



BANKING SERVICES DEPARTMENT

CENTRAL BANK OF NIGERIA
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REF: BKS/DIR/GEN/CIR/06/001

January 31, 2019

To: All Deposit Money Banks, Microfinance Banks and Others

**CIRCULAR ON THE ADDITIONAL DATA FIELDS FOR INDUSTRY CUSTOMER ACCOUNT
DATABASE (ICAD) SUBMISSION TO NIBSS PLC**

Please recall that the Management of Central Bank of Nigeria (CBN) directed all the Deposit Money Banks (DMBs) to forward customers account details in a specified format to the Nigeria Inter-Bank Settlement System (NIBSS), with a view to maintaining an Industry Customer Account Database (ICAD). The initiative contributed immensely towards improving the efficiency and safety of electronic payments in Nigeria.

In view of the growing demand for more detailed information on bank accounts, for economic intelligence analysis, it has become necessary to expand the coverage of the required data on customers' accounts. Consequently, two new data fields, covering **Politically Exposed Person - PEP (Y/N)** and **Sector code** have been added to the existing fields on ICAD. Going forward, the below data are to be sent to ICAD.

1. SN
2. AccountName (Varchar 255)
3. AccountNumber (Varchar 255)
4. DateOfBirth (datetime)
5. DateOpened (datetime)
6. Email (Varchar 255)
7. FirstName (Varchar 255)
8. LastName (Varchar 255)
9. MiddleName (Varchar 255)
10. OldAccountNumber (Varchar 255)
11. PhoneNumber (Varchar 255)
12. PhoneNumber2 (Varchar 255)
13. RC (Varchar 255)
14. UniqueCustomerID (Varchar 255)
15. AccountDesignation (Integer)

16. AccountStatus	(integer)
17. AccountType	(Integer)
18. Currency	(Integer)
19. BranchSortCode	(Varchar 20)
20. BankCode	(Varchar 20)
21. BVN	(Char 11)
22. PEP (Y/N)	(Char 1)
23. Sector code	(Char 5)

You are hereby directed to include the additional two data (item 22 and 23) in your returns on ICAD, for new accounts and forward the updated account details of existing customers to NIBSS Plc, using your existing FTP/API connection with NIBSS Plc, on or before February 14, 2019. You are expected to ensure that the data submitted is complete and accurate.

Should you require further clarification, please do not hesitate to contact ofadairo@nibss-plc.com.ng or call 08025624929.

Attached is the sector classification, for your guidance.

Please ensure strict compliance.



'Dipo Fatokun
Director, Banking Services Department

SECTORAL CLASSIFICATION OF CREDIT BY DMBs

- 1 OIL AND GAS
- 2 MANUFACTURING
- 3 GOVERNMENTS
- 4 GENERAL
- 5 GENERAL COMMERCE
- 6 INFORMATION AND COMMUNICATION
- 7 REAL ESTATE ACTIVITIES
- 8 POWER AND ENERGY
- 9 FINANCE AND INSURANCE
- 10 CONSTRUCTION
- 11 AGRICULTURE, FORESTRY AND FISHING
- 12 TRANSPORTATION AND STORAGE
- 13 CAPITAL MARKET
- 14 PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES
- 15 PUBLIC UTILITIES
- 16 EDUCATION
- 17 HUMAN HEALTH AND SOCIAL WORK ACTIVITIES
- 18 ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES
- 19 WATER SUPPLY SEWERAGE, WASTE MANAGEMENT AND REMEDIATION
ACTIVITIES
- 20 MINING AND QUARRYING
- 21 ARTS, ENTERTAINMENT AND RECREATION
- 22 ACTIVITIES OF EXTRATERRITORIAL ORGANIZATION AND BODIES

S/No.	SECTORAL CLASSIFICATION OF CREDIT BY DMBs	SECTOR CODES
1	OIL AND GAS	42400
2	MANUFACTURING	40300
3	GOVERNMENTS	41200
4	GENERAL	41000
5	GENERAL COMMERCE	40700
6	INFORMATION AND COMMUNICATION	41500
7	REAL ESTATE ACTIVITIES	40500
8	POWER AND ENERGY	42200
9	FINANCE AND INSURANCE	40900
10	CONSTRUCTION	41400
11	AGRICULTURE, FORESTRY AND FISHING	40100
12	TRANSPORTATION AND STORAGE	40800
13	CAPITAL MARKET	42300
14	PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	41600
15	EDUCATION	41800
16	HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	41900
17	ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	41700
18	WATER SUPPLY SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	41300
19	MINING AND QUARRYING	40200
20	ARTS, ENTERTAINMENT AND RECREATION	42000
21	ACTIVITIES OF EXTRATERRITORIAL ORGANIZATION & BODIES	42100