Code Tables

Version 1.66

07 October 2024

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Introduction

Purpose of Document

This document contains all codes used by Centrix that are referred to in various external specifications.

Version Control

Date	Version	Description
24/03/2017	1.40	- Added E430; E594; I221 Message Codes - Added 59029; 59034; 59038; 53045 NZTA Message Codes - Inclusion of NZTA Driver Licence Class Table - Inclusion of NZTA Driver Licence Component Types Table - Inclusion of NZTA Driver Licence Conditions Table - Inclusion of NZTA Driver Licence Endorsements Table - Inclusion of NZTA Driver Licence Exemptions Table - Inclusion of NZTA Driver Licence Status Table
05/09/2017	1.41	Addition of E592, I220 Message codes
03/10/2017	1.42	- Addition of E660 Message code - Addition of EZ01 Message code - Addition of EZ02 Message code
13/12/2017	1.43	Additional codes added to Comprehensive Account Status table
08/02/2018	1.44	Addition of Comprehensive Payment Type 'Z' (used when payment type has not been provided by the supplier of CCR
19/03/2018	1.45	- Addition of E440 Message code - Addition of Match Level Table - Addition of Additional Data Item Type Table
09/04/2018	1.46	- Removal of Version control notes prior to V1.40 - Added 'MultipleInsolvencies' NameValuePair to 'Insolvencies' SummaryItemType - Addition of E441 Message code - Creation of 'Enquiry Reason – Request Message' and 'Enquiry Reason – Response Message' tables (replacing old table named 'Enquiry Reason') - Additional product codes added to 'Service Products' table
13/12/2018	1.47	- Added enquiry reason 'CDCR' to 'Enquiry Reason - Request Message' table - Addition of I228 Message code - Addition of Message codes utilised for International ID products – E750; E751; E752; E753; E754; E756; E757; E758; E760; E770, E771; E772; E755; I229

Date	Version	Description
		▪ Addition of Third Party Match Type Table ▪ Addition of Third Party Name Match Table ▪ Addition of Third Party Address Match Table
05/06/2019	1.48	▪ Addition of I321 and I322 Message Codes ▪ Updated Extra Data Item Type – Centrix Score examples
28/08/2019	1.49	▪ Changed description of 'PCIR' enquiry reason in 'Enquiry Reason Request Message' table ▪ Addition of Message codes utilised for UpdateEnquiryReason service – E921; E922; E923; E924; E925; E926; E927
02/10/2019	1.50	Removed 'BRGR' and 'RLAG' from the Applicant Type Table
09/12/2019	1.51	▪ Addition of E680; E681 FraudShare service message codes ▪ Addition of E690 Commercial OwnershipTree service message code ▪ Addition of E691 message code
04/08/2020	1.52	▪ Addition of Commercial Account Type table ▪ Addition of Commercial Enquiry Reason table ▪ Addition of E428; E433; E434; E436; E661; E664; E685; E692; E696; E697; E698 and E699 message codes ▪ Changed description E401; E406; E407; E408; E409; E410; E411; E412; E413; E414; E415; E416; E417; E418; E419; E420; E421; E422; E423; E424; E425 of message codes to "User Credentials not valid" ▪ Update of document to new brand/style
09/03/2021	1.53	▪ Change of description to Comprehensive Account Statuses 'D' and 'U'. ▪ Addition of I230 Message code
28/07/2021	1.54	▪ Addition of E437 message code ▪ Updates to Service Products table ▪ Updates to Smart ID Data Sources table
30/09/2021	1.55	▪ Addition of E438, E439, E597 and E658 message codes
25/02/2022	1.56	▪ Addition of E773 message code
26/05/2022	1.57	▪ Code Description (Text) update of I207 message code
11/07/2022	1.58	▪ Update Code from "None" to "none" in Third Party Match Type Table. ▪ Addition of "A2", "A3" and "N/A" Codes in the Third Party Name Match Table
28/10/2022	1.59	▪ Updates to Smart ID Data Sources table, addition of NZ Birth Register data source
28/02/2023	1.60	▪ Addition of Smart ID Biometrics tables
08/11/2023	1.61	▪ Addition of the *Smart ID Biometrics – CentrixSmartIdActive* ▪ Addition of the code 3 (Not assessed) to the *Smart ID Biometrics – Assessment2*

Date	Version	Description
20/12/2023	1.62	▪ Addition of the Extra Parameters table. ▪ Addition of E653 ;E654 ;E659 message codes
20/03/2024	1.63	▪ Addition of new tables o Monitor Hits Delivery Frequency o Monitor Hits Delivery Method ▪ Addition of new message codes o E626, E627, E628, E629
26/06/2024	1.64	▪ Addition of new E445 message code E445 ▪ Addition of BNPR Enquiry Reason for BNPL members ▪ Addition of new code in Wheels Add-On Codes
10/07/2024	1.65	▪ Addition of the Company Type table
07/10/2024	1.66	▪ Removal of unavailable Wheels Add-On Code

Code Tables

Account Type

Refer Product Types table.

Address Source

Value
Account Data Upload
Data Load
Data Upload
Data upload Previous
Enquiry
Property Ownership
Public Data Load
Trace
Trace Enquiry

Address Type

Code	Description
C	Current or Last Known Address
P	Previous Address
M	Mailing Address

Applicant Type

Code	Description	Usage
GRTR	Guarantor	Credit Applicant is a Guarantor
JONT	Joint applicant	Credit Applicant is a Joint Applicant
SNGL	Single applicant	Credit Applicant is a Single Applicant

Australian States

Code	Description
ACT	Australian Capital Territory
NSW	New South Wales

NT	Northern Territory
QLD	Queensland
SA	South Australia
TAS	Tasmania
VIC	Victoria
WA	Western Australia

Commercial Account Type

Code	Description
7	7 Day Account
14	14 Day Account
20	20 Day Account
21	21 Day Account
28	28 Day Account
120	120 Day Account
30	30 Day Account
45	45 Day Account
60	60 Day Account
90	90 Day Account
BS	Bill of Sale
CD	Cash on Delivery
CH	Cheque
CP	Credit Card
CR	Commercial Rental
DA	Directors Access
DE	Dealership
DB	Deferred Payment Debit Card
F	Factored Account
HC	Hire Purchase
L	Leasing
LP	Lending Proposal
OD	Bank Overdraft
PE	Professional Inquiry
PF	Premium Finance
RM	Real Estate Mortgage
TC	Telecommunications Services

TF	Trade Finance
UA	Utilities
WF	Wholesale Finance

Commercial Enquiry Reason

Code	Description
CRDA	Credit Application
CRDR	Credit Review
DBTE	Debt Enforcement
EXTR	Extract Data
INSA	Insurance Application
LMCE	Ledger Management
SDIS	Sale or Disposition of Business
CRLS	Commercial Rental and Leasing

Company Lite Summary Type

Code	Description
DEF	Total number of defaults
DIR	Total number of current directors
ENQ	Total number of previous enquiries
INS	Total number of insolvencies
JDG	Total number of judgments
NOT	Total number of notifications
PUB	Total number of public notices
RED	Has RED Arrears?

