>
      <IPI_LOAD_YEAR>2001</IPI_LOAD_YEAR>
      <IPI_LOAD_MONTH>6</IPI_LOAD_MONTH>
      <IPI_LOAD_DAY>1</IPI_LOAD_DAY>
    </IPI_LOAD_DATE>
  </PREVIOUS_ENQUIRY>
</PREVIOUS_ENQUIRIES>
<BAD_DEBTS>
  <BAD_DEBT>
    <BD_PRODUCT_TYPE>PC</BD_PRODUCT_TYPE>
    <BD_BANK_NAME>ABN AMRO BANK</BD_BANK_NAME>
    <BD_LOAD_DATE>
      <BD_LOAD_YEAR>2011</BD_LOAD_YEAR>
      <BD_LOAD_MONTH>02</BD_LOAD_MONTH>
      <BD_LOAD_DAY>21</BD_LOAD_DAY>
    </BD_LOAD_DATE>
    <BD_LBAL>500.00</BD_LBAL>
    <BD_AMOUNT>250.00</BD_AMOUNT>
    <BD_STS>OS</BD_STS>
  </BAD_DEBT>
</BAD_DEBTS>
<PUBLIC_NOTICES>
  <PUBLIC_NOTICE>
    <IPN_TYPE_CODE>ADVS</IPN_TYPE_CODE>
    <IPN_LOAD_DATE>
      <IPN_LOAD_YEAR>2011</IPN_LOAD_YEAR>
      <IPN_LOAD_MONTH>02</IPN_LOAD_MONTH>
      <IPN_LOAD_DAY>03</IPN_LOAD_DAY>
    </IPN_LOAD_DATE>
    <IPN_PUBLICATION>NATIONAL NEWS</IPN_PUBLICATION>
    <IPN_TEXT>
      <IPT_LINE_NUMBER>1</IPT_LINE_NUMBER>
      <IPT_LINE>REMOVE AND TREATMENT OF YOUR WASTEWATER SEWAGE</IPT_LINE>
    </IPN_TEXT>
  </PUBLIC_NOTICE>
</PUBLIC_NOTICES>
<DRS_RECORDS>
  <DRS_RECORD>
    <DRS_CASE_NUMBER>D9858592005B</DRS_CASE_NUMBER>
    <DRS_STATUS_CODE>IA</DRS_STATUS_CODE>
    <DRS_COMMENC_DATE>
      <DRS_COMMENC_DAY>06</DRS_COMMENC_DAY>
      <DRS_COMMENC_MONTH>09</DRS_COMMENC_MONTH>
      <DRS_COMMENC_YEAR>2012</DRS_COMMENC_YEAR>
    </DRS_COMMENC_DATE>
    <DRS_COMPLETION_DATE>
      <DRS_COMPLETION_DAY>11</DRS_COMPLETION_DAY>
      <DRS_COMPLETION_MONTH>07</DRS_COMPLETION_MONTH>
      <DRS_COMPLETION_YEAR>2013</DRS_COMPLETION_YEAR>
    </DRS_COMPLETION_DATE>
    <DRS_FAILURE_DATE>
      <DRS_FAILURE_DAY>11</DRS_FAILURE_DAY>
      <DRS_FAILURE_MONTH>08</DRS_FAILURE_MONTH>
      <DRS_FAILURE_YEAR>2013</DRS_FAILURE_YEAR>
    </DRS_FAILURE_DATE>
  </DRS_RECORD>
</DRS_RECORDS>

```

