# 字段定义

| **字段** | **类型** | **长度** | **激活** | **描述** |
| --- | --- | --- | --- | --- |
| **Application** |  |  |  |  |
| Organisation | Text | 3 | Y | Set to “DRC” |
| Country Code | Text | 2 | Y | CN |
| Group Member Code | Text | 4 | Y | Set to Null |
| Application Number | Text | 25 | Y | 申请号 |
| Capture Date | Date | 10 | N | 申请件录入日期 |
| Capture Time | Numeric | 6 | N |  |
| Expiry Date | Date | 10 | N | 身份证过期日期 |
| Application Date | Date | 10 | Y | 申请件建立日期 |
| Application Type | Text | 4 | Y | CARD |
| Amount/Limit | Numeric | 15 | Y | 固定额度 |
| Branch | Text | 8 | Y | 进件分行 |
| Decision | Text | 10 | Y | 决定原因 |
| Decision Reason | Text | 100 | Y | See Decision Reason Table |
| Decision Date | Date | 10 | Y | 决定日期 |
| User Field 1 | Text | 50 | Y | 决定代码 |
| User Field 2 | Text | 50 | Y | Savings Amount |
| User Field 3 | Text | 50 | Y | 帐号 |
| User Field 4 | Text | 50 | Y | 卡号 |
| User Field 5 | Text | 50 | Y | 主卡卡号 |
| User Field 6 | Text | 50 | Y | 主副卡标识 |
| User Field 7 | Text | 50 | Y | 主卡申请号 |
| User Field 8 | Text | 50 | Y | 卡产品代码 |
| User Field 9 | Text | 50 | Y | 拒绝原因代码 |
| User Field 10 | Text | 50 | Y | 评分系统决定代码 |
| User Field 11 | Text | 50 | Y | 信用评分值 |
| User Field 12 | Text | 50 | Y | 进件类型 |
| User Field 13 | Text | 50 | Y | 进件状态代码 |
| User Field 14 | Text | 50 | Y | 申请来源代码 |
| User Field 15 | Text | 50 | Y | 客户类别ID |
| User Field 16 | Text | 50 | Y | 客户号 |
| User Field 17 | Text | 50 | Y | 银行机构代码 |
| User Field 18 | Text | 50 | Y | 新开卡账户指示 |
| User Field 19 | Text | 50 | Y | 员工指示 |
| User Field 20 | Text | 50 | Y | VIP指示 |
| User Field 21 | Text | 50 | Y | 本币自动还款指示 |
| User Field 22 | Text | 50 | Y | 自动过还款类型 |
| User Field 23 | Text | 50 | Y | 自动还款绑定账户类型 |
| User Field 24 | Text | 50 | Y | 自动还款绑定帐号 |
| User Field 25 | Text | 50 | Y | 自动还款绑定账户名 |
| User Field 26 | Text | 50 | Y |  |
| User Field 27 | Text | 50 | Y |  |
| User Field 28 | Numeric | 15 | Y | 请求本币额度 |
| User Field 29 | Numeric | 15 | Y | 请求客户额度 |
| User Field 30 | Numeric | 15 | Y | 核准额度 |
| **Applicant** |  |  |  |  |
| Category | Text | 1 | Y | Must be “A”. |
| Id Number 1 | Text | 30 | Y | 证件号码 |
| Id Number 2 | Text | 30 | Y | 证件类型ID |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 150 | Y | 姓名 |
| First Name | Text | 150 | Y | 别名 |
| Middle Name | Text | 100 | Y | 别名2 |
| Sex | Text | 1 | Y | 性别 |
| Date of Birth | Date | 10 | Y | 出生日期 |
| Home Address 1 | Text | 70 | Y | 住址省 |
| Home Address 2 | Text | 70 | Y | 住址市 |
| Home Address 3 | Text | 70 | Y | 住址区 |
| Home Address 4 | Text | 70 | Y | 住址地址 |
| Home Address 5 | Text | 70 | Y | 身份证所在省 |
| Home Address 6 | Text | 70 | Y | 身份证详细地址 |
| Home Postcode | Text | 10 | Y | 住址邮编 |
| Home Phone Number | Text | 32 | Y | 联系电话 |
| Mobile Phone Number | Text | 32 | Y | 移动手机 |
| Company Name | Text | 150 | Y | 公司名称 |
| Company Address 1 | Text | 70 | Y | 公司所属省 |
| Company Address 2 | Text | 70 | Y | 公司所在城市 |
| Company Address 3 | Text | 70 | Y | 公司所在区 |
| Company Address 4 | Text | 70 | Y | 公司地址 |
| Company Address 5 | Text | 70 | Y | 账单地址 |
| Company Address 6 | Text | 70 | Y | 卡片寄送地址 |
| Company Postcode | Text | 10 | Y | 公司邮政编码 |
| Company Phone Number | Text | 32 | Y | 公司电话区号 +  公司联系电话 |