Company Type

Code	Description
ASIC	Overseas ASIC Company
COOP	NZ Co-operative Company
LTD	NZ Limited Company
NON_A	Overseas Non-ASIC Company
ULTD	NZ Unlimited Company

Comprehensive Reporting – Account Relationship

Code	Description
1	Individual
2	Joint
3	Guarantor

Comprehensive Reporting – Account Relationship

Code	Description
1	Individual
2	Joint
3	Guarantor

Comprehensive Reporting - Account Status

Code	Description
A	Active
C	Closed
D	With Debt Collector, account closed with Credit Provider
G	Scheme of Arrangement
H	Hardship
I	Inactive (no utilisation)
N	Closed involuntarily – no further credit available and no remaining outstanding balance. Credit is terminated or otherwise ceases to be in force.
S	Suspended
U	With Debt Collector but account still open with Credit Provider
V	Credit non-compliance action
W	Confirmed Credit non-compliance
X	Debt Sold
Z	Serious Credit Infringement

Comprehensive Reporting - Industry Type Table

Code	Description
B	Bank
F	Finance Services
I	Insurance Company

| T | Telco |
| U | Utility |

Comprehensive Reporting – Account Type

Code	Description
AL	Auto Loan
CC	Credit Card
CA	Charge Card
OD	Overdraft
PL	Personal Loan
R	Equipment Hire or Rental
RM	Mortgage
TC	Telecommunications Services
UA	Utilities (electric / water / gas provider)

Comprehensive Reporting - Credit Purpose

Code	Description
C	Commercial
R	Consumer

Comprehensive Reporting - Credit Type

Code	Description
F	Fixed
R	Revolving
U	Unspecified

Comprehensive Reporting - Industry Type Table

Code	Description
B	Bank
F	Finance Services
I	Insurance Company
T	Telco

U	Utility

Comprehensive Reporting – Payment Frequency

Code	Description
M	Monthly
F	Fortnightly
H	Half-yearly
Q	Quarterly
W	Weekly
Y	Yearly
N	No Repayment required
V	Variable Repayment Plan
T	30 day cycle (Telco's)

Comprehensive Reporting – Payment Status

Code	Category	Description
N	Current	No payment due. Accounts in Credit.
U	Other	Unreported/Unavailable. Payment status unavailable at Bureau as a result of a Credit Provider having not provided an update for the month for example.
0 (zero)	Current	Payment up-to-date as at the cycle date.
1	1-29 days past due	Payment 1-29 days in arrears as at the cycle date.
2	30-59 days past due	Payment 30-59 days in arrears as at the cycle date.
3	60-89 days past due	Payment 60-89 days in arrears as at the cycle date.
4	90-119 days past due	Payment 90-119 days in arrears as at the cycle date.
5	120-149 days past due	Payment 120-149 days in arrears as at the cycle date.
6	150-179 days past due	Payment 150-179 days in arrears as at the cycle date.
X	180+ days past due date	Payment more than 190 days in arrears as at the cycle date.
H	Hardship	Customer Hardship
R	Re-aged	An account has been re-aged by the credit provider.

Comprehensive Reporting – Payment Type

Code	Description
P	Principal and Interest
I	Interest Only
L	Buy now – pay later
F	Interest Free Instalments
X	Other
Z	Not Provided

Comprehensive Reporting – Secured Credit Type

Code	Description
S	Secured
U	Unsecured

Country Codes

Code	Description
ABW	Aruba
AFG	Afghanistan
AGO	Angola
AIA	Anguilla
ALA	Åland Islands
ALB	Albania
AND	Andorra
ARE	United Arab Emirates
ARG	Argentina
ARM	Armenia
ASM	American Samoa
ATA	Antarctica
ATF	French Southern Territories
ATG	Antigua and Barbuda
AUS	Australia
AUT	Austria
AZE	Azerbaijan
BDI	Burundi
BEL	Belgium

BEN	Benin
BES	Bonaire, Sint Eustatius and Saba
BFA	Burkina Faso
BGD	Bangladesh
BGR	Bulgaria
BHR	Bahrain
BHS	Bahamas
BIH	Bosnia and Herzegovina
BLM	Saint Barthélemy
BLR	Belarus
BLZ	Belize
BMU	Bermuda
BOL	Bolivia, Plurinational State of
BRA	Brazil
BRB	Barbados
BRN	Brunei Darussalam
BTN	Bhutan
BVT	Bouvet Island
BWA	Botswana
CAF	Central African Republic
CAN	Canada
CCK	Cocos (Keeling) Islands
CHE	Switzerland
CHL	Chile
CHN	China
CIV	Côte d'Ivoire
CMR	Cameroon
COD	Congo, the Democratic Republic of the
COG	Congo
COK	Cook Islands
COL	Colombia
COM	Comoros
CPV	Cape Verde
CRI	Costa Rica
CUB	Cuba
CUW	Curaçao
CXR	Christmas Island

CYM	Cayman Islands
CYP	Cyprus
CZE	Czech Republic
DEU	Germany
DJI	Djibouti
DMA	Dominica
DNK	Denmark
DOM	Dominican Republic
DZA	Algeria
ECU	Ecuador
EGY	Egypt
ERI	Eritrea
ESH	Western Sahara
ESP	Spain
EST	Estonia
ETH	Ethiopia
FIN	Finland
FJI	Fiji
FLK	Falkland Islands (Malvinas)
FRA	France
FRO	Faroe Islands
FSM	Micronesia, Federated States of
GAB	Gabon
GBR	United Kingdom
GEO	Georgia
GGY	Guernsey
GHA	Ghana
GIB	Gibraltar
GIN	Guinea
GLP	Guadeloupe
GMB	Gambia
GNB	Guinea-Bissau
GNQ	Equatorial Guinea
GRC	Greece
GRD	Grenada
GRL	Greenland
GTM	Guatemala

GUF	French Guiana
GUM	Guam
GUY	Guyana
HKG	Hong Kong
HMD	Heard Island and McDonald Islands
HND	Honduras
HRV	Croatia
HTI	Haiti
HUN	Hungary
IDN	Indonesia
IMN	Isle of Man
IND	India
IOT	British Indian Ocean Territory
IRL	Ireland
IRN	Iran, Islamic Republic of
IRQ	Iraq
ISL	Iceland
ISR	Israel
ITA	Italy
JAM	Jamaica
JEY	Jersey
JOR	Jordan
JPN	Japan
KAZ	Kazakhstan
KEN	Kenya
KGZ	Kyrgyzstan
KHM	Cambodia
KIR	Kiribati
KNA	Saint Kitts and Nevis
KOR	Korea, Republic of
KWT	Kuwait
LAO	Lao People's Democratic Republic
LBN	Lebanon
LBR	Liberia
LBY	Libyan Arab Jamahiriya
LCA	Saint Lucia
LIE	Liechtenstein

LKA	Sri Lanka
LSO	Lesotho
LTU	Lithuania
LUX	Luxembourg
LVA	Latvia
MAC	Macao
MAF	Saint Martin (French part)
MAR	Morocco
MCO	Monaco
MDA	Moldova, Republic of
MDG	Madagascar
MDV	Maldives
MEX	Mexico
MHL	Marshall Islands
MKD	Macedonia, the former Yugoslav Republic of
MLI	Mali
MLT	Malta
MMR	Myanmar
MNE	Montenegro
MNG	Mongolia
MNP	Northern Mariana Islands
MOZ	Mozambique
MRT	Mauritania
MSR	Montserrat
MTQ	Martinique
MUS	Mauritius
MWI	Malawi
MYS	Malaysia
MYT	Mayotte
NAM	Namibia
NCL	New Caledonia
NER	Niger
NFK	Norfolk Island
NGA	Nigeria
NIC	Nicaragua
NIU	Niue
NLD	Netherlands

NLD	Netherlands
NOR	Norway
NPL	Nepal
NRU	Nauru
NZL	New Zealand
OMN	Oman
PAK	Pakistan
PAN	Panama
PCN	Pitcairn
PER	Peru
PHL	Philippines
PLW	Palau
PNG	Papua New Guinea
POL	Poland
PRI	Puerto Rico
PRK	Korea, Democratic People's Republic of
PRT	Portugal
PRY	Paraguay
PSE	Palestinian Territory, Occupied
PYF	French Polynesia
QAT	Qatar
REU	Réunion
ROU	Romania
RUS	Russian Federation
RWA	Rwanda
SAU	Saudi Arabia
SDN	Sudan
SEN	Senegal
SGP	Singapore
SGS	South Georgia and the South Sandwich Islands
SHN	Saint Helena, Ascension and Tristan da Cunha
SJM	Svalbard and Jan Mayen
SLB	Solomon Islands
SLE	Sierra Leone
SLV	El Salvador
SMR	San Marino
SOM	Somalia

SPM	Saint Pierre and Miquelon
SRB	Serbia
STP	Sao Tome and Principe
SUR	Suriname
SVK	Slovakia
SVN	Slovenia
SWE	Sweden
SWZ	Swaziland
SXM	Sint Maarten (Dutch part)
SYC	Seychelles
SYR	Syrian Arab Republic
TCA	Turks and Caicos Islands
TCD	Chad
TGO	Togo
THA	Thailand
TJK	Tajikistan
TKL	Tokelau
TKM	Turkmenistan
TLS	Timor-Leste
TON	Tonga
TTO	Trinidad and Tobago
TUN	Tunisia
TUR	Turkey
TUV	Tuvalu
TWN	Taiwan, Province of China
TZA	Tanzania, United Republic of
UGA	Uganda
UKR	Ukraine
UMI	United States Minor Outlying Islands
URY	Uruguay
USA	United States
UZB	Uzbekistan
VAT	Holy See (Vatican City State)
VCT	Saint Vincent and the Grenadines
VEN	Venezuela, Bolivarian Republic of
VGB	Virgin Islands, British
VIR	Virgin Islands, U.S.

