EQUIFAX®

BureauStream V1.3

B2B Specification

Service: Consumer Enquiry Report V3

Version:	1.3(revised V3)
Status:	Review
Issue Date:	16 Jan 2018

Table of Contents

Table of Tables

1 About this Document

Audience

This document will be used by:

- Equifax
- 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:

- S:\International\BureauStream Product\BureauStream V1.3 CBS\Enhancements\R2.35\CBS Docs\Updated Documents\Documents to CBS\B2B Specification - Consumer Enq Report V3 (v1.3 revisedv2).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
11 May 2015	1.0	Section 7.1, element ENQUIRY_TYPE – removed restrictions to RV enquiry type, as per attached email: RE Issue 11330 - Issue Assigned to Zel	Zeljko Jeftic
29 May 2015	1.1	AdminiTrack 11330 Updated section 7.1 – changed report version number to 2.1. Section 8.1 – changed element label BTI_12X_FLAG to BTI_FLAG in SUMMARY section. Updated sections 9 to reflect above changes	Zeljko Jeftic
1 September 2017	1.2	Rebrand to Equifax Adminitrack12090 – New Monthly Instalment Response • New segment added to response after outstanding balance Adminitrack 12087 – Product Type Changes • Product Types CC, OD, PL and RL now invalid Adminitrack 12088 – Address Format changes • Refer "Address Fields – B2B" V3.3 - Change from P (Postal) to Type SL (Structured Local) or SF (Structured Foreign) formats.	Tony Green
3 November 2017 , 20 December 2017 (v2 16 Jan 2018 V3)	1.3	5.1 and 5.2 – amended to V3.0 Request XML Definitions - Changes to address notes CAD4 increase to 120 char CAD4T – removed street type 8 – Response XML – change Description of elements for MIB – change "balance/s" to "amount/s" V1.3 revised v2 CAD4 increase to 160 char	Tony Green

Date	Version	Description	Author
		V1.3 revised v3 Removed mandatory comment from CAD1	

2   Introduction - Service: Consumer Enquiry Report V2.1

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.

2.1.2   Historical Reports

Member banks can request consumer enquiries and each request generates a "Consumer Enquiry" which has a unique Enquiry number.

This enquiry is stored as a "Historical Report" which can be retrieved at any time.

Member banks can request copies of Historical Reports via B2B, by requesting a specific enquiry number.

BureauStream determines the Service of the requested Enquiry Number and returns the report in the relevant format.

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 V3

Following Consumer Enquiry services are available for the report **V3.0**

Table 2, Consumer Enquiry V3.0 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

5.2 Historical reports services

There are multiple versions and formats of the consumer reports. The correct Historical Report service and version should be used to request in the request.

For the report V3.0 following values must be used

SERVICE   =   HISTORIC

VERSION   =   3.0

For request content and validations refer to section 7.2 Request - Historical Reports

For other available consumer reports values refer to ***B2B Specification - Consumer Enquiries*** document.

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 3.0

6.2 Historical Reports

For content and validations refer to section 8.2 Response - Historical Reports

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 V3

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:	Real
				Size:	4,2
				Validation:	Valid value:3
RUN_NO	Unique number assigned by CBS Member	Yes	1	Type:	Integer
				Size:	7
TOT_ITEMS	Number of items relating to the Run Number	Yes	1	Type:	Integer
				Size:	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:	Character
				Size:	5
				Validation:	See Table 'Enquiry Type.
ENQUIRY_REFERENCE	Unique Reference for the Enquiry (assigned by the Member)	Yes	1	Type:	Character
				Size:	50
PRODUCT_TYPE	Product type	Yes	1	Type:	Character
				Size:	5
				Validation:	See Table 'Product Type' Product Types CC, OD, PL and RL are not valid product types. If passed the following errors will generate: "CC is Invalid Product type. It should be either UC/SC/PC." "OD is Invalid Product type. It should be either UO/SO/PO." "PL is Invalid Product type. It should be either UP/SP/PP" "RL is Invalid Product type. It should be either PR/HD/PE/EC/EE/CR."
ACCOUNT_TYPE	Account type on enquiry header	Yes	1	Type:	Character
				Size:	5
				Validation:	See Table 'Account Type'
AMOUNT	Amount of credit applied for	No	1	Type:	Real
				Size:	15,2
				Notes:	Mandatory if ENQUIRY_TYPE = GT or NA.
CURRENCY	Currency	Yes	1	Type:	Character
				Size:	5