```

</DRS_RECORD>
</DRS_RECORDS>
<BANKRUPTCY_RECORDS>
  <BANKRUPTCY_RECORD>
    <BR_NUMBER>2356455</BR_NUMBER>
    <BR_ORDER_DATE>
      <BR_ORDER_YEAR>2011</BR_ORDER_YEAR>
      <BR_ORDER_MONTH>01</BR_ORDER_MONTH>
      <BR_ORDER_DAY>11</BR_ORDER_DAY>
    </BR_ORDER_DATE>
    <BR_PETITION_DATE>
      <BR_PETITION_YEAR/>
      <BR_PETITION_MONTH/>
      <BR_PETITION_DAY/>
    </BR_PETITION_DATE>
    <BR_ORIG_ORDER_DATE>
      <BR_ORIG_ORDER_YEAR/>
      <BR_ORIG_ORDER_MONTH/>
      <BR_ORIG_ORDER_DAY/>
    </BR_ORIG_ORDER_DATE>
    <BR_ORDER_NATURE><![CDATA[BANKRUPTCY TEST PETITION
]]></BR_ORDER_NATURE>
    <BR_GAZ_DATE>
      <BR_GAZ_YEAR/>
      <BR_GAZ_MONTH/>
      <BR_GAZ_DAY/>
    </BR_GAZ_DATE>
  </BANKRUPTCY_RECORD>
</BANKRUPTCY_RECORDS>
<SCORE>
  <SC_HEADER>
    <SC_HEADER_TEXT><![CDATA[Bureau Scorecards utilise all available data
to calculate risk estimate. This is based on analysis of the
association of all the data with future adverse
outcomes.]]></SC_HEADER_TEXT>
  </SC_HEADER>
  <SC_DIAGRAM_VARIABLES>
    <SC_DIAGRAM_FILE_NAME><![CDATA[ ]]></SC_DIAGRAM_FILE_NAME>
  </SC_DIAGRAM_VARIABLES>
  <SC_VARIABLES>
    <SC_VARIABLE>
      <SC_VAR_NAME><![CDATA[ Score Card ]]></SC_VAR_NAME>
      <SC_VAR_VALUE><![CDATA[ GEN02 ]]></SC_VAR_VALUE>
    </SC_VARIABLE>
    <SC_VARIABLE>
      <SC_VAR_NAME><![CDATA[ Score ]]></SC_VAR_NAME>
      <SC_VAR_VALUE><![CDATA[ 0 ]]></SC_VAR_VALUE>
    </SC_VARIABLE>
    <SC_VARIABLE>
      <SC_VAR_NAME><![CDATA[ Risk Grade ]]></SC_VAR_NAME>
      <SC_VAR_VALUE><![CDATA[ HX ]]></SC_VAR_VALUE>
    </SC_VARIABLE>
    <SC_VARIABLE>
      <SC_VAR_NAME><![CDATA[ Risk Grade Description]]></SC_VAR_NAME>
      <SC_VAR_VALUE><![CDATA[ Public records (with or without inquiry/with
or without trade)]]></SC_VAR_VALUE>
    </SC_VARIABLE>
    <SC_VARIABLE>
      <SC_VAR_NAME><![CDATA[ Probability of Default ]]></SC_VAR_NAME>
      <SC_VAR_VALUE><![CDATA[ .00% ]]></SC_VAR_VALUE>
    </SC_VARIABLE>
    <SC_VARIABLE>
      <SC_VAR_NAME><![CDATA[ Risk Odds ]]></SC_VAR_NAME>
      <SC_VAR_VALUE><![CDATA[ .00:1 ]]></SC_VAR_VALUE>
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  </SC_VARIABLES>
  <SC_EXPLANATION_OF_VARIABLES>
    <SC_EXPLANATION_OF_VARIABLE>
      <SC_EXP_OF_VAR_NAME><![CDATA[ Score Card]]></SC_EXP_OF_VAR_NAME>
      <SC_EXP_OF_VAR_VALUE><![CDATA[ Identifies the Scorecard used to
calculate Bureau Score]]></SC_EXP_OF_VAR_VALUE>
    </SC_EXPLANATION_OF_VARIABLE>
    <SC_EXPLANATION_OF_VARIABLE>
      <SC_EXP_OF_VAR_NAME><![CDATA[ Score]]></SC_EXP_OF_VAR_NAME>
      <SC_EXP_OF_VAR_VALUE><![CDATA[The score ranges from 1000 to 2000,
where individuals scoring 1000 have the highest likelihood of
defaulting on a repayment, where those who score 2000 have the
lowest chance of reaching a delinquency
status]]></SC_EXP_OF_VAR_VALUE>
    </SC_EXPLANATION_OF_VARIABLE>
  </SC_EXPLANATION_OF_VARIABLES>

```