VNM	Viet Nam
VUT	Vanuatu
WLF	Wallis and Futuna
WSM	Samoa
YEM	Yemen
ZAF	South Africa
ZMB	Zambia
ZWE	Zimbabwe

Credit Decision

Code	Description
Approve	Approve
Decline	Decline
Refer	Refer

Data Type

Code	Description
IDNT	Identification
NADR	Address
NANM	Alias
NCDR	Company Director
NCSH	Company Shareholder
NDEF	Default
NINS	Insolvency
NJDG	Judgment
NNAR	Narrative
NONE	
NPEQ	Previous Enquiry

Default Status

Code	Category	Description
ACTV	Active	Default still outstanding and being actively pursued.
BKRP	Bankrupt	The Debtor is bankrupt.
CAND	Cancelled	Default loaded in error.

		This will result in the default being removed from the Bureau database.
CLCT	Collection Dept./Agency	Default has been loaded to the Collection Department or external agency.
CTPR	Court Proceedings	Default is in Court Proceedings
DISC	Dishonoured Cheque	Default is as a result of a cancelled cheque.
DOCM	Deed Of Compromise	Partial settlement has been agreed.
NAPR	No Asset Procedure	The default has been included in an insolvency No Asset Procedure notice.
OVER	Overdrawn Account	Default is as a result of an overdrawn account.
PAID	Paid	The default has been paid in full.
PAYG	Paying	Payments are being or have been made but the amount is not fully settled.
PLAN	Property Law Act Notice	Mortgage default procedure.
REPO	Repossession	Security has been repossessed.
SCIN	Serious Credit Infringement	The default is as a result of fraudulently obtaining credit or evading obligations in relation to payment.
SKIP	Debtor has left last known address	Current address is unknown.
SMIO	Summary Instalment Order	The default has been included in insolvency Summary Instalment Order.
SOFA	Scheme Of Arrangement	Agreement for settlement schedule has been reached.
STLD	Settled	Default has been settled and no further payment is required.
VOLR	Voluntary Repossession	Consumer has agreed to surrender security for the loan.
WOFF	Written Off	Outstanding amount has been classed as a bad debt and has been unable to be recovered.

Enquiry Reason – Response Message

Code	Description
AARP	Account Information Upload
BNPR	Credit Review - BNPL
CFRZ	Credit Freeze
CRDA	Credit Application
CRDR	Credit Review
DBTE	Debt Enforcement

EMPA	Employment Application
EMPV	Employment Vetting
FQAP	Finance Quotation Application
HSAF	Health and Safety
INSA	Insurance Application
LMCE	Ledger Management
MTHR	Monthly Credit Review
SDIS	Sale or Disposition of a business
TNCY	Tenancy Application

Enquiry Reason – Request Message

A reason for enquiry should be inserted into your request message and is dependent upon the ProductCode requested.

Enquiry reasons marked with an '*' should be the primary enquiry reason, if requesting multiple product codes.

	Enquiry Reason Code	Enquiry Reason Description	PRODUCT CODES																				
			AddressVerificaion	AddressVerification2	AdverseReport	BureaDIAPEP	BureauHeaderDriverLicencePEP	BureauHeaderIDVerification	ComprehensiveAndAdverseReport	ComprenhensiveReport	CourtFines	CreditDecision	DataAnalyser	DIAPassportVerification	DriverLicenceVerification	ExtendedInsolvencies	MyCreditScore	NameMatchInsolvencies	PEPWatchlist	PreIDCheck	SmartAddress	SmartID
	BHID	Bureau Header ID Verification						x														
*	BNPR	Credit Review - BNPL							x													
*	CDCR	Commercial Directorship Credit Review			x				x	x		x						x				
*	CRDA	Credit Application			x				x	x		x						x				
*	CRDR	Credit Review			x				x	x								x				
*	DBTE	Debt Enforcement			x				x	x			x					x				
	DIAP	DIA Passport Validation				x																

	Enquiry Reason Code	Enquiry Reason Description	PRODUCT CODES																							
	DLVN	Drivers Licence Verification					x										x									
*	EMPA	Employment Application			x				x	x								x							
*	EMPV	Employment Vetting			x				x	x								x							
*	FQAP	Finance Quotation Application			x				x	x								x							
*	HSAF	Health and Safety			x				x	x								x							
	IDVF	ID Verification	x	x										x										x	x
*	INSA	Insurance Application			x				x	x								x							
*	LMCE	Ledger Management			x				x	x								x							
	MCSR	My Credit Score Request														x									
	PCCF	Public Consumer Court Fines									x														
	PCIR	Public Register Check														x									
	PEPW	PEP Watchlist																			x				
	PRID	Pre ID Check																	x						
*	SDIS	Sale or Disposition of a business			x				x	x								x							
*	TNCY	Tenancy Application			x				x	x								x							

Environment Id

Code	Description
PROD	Production
TEST	Test

Gender

Code	Description
F	Female
M	Male
U	Unknown

GNA

Code	Description
N	Debtor is not GNA
Y	Debtor is GNA

Identity Verification Service Errors

Code	Description
1000	Provider Error – There was an error connecting to the source
1001	Missing Required Field
1002	Datasource Unavailable – The source did not respond
1003	Datasource Error – The source returned an error
1004	State not supported (AU driver licence)
1005	Missing Consent – consent not sent for the source
1008	Invalid Field Format
2000	Unrecognized Error

Identity Verification Data Source Errors

Code	Description
1002	Datasource Unavailable – The source did not respond
1006	Unrecognized Field Name
1007	Consent datasource not recognized

1008	Invalid Field Format
1009	Unrecognized Field group
1010	Request Timed Out
1011	Duplicate field received
2000	Unrecognized Error

Insolvency Address Type

Value
Residential
Postal
StreetAddress
RegisteredOffice
Street Address
AddressforService
Adjudication
Address for Service
Registered Office

Insolvency Status

Value
Annulled
Automatically Discharged
AutomaticallyDischarged
Completed
Conditionally Discharged
ConditionallyDischarged
Current Bankrupt
Current SIO
CurrentBankrupt
Currently in Liquidation
CurrentlyinLiquidation
CurrentNAP
CurrentSIO
Defaulted
Discharged

Discharged Early
DischargedEarly
Terminated
Unspecified

Insolvency Type

Value
Court Liquidation
CourtLiquidation
Creditor Petition
CreditorPetition
Debtor Petition
DebtorPetition
InsolventDeceasedEstate
Interim Liquidation
No Asset Procedure
NoAssetProcedure
Partnership
Summary Instalment Order
SummaryInstalmentOrder
Voluntary Liquidation
VoluntaryLiquidation

Judgment Status

Value
Paid in full
Settled
Disputed

Judgment Status Source

Value
Creditor
Debtor (Verified)

Match Level

Code	Description
01	Matches name and full date of birth
02	Matches name plus month and year of birth
03	Matches name plus year of birth
04	Matches name plus month of birth
05	Matches name only

Match Types

Code	Description
1	Name, Address and Date of Birth (if supplied)
2	Name and Date of Birth
3	Name and Postcode
4	Name and Suburb/City
5	Name and 1st Character Postcode
6	Name only – no date of birth
7	Name only – different date of birth

Message Type

Code	Description
Debug	Associated Message Code will begin with letter D
Information	Associated Message Code will begin with letter I
Warning	Associated Message Code will begin with letter W
Error	Associated Message Code will begin with letter E

Message Codes

Code	Description
E401	User Credentials not valid
E402	User Credentials not valid
E403	User Credentials not valid
E404	User Credentials not valid
E405	User Credentials not valid
E406	User Credentials not valid
E407	User Credentials not valid