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
				Validation:	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
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) **or** (CNM1 CNM4) **or** CNMU
CNM1	Surname	No See Note	1	Type: Size: Note:	Character 30 See combinations in CNAM

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
CNM2	First name	No See note	1	Type: Size: Note:	Character 30 See combinations in CNAM
CNM3	Second name	No	0 to1	Type: Size:	Character 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 to1	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 to1	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

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
					CAD2
					CAD3
					CAD4
					CAD4T
					CAD5
					CAD6
					CAD7
					CAD8
					CAD9
					CADU
CADF	Address Format	See Notes	0	Type:	Character
				Size:	5
				Validations:	See Reference document "Address Fields – B2B"
					Can only be SL (Structured Local) or SF (Structured Foreign) SL if Singapore, SF if not Singapore
CADT	Address Type	Yes	1	Type:	Character
				Size:	5
				Validations:	See Table 'Address Type'
CAD1	Block/House/Building/Godown Number	See Notes	0 or 1	Type:	Character
				Size:	7
				Validations:	See Reference document "Address Fields – B2B"
CAD2	Storey Number	See Notes	0 or 1	Type:	Character
				Size:	4
				Validations:	See Reference document "Address Fields – B2B"
CAD3	Unit Number	See Notes	0 or 1	Type:	Character
				Size:	7
				Validations:	See Reference document "Address Fields – B2B"
CAD4	Street Name	See Notes	0 or 1	Type:	Character
				Size:	160
				Validations:	See Reference document "Address Fields – B2B"
					Mandatory SF and SL
CAD5	Building Name / Post Office Name	See Notes	0 or 1	Type:	Character
				Size:	45
				Validation	See Reference document "Address Fields – B2B"

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
				s:	
CAD6	PO Box/Locked Bag/Window Delivery No.	See Notes	0 or 1	Type:	Character
				Size:	6
				Validations:	See Reference document "Address Fields – B2B"
CAD7	Postal Code	See Notes	1	Type:	Character
				Size:	9
				Validations:	See Reference document "Address Fields – B2B"
					Mandatory SF and SL
CAD8	State / City Name	See Notes	0 or 1	Type:	Character
				Size:	20
				Validations:	See Reference document "Address Fields – B2B"
					Mandatory SF and SL (SL must be Singapore, SF must not be Singapore)
CAD9	Country Code	See Notes	0 or 1	Type:	Character
				Size:	3
				Validations:	See Reference document "Address Fields – B2B"
					Mandatory SF and SL (SL must be SGP, SF must not be SGP)
CADU	Address unformatted	See Notes	0 or 1	Type:	Character
				Size:	256
				Validations:	See Reference document "Address Fields – B2B"
COCC	Occupation	No	0 to1	Type:	Character
				Size:	80
				Validations:	Employer and occupation may not both be available from legacy systems
CEMP	Employer	No	0 to1	Type:	Character
				Size:	50
				Validations:	Employer and occupation may not both be available from legacy systems
CMAR	Marital status	Yes	1	Type:	Character
				Size:	5
				Validations:	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:	Character
				Size:	5
				Validation	See Table 'Contact Number Type'

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
				s:	
CCN2	Contact number country IDD	No	1	Type:	Integer
				Size:	12
				Validations:	>=1 if entered
CCN3	Contact number prefix	No	1	Type:	Integer
				Size:	7
				Validations:	>=1 if entered
CCN4	Contact number	Yes	1	Type:	Character
				Size:	25
				Validations:	

7.2   Request - Historical Reports

Element Name:	Description of Element:	Mandatory?	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: Validations:	Character 10 'HISTORIC'
ACTION	Action to be carried out by service, for Security Check.	Yes	1	Type: Size: Validations:	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_NUMBER
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: 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 items relating to the Run Number	Yes	1	Type: Size: Validations:	Integer 11
Items					

Element Name:	Description of Element:	Mandatory?	No. Of:		Notes:
ENQUIRY_NUMB ER	Unique enquiry number assigned by CBS for the enquiry. This number is available from the original Enquiry Response.	Yes	1 or more	Type: Size: Validations:	Integer 11 BureauStream identifies the Service of the requested enquiry, and sends back the correct layout. Version Number in request must match the Version Number of the original enquiry. Client on requested enquiry number must be same as client in this request.