| User Field 1 | Text | 30 | Y | 与主卡持卡人关系 |
| User Field 2 | Text | 30 | Y | 婚姻状态 |
| User Field 3 | Text | 30 | Y | 职位 |
| User Field 4 | Text | 30 | Y | 职称 |
| User Field 5 | Text | 30 | Y | 职业 |
| User Field 6 | Text | 50 | Y | 邮件地址 |
| User Field 7 (nature of fraud) | Text | 50 | Y | Nature of Fraud |
| User Field 8 | Text | 50 | Y | 民族 |
| User Field 9 | Text | 50 | Y | 种族 |
| User Field 10 (income) | Numeric | 15 | Y | 年收入 |
| User Field 11 | Numeric | 15 | Y | 支行建议额度 |
| User Field 12 | Date | 10 | Y |  |
| User Field 13 | Text | 50 | Y | QQ号码 |
| User Field 14 | Text | 50 | Y | 住宅状况 |
| User Field 15 | Text | 50 | Y | 就读小学名称 |
| User Field 16 | Text | 50 | Y | 教育水平 |
| User Field 17 | Text | 50 | Y | 个人收入水平 |
| User Field 18 | Text | 50 | Y | 家庭收入水平 |
| User Field 19 | Text | 50 | Y | 社会状态 |
| User Field 20 | Text | 50 | Y | 称谓 |
| **Accountant/Solicitor**  **(征信车辆交易与抵押记录)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “S”. |
| Id Number 1 | Text | 30 | Y | 发动机号 |
| Id Number 2 | Text | 30 | Y | 车牌号码 |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y |  |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Name | Text | 70 | Y |  |
| Company Address 1 | Text | 70 | Y |  |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y | 品牌 |
| User Field 2 | Text | 30 | Y | 车辆类型 |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y | 信息更新日期 |
| User Field 6 | Text | 50 | Y | 使用性质 |
| User Field 7 | Text | 50 | Y | 抵押标记 |
| User Field 8 | Text | 50 | Y | 车辆状态 |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| **Guarantor(联系人)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “G”. |
| Id Number 1 | Text | 30 | Y | 联系人证件号码 |
| Id Number 2 | Text | 30 | Y | 联系人证件类型 |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y | 联系人姓名 |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Sex | Text | 1 | Y | 联系人性别 |
| Date of Birth | Date | 10 | Y | 联系人出生日期 |
| Home Address 1 | Text | 70 | Y | 联系人所在省 |
| Home Address 2 | Text | 70 | Y | 联系人所在市 |
| Home Address 3 | Text | 70 | Y | 户口所在城市 |
| Home Address 4 | Text | 70 | Y | 户口所在省 |
| Home Address 5 | Text | 70 | Y | 户口所在国家 |
| Home Address 6 | Text | 70 | Y | 籍贯 |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y | 联系人电话区号 +  联系人电话 |
| Mobile Phone Number | Text | 32 | Y | 联系人移动电话 |
| Company Name | Text | 70 | Y | 联系人公司名称 |
| Company Address 1 | Text | 70 | Y |  |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y | 联系人公司电话 |
| User Field 1 | Text | 30 | Y | 联系人类型代码 |
| User Field 2 | Text | 30 | Y | 联系人与属主关系 |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y |  |
| User Field 6 | Text | 50 | Y | 联系人是否本行客户 |
| User Field 7 | Text | 50 | Y | 联系人婚姻状态 |
| User Field 8 | Text | 50 | Y | 联系人电邮 |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| **Introducer/Agent** |  |  |  |  |
| Category | Text | 1 | Y | Must be “I”. |
| Id Number 1 | Text | 30 | Y | 推荐人号码 |
| Id Number 2 | Text | 30 | Y | 推荐人卡号 |
| Id Number 3 | Text | 30 | Y | 推荐人付款帐号 |
| Surname | Text | 70 | Y | 推荐人姓名 |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Name | Text | 70 | Y |  |
| Company Address 1 | Text | 70 | Y |  |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y | 推荐人与银行关系 |