E408	User Credentials not valid
E409	User Credentials not valid
E410	User Credentials not valid
E411	User Credentials not valid
E412	User Credentials not valid
E413	User Credentials not valid
E414	User Credentials not valid
E415	User Credentials not valid
E416	User Credentials not valid
E417	User Credentials not valid
E418	User Credentials not valid
E419	User Credentials not valid
E420	User Credentials not valid
E421	User Credentials not valid
E422	User Credentials not valid
E423	User Credentials not valid
E424	User Credentials not valid
E425	User Credentials not valid
E426	Product code must be used in isolation
E427	Subscriber is not authorised for DIA Passport Verification
E428	User Credentials not valid
E429	Too many requests
E430	No email address associated with ledger reference
E433	User Credentials not valid
E434	User Credentials not valid
E436	User Credentials not valid
E437	Product code must not be used in isolation
E438	Subscriber Code not supplied
E439	Subscriber Reference is too long
E440	Service not available at present
E441	Product combination not permitted
E445	Enquiry Reason not permitted
E500	First name is required
E501	First name is too short
E502	Middle name is too short
E503	Surname is required
E504	Surname is too short

E505	Date of Birth must be in the past
E506	Person is too old
E507	Person is too young
E508	Gender is required
E509	Gender must be either M, F or U
E510	Current Address is required
E511	AddressLine1 is required for Current Address
E512	One of Suburb or City is required for Current Address
E513	AddressLine1 is required for Previous Address
E514	One of Suburb or City is required for Previous Address
E515	Entity Data is required
E516	Enquiry Reason is required
E517	Unknown Enquiry Reason
E518	Unknown Product Type
E519	Surname is invalid
E520	Suburb invalid for Current Address
E521	Postcode invalid for Current Address
E522	AddressLine1 invalid for Previous Address
E523	AddressLine2 invalid for Previous Address
E524	Suburb invalid for Previous Address
E525	City invalid for Previous Address
E526	Country invalid for Previous Address
E527	Postcode invalid for Previous Address
E528	Middle name invalid
E529	Country invalid for Current Address
E530	AddressLine2 invalid for Current Address
E531	First name invalid
E532	AddressLine1 invalid for Current Address
E533	City invalid for Current Address
E534	Driver's license number missing
E535	Driver's license version missing
E536	Default is required
E537	Default Reference is required
E538	Account Type is required
E539	Unknown Account Type
E540	Default Status is required
E541	Unknown Default Status

E542	Satisfaction Date is required when status is settled or paid
E543	Date of default cannot be in future
E544	Original Default Amount too low
E545	Default not found
E546	Default already exists
E547	Cannot maintain a Paid Default
E548	Insufficient search criteria
E549	Not implemented, use LoadDefault
E550	Customer Reference is required
E551	Unknown Monitor Type
E552	Monitor is required
E553	Monitor Reference is required
E554	If Satisfaction Date is provided status must be settled, or paid and Default Balance must be zero
E555	Monitor Type is required
E556	Monitor was not found
E557	Monitor already exists
E558	Enquiry Reason for internal use only
E559	Alias Surname is invalid
E560	Alias First Name is required
E561	Alias First Name is too short
E562	Alias Middle Name is too short
E563	Alias Surname is required
E564	Alias Surname is too short
E565	Alias Date of birth must be in the past
E566	Alias Person is too old
E567	Alias Person is too young
E568	Alias Gender is required
E569	Alias Gender must be either M,F or U
E570	Alias First Name is invalid
E571	Alias Middle Name is invalid
E572	Current Address effective date in the future
E573	Previous Address effective date in the future
E574	Additional Address effective date in the future
E575	Date of Birth required for drivers license verification
E576	Date of Birth required for credit application
E577	Date of Birth required for name only data

E578	Third Party Name is required
E579	No Company found for this Company Number
E580	Company Number is required
E581	Reason for Trace is required
E582	Unknown Reason for Trace
E583	Service Product Code is invalid
E584	Address Line 1 is invalid
E585	At least one address is required
E586	Address Line 2 is invalid
E587	Suburb is invalid
E588	At least one of Suburb or City is required
E589	City is invalid
E590	Country is invalid
E591	Postcode is invalid
E592	Enquiry Reason is invalid for Product
E593	Driver licence number is invalid
E594	Driver licence version number is invalid
E597	Subscriber Code is too long
E599	Applicant Name is required
E600	Internal Exception occurred
E601	Applicant Name is too short
E602	Applicant type is required
E603	Applicant phone is required
E604	Primary business address Line1 is required
E605	Primary business suburb or city is required
E606	Preferred billing method is required
E607	At least one purpose for access is required
E608	Primary contact first name is required
E609	Primary contact first name is too short
E610	Primary contact surname is required
E611	Primary contact surname is too short
E612	Primary contact phone is required
E613	Primary contact email is required
E614	User first name is required
E615	User first name is too short
E616	User email is required
E617	User email is invalid

E618	Preferred username is required
E619	Preferred username is invalid
E620	User surname is required
E621	User surname is too short
E622	Primary Contact Email is Invalid
E623	Applicant phone is invalid
E624	Primary contact phone is invalid
E625	Primary contact job title is required
E626	Monitor hits webhook URL is required and must be a valid format URL
E627	Email address is required when monitor hit delivery method is email and must be a valid email format
E628	Delivery frequency not valid
E629	Monitor hit delivery method not valid
E630	Reason for access code is required
E631	Reason for access code not valid for subscriber's purpose for access
E632	Either a Plate Number of VIN is required for search
E633	NZTA Server not available
E634	Subscriber is not allowed to load Defaults via Red Upload
E635	Consent must be provided
E636	Unable to perform Court Fines check
E637	Redbook code is required for a Wheels valuation report
E638	PPSR Unavailable for this file. Please contact our Helpdesk on 0800 236 874
E639	No Vehicle Variants returned from RedBook
E640	Unknown Default Event
E641	Default Event Date must be on or before Date Of Default
E642	Unknown Condition Code
E643	RedBook is Unavailable. Please contact out helpdesk on 0800 236 874
E644	Unable to perform PPSR search as appropriate declaration has not been given
E645	Driver Licence supplied, no other personal information required
E647	Company name supplied, no other personal information required
E650	Passport Number and Expiry Date required for Passport Verification Service
E651	Date of Birth required for Passport Verification Service
E652	Consent required for Passport Verification Service
E653	Consent required for DIA Confirmation Service
E654	Subscriber is not authorised for DIA Birth Service
E655	QPID is required
E656	Certificate of Title is required

E657	Property not found
E658	Subscriber Reference not supplied
E659	DIA Birth Cert is required
E660	Email address is invalid
E661	Default Status provided is not allowed for defaults with a zero balance
E664	Default is too old
E680	FraudShare service is unavailable
E681	FraudShare Error
E685	Credit Amount is required for this Account Type
E690	OwnershipTree service is unavailable or an error has occurred
E691	Invalid Extra Parameter
E692	Unable to retrieve Consumer Credit Details for Directors
E696	Unable to retrieve Credit Details from CreditWorks
E697	Unable to retrieve Previous Enquiries from CreditWorks
E698	{0} failed to complete in time.
E699	Unable to retrieve required NZBN
E701	Organisation could not be linked
E702	Organisation name not provided
E703	Organisation name contains invalid characters
E704	Organisation name is too short. Minimum length is 3 characters
E705	There are no details for this Company Number, {0}
E706	There are no Companies that match your search criteria
E707	You must enter a Company Name or a Company Number
E708	You must enter at least 2 characters for the Company Name or a Company Number
E730	Only a Plate Number OR VIN can be provided
E731	Plate Number is too long
E732	VIN is too long
E733	Owner details required
E734	Different Plate or VIN returned from NZTA
E750	Missing Name Value Pairs
E751	Duplicate Name Value Pair(s).
E752	Invalid Driver Licence State.
E753	Invalid Medicare Card Type.
E754	Invalid Medicare Card Expiry.
E756	Missing Passport Details - Need both number and country
E757	Invalid Medicare Individual Ref No