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 3.0

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
Document Control					
HEADER	Parent - Information about run number	Yes	1	Children	CLIENT_ID

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
					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.
RSP_ENQUIRY_REF	Enquiry reference in error	Yes	0 0r 1	Type: Size:	Character 50

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
				Validations:	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 PRODUCT_TYPE CONSUMER_OUT

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
					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 BANKRUPTCY_RECORDS SCORE (returned only for the ENQLITSC request)

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
					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_NAME	Primary Second Name	No	0 to 1	Type: Size: Validations:	Character 30

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
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 ccyy 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 ADR_STREET ADR_STREET_TYPE

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
					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 160
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
ADR_CITY	State / City Name	No	0 to 1	Type:	Character

Element Name:	Description of Element:	Mand?	No. Of:	Notes:	
				Size:	20
				Validations:	
ADR_COUNTRY	County Code	No	0 to 1	Type:	Character
				Size:	3
				Validations:	See Table 'Country Codes', Field ISO 3 char Country code.
ADR_UNFORMATTED	Unformatted Address	No	0 to 1	Type:	Character
				Size:	256
				Validations:	
ADR_STRING	Formatted display string for an address, may be used in place of individual fields on a user interface	Yes	1	Type:	Character
				Size:	256
				Validations:	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:	Integer
				Size:	2
				Validations:	
ADR_LOAD_MONTH	Month Loaded	Yes	1	Type:	Integer
				Size:	2
				Validations:	
ADR_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type:	Integer
				Size:	4
				Validations:	
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:	Character
				Size:	5
				Validations:	See Table 'ID Type'
AID_ID_CODE	Identification code/number	Yes	1	Type:	Character
				Size:	20
				Validations:	
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 AID_LOAD_DAY

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
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 to1	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 CBS database	Yes	1	Children:	ANM_LOAD_YEAR ANM_LOAD_MONTH

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
					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: Validations:	Integer 2

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
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
ACCOUNT	Contains account status history data applicable to one	Yes	1 or	Children:	ACC_PRODUCT_TYPE

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
	account for the consumer		more		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:	Character
				Size:	5
				Validations:	See Table 'Product Type'. For the Customer Type = RLEST only accounts where Product Type is PR or RL or HD will be retuned in the report
ACC_BANK_NAME	Name of bank for account.	Yes	1	Type:	Character
				Size:	50
				Validations:	
ACC_TYPE_CODE	Denotes whether the account has one or more consumers associated with it.	Yes	1	Type:	Character
				Size:	5
				Validations:	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:	Integer
				Size:	4
				Validations:	
ACC_OPENED_MONTH	Month Opened	Yes	1	Type:	Integer
				Size:	2
				Validations:	
ACC_OPENED_DAY	Day Opened	Yes	1	Type:	Integer
				Size:	2
				Validations:	
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:	Integer
				Size:	4
				Validations:	
ACC_CLOSED_MONTH	Month Closed	Yes	1	Type:	Integer

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
				Size:	2
				Validations:	
ACC_CLOSED_DAY	Day Closed	Yes	1	Type:	Integer
				Size:	2
				Validations:	
ACC_OVERDUE_BALANCE	Current Cycle Overdue Balance.	No	1	Type:	Real
				Size:	15,2
				Validations:	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:	Character
				Size:	12
				Validations:	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:	Character
				Size:	12
				Validations:	
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:	Character
				Size:	12
				Validations:	
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:	Integer
				Size:	4
				Validations:	
ACC_LOAD_MONTH	Month Loaded	Yes	1	Type:	Integer
				Size:	2
				Validations:	
ACC_LOAD_DAY	Day Loaded	Yes	1	Type:	Integer
				Size:	2
				Validations:	
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
PREVIOUS_ENQUIRY	Contains previous enquiry data applicable to one enquiry	Yes	1 or	Children:	IPI_ENQUIRY_TYPE

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
			more		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 retuned 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
BAD_DEBT	Contains bad debt record data applicable to one account	Yes	1 or	Children:	BD_PRODUCT_TYPE

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
	for the consumer		more		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 retuned 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 of the Bad Debt (irrespective of status)	No	1	Children:	BD_STATUS_YEAR BD_STATUS_MONTH BD_STATUS_DAY

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
BD_STATUS_YEAR	Year status in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
BD_STATUS_MONTH	Month status	Yes	1	Type: Size: Validations:	Integer 2
BD_STATUS_DAY	Day status	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: Validations:	Integer 5

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
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 ccyymmdd 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: Validations:	Integer 2

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
DRS_COMPLETION_YEAR	Year of DRS completion date in ccyymmdd 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 ccyymmdd 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: Validations:	Integer 2