| User Field 2 | Text | 30 | Y | 推荐人类型 |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y |  |
| User Field 6 | Text | 50 | Y | 征信决定 |
| User Field 7 | Text | 50 | Y | 征信操作员 |
| User Field 8 | Text | 50 | Y | 进入催收指示 |
| User Field 9 | Text | 50 | Y | 是否不良逾期客户 |
| User Field 10 | Text | 50 | Y |  |
| **Reference** |  |  |  |  |
| Category | Text | 1 | Y | Must be “R”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y |  |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y | 是否申请金荷包 |
| User Field 2 | Text | 30 | Y | 金荷包转入账号 |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y |  |
| User Field 6 | Text | 50 | Y | 是否申请银荷包 |
| User Field 7 | Text | 50 | Y | 银荷包转入账号 |
| User Field 8 | Text | 50 | Y | 是否申请汽车分期 |
| User Field 9 | Text | 50 | Y | 领卡方式 |
| User Field 10 | Text | 50 | Y | 卡递送分行 |
| **Security**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “Y”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y |  |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| User Field 1 | Text | 30 | Y |  |
| User Field 2 | Text | 30 | Y |  |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y |  |
| User Field 6 | Text | 50 | Y |  |
| User Field 7 | Text | 50 | Y |  |
| User Field 8 | Text | 50 | Y |  |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| **Previous Address/Company**  **(征信工作信息)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “P”. |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Name | Text | 70 | Y | 工作单位 |
| Company Address 1 | Text | 70 | Y | 单位地址 |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y | 职业 |
| User Field 2 | Text | 30 | Y | 行业 |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y | 信息更新日期 |
| User Field 6 | Text | 50 | Y | 职务 |
| User Field 7 | Text | 50 | Y | 职称 |
| User Field 8 | Text | 50 | Y | 进入本单位年份 |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| **Valuer** |  |  |  |  |
| Category | Text | 1 | Y | Must be “V”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y | VIP参考人 |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Name | Text | 70 | Y |  |
| Company Address 1 | Text | 70 | Y |  |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y |  |
| User Field 2 | Text | 30 | Y |  |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y |  |
| User Field 6 | Text | 50 | Y |  |
| User Field 7 | Text | 50 | Y |  |
| User Field 8 | Text | 50 | Y |  |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| **User(其他信息)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “U”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y | VIP参考人 |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Sex | Text | 1 | Y |  |
| Date of Birth | Date | 10 | Y |  |
| Home Address 1 | Text | 70 | Y | 出生省份 |
| Home Address 2 | Text | 70 | Y | 出生城市 |
| Home Address 3 | Text | 70 | Y | 定居省份 |
| Home Address 4 | Text | 70 | Y | 定居城市 |
| Home Address 5 | Text | 70 | Y | 户口所在省份 |
| Home Address 6 | Text | 70 | Y | 户口所在城市 |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y | VIP参考人电话 |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Name | Text | 70 | Y |  |
| Company Address 1 | Text | 70 | Y |  |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y | 客户默认地址类型 |