```

<SC_EXPLANATION_OF_VARIABLE>
  <SC_EXP_OF_VAR_NAME><![CDATA[ Probability of
  Default]]></SC_EXP_OF_VAR_NAME>
  <SC_EXP_OF_VAR_VALUE><![CDATA[The probability of the consumer
  defaulting based on the population average, within the next 12
  months.]]></SC_EXP_OF_VAR_VALUE>
</SC_EXPLANATION_OF_VARIABLE>
<SC_EXPLANATION_OF_VARIABLE>
  <SC_EXP_OF_VAR_NAME><![CDATA[ Risk Odds]]></SC_EXP_OF_VAR_NAME>
  <SC_EXP_OF_VAR_VALUE><![CDATA[An odds-based measure of the
  likelihood of default within the next 12
  months]]></SC_EXP_OF_VAR_VALUE>
</SC_EXPLANATION_OF_VARIABLE>
</SC_EXPLANATION_OF_VARIABLES>
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  <SC_KEY_FACTOR>
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    <SC_KEY_FACTOR_VALUE><![CDATA[  ]]></SC_KEY_FACTOR_VALUE>
  </SC_KEY_FACTOR>
  <SC_KEY_FACTOR>
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  <SC_KEY_FACTOR>
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  </SC_KEY_FACTOR>
</SC_KEY_FACTORS>
<SC_EXPLANATION_OF_KEY_FACTORS>
  <SC_EXPLANATION_OF_KEY_FACTOR>
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    ]]></SC_EXP_OF_KEY_FACTOR_NAME>
    <SC_EXP_OF_KEY_FACTOR_VALUE><![CDATA[Immature credit history will
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    uncertainty]]></SC_EXP_OF_KEY_FACTOR_VALUE>
  </SC_EXPLANATION_OF_KEY_FACTOR>
  <SC_EXPLANATION_OF_KEY_FACTOR>
    <SC_EXP_OF_KEY_FACTOR_NAME><![CDATA[ Credit
    Exposure]]></SC_EXP_OF_KEY_FACTOR_NAME>
    <SC_EXP_OF_KEY_FACTOR_VALUE><![CDATA[The level of credit exposure
    will generally contribute to higher credit
    risk]]></SC_EXP_OF_KEY_FACTOR_VALUE>
  </SC_EXPLANATION_OF_KEY_FACTOR>
  <SC_EXPLANATION_OF_KEY_FACTOR>
    <SC_EXP_OF_KEY_FACTOR_NAME><![CDATA[ Delinquency
    Presence]]></SC_EXP_OF_KEY_FACTOR_NAME>
    <SC_EXP_OF_KEY_FACTOR_VALUE><![CDATA[The presence of the delinquency
    is generally indicative of higher credit
    risk]]></SC_EXP_OF_KEY_FACTOR_VALUE>
  </SC_EXPLANATION_OF_KEY_FACTOR>
  <SC_EXPLANATION_OF_KEY_FACTOR>
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    History]]></SC_EXP_OF_KEY_FACTOR_NAME>
    <SC_EXP_OF_KEY_FACTOR_VALUE><![CDATA[Lack of clean credit history
    will generally contribute to higher credit
    risk]]></SC_EXP_OF_KEY_FACTOR_VALUE>
  </SC_EXPLANATION_OF_KEY_FACTOR>
  <SC_EXPLANATION_OF_KEY_FACTOR>
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    History]]></SC_EXP_OF_KEY_FACTOR_NAME>
    <SC_EXP_OF_KEY_FACTOR_VALUE><![CDATA[Adverse credit history is
    generally indicative of the higher credit
    risk]]></SC_EXP_OF_KEY_FACTOR_VALUE>
  </SC_EXPLANATION_OF_KEY_FACTOR>
  <SC_EXPLANATION_OF_KEY_FACTOR>
    <SC_EXP_OF_KEY_FACTOR_NAME><![CDATA[ Too Many
    Enquiries]]></SC_EXP_OF_KEY_FACTOR_NAME>
    <SC_EXP_OF_KEY_FACTOR_VALUE><![CDATA[The frequency and recency of
    credit applications may impact the credit risk assessment]]>
  </SC_EXP_OF_KEY_FACTOR_VALUE>
  </SC_EXPLANATION_OF_KEY_FACTOR>
</SC_EXPLANATION_OF_KEY_FACTORS>
</SCORE>
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  <NARRATIVE>
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    <NAR_LOAD_DATE>

```