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
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 ccyymmdd 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 ccyymmdd 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 ccyymmdd 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: Size:	Integer 2

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
				Validations:	
Bureau Score Section					
SCORE	Contains Consumer Bureau Score information for the consumer, if requested.	No	0 or 1	Children:	SC_HEADER SC_DIAGRAM_VARIABLES SC_VARIABLES SC_EXPLANATION_OF_VARIABLES SC_KEY_FACTORS SC_EXPLANATION_OF_KEY_FACTORS
				Notes:	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 *This field is not currently populated*
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
SC_EXPLANATION_OF_VARIABL	Contains an explanation for a single Bureau Score	No	0 or	Type:	SC_EXP_OF_VAR_NAME

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
E	variable		more	Size: Validations:	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 CBS database	Yes	1	Children:	NAR_LOAD_YEAR NAR_LOAD_MONTH

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
					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_FLAG
ACCOUNT_COUNT	Grand total of the number of Account Status records for the consumer. Parent SUMMARY	Yes	1	Type: Size: Validations:	Integer 5 For the Customer Type = RLEST only accounts where Product Type is PR or RL or HD will be counted

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
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
BTI_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_WRIT
LITIGATION_WRIT	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:	2
				Validations:	
LW_FILE_YEAR	Wri filed – Year in ccyy format	Yes	1	Type:	Integer
				Size:	4
				Validations:	
LW_NATURE_OF_CLAIM	Nature of Claim	Yes	1	Type:	Character
				Size:	50
				Validations:	
LW_STATUS	Case Status	Yes	1	Type:	Character
				Size:	40
				Validations:	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:	Integer
				Size:	2
				Validations:	
LW_STATUS_MONTH	Status Update – Month	Yes	1	Type:	Integer
				Size:	2
				Validations:	
LW_STATUS_YEAR	Status Update - Year in ccyy format	Yes	1	Type:	Integer
				Size:	4
				Validations:	
LW_CLAIM_CURR1	Actual claim currency	Yes	1	Type:	Character
				Size:	3
				Validations:	
LW_CLAIM_AMT1	Actual claim amount	Yes	1	Type:	Integer
				Size:	14,2
				Validations:	
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:	Character
				Size:	50
				Validations:	
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:	Integer
				Size:	2
				Validations:	
BP_LOAD_MONTH	Month Loaded	Yes	1	Type:	Integer
				Size:	2
				Validations:	
BP_LOAD_YEAR	Year Loaded in ccyy format	Yes	1	Type:	Integer
				Size:	4
				Validations:	
BP_CASE_SEQ	Sequence number of the consumer as found in the litigation database	Yes	1	Type:	Integer
				Size:	5
				Validations:	
BP_DEFENDANT_NAME	Defendant Name as captured in LIS database	Yes	1	Type:	Character
				Size:	50
				Validations:	
BP_COURT_CODE	Court Code as captured in LIS database	Yes	1	Type:	Character
				Size:	3
				Validations:	
BP_CASE_NUMBER	Actual case number	Yea	1	Type:	Integer
				Size:	7
				Validations:	
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:	Integer
				Size:	2