| User Field 2 | Text | 30 | Y | 与银行关系代码 |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y |  |
| User Field 6 | Text | 50 | Y | 收入水平代码 |
| User Field 7 | Text | 50 | Y | 雇佣稳定性 |
| User Field 8 | Text | 50 | Y | 永久居住标识 |
| User Field 9 | Text | 50 | Y | 在他行信贷状态 |
| User Field 10 | Text | 50 | N |  |
| **Credit Bureau**  **(征信个人信息)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “C”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y | 配偶证件号码 |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y | 配偶姓名 |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Short Name | Text | 80 | Y |  |
| Date of Birth | Date | 10 | Y | 出生日期 |
| Sex | Text | 1 | Y | 性别 |
| Home Address 1 | Text | 70 | Y | 通讯地址 |
| Home Address 2 | Text | 70 | Y | 户籍地址担保笔数 |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y | 住宅电话 |
| Office Phone Number | Text | 32 | Y | 单位电话 |
| Mobile Phone Number | Text | 32 | Y | 手机号码 |
| Other Phone Number | Text | 32 | Y | 配偶联系电话 |
| Company Name | Text | 70 | Y | 配偶工作单位 |
| User Field 1 | Text | 10 | Y | 配偶证件类型 |
| User Field 2 | Text | 20 | Y | 婚姻状况 |
| User Field 3 | Text | 30 | Y | 学历 |
| User Field 4 | Text | 50 | Y | 学位 |
| User Field 5 | Text | 25 | Y |  |
| User Field 6 | Text | 25 | Y |  |
| User Field 7 | Text | 25 | Y |  |
| User Field 8 | Text | 25 | Y |  |
| User Field 9 | Text | 30 | Y |  |
| User Field 10 | Text | 30 | Y |  |
| User Field 11 | Text | 30 | Y |  |
| User Field 12 | Text | 40 | Y |  |
| User Field 13 | Text | 40 | Y |  |
| User Field 14 | Text | 40 | Y |  |
| User Field 15 | Text | 40 | Y |  |
| User Field 16 | Text | 40 | Y |  |
| User Field 17 | Numeric | 15 | Y |  |
| User Field 18 | Numeric | 15 | Y |  |
| User Field 19 | Numeric | 15 | Y |  |
| User Field 20 | Numeric | 15 | Y |  |
| User Field 21 | Date | 10 | Y |  |
| User Field 22 | Date | 10 | Y |  |
| User Field 23 | Date | 10 | Y |  |
| **User 2**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “O”. |
| User Field 1 | Text | 50 | Y |  |
| User Field 2 | Text | 50 | Y |  |
| User Field 3 | Text | 50 | Y |  |
| User Field 4 | Text | 50 | Y |  |
| User Field 5 | Text | 50 | Y |  |
| User Field 6 | Text | 50 | Y |  |
| User Field 7 | Text | 50 | Y |  |
| User Field 8 | Text | 50 | Y |  |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| User Field 11 | Text | 50 | Y |  |
| User Field 12 | Text | 50 | Y |  |
| User Field 13 | Text | 50 | Y |  |
| User Field 14 | Text | 50 | Y |  |
| User Field 15 | Text | 50 | Y |  |
| User Field 16 | Text | 50 | Y |  |
| User Field 17 | Text | 50 | Y |  |
| User Field 18 | Text | 50 | Y |  |
| User Field 19 | Text | 50 | Y |  |
| User Field 20 | Text | 50 | Y |  |
| User Field 21 | Text | 50 | Y |  |
| User Field 22 | Text | 50 | Y |  |
| User Field 23 | Text | 50 | Y |  |
| User Field 24 | Text | 50 | Y |  |
| User Field 25 | Text | 50 | Y |  |
| User Field 26 | Text | 50 | Y |  |
| User Field 27 | Text | 50 | Y |  |
| User Field 28 | Text | 50 | Y |  |
| User Field 29 | Text | 50 | Y |  |
| User Field 30 | Text | 50 | Y |  |
| User Field 31 | Text | 100 | Y |  |
| User Field 32 | Text | 100 | Y |  |
| User Field 33 | Text | 100 | Y |  |
| User Field 34 | Text | 100 | Y |  |