E758	Invalid Medicare Card Number
E760	Invalid Address
E770	Name Data is Non Matching.
E771	Data is Non Matching.
E772	Service is Unavailable.
E773	NZTA Driver Licence service returned a Bad Request Error
E755	Invalid Passport Country.
E800	PPSR is currently unavailable.
E801	Insufficient details to create the consumer - Gordon
E802	A Credit Freeze has been placed on this file at the request of the consumer, who believes that he or she may be a victim of fraud.
E803	No matching consumer files on the bureau
E921	Enquiry Number is required
E922	A Subscriber Reference or Surname is required
E923	There are no Quotation Enquiries that match your search criteria
E924	New Enquiry Reason is invalid
E925	Existing Enquiry Reason cannot be changed
E926	Subscriber Reference does not match
E927	Surname does not match
EZ01	ERROR_Datazoo_Error
EZ02	ERROR_Datazoo_Failed_Authentication
F001	An address was found for search criteria
F002	No address found for search criteria
I200	Success
I201	Extra info
I202	Client IP is Whitelisted.
I203	Please note: DIA Given names have not matched.
I204	A Wheels report for this vehicle has been received within the last {0}. Refer Enquiry Number {1}
I205	A Smart ID report for this person has been received within the last {0}. Refer Enquiry Number {1}
I206	Not enough data sources found to achieve overall verification.
I207	SmartID has not verified due to unmatched Government ID data
I208	SmartID has not verified due to consumer being new to Bureau.
I209	Bureau First name used with Driver Licence Verification
I210	No score generated - Subject is currently insolvent
I211	No score is available for this consumer - Hardship status reported
I212	No score generated - Insufficient History

I213	Bureau First and Middle names used with Driver Licence Verification
I214	2nd Call made to NZTA with provided names for Driver Licence Verification
I215	Second call to NZTA not applicable as supplied name is same as the Bureau name
I220	No insolvencies could be found
I221	A Driver Check report for this surname and Driver Licence number starting with {0} has been received within the last {1}. Refer Enquiry Number {2}
I228	Intercept Score. No predictive characteristics utilised.
I229	An International ID Verification report for this person has been received within the last {0}. Refer Enquiry Number {1}
I230	Smart ID has not verified as Passport or Driver Licence processing required.
I321	No score generated - Subject is deceased
I322	No score generated - Subject is too young
W300	Warning message
W501	Maximum matches reached - please refine your search criteria.

Ministry of Justice Status Codes

Code	Description
FSR1	Has Outstanding Court Fines
FSR2	No Outstanding Court Fines
ERR1	MOJ Service is Unavailable
ERR2	Error Occurred
ERR3	Error Occurred

Monitor Hits Delivery Frequency

Code	Description
D	Daily
W	Monthly
M	Weekly

Monitor Hits Delivery Method

Code	Description
Email	Email
FTP	Secure FTP
S3	S3
Webhook	Webhook

Monitor Status

Code	Description
ACTV	Active
CLSD	Closed

Monitor Type

Code	Description
ADR_ALL	All New Addresses
ADR_ENQ	New Addresses derived from Credit Enquiry only
ADV_ALL	All New Adverse Data
ADV_DEF	New Default data only
ADV_INS	New Insolvency data only
ADV_JDG	New Judgment data only
ALL_ALL	All Activity
COF_ALL	All New/Updated Companies Office data
COF_DIR	New Directorship
COF_LIQ	Receivership/Liquidation for any linked Company
COF_SHR	New Shareholding
ENQ_ALL	All New Enquiries
ENQ_RSN	Enquiry made with a specific Enquiry reason *NB: If monitor type = ENQ_RSN, must also provide Enquiry Reason type – refer 'Enquiry Reason' table.

Note Types

Code	Description
GNRL	General
IHSE	In House
RFCR	Request for Correction
SOCR	Statement of Correction

NZTA Assembly Type

Code	Description
1	Imported Built-Up
2	NZ Assembled/Built
3	Unknown

NZTA Body Style

Code	Description
AT	Articulated Truck
CC	Cab-Chassis only
CV	Convertible
FT	Flat Deck Truck
HA	Hatchback
HB	Heavy Bus/Service Coach
HV	Heavy Van
LB	Minibus
LV	Light Van
MC	Motorcycle
MM	Mobile Machine
OR	Off Road
OT	Other Truck
SC	Self-Propelled Caravan
SL	Saloon
SP	Sports Car
SW	Station Wagon
TA	Tractor
TB	Boat Trailer
TC	Caravan
TD	Domestic Trailer
TF	Flat Deck Trailer
TO	Other Commercial Trailer
UT	Utility

NZTA Cause of Registration

Code	Description	
N	New	New Vehicle never registered before
R	Re-registered	Vehicle previously registered in New Zealand
S	Scratch Built	A motor vehicle which is either: ▪ Assembled from previously unrelated components and construction materials which have not been predominantly sourced donors of a single make or model and which, in its completed form, never previously existed as a mass-produced vehicle, although the

| | | external appearance may resemble or replicate an existing vehicle; or

■ A modified production vehicle which contains less than the following componentry from a mass-produced vehicle of a single make and model:
- i) 40% of the chassis rails and 50% of the crossmembers, or alternatively 40% of a spaceframe, or 40% of the floorpan of a unitary constructed body, whichever is appropriate, OR
- ii) for light vehicles, 40% of the bodywork (based on surface area of body panels but does not include the floorpan, internal bracing, sub panels, bulkheads or firewall). |

U	Used	Used Vehicle previously registered in another country

NZTA Driver Licence Class

Code	Description
1	Motor Car, Light Motor Vehicle
2	Medium Rigid Vehicle
3	Medium Combination Vehicles
4	Heavy Rigid Vehicle
5	Heavy Combination Vehicles
6	Motorcycles, Moped or ATV

NZTA Driver Licence Component Types

Code	Description
Cls/Stg	Class/Stage
Condition	Condition
Endrsmnt	Endorsement
Exemption	Exemption

NZTA Driver Licence Conditions

Code	Description
000099	Other
1	Must be accompanied by supervisor (except moped/ATV)

2	Must display an approved "L" plate
3	Must display an approved "R" plate
4	No driving between 10pm and 5am
5	Must not drive at a speed exceeding 70kph
6	Must not drive a motorcycle with engine capacity > 250cc
7	Must not carry passengers on motorcycle or sidecar
8	No carriage of passengers if not accompanied by supervisor
9	Must not drive between 10pm and 5am without a supervisor
20	Disqualified from Goods
21	Disqualified from Passenger
22	Disqualified from Recovery
23	Disqualified from Transport
A	Vehicle to have external rear vision mirror on drivers side
AL	Only vehicles with alcohol interlock device to be driven
B	Correcting lenses must be used at all times while driving
C	Specially adapted or equipped vehicles to be used
D	Specially adapted or equipped vehicles to be used
E	Artificial limb or limbs to be worn while driving
F	No night driving
G	Limited Licence - Court Order must be carried at all times
H	Only vehicles with hand operated controls to be used
I	Only vehicle with automatic transmission to be used
J	Must show medical certificate before licence renewal
K	Correcting lenses required for this class/endorsement
L	Distance Restriction
M	Subject to 3 monthly medical reports
M1	Unfit for commercial classes
N	Subject to annual specialist assessment
O	Must work regular shifts
P	Must have regular meals
Q	Driving hours restriction
R	Vehicle weight restriction
S	Must drive with an adult Supervisor
T	Subject to 6 monthly medical reports
U	Both sides of vehicle require external rear vision mirrors
V	Subject to Annual Medical Report
W	Carry & regularly use Glucometer while driving

X	No alcohol for 12 hours preceding driving
Y	Not to drive when blood sugar4.2 or below
Z	No ambulance driving
ZL	Subject to zero alcohol level

NZTA Driver Licence Endorsements

Code	Description
D	Dangerous Goods
F	Forklift
I	Driving Instructor
O	Testing Officer
P	Passenger
R	Roller
T	Tracks
V	Vehicle Recovery
W	Wheels

NZTA Driver Licence Exemptions

Code	Description
000001	Exempt passenger restriction
000002	Exempt late night supervision
000003	Exempt ban on night driving
000004	Exempt max speed of 70kph
000005	Exempt retest
000099	Other