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
				Validations:	
BP_FILE_MONTH	Wri filed – Month	Yes	1	Type:	Integer
				Size:	2
				Validations:	
BP_FILE_YEAR	Wri filed – Year in ccyy format	Yes	1	Type:	Integer
				Size:	4
				Validations:	
BP_NATURE_OF_CLAIM	Nature of Claim	Yes	1	Type:	Character
				Size:	50
				Validations:	
BP_STATUS	Case Status	Yes	1	Type:	Character
				Size:	100
				Validations:	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:	Integer
				Size:	2
				Validations:	
BP_STATUS_MONTH	Status Update – Month	Yes	1	Type:	Integer
				Size:	2
				Validations:	
BP_STATUS_YEAR	Status Update - Year in ccyy format	Yes	1	Type:	Integer
				Size:	4
				Validations:	
BP_CLAIM_CURR1	Actual claim currency	Yes	1	Type:	Character
				Size:	3
				Validations:	
BP_CLAIM_AMT1	Actual claim amount	Yes	1	Type:	Numeric
				Size:	14,2
				Validations:	
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:	Character
				Size:	50
				Validations:	
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
Monthly Instalment Balances					
MIBALANCES	Parent element for the Aggregate MIB balances	Yes	1	Children:	AGGREGATE_MIB_BAL
AGGREGATE_MIB_BAL	Contains all elements related to the outstanding amount 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:	MIB_MONTH MIB_YEAR PROP_JNT_MIB PROP_SGLE_MIB NON_PROP_SEC_JNT_MIB NON_PROP_SEC_SGLE_MIB UNSECURED_MIB EXEMPTED_SEC_MIB
MIB_MONTH	Returns the value for the month related aggregate MI amounts calculated and returned in the AGGREGATE_MIB_BAL block	Yes	1	Type: Size: Validations:	Integer 2 Refer 3.5.2.2 Display as text xxx e.g. 1 = Jan, 2 = Feb, 3 = Mar etc.
MIB_YEAR	Returns the value for the year related aggregate MI amounts calculated and returned in the AGGREGATE_MIB_BAL block	Yes	1	Type: Size: Validations:	Integer 4 Refer 3.5.2.2 Display as YYYY e.g. 2017
PROP_JNT_MIB	Returns the sum of all monthly instalment amounts for the accounts where product types are in the PROPERTY product group and Account type = JOINT and Status Date is within MIB_MONTH and MIB_YEAR	Yes	1	Type: Size: Validations:	Real 15,2
PROP_SGLE_MIB	Returns the sum of all monthly instalment amounts for the accounts where product types are in the PROPERTY product group and Account type = SINGLE and Status Date is within MIB_MONTH and MIB_YEAR	Yes	1	Type: Size: Validations:	Real 15,2
NON_PROP_SEC_JNT_MIB	Returns the sum of all monthly instalment amounts for the accounts where product types are in the NON-PROPERTY SECURED product group and Account type = JOINT and Status Date is within MIB_MONTH and MIB_YEAR	Yes	1	Type: Size: Validations:	Real 15,2
NON_PROP_SEC_SGLE_MIB	Returns the sum of all monthly instalment amounts for the accounts where product types are in the NON-PROPERTY SECURED product group and Account type = SINGLE and Status Date is within MIB_MONTH and MIB_YEAR	Yes	1	Type: Size: Validations:	Real 15,2

Element Name:	Description of Element:	Mand?	No. Of:		Notes:
UNSECURED_MIB	Returns the sum of all monthly instalment amounts for the accounts where product types are in the UNSECURED product group and Status Date is within MIB_MONTH and MIB_YEAR	Yes	1	Type: Size: Validations:	Real 15,2
EXEMPTED_UNSEC_MIB	Returns the sum of all monthly instalment amounts for the accounts where product types are in the EXEMPTED UNSECURED product group and Status Date is within MIB_MONTH and MIB_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

8.2 Response - Historical Reports

The Historical Report response format is the same as the original Enquiry Response. BureauStream identifies the Service of the requested enquiry, and sends back the correct layout. Following differences apply:

Element Name:	Description of Element:	Mandatory?	No. Of:		Notes:
SERVICE	Name of Service requested	Yes	1	Type: Size: Validation	Character 10 'HISTORIC'

AND

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
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_SETTLED_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 retuned 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 of the Bad Debt (irrespective of status)	No	1	Children:	BD_STATUS_YEAR BD_STATUS_MONTH BD_STATUS_DAY
BD_STATUS_YEAR	Year status in ccyy format	Yes	1	Type: Size: Validations:	Integer 4
BD_STATUS_MONTH	Month status	Yes	1	Type: Size: Validations:	Integer 2
BD_STATUS_DAY	Day status	Yes	1	Type: Size: Validations:	Integer 2
BD_SETTLED_DATE	Contains Bad Debt status date	No	1	Children:	BD_SETTLED_YEAR BD_SETTLED_MONTH BD_SETTLED_DAY Returns only if there is no element BD_STATUS_DATE in the historical report

BD_SETTLED_YEAR	Year of status date	Yes	1	Type: Size: Validations:	Integer 4
BD_SETTLED_MONTH	Month of status date	Yes	1	Type: Size: Validations:	Integer 2
BD_SETTLED_DAY	Day of status date	Yes	1	Type: Size: Validations:	Integer 2

8.2.1 GEN2 Score Variable Information

Field Name	Description
Scorecard	The name of the scorecard used to calculate the Score. Where multiple Scorecards are being used by the Bureau, this provides a link to the Scoring method that was used. Valid Values: GEN2 – Generation 2 Scorecard based on about 47 variables.
Score	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. Where a Score is not returned (e.g. Bankrupt), a Null value will be returned. Note: Score may be zero in some cases. A Risk Grade will indicate what condition has occurred. If Null value, output Dash on the credit report
Risk Grade	The broad risk groups will be identified and labelled using different alphabetical letters depending on the sub-population that individuals fall into. 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. A Risk Grade is returned for all Bureau Score requests including those where a Score cannot be calculated or assigned (e.g. Bankrupt).