| User Field 35 | Text | 100 | Y |  |
| User Field 36 | Numeric | 15 | Y |  |
| User Field 37 | Numeric | 15 | Y |  |
| User Field 38 | Numeric | 15 | Y |  |
| User Field 39 | Numeric | 15 | Y |  |
| User Field 40 | Numeric | 15 | Y |  |
| User Field 41 | Numeric | 15 | Y |  |
| User Field 42 | Numeric | 15 | Y |  |
| User Field 43 | Numeric | 15 | Y |  |
| User Field 44 | Numeric | 15 | Y |  |
| User Field 45 | Numeric | 15 | Y |  |
| User Field 46 | Date | 10 | Y |  |
| User Field 47 | Date | 10 | Y |  |
| User Field 48 | Date | 10 | Y |  |
| User Field 49 | Date | 10 | Y |  |
| User Field 50 | Date | 10 | Y |  |
| **UCA**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “W”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y |  |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Sex | Text | 1 | Y |  |
| Date of Birth | Date | 10 | Y |  |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Name | Text | 70 | Y |  |
| Company Address 1 | Text | 70 | Y |  |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y |  |
| User Field 2 | Text | 30 | Y |  |
| User Field 3 | Numeric | 15 | Y |  |
| User Field 4 | Numeric | 15 | Y |  |
| User Field 5 | Date | 10 | Y |  |
| User Field 6 | Text | 50 | Y |  |
| User Field 7 | Text | 50 | Y |  |
| User Field 8 | Text | 50 | Y |  |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| User Field 11 | Numeric | 15 | Y |  |
| User Field 12 | Numeric | 15 | Y |  |
| User Field 13 | Numeric | 15 | Y |  |
| User Field 14 | Numeric | 15 | Y |  |
| User Field 15 | Numeric | 15 | Y |  |
| User Field 16 | Text | 5,000 | Y |  |
| User Field 17 | Text | 5,000 | Y |  |
| User Field 18 | Text | 5,000 | Y |  |
| User Field 19 | Text | 5,000 | Y |  |
| User Field 20 | Text | 5,000 | Y |  |
| **CBA**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “B”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 70 | Y |  |
| First Name | Text | 35 | Y |  |
| Middle Name | Text | 35 | Y |  |
| Short Name | Text | 80 | Y |  |
| Date of Birth | Date | 10 | Y |  |
| Sex | Text | 1 | Y |  |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y |  |
| Office Phone Number | Text | 32 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Other Phone Number | Text | 32 | Y |  |
| Company Name | Text | 70 | Y |  |
| User Field 1 | Text | 10 | Y |  |
| User Field 2 | Text | 20 | Y |  |
| User Field 3 | Text | 30 | Y |  |
| User Field 4 | Text | 50 | Y |  |
| User Field 5 | Text | 25 | Y |  |
| User Field 6 | Text | 25 | Y |  |
| User Field 7 | Text | 25 | Y |  |
| User Field 8 | Text | 25 | Y |  |
| User Field 9 | Text | 30 | Y |  |
| User Field 10 | Text | 30 | Y |  |
| User Field 11 | Text | 30 | Y |  |
| User Field 12 | Text | 40 | Y |  |
| User Field 13 | Text | 40 | Y |  |
| User Field 14 | Text | 40 | Y |  |
| User Field 15 | Text | 40 | Y |  |
| User Field 16 | Text | 40 | Y |  |
| User Field 17 | Numeric | 15 | Y |  |
| User Field 18 | Numeric | 15 | Y |  |
| User Field 19 | Numeric | 15 | Y |  |
| User Field 20 | Numeric | 15 | Y |  |
| User Field 21 | Date | 10 | Y |  |
| User Field 22 | Date | 10 | Y |  |
| User Field 23 | Date | 10 | Y |  |
| User Field 24 | Numeric | 15 | Y |  |
| User Field 25 | Numeric | 15 | Y |  |