NZTA Driver Licence Status

Code	Description
Cancelled	The licence record has been cancelled
Current	The licence is valid for driving
Disqualified	The person is unlicensed due to a disqualification
Expired	The person is unlicensed and is required to process a renewal application to legally continue driving
Limited	A limited licence has been issued and the licence holder must drive according to conditions on their court order

Not Upgraded	The person holds a paper licence from 1999 or earlier **OR** a pseudo licence is created to lodge an offence against as the person does not hold a licence or it cannot be found.
Reinstate	The person is unlicensed until they complete a reinstatement application
Requalify	The person is unlicensed and is required to resit tests in order to make their licence current
Revoked	The person is unlicensed and is not legally allowed to drive
Surrendered	The person is unlicensed. They have surrendered their licence
Suspended	The person is unlicensed due to a suspension

NZTA Fuel Type

Code	Description
1	Petrol
2	Diesel
3	CNG
4	LPG
5	Electric
6	Other

NZTA Licence Type

Code	Description	
L	Licence	Licence for normal road use.
R	Restoration	Restoration licence when vehicle is under repair or restoration and has been exempted from normal road use licence: the expiry of a restoration licence is the date after which the vehicle must be relicensed for normal road use.
T	Trade	Licence for trade plate: this licence permits the licensee to use a vehicle without registering the vehicle. A trade plate is associated with a person/organisation, it cannot be associated with a vehicle and so any query on a trade plate will not return any vehicle details but provide owner details which are the details of the owner of the trade plate.
X	Exemption	Exemption licence when the Vehicle has been exempted from normal road use licence: the expiry of an exemption licence is the date after which the vehicle must be relicensed for normal road use.

NZTA Message Codes

Code	Description
21	Plate/VIN invalid
22	No Information
23	Apply to TRC in writing
24	Registration cancelled
25	VIN has never been registered
26	Plate has changed
31	Not currently registered
32	Plate not attached at requested date
41	No licence found
44	Plate has not been used
61	More than 20 previous plates
63	Plate was also attached to another vehicle at query date
64	Trade Plate – not registered against a vehicle
71	Vehicle is not subject to RUC
72	No Odometer History records
87	No Vehicle Usage History found
89	No RUC Licences found
96	Trader / Plate Relationship record not found
97	Registration Cancelled/Lapsed
20552	Plate Not Found
20606	Plate status must be Issued
22503	No vehicle exists for this VIN
53045	No Licence for that identity
58108	Plate has been Replaced
58109	Invalid VIN
58111	Plate has never been registered
58112	Trade Plate is not available for this query
58122	No Licence found
58123	Plate has been replaced
58126	Trade Plate not registered against vehicle
58127	Registration not found
58129	Invalid Plate
58143	VIN has never been registered
58147	Info not available – please apply in writing

59029	More than one match found. Contact TRC
59034	DL number does not match name entered
59038	Invalid Driver Licence details entered

NZTA Message Types

Code	Description
ERROR	Messages of this type indicate that the request failed. This is usually caused by invalid data in the request document.
WARNING	Messages of this type may be given whether or not the request was successful.
CONFIRM	Messages of this type indicate that the end user is required to review the details in the request before resubmitting it. If necessary, values in the request can be changed.
INFORMATION	Messages of this type may be given when a request was successful and are used to pass information back to the user.
FATAL	Messages of this type indicate that the NZTA system encountered an unexpected situation while processing the request document.

NZTA Odometer Source

Code	Description
B	Border Check
IC	Certificate of Fitness Inspection
IW	Warrant of Fitness Inspection
O	As at Change of Owner
P	Pre-registration Check
R	Roadside Inspection

NZTA Odometer Unit

Code	Description
K	Kilometres
M	Miles
N	Non-Applicable

NZTA Plate Type

Code	Description
CR	Crown

DC	Diplomatic
In	Investment
PP	Personalised
SI	Special Issue
ST	Standard
TD	Trade

NZTA Reason for Cancellation

Code	Description
A	Vehicle destroyed or become permanently useless
B	Vehicle permanently removed from New Zealand
C	Trade Plate returned
D	Vehicle written off by insurer
E	Vehicle taken permanently off the road

NZTA Registration Status

Code	Description	
A	Active	The Registration is current.
C	Cancelled	Registration has been cancelled due to the Vehicle having been destroyed, written off, or permanently exported out of New Zealand.
L	Lapsed	Registration has been cancelled due to the Vehicle having remained unlicensed beyond the period allowed by legislation.

NZTA Vehicle Type

Code	Description
1	Moped
2	Trailer/Caravan
3	Tractor
4	Agricultural Machine
5	Trailer not designed for Highway Use
6	Mobile Machine
7	Passenger Car/Van
8	Goods Van/Truck/Utility
9	Bus

10	Motor Caravan
11	Motorcycle
12	ATV
13	Special Purpose Vehicle

NZTA Vehicle Usage

Code	Description
1	Private Passenger
2	Taxi, Commercial Passenger
3	Transport Licensed Goods
4	Other (Standard) Goods
5	Commercial Ambulance
6	Non-Commercial Ambulance
7	Rental
8	Recovery Service
9	Fire Brigade
10	Exempt Class A(EA)
11	Exempt Class B (EB)
12	Diplomatic
13	Caravan/Special Purpose
14	Hearse
15	Overseas Visitor Licence
20	Trade

PPSR Search Status

Code	Description
FOUND	At least one financial interest found.
NONE	No financial interests found.

PPSR Financial Interest Status

Code	Description
R	Registered
E	Expired
D	Discharged

Product Types

Code	Description
120D	120 Day Account
14D	14 Day Account
20D	20 Day Account
21D	21 Day Account
28D	28 Day Account
30D	30 Day Account
45D	45 Day Account
60D	60 Day Account
7D	7 Day Account
90D	90 Day Account
ASSN	Assigned Debt
BDGT	Budget Account
BOSL	Bill of Sale
BRFN	Bridging Finance
BSOD	Business Overdraft
CFIN	Consumer Finance
CHQ	Cheque
CMRT	Commercial Rental
COD	Cash On Delivery
COLL	Referred to debt collection
CRAC	Credit Account
CRDC	Credit Card
CRSC	Credit Sale Contract
DAMC	Damages Claim
DLRS	Dealership
DPDC	Deferred Payment Debit Card
FCAC	Factored Account
HIRE	Rental of Equipment
HPUR	Hire Purchase
INSR	Insurance
LEAS	Leasing
LNDP	Lending Proposal
LOAN	Personal Loan
MTGE	Mortgage

MTHY	Monthly Account
MVEH	Motor Vehicle Financing
NONE	None
ODFT	Overdraft
OTHR	Other
PSLN	Personal Loan
RENT	Rental
REVG	Revolving Credit
SCRD	Secured Credit
SVGS	Savings Account
TELE	Telecommunications
TERM	Term Account
TNCY	Tenancy Tribunal
TRAC	Trade Account
TRFN	Trade Finance
TTLC	Title Check
TYCL	Tenancy Collection
UNCR	Unsecured Credit
UTLY	Utilities
WHFN	Wholesale Finance

Property Category

Code	Description
CA	Commercial Accommodation (Motel)
CC	Commercial Cinema/Hall
CE	Commercial Elderly (Rest Homes)
CH	Commercial Small Health Operations
CL	Commercial Liquor Outlet
CM	Commercial Motor Vehicles
CO	Commercial Offices
CP	Commercial Parking
CR	Commercial Retail Use
CS	Commercial Service Station
CT	Commercial Tourist Type Attraction
CV	Commercial Vacant
CX	Commercial Multiple/Unknown

IF	Industrial Food Processing/Storage
IH	Industrial Heavy Manufacturing
IL	Industrial Light Manufacturing
IN	Industrial Noxious or Dangerous
IS	Industrial Service
IV	Industrial Vacant
IW	Industrial Warehousing
IX	Industrial Multiple/Other
LB	Lifestyle Bare
LL	Lifestyle Improved
LV	Lifestyle Vacant
OA	Other - Assembly Halls
OE	Other - Educational
OH	Other - Health/Medical
OM	Other - Maori Sites (Urupa, Marae)
OP	Other - Passive Reserves
OR	Other - Religious
OS	Other - Sports
OU	Other - Utilities (Power, Gas etc)
OV	Other - Vacant
OX	Other - Multiple/other (Cemetery)
RA	Residential Apartments
RB	Residential Bare Block
RC	Residential (dwelling converted to flats)
RD	Residential Dwelling
RF	Residential Ownership Home Units
RH	Residential Home & Income
RM	Residential Vacant Land Multiple Housing
RN	Residential More than 1 dwelling
RP	Residential Parking (likely residential use)
RR	Residential Rental Flats (purpose built)
RV	Residential Vacant
UC	Utilities - Civic
UE	Utilities - Energy
UG	Utilities - Generating
UP	Utilities - Postboxes
UR	Utilities - Railway Networks