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

Field Name	Description
Risk Grade Description	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).
Probability of Default	The probability of the consumer defaulting based on the population average. A Probability of 5% would mean there is a 5% chance of the consumer defaulting within the next xx months. Where a Score is not returned (e.g. Bankrupt), a Null value will be returned. If Null value, output Dash on the credit report
Risk Odds	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. Where a Score is not returned (e.g. Bankrupt), a Null value will be returned. If Null value, output Dash on the credit report
Key Contributing Factors	Up to 4 Key Contributing Factors for this score.
Explanation of Key Contributing Factors	Text description of the 4 Key Contributing Factors for this score.

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>2.1</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>SL</CADF>
                            <CADT>WORK</CADT>
                            <CAD1>122</CAD1>
                            <CAD2>15</CAD2>
                            <CAD3>3</CAD3>
                            <CAD4>Sample Street Ave 8</CAD4>
                            <CAD4T/>
                            <CAD5/>
                            <CAD7>609782</CAD7>
                            <CAD8>Singapore</CAD8>
                            <CAD9>SGP</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>
```

```
                <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>SL</CADF>
                        <CADT>WORK</CADT>
                        <CAD1>122</CAD1>
                        <CAD2>15</CAD2>
                        <CAD3>3</CAD3>
                        <CAD4>Sample Street Ave 8</CAD4>
                        <CAD4T/>
                        <CAD5/>
                        <CAD7>609782</CAD7>
                        <CAD8>Singapore</CAD8>
                        <CAD9>SGP</CAD9>
                        <CADU/>
                    </CADR>
                    <CADR>
                    <CMAR>M</CMAR>
                    <CCNT>
                        <CCN1>R</CCN1>
                        <CCN2>65</CCN2>
                        <CCN3>9</CCN3>
                        <CCN4>5551234</CCN4>
                    </CCNT>
                </CONSUMER>
            </APPLICANT>
        </ENQUIRY>
    </MESSAGE>
</REQUEST>
```

9.1.2   Request - Historical Reports