| User Field 26 | Numeric | 15 | Y |  |
| User Field 27 | Numeric | 15 | Y |  |
| User Field 28 | Numeric | 15 | Y |  |
| User Field 29 | Text | 5,000 | Y |  |
| User Field 30 | Text | 5,000 | Y |  |
| User Field 31 | Text | 5,000 | Y |  |
| User Field 32 | Text | 5,000 | Y |  |
| User Field 33 | Text | 5,000 | Y |  |
| **U2A**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “F”. |
| User Field 1 | Text | 50 | Y |  |
| User Field 2 | Text | 50 | Y |  |
| User Field 3 | Text | 50 | Y |  |
| User Field 4 | Text | 50 | Y |  |
| User Field 5 | Text | 50 | Y |  |
| User Field 6 | Text | 50 | Y |  |
| User Field 7 | Text | 50 | Y |  |
| User Field 8 | Text | 50 | Y |  |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| User Field 11 | Text | 50 | Y |  |
| User Field 12 | Text | 50 | Y |  |
| User Field 13 | Text | 50 | Y |  |
| User Field 14 | Text | 50 | Y |  |
| User Field 15 | Text | 50 | Y |  |
| User Field 16 | Text | 50 | Y |  |
| User Field 17 | Text | 50 | Y |  |
| User Field 18 | Text | 50 | Y |  |
| User Field 19 | Text | 50 | Y |  |
| User Field 20 | Text | 50 | Y |  |
| User Field 21 | Text | 50 | Y |  |
| User Field 22 | Text | 50 | Y |  |
| User Field 23 | Text | 50 | Y |  |
| User Field 24 | Text | 50 | Y |  |
| User Field 25 | Text | 50 | Y |  |
| User Field 26 | Text | 50 | Y |  |
| User Field 27 | Text | 50 | Y |  |
| User Field 28 | Text | 50 | Y |  |
| User Field 29 | Text | 50 | Y |  |
| User Field 30 | Text | 50 | Y |  |
| User Field 31 | Text | 100 | Y |  |
| User Field 32 | Text | 100 | Y |  |
| User Field 33 | Text | 100 | Y |  |
| User Field 34 | Text | 100 | Y |  |
| User Field 35 | Text | 100 | Y |  |
| User Field 36 | Numeric | 15 | Y |  |
| User Field 37 | Numeric | 15 | Y |  |
| User Field 38 | Numeric | 15 | Y |  |
| User Field 39 | Numeric | 15 | Y |  |
| User Field 40 | Numeric | 15 | Y |  |
| User Field 41 | Numeric | 15 | Y |  |
| User Field 42 | Numeric | 15 | Y |  |
| User Field 43 | Numeric | 15 | Y |  |
| User Field 44 | Numeric | 15 | Y |  |
| User Field 45 | Numeric | 15 | Y |  |
| User Field 46 | Date | 10 | Y |  |
| User Field 47 | Date | 10 | Y |  |
| User Field 48 | Date | 10 | Y |  |
| User Field 49 | Date | 10 | Y |  |
| User Field 50 | Date | 10 | Y |  |
| User Field 51 | Numeric | 15 | Y |  |
| User Field 52 | Numeric | 15 | Y |  |
| User Field 53 | Numeric | 15 | Y |  |
| User Field 54 | Numeric | 15 | Y |  |
| User Field 55 | Numeric | 15 | Y |  |
| User Field 56 | Text | 5,000 | Y |  |
| User Field 57 | Text | 5,000 | Y |  |
| User Field 58 | Text | 5,000 | Y |  |
| User Field 59 | Text | 5,000 | Y |  |
| User Field 60 | Text | 5,000 | Y |  |
| **UCB**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “J”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 150 | Y |  |
| First Name | Text | 150 | Y |  |
| Middle Name | Text | 100 | Y |  |
| Sex | Text | 1 | Y |  |
| Date of Birth | Date | 8 | Y |  |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Name | Text | 150 | Y |  |
| Company Address 1 | Text | 70 | Y |  |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y |  |
| User Field 2 | Text | 30 | Y |  |
| User Field 3 | Numeric | 8 | Y |  |