```

<NAR_LOAD_YEAR>2011</NAR_LOAD_YEAR>
<NAR_LOAD_MONTH>02</NAR_LOAD_MONTH>
<NAR_LOAD_DAY>03</NAR_LOAD_DAY>
</NAR_LOAD_DATE>
<NAR_TEXT>
  <NAR_LINE_NUMBER>1</NAR_LINE_NUMBER>
  <NAR_LINE>SAFE AND RELIABLE SUPPLY OF GOOD QUALITY WATER WITHIN A
  STANDARD PRESSURE R</NAR_LINE>
</NAR_TEXT>
<NAR_TEXT>
  <NAR_LINE_NUMBER>2</NAR_LINE_NUMBER>
  <NAR_LINE>ANGE testing</NAR_LINE>
</NAR_TEXT>
</NARRATIVE>
</NARRATIVES>
<NO_ADVERSE>No adverse information could be found on the
subject.</NO_ADVERSE>
<SUMMARY>
  <ACCOUNT_COUNT>1</ACCOUNT_COUNT>
  <ENQUIRY_COUNT>1</ENQUIRY_COUNT>
  <BAD_DEBT_COUNT>1</BAD_DEBT_COUNT>
  <BANKRUPTCY_COUNT>1</BANKRUPTCY_COUNT>
  <NOTICE_COUNT>0</NOTICE_COUNT>
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    <CFRY></CFRY>
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  <EXEMPT_CRL></EXEMPT_CRL>
  <BTI_12X_FLAG></BTI_12X_FLAG>
</SUMMARY>
<LIS_REPORTS>
  <WRIT_COUNT>00000</WRIT_COUNT>
  <BANKRUPTCY_PETITION_COUNT>00002</BANKRUPTCY_PETITION_COUNT>
  <LIS_REPORT>
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          <BP_LOAD_MONTH>02</BP_LOAD_MONTH>
          <BP_LOAD_YEAR>2004</BP_LOAD_YEAR>
        </BP_LOAD_DATE>
        <BP_CASE_SEQ>0</BP_CASE_SEQ>
        <BP_DEFENDANT_NAME>HO HEN KEOW JEAN</BP_DEFENDANT_NAME>
        <BP_COURT_CODE>B</BP_COURT_CODE>
        <BP_CASE_NUMBER>3353</BP_CASE_NUMBER>
        <BP_FILE_DATE>
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          <BP_FILE_MONTH>08</BP_FILE_MONTH>
          <BP_FILE_YEAR>2008</BP_FILE_YEAR>
        </BP_FILE_DATE>
        <BP_NATURE_OF_CLAIM>IN DEFAULT OF STATUTORY
        DEMAND</BP_NATURE_OF_CLAIM>
        <BP_STATUS>-</BP_STATUS>
        <BP_STATUS_DATE>
          <BP_STATUS_DAY />
          <BP_STATUS_MONTH />
          <BP_STATUS_YEAR />
        </BP_STATUS_DATE>
        <BP_CLAIM_CURR1>-</BP_CLAIM_CURR1>
        <BP_CLAIM_AMT1>12531.29</BP_CLAIM_AMT1>
        <BP_PLAINTIFF_NAMES>
          <BP_PLAINTIFF_NAME>DBS BANK LTD</BP_PLAINTIFF_NAME>
        </BP_PLAINTIFF_NAMES>
      </BANKRUPTCY_PETITION>
    </BANKRUPTCY_PETITIONS>
  </LIS_REPORT>
  <LIS_DISCLAIMER>
    <LIS_DISCLAIMER_TEXT>
      <LIS_DISCLAIMER_TEXT_LINE>You have requested an additional search of
      the Litigation Writ and Bankruptcy Petition Database which is
      derived from publicly available Court
      records.</LIS_DISCLAIMER_TEXT_LINE>
    </LIS_DISCLAIMER_TEXT>
  </LIS_DISCLAIMER>

```