```
<?xml version="1.0" standalone="no"?>
REQUEST xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"xsi:noNamespaceSchemaLocation="(schema_name).xsd">
<REQUEST>
    <SERVICE>HISTORIC</SERVICE>
        <ACTION>A</ACTION>
        <MESSAGE>
            <HEADER>
                <CLIENT_ID>000012345</CLIENT_ID>
                <USER_ID>GWEBB</USER_ID>
                <VERSION_NO>2.1</VERSION_NO>
                <RUN_NO>1005</RUN_NO>
                <TOT_ITEMS>4</TOT_ITEMS>
            </HEADER>
            <ENQUIRY_NUMBER>00000128566</ENQUIRY_NUMBER>
            <ENQUIRY_NUMBER>00000128567</ENQUIRY_NUMBER>
            <ENQUIRY_NUMBER>00000128568</ENQUIRY_NUMBER>
            <ENQUIRY_NUMBER>00000128569</ENQUIRY_NUMBER>
        </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>2.1</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>
            <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>WORK</ADR_TYPE_CODE>
                     <ADR_FORMAT_CODE>SL</ADR_FORMAT_CODE>
                     <ADR_POST_CODE>609782</ADR_POST_CODE>
                     <ADR_CITY>SINGAPORE</ADR_CITY>
                     <ADR_COUNTRY>SGP</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>YNNNNNNNNNNN</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>
            <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_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 PETTITION
]]></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>
</SC_VARIABLE>
</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[ Indentifies 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_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>
<SC_KEY_FACTORS>
    <SC_KEY_FACTOR>
        <SC_KEY_FACTOR_NAME><![CDATA[  ]]></SC_KEY_FACTOR_NAME>
        <SC_KEY_FACTOR_VALUE><![CDATA[   ]]></SC_KEY_FACTOR_VALUE>
    </SC_KEY_FACTOR>
    <SC_KEY_FACTOR>
        <SC_KEY_FACTOR_NAME><![CDATA[   ]]></SC_KEY_FACTOR_NAME>
        <SC_KEY_FACTOR_VALUE><![CDATA[   ]]></SC_KEY_FACTOR_VALUE>
    </SC_KEY_FACTOR>
    <SC_KEY_FACTOR>
        <SC_KEY_FACTOR_NAME><![CDATA[  ]]></SC_KEY_FACTOR_NAME>
        <SC_KEY_FACTOR_VALUE><![CDATA[  ]]></SC_KEY_FACTOR_VALUE>
    </SC_KEY_FACTOR>
    <SC_KEY_FACTOR>
        <SC_KEY_FACTOR_NAME><![CDATA[   ]]></SC_KEY_FACTOR_NAME>
        <SC_KEY_FACTOR_VALUE><![CDATA[   ]]></SC_KEY_FACTOR_VALUE>
    </SC_KEY_FACTOR>
</SC_KEY_FACTORS>
<SC_EXPLANATION_OF_KEY_FACTORS>
    <SC_EXPLANATION_OF_KEY_FACTOR>
        <SC_EXP_OF_KEY_FACTOR_NAME><![CDATA[ Immature Credit History
        ]]></SC_EXP_OF_KEY_FACTOR_NAME>
        <SC_EXP_OF_KEY_FACTOR_VALUE><![CDATA[Immature credit history will
        generally contribute to the credit risk
        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>
                    <SC_EXP_OF_KEY_FACTOR_NAME><![CDATA[ Not Enough Clean
                    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>
                    <SC_EXP_OF_KEY_FACTOR_NAME><![CDATA[ Adverse Credit
                    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>
        <NARRATIVES>
            <NARRATIVE>
                <NAR_TYPE_CODE>DEBT</NAR_TYPE_CODE>
                <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 PRESSSURE 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>
            <DEBT_MGMT_FLAG>Y</DEBT_MGMT_FLAG>
            <CRD_FILE_AGE>
                <CFRD></CFRD>
                <CFRM></CFRM>
                <CFRY></CFRY>
            </CRD_FILE_AGE>
            <ID_THEFT_FLAG></ID_THEFT_FLAG>
            <SECURED_CRL></SECURED_CRL>
            <UNSECURED_CRL></UNSECURED_CRL>
            <EXEMPT_CRL></EXEMPT_CRL>
            <BTI_FLAG></BTI_FLAG>
        </SUMMARY>
        <LIS_REPORTS>
            <WRIT_COUNT>00000</WRIT_COUNT>
            <BANKRUPTCY_PETITION_COUNT>00002</BANKRUPTCY_PETITION_COUNT>
            <LIS REPORT>
                <SUBJECT_IDTYPE>NRIC</SUBJECT_IDTYPE>
                <SUBJECT_IDNO>S1235969A</SUBJECT_IDNO>
                <BANKRUPTCY_PETITIONS>
                    <BANKRUPTCY_PETITION>
                        <BP_LOAD_DATE>
                            <BP_LOAD_DAY>26</BP_LOAD_DAY>
```

```
                            <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>
                            <BP_FILE_DAY>21</BP_FILE_DAY>
                            <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_TEXT>
                    <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>2017</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>2016</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>2016</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>
    <AGGREGATE_OS_BAL>
        <OSB_MONTH>10</OSB_MONTH>
        <OSB_YEAR>2016</OSB_YEAR>
        <SECURED_OSB>20000.00</SECURED_OSB>
        <IBUNSEC_OSB>7500.75</IBUNSEC_OSB>
        <NIBUSEC_OSB>0.00</NIBUSEC_OSB>
```