| User Field 4 | Numeric | 8 | Y |  |
| User Field 5 | Date | 8 | Y |  |
| User Field 6 | Text | 50 | Y |  |
| User Field 7 | Text | 50 | Y |  |
| User Field 8 | Text | 50 | Y |  |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| User Field 11 | Numeric | 8 | Y |  |
| User Field 12 | Numeric | 8 | Y |  |
| User Field 13 | Numeric | 8 | Y |  |
| User Field 14 | Numeric | 8 | Y |  |
| User Field 15 | Numeric | 8 | Y |  |
| User Field 16 | Text | 5,000 | Y |  |
| User Field 17 | Text | 5,000 | Y |  |
| User Field 18 | Text | 5,000 | Y |  |
| User Field 19 | Text | 5,000 | Y |  |
| User Field 20 | Text | 5,000 | Y |  |
| **CBB**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “K”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 150 | Y |  |
| First Name | Text | 150 | Y |  |
| Middle Name | Text | 100 | Y |  |
| Short Name | Text | 150 | Y |  |
| Date of Birth | Date | 8 | Y |  |
| Sex | Text | 1 | Y |  |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y |  |
| Office Phone Number | Text | 32 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Other Phone Number | Text | 32 | Y |  |
| Company Name | Text | 150 | Y |  |
| User Field 1 | Text | 10 | Y |  |
| User Field 2 | Text | 20 | Y |  |
| User Field 3 | Text | 30 | Y |  |
| User Field 4 | Text | 50 | Y |  |
| User Field 5 | Text | 25 | Y |  |
| User Field 6 | Text | 25 | Y |  |
| User Field 7 | Text | 25 | Y |  |
| User Field 8 | Text | 25 | Y |  |
| User Field 9 | Text | 30 | Y |  |
| User Field 10 | Text | 30 | Y |  |
| User Field 11 | Text | 30 | Y |  |
| User Field 12 | Text | 40 | Y |  |
| User Field 13 | Text | 40 | Y |  |
| User Field 14 | Text | 40 | Y |  |
| User Field 15 | Text | 40 | Y |  |
| User Field 16 | Text | 40 | Y |  |
| User Field 17 | Numeric | 8 | Y |  |
| User Field 18 | Numeric | 8 | Y |  |
| User Field 19 | Numeric | 8 | Y |  |
| User Field 20 | Numeric | 8 | Y |  |
| User Field 21 | Date | 8 | Y |  |
| User Field 22 | Date | 8 | Y |  |
| User Field 23 | Date | 8 | Y |  |
| User Field 24 | Numeric | 8 | Y |  |
| User Field 25 | Numeric | 8 | Y |  |
| User Field 26 | Numeric | 8 | Y |  |
| User Field 27 | Numeric | 8 | Y |  |
| User Field 28 | Numeric | 8 | Y |  |
| User Field 29 | Text | 5,000 | Y |  |
| User Field 30 | Text | 5,000 | Y |  |
| User Field 31 | Text | 5,000 | Y |  |
| User Field 32 | Text | 5,000 | Y |  |
| User Field 33 | Text | 5,000 | Y |  |
| **U2B**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “L”. |
| User Field 1 | Text | 50 | Y |  |
| User Field 2 | Text | 50 | Y |  |
| User Field 3 | Text | 50 | Y |  |
| User Field 4 | Text | 50 | Y |  |
| User Field 5 | Text | 50 | Y |  |
| User Field 6 | Text | 50 | Y |  |
| User Field 7 | Text | 50 | Y |  |
| User Field 8 | Text | 50 | Y |  |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| User Field 11 | Text | 50 | Y |  |
| User Field 12 | Text | 50 | Y |  |
| User Field 13 | Text | 50 | Y |  |
| User Field 14 | Text | 50 | Y |  |
| User Field 15 | Text | 50 | Y |  |
| User Field 16 | Text | 50 | Y |  |
| User Field 17 | Text | 50 | Y |  |
| User Field 18 | Text | 50 | Y |  |
| User Field 19 | Text | 50 | Y |  |
| User Field 20 | Text | 50 | Y |  |
| User Field 21 | Text | 50 | Y |  |
| User Field 22 | Text | 50 | Y |  |
| User Field 23 | Text | 50 | Y |  |
| User Field 24 | Text | 50 | Y |  |
| User Field 25 | Text | 50 | Y |  |
| User Field 26 | Text | 50 | Y |  |
| User Field 27 | Text | 50 | Y |  |
| User Field 28 | Text | 50 | Y |  |
| User Field 29 | Text | 50 | Y |  |
| User Field 30 | Text | 50 | Y |  |
| User Field 31 | Text | 100 | Y |  |
| User Field 32 | Text | 100 | Y |  |
| User Field 33 | Text | 100 | Y |  |
| User Field 34 | Text | 100 | Y |  |
| User Field 35 | Text | 100 | Y |  |
| User Field 36 | Numeric | 8 | Y |  |
| User Field 37 | Numeric | 8 | Y |  |
| User Field 38 | Numeric | 8 | Y |  |
| User Field 39 | Numeric | 8 | Y |  |
| User Field 40 | Numeric | 8 | Y |  |
| User Field 41 | Numeric | 8 | Y |  |
| User Field 42 | Numeric | 8 | Y |  |
| User Field 43 | Numeric | 8 | Y |  |
| User Field 44 | Numeric | 8 | Y |  |
| User Field 45 | Numeric | 8 | Y |  |
| User Field 46 | Date | 8 | Y |  |
| User Field 47 | Date | 8 | Y |  |
| User Field 48 | Date | 8 | Y |  |
| User Field 49 | Date | 8 | Y |  |
| User Field 50 | Date | 8 | Y |  |
| User Field 51 | Numeric | 8 | Y |  |
| User Field 52 | Numeric | 8 | Y |  |
| User Field 53 | Numeric | 8 | Y |  |
| User Field 54 | Numeric | 8 | Y |  |
| User Field 55 | Numeric | 8 | Y |  |
| User Field 56 | Text | 5,000 | Y |  |
| User Field 57 | Text | 5,000 | Y |  |
| User Field 58 | Text | 5,000 | Y |  |
| User Field 59 | Text | 5,000 | Y |  |
| User Field 60 | Text | 5,000 | Y |  |
| **UCC**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “M”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 150 | Y |  |
| First Name | Text | 150 | Y |  |
| Middle Name | Text | 100 | Y |  |
| Sex | Text | 1 | Y |  |
| Date of Birth | Date | 8 | Y |  |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Company Name | Text | 150 | Y |  |
| Company Address 1 | Text | 70 | Y |  |
| Company Address 2 | Text | 70 | Y |  |
| Company Address 3 | Text | 70 | Y |  |
| Company Address 4 | Text | 70 | Y |  |
| Company Address 5 | Text | 70 | Y |  |
| Company Address 6 | Text | 70 | Y |  |
| Company Postcode | Text | 10 | Y |  |
| Company Phone Number | Text | 32 | Y |  |
| User Field 1 | Text | 30 | Y |  |
| User Field 2 | Text | 30 | Y |  |
| User Field 3 | Numeric | 8 | Y |  |
| User Field 4 | Numeric | 8 | Y |  |
| User Field 5 | Date | 8 | Y |  |
| User Field 6 | Text | 50 | Y |  |
| User Field 7 | Text | 50 | Y |  |
| User Field 8 | Text | 50 | Y |  |
| User Field 9 | Text | 50 | Y |  |
| User Field 10 | Text | 50 | Y |  |
| User Field 11 | Numeric | 8 | Y |  |
| User Field 12 | Numeric | 8 | Y |  |
| User Field 13 | Numeric | 8 | Y |  |
| User Field 14 | Numeric | 8 | Y |  |
| User Field 15 | Numeric | 8 | Y |  |
| User Field 16 | Text | 5,000 | Y |  |
| User Field 17 | Text | 5,000 | Y |  |
| User Field 18 | Text | 5,000 | Y |  |
| User Field 19 | Text | 5,000 | Y |  |
| User Field 20 | Text | 5,000 | Y |  |
| **CBC**  **(Not Required)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “X”. |
| Id Number 1 | Text | 30 | Y |  |
| Id Number 2 | Text | 30 | Y |  |
| Id Number 3 | Text | 30 | Y |  |
| Surname | Text | 150 | Y |  |
| First Name | Text | 