UT	Utilities - Telecommunications

Service Products

Code	Permission required to access? Note: - for services where permission is required for access, please contact your Centrix representative for further information. This table is not all encompassing - additional codes may exist and will be detailed in supporting documentation.
AddressVerification	Yes
AdverseReport	
BureauHeaderDriverLicencePEP	Yes
BureauHeaderIDVerification	Yes
ComprehensiveAndAdverseReport	
ComprehensiveReport	
CourtFines	
CreditDecision	Yes
DataAnalyser	Yes
DIAPassportVerification	Yes
DriverLicenceVerification	
ExtendedInsolvencies	
MyCreditScore	Yes
NameMatchInsolvencies	
PEPWatchlist	
PreIDCheck	
SmartID	Yes

Smart ID Biometrics – Artifact

Code	Description
onematchidimage	Retrieve Document ID Image
onematchfacevideo	Retrieve Liveness Video

Smart ID Biometrics – Assessment 1

Code	Description	Additional Information
1	Pass	Likeness Testing result reached or passed the threshold defined. By default the threshold is 50%.

2	Fail	Likeness Testing result did not reach the minimum threshold defined. By default the threshold is 50%

Smart ID Biometrics – Assessment 2

Code	Description	Additional Information
1	Pass	Overall SmartID check result. All Smart ID check results are verified.
2	Fail	Overall SmartID check result. At least one Smart ID check result is Not Verified.
3	Not assessed	Returned when the SmartID check is switched off in the account. When SmartID check is switched off all the SmartID elements in the response message are returned as *False*

Smart ID Biometrics – Assessment 3

Code	Description	Additional Information
1	Pass	Document ID Landmarks Testing result reached or passed the threshold defined. By default the threshold is 90%
2	Fail	Document ID Landmarks Testing result did not reach the minimum threshold defined. By default the threshold is 90%

Smart ID Biometrics – CentrixSmartIdActive

Code	Description	Additional Information
1	Active	Centrix SmartID check is active in the account.
2	Inactive	Centrix SmartID check is inactive in the account.

Smart ID Biometrics – ID Type

Code	Description
1	New Zealand Driver Licence
2	New Zealand Passport
3	Other

Smart ID Biometrics – Overall Assessment

Code	Description	Additional Information
1	Pass	Overall verification result. Pass will be returned only when all the assessment elements (assessment1, assessment2 and assessment3) status is equal to 1 (pass)
2	Fail	Overall verification result. Fail will be returned if at least one of the assessment elements (assessment1, assessment2 or assessment3) status is equal to 2 (fail)

Smart ID Biometrics – Source

Code	Description	Additional Information
1	Internal	SmartID Biometric application was generated by an Internal application. Note: *At date of this document the source element is not in use and it will return null as default.*
2	External	SmartID Biometric application was generated by an External application. Note: *At date of this document the source element is not in use and it will return null as default.*

Smart ID Biometrics – Status

Code	Description	Additional Information
1	Fail	Current status of the Smart ID Biometrics application. Fail means the overall status of the application is 2 (Fail)
2	Completed	Current status of the Smart ID Biometrics application. Completed means no pending verification steps
3	In Progress	Current status of the Smart ID Biometrics application. In Progress means at least one verification step is pending completion

Smart ID Data Sources

Data Source Name	Description

NZTADriverLicence	NZTA Driver Licence	NZTA Waka Kotahi Driver Licence Verification Service
DIAPassport	DIA Passport	New Zealand Passport Verification Service
ComprehensiveAccount	Comprehensive Account	Data Source for Comprehensive Reporting data
RetailEnergyAccount	Retail Energy Account	Data Source for Retail Energy data
NZPropertyOwner	NZ Property Owner	Data Source for Consumer Property Ownership data
BureauFile	Bureau File	Data Source for Bureau Held Consumer data
NZBirthRegister	NZ Birth Register	New Zealand Birth Register Verification Service
CreditAccount	Credit Account	Data Source for Credit Account if Smart ID Multi-Source processing is applied.

Applicable sector will be concatenated to 'CreditAccount' Data Source Name value eg. 'CreditAccountBank' if permitted account is found and comparison has occurred. |
CreditAccountBank	Credit Account - Bank	
CreditAccountUtility	Credit Account - Utility	
CreditAccountFinance	Credit Account - Finance	
CreditAccountBNPL	Credit Account - Buy Now Pay Later	

Smart ID Match Status Table

Match Status	Description	
Match	Match	Data matches for match status element
NoMatch	No Match	Data does not match for match status element
NotPresent	Not Present	Data not present on data source for match status element
NotSearched	Not Searched	Data source not searched for match status element
NA	Not Applicable	'Not Applicable' – data does not exist for match status element

Third Party Match Type Table

Code	Description
M1	Match on full name address and DOB
M2	Match on full name and DOB
N1	Match on full name and address
none	No match
true	Conditions satisfied
false	Conditions not satisfied

Third Party Name Match Table

Code	Description
A	Full Name Match
A1	First Name and Surname Matched Middle. Name Mismatched
A2	First Name (nickname) and Surname Matched.
A3	First Name (fuzzy) and Surname Matched. Middle Name Mismatched.
B	First Name Initial and Surname Matched
C	Surname Match
X	No Match or other Surname in Directory
N/A	No Match

Third Party Address Match Table

Code	Description
0	Full Address Match
1	Full Address Match with Error in Suburb Postcode
2	Full Address Match with Error in Unit Number
2A	Full Address Match with Error in House Suffix Prefix
3	Full Address match with Error in Street Number
Z	Address Mismatch

Trace Reason

Code	Description
APML	Avoid Prejudice to the Maintenance of the Law
CTOP	Conduct of Proceedings
DBTE	Debt Enforcement

ELPP	Enforcement of Law with Pecuniary Penalty
IEIN	Insurance Investigation
LMCE	Ledger Management
POPR	Protection of Public Revenue

Wheels Add-On Codes

Code	Description
CourtFines	Include Court Fines data
FuelSafetyDetails	Include Vehicle Fuel and Safety data
PPSR-SecuritySearch	Include PPSR data
Valuation	Include a Vehicle Variant list with RedBook code

Summary Item Type

Summary Item Type	Summary Item Description	Associated Name Value Pair Name	Name Value Pair Description	Name Value Data Type
KnownName	Known Names	TotalKnownNames	Total number of Known Names	Integer (32-bit)
KnownAddresses	Known Addresses	TotalKnownAddresses	Total number of Known Addresses	Integer (32-bit)
PreviousEnquiries	Previous Enquiries	TotalPreviousEnquiries	Total number of Previous Enquiries	Integer (32-bit)
		SumAmountSought	Total sum of Amount Sought for all previous enquiries	Decimal (13,2)
		AverageAmountSought	Average Amount Sought	Decimal (13,2)
Defaults	Defaults	TotalDefaults	Total number of Defaults	Integer (32-bit)
		TotalCollectionAgencyDefaults	Total number of Defaults with Collection Agencies	Integer (32-bit)
		SumOriginalDefaultAmount	Sum of Original Default Amount for all defaults	Decimal (13,2)
		SumDefaultBalance	Sum of Current Default Balance for all defaults	Decimal (13,2)
		AverageDefaultAmount	Average Original Default Amount	Decimal (13,2)
		TotalGuarantor	Total number of Defaults where the	Integer (32-bit)

			defaulter is listed as a Guarantor	
		TotalCreditNonCompliance	Total number of Defaults with account type 'Credit Non-Compliance'	Integer (32-bit)
Judgments	Judgments	TotalJudgments	Total number of Judgments	Integer (32-bit)
		SumJudgmentAmount	Sum of Judgment Amount for all judgments	Decimal (13,2)
		AverageJudgmentAmount	Average Judgment amount	Decimal (13,2)
Insolvencies	Insolvencies	MultipleInsolvencies	Yes / no Indicates whether the consumer has ever had multiple insolvencies	Character (3)
		TotalCurrentBankruptcies	Total number of current Bankruptcies	Integer (32-bit)
		TotalCurrentSIO	Total number of current SIO's	Integer (32-bit)
		TotalCurrentNAP	Total number of current NAP's	Integer (32-bit)
		TotalCurrentOther	Total number of current OTHER insolvencies	Integer (32-bit)
		TotalDischargedInsolvencies	Total number of discharged insolvencies	Integer (32-bit)