```
                         <EXEMPTED_OSB>10000.00</EXEMPTED_OSB>
                    </AGGREGATE_OS_BAL>
                 <AGGREGATE_OS_BAL>
                 <AGGREGATE_OS_BAL>
                    <OSB_MONTH>09</OSB_MONTH>
                    <OSB_YEAR>2016</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>
                    <OSB_YEAR>2016</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>
             <AGGOSBALANCES>
             <MIBALANCES>
                 <AGGREGATE_MIB_BAL>
                    <MIB_MONTH>01</MIB_MONTH>
                    <MIB_YEAR>2017</MIB_YEAR>
                    <PROP_JNT_MIB>150.00</PROP_JNT_MIB>
                    <PROP_SGLE_MIB>0.00</PROP_SGLE_MIB>
                    <NON_PROP_SEC_JNT_MIB>0.00</NON_PROP_SEC_JNT_MIB>
                    <NON_PROP_SEC_SGLE_MIB>0.00</NON_PROP_SEC_SGLE_MIB>
                    <UNSECURED_MIB>0.00</UNSECURED_MIB>
                    <EXEMPTED_UNSEC_MIB>0.00</EXEMPTED_UNSEC_MIB>
                    </AGGREGATE_MIB_BAL>
                 <AGGREGATE_MIB_BAL>
                    <MIB_MONTH>12</MIB_MONTH>
                    <MIB_YEAR>2016</MIB_YEAR>
                    <PROP_JNT_MIB>1,000.00</PROP_JNT_MIB>
                    <PROP_SGLE_MIB>0.00</PROP_SGLE_MIB>
                    <NON_PROP_SEC_JNT_MIB>0.00</NON_PROP_SEC_JNT_MIB>
                    <NON_PROP_SEC_SGLE_MIB>0.00</NON_PROP_SEC_SGLE_MIB>
                    <UNSECURED_MIB>0.00</UNSECURED_MIB>
                    <EXEMPTED_UNSEC_MIB>0.00</EXEMPTED_UNSEC_MIB>
                    </AGGREGATE_MIB_BAL>
                 <AGGREGATE_MIB_BAL>
                    <MIB_MONTH>11</MIB_MONTH>
                    <MIB_YEAR>2016</MIB_YEAR>
                    <PROP_JNT_MIB>0.00</PROP_JNT_MIB>
                    <PROP_SGLE_MIB>0.00</PROP_SGLE_MIB>
                    <NON_PROP_SEC_JNT_MIB>0.00</NON_PROP_SEC_JNT_MIB>
                    <NON_PROP_SEC_SGLE_MIB>0.00</NON_PROP_SEC_SGLE_MIB>
                    <UNSECURED_MIB>0.00</UNSECURED_MIB>
                    <EXEMPTED_UNSEC_MIB>0.00</EXEMPTED_UNSEC_MIB>
                    </AGGREGATE_MIB_BAL>
                 <AGGREGATE_MIB_BAL>
                    <MIB_MONTH>10</MIB_MONTH>
                    <MIB_YEAR>2016</MIB_YEAR>
                    <PROP_JNT_MIB>0.00</PROP_JNT_MIB>
                    <PROP_SGLE_MIB>0.00</PROP_SGLE_MIB>
                    <NON_PROP_SEC_JNT_MIB>0.00</NON_PROP_SEC_JNT_MIB>
                    <NON_PROP_SEC_SGLE_MIB>0.00</NON_PROP_SEC_SGLE_MIB>
                    <UNSECURED_MIB>0.00</UNSECURED_MIB>
                    <EXEMPTED_UNSEC_MIB>0.00</EXEMPTED_UNSEC_MIB>
                    </AGGREGATE_MIB_BAL>
                 <AGGREGATE_MIB_BAL>
                    <MIB_MONTH>09</MIB_MONTH>
                    <MIB_YEAR>2016</MIB_YEAR>
                    <PROP_JNT_MIB>0.00</PROP_JNT_MIB>
                    <PROP_SGLE_MIB>0.00</PROP_SGLE_MIB>
                    <NON_PROP_SEC_JNT_MIB>0.00</NON_PROP_SEC_JNT_MIB>
                    <NON_PROP_SEC_SGLE_MIB>0.00</NON_PROP_SEC_SGLE_MIB>
                    <UNSECURED_MIB>0.00</UNSECURED_MIB>
                    <EXEMPTED_UNSEC_MIB>0.00</EXEMPTED_UNSEC_MIB>
                    </AGGREGATE_MIB_BAL>
                 <AGGREGATE_MIB_BAL>
                    <MIB_MONTH>08</MIB_MONTH>
                    <MIB_YEAR>2016</MIB_YEAR>
                    <PROP_JNT_MIB>0.00</PROP_JNT_MIB>
                    <PROP_SGLE_MIB>0.00</PROP_SGLE_MIB>
                    <NON_PROP_SEC_JNT_MIB>0.00</NON_PROP_SEC_JNT_MIB>
                    <NON_PROP_SEC_SGLE_MIB>0.00</NON_PROP_SEC_SGLE_MIB>
                    <UNSECURED_MIB>0.00</UNSECURED_MIB>
```

```
            <EXEMPTED_UNSEC_MIB>0.00</EXEMPTED_UNSEC_MIB>
          </AGGREGATE_MIB_BAL>
          <AGGREGATE_MIB_BAL>
       <MIBALANCES>
     </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="(schema_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>2.1</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="(schema_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>2.1</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="(schema_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>2.1</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>
```