```

<LIS_DISCLAIMER_TEXT_LINE>This information does not form part of the
CBS credit report and is a separate service provided at your
request.</LIS_DISCLAIMER_TEXT_LINE>
</LIS_DISCLAIMER_TEXT>
<LIS_DISCLAIMER_TEXT>
  <LIS_DISCLAIMER_TEXT_LINE />
</LIS_DISCLAIMER_TEXT>
<LIS_DISCLAIMER_TEXT>
  <LIS_DISCLAIMER_TEXT_LINE>Any information recorded below is based on
a match to the ID of the subject and is provided as at the filing
date of the write and/or petition. The
information</LIS_DISCLAIMER_TEXT_LINE>
</LIS_DISCLAIMER_TEXT>
<LIS_REPORTS>
<AGGOSBALANCES>
  <AGGREGATE_OS_BAL>
    <OSB_MONTH>01</OSB_MONTH>
    <OSB_YEAR>2014</OSB_YEAR>
    <SECURED_OSB>15000.00</SECURED_OSB>
    <IBUNSEC_OSB>0.00</IBUNSEC_OSB>
    <NIBUSEC_OSB>0.00</NIBUSEC_OSB>
    <EXEMPTED_OSB>9250.00</EXEMPTED_OSB>
  </AGGREGATE_OS_BAL>
  <AGGREGATE_OS_BAL>
    <OSB_MONTH>12</OSB_MONTH>
    <OSB_YEAR>2013</OSB_YEAR>
    <SECURED_OSB>27000.00</SECURED_OSB>
    <IBUNSEC_OSB>6500.00</IBUNSEC_OSB>
    <NIBUSEC_OSB>0.00</NIBUSEC_OSB>
    <EXEMPTED_OSB>9500.00</EXEMPTED_OSB>
  </AGGREGATE_OS_BAL>
  <AGGREGATE_OS_BAL>
    <OSB_MONTH>11</OSB_MONTH>
    <OSB_YEAR>2013</OSB_YEAR>
    <SECURED_OSB>25000.00</SECURED_OSB>
    <IBUNSEC_OSB>5500.00</IBUNSEC_OSB>
    <NIBUSEC_OSB>0.00</NIBUSEC_OSB>
    <EXEMPTED_OSB>9750.00</EXEMPTED_OSB>
  </AGGREGATE_OS_BAL>
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    <SECURED_OSB>20000.00</SECURED_OSB>
    <IBUNSEC_OSB>7500.75</IBUNSEC_OSB>
    <NIBUSEC_OSB>0.00</NIBUSEC_OSB>
    <EXEMPTED_OSB>10000.00</EXEMPTED_OSB>
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      <AGGREGATE_OS_BAL>
        <OSB_MONTH>09</OSB_MONTH>
        <OSB_YEAR>2013</OSB_YEAR>
        <SECURED_OSB>0.00</SECURED_OSB>
        <IBUNSEC_OSB>0.00</IBUNSEC_OSB>
        <NIBUSEC_OSB>0.00</NIBUSEC_OSB>
        <EXEMPTED_OSB>0.00</EXEMPTED_OSB>
      </AGGREGATE_OS_BAL>
      <AGGREGATE_OS_BAL>
        <AGGREGATE_OS_BAL>
          <OSB_MONTH>08</OSB_MONTH>
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          <SECURED_OSB>0.00</SECURED_OSB>
          <IBUNSEC_OSB>0.00</IBUNSEC_OSB>
          <NIBUSEC_OSB>0.00</NIBUSEC_OSB>
          <EXEMPTED_OSB>0.00</EXEMPTED_OSB>
        </AGGREGATE_OS_BAL>
      </AGGREGATE_OS_BAL>
    </AGGREGATE_OS_BAL>
  </AGGREGATE_OS_BAL>
</AGGOSBALANCES>
</CONSUMER_OUT>
<DISCLAIMER>
  <![CDATA[This information has been collated from various sources and does not
represent the opinion of Infocredit D&B(Singapore) Pte Ltd. No liability
(in tort contract or Otherwise howsoever) attaches to us with respect to the
collation or supplying of the information or any use made of it and whether
in relation to its accuracy or completeness or any other matter whatsoever.
The information is supplied on a confidential basis to you and not for the use
of any other party save of any person on whose behalf you have sought the
information. We are entitled to indemnity from you against any claims or loss
made or sustained in consequence of the provision of the information sought.]]>
  </DISCLAIMER>
</RSP_REPORT>
</ITEM>

```

</MESSAGE>
</RESPONSE>

*Section returns only on **ENQLITSC** report*

Element returns only if there is no adverse records for the consumer

*Section does not return on the **ENQUIRY** report*

9.3 Response - Parsing Error

Below is an example of an XML document returned to member if the request document contains errors that stop the parsing process.

```
<?xml version="1.0" standalone="no"?>
RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="(shema_name).xsd">
<RESPONSE>
  <SERVICE>ENQUIRY</SERVICE>
  <ACTION>A</ACTION>
  <STATUS>PARSER</STATUS>
  <MESSAGE>
    <HEADER>
      <CLIENT_ID>000012345</CLIENT_ID>
      <USER_ID>GWEBB</USER_ID>
      <VERSION_NO>2.0</VERSION_NO>
      <RUN_NO>1005</RUN_NO>
      <TOT_ITEMS />
      <ERR_ITEMS />
      <INF_ITEMS />
    </HEADER>
    <PARSER>
      <RSP_MSG>Line:1, Column:1, Empty content not valid for content model: 'CADR+'</RSP_MSG>
      <REQ_DATA><![CDATA[<REQUEST><SERVICE>ENQUIRY</SERVICE><ACTION>A</ACTION>
      <MESSAGE><HEADER><CLIENT_ID>N000012345</CLIENT_ID><USER_ID>GWEBB</USER_ID>
      <RUN_NO>1005</RUN_NO><TOT_ITEMS>1</TOT_ITEMS></HEADER></MESSAGE></REQUEST>]]</REQ_DATA>
    </PARSER>
  </MESSAGE>
</RESPONSE>
```

9.4 Response - Error

Below is an example of an XML document returned to member if the request document has been parsed but some data, contained within the document, has an error (business rule or other error). Some items may be OK but if any item in the request document has an error, the response document will be 'ERROR'.

OK items will have the consumer report in this response document (element RSP_REPORT).

```
<?xml version="1.0" standalone="no"?>
RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="(shema_name).xsd">
<RESPONSE>
  <SERVICE>ENQUIRY</SERVICE>
  <ACTION>A</ACTION>
  <STATUS>ERROR</STATUS>
  <MESSAGE>
    <HEADER>
      <CLIENT_ID>001234567</CLIENT_ID>
      <USER_ID>GWEBB</USER_ID>
      <VERSION_NO>2.0</VERSION_NO>
      <RUN_NO>123</RUN_NO>
      <TOT_ITEMS>1</TOT_ITEMS>
      <ERR_ITEMS>1</ERR_ITEMS>
      <INF_ITEMS>0</INF_ITEMS>
    </HEADER>
    <ITEM>
      <RSP_ENQUIRY_REF>Reference1</RSP_ENQUIRY_REF>
      <NO_ERRORS>1</NO_ERRORS>
      <ERROR>
        <CONSUMER_SEQ>1</CONSUMER_SEQ>
        <FIELD>DOB_MONTH</FIELD>
        <RSP_MSG>Date of birth contains an invalid month.</RSP_MSG>
        <DATA>13</DATA>
      </ERROR>
    </ITEM>
  </MESSAGE>
</RESPONSE>
```

9.5 Response – Information

Below is an example of an XML document sent to the member if the request document has been parsed but some data contained within the document has produced an information message.

Some items may be OK but if any item in the request document has an information message and no errors, the response document will be 'INFO'.

OK items will have the consumer report in this response document (element RSP_REPORT).

```

<?xml version="1.0" standalone="no"?>
RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="(shema_name).xsd">
<RESPONSE>
  <SERVICE>ENQUIRY</SERVICE>
  <ACTION>A</ACTION>
  <STATUS>INFO</STATUS>
  <MESSAGE>
    <HEADER>
      <CLIENT_ID>001234567</CLIENT_ID>
      <USER_ID>GWEBB</USER_ID>
      <VERSION_NO>2.0</VERSION_NO>
      <RUN_NO>123</RUN_NO>
      <TOT_ITEMS>1</TOT_ITEMS>
      <ERR_ITEMS>0</ERR_ITEMS>
      <INF_ITEMS>1</INF_ITEMS>
    </HEADER>
    <ITEM>
      <RSP_ENQUIRY_REF>Reference1</RSP_ENQUIRY_REF>
      <CONSUMER_SEQ>1</CONSUMER_SEQ>
      <INFO>
        <INF_MSG>The review function is not available as consumer information was not
          previously received. Please conduct enquiry as a New Application.</INF_MSG>
      </INFO>
    </ITEM>
  </MESSAGE>
</RESPONSE>

```