DirectorAffiliations	Director Affiliations	TotalCurrentDirectorships	Total number of current Director Affiliations	Integer (32-bit)
		TotalCeasedDirectorships	Total number of ceased Director Affiliations	Integer (32-bit)
ShareholderAffiliations	Shareholder Affiliations	TotalShareholdings	Total number of current Shareholder Affiliations	Integer (32-bit)
CourtFines	Court Fines	HasOutstandingCourtFines	Yes / no	Character
		SumCourtFinesAmount	Total outstanding Fines amount	Decimal (13,2)
PaymentHistory	Payment History statistics *(for members of Comprehensive Reporting)*	HasPaymentHistory	Yes / No Indicates whether Comprehensive data exists for the given consumer.	Character (3)
		TotalClosedAccountsLast24Months	Total number of accounts that have a Customer Ceased Date.	Integer (32-bit)
		WorstStatusCurrentMonth	The worst payment status reported in either the month in which the credit report is being requested, or the previous month. If there is no payment status data available for either the current or previous month (ie; the customer has no	Character (1)

			open accounts), then a blank will be returned.	
		TotalActiveAccounts	Total number of accounts with account status of 'Active'	Integer (32-bit)
		TotalActiveAL	Total number of Auto Loan accounts with account status of 'Active'	Integer (32-bit)
		TotalActiveCC	Total number of Credit Card accounts with account status of 'Active'	Integer (32-bit)
		TotalActiveCA	Total number of Charge Card accounts with account status of 'Active'	Integer (32-bit)
		TotalActiveOD	Total number of Overdraft accounts with account status of 'Active'	Integer (32-bit)
		TotalActivePL	Total number of Personal Loan accounts with account status of 'Active'	Integer (32-bit)
		TotalActiveR	Total number of Equipment Hire or Rental accounts with account status of 'Active'	Integer (32-bit)
		TotalActiveRM	Total number of Mortgage accounts	Integer (32-bit)

			with account status of 'Active'	
		TotalActiveTC	Total number of Telecommunication Service accounts with account status of 'Active'	Integer (32-bit)
		TotalActiveUA	Total number of Utility accounts with account status of 'Active'	Integer (32-bit)
		TotalActiveOther	Total number of other accounts with account status of 'Active'	Integer (32-bit)
		SumCurrentLimits	Sum of Credit Limits for all active accounts	Decimal (13,2)
		WorstPaymentStatus24Months	Worst payment status in the last 24 months across all accounts	Character (1)
PaymentHistoryAggregated	Aggregated Payment Performance Data	Variable {CCYY-MM}	Worst payment status reported for this CCYY-MM across all accounts.	Character (7)
RedArrears	Red Arrears *(for members of Retail Energy Group)*	HasRedArrears	Yes / no Indicates whether Arrears data exists in the Retail Energy Database	Character (3)

Extra Data Item Type

Extra Data Item Type	Extra Data Item Description	Associated Name Value Pair Name	Name Value Pair Description	Name Value Data Type
CentrixScore	Centrix Score	IsSuccess	Indicates whether the call to the Centrix Score API completed successfully or not. • True (Call to Centrix Score API successfully completed) • False (Call to Centrix Score API did not successfully complete – refer to NameValuePair 'Error' for further information)	Boolean
		ScoreCardName	Name of Score Card – eg: "CentrixGen2"	Character (50)
		ScoreModelType	Score Model Type – eg: "Bureau Score Gen 2"	Character (50)
		ScoreCardVersion	Score Card Version – eg: "1.0.0"	Character (20)
		Score	Numeric Score -eg: 448	Integer

		RawScore	Raw Score -eg: 448	Decimal (18)
		ScoringEngineTimestamp	Date and time the score was generated – eg: "2019-06-05 13:53:31.249"	Date/Time
		ScoringEngineReference	A reference for diagnostic purposes -eg. "714eee33-f354-4112-b1ce-02d6c96b8bii"	Character (50)
		ScoringEngineVersion	ScoreCardName version number – eg: "33.1.0.0"	Character (20)
		Disclaimer	Legal Disclaimer -eg: "This report is provided to the subscriber on the terms and conditions of the subscriber agreement."	Character (1000)
		RiskGrade	Risk Category - Not utilised presently	Integer
		GBOdds	Good/Bad Odds – eg: "1.516:1"	Character (10)
		ReciprocityLevel	Level of Reciprocity – eg: "Comprehensive" – Value not currently returned	Character (20)

		Error	Will contain a description of the Centrix Score API error if IsSuccess = false	Character (1000)
		Information	Informational message, if required	Character (1000)
Biometrics	Biometrics	InviteURL	Unique web link created for the biometrics request to launch the biometrics application.	Character (1000)

Extra Parameters

Name Value Pair Name	Name Value Pair Description
ADDON	To request Ownership Tree add on.
DEPENDENTS	To provide number of child dependents.
DLVNAU	To provide Australian Driver Licence number value.
DLVSAU	To provide Australian Driver Licence State.
DLVVAU	To provide Australian Driver Licence Card Number.
EMAIL	To provide one or more email addresses.
EMPLOYERADDRESS	To provide employer address, comma delimited.
EMPLOYERNAME	To provide employer name.
EMPLOYERPHONE	To provide employer landline phone.
EMPLOYERREGNUMBER	To provide employer registration number.

EMPLOYMENTSTATUS	To provide employment status.
EMPLOYMENTTYPE	To provide employer type.
GROSSMONTHLYINCOME	To provide GROSS monthly income NZD amount.
HOMEPHONE	To provide home phone number.
MARITALSTATUS	To provide marital status.
MEDICAREDAU	To provide Medicare card expiry date.
MEDICAREIAU	To provide the number prefixing on the Medicare card.
MEDICARENAU	To provide Medicare card number.
MOBILEPHONE	To provide mobile phone number.
MONTHLYINCOME	To provide monthly NET income NZD amount.
NZBIRTHCERTREGNUMBER	To provide birth certificate registration number.
OCCUPATIONTYPE	To provide occupation type.
PASSPORTCAU	To provide Passport Country Code.
PASSPORTNAU	To provide Passport Number.
RedirectURL	To provide alternative URL.
RESIDENCYSTATUS	To provide residency status.
SOURCEOFINTRO	To provide source of introduction.
TIMEWITHEMPLOYER	To provide time with employer in months.
VEHCILEYEAROFMANUFACTURE	To provide vehicle year of manufacture.
VEHICLEBODYSTLE	To provide vehicle body style.
VEHICLECOLOUR	To provide vehicle colour.
VEHICLEENGINESIZE	To provide vehicle engine size.
VEHICLEMAKE	To provide vehicle make.
VEHICLEMODEL	To provide vehicle model.
VEHICLEPLATE	To provide vehicle plate number.
VEHICLETYPE	To provide vehicle type.

VEHICLEVALUE	To provide vehicle value in NZD.
VEHICLEVIN	To provide vehicle vin.
VEHICLEYEAROFREG	To provide vehicle year of registration.

Additional Data Item Type

Additional Data Item Type	Additional Data Item Description	Associated Name Value Pair Name	Name Value Pair Description	Name Value Data Type
NZXL	NZ Stock Exchange Listed	ListedCompany	Indicates whether the company result is a company listed on the NZ Stock Exchange Main board or not. • Yes (Company is listed on the NZ Stock Exchange main board) • No (Company is not listed on the NZ Stock Exchange main board)	Character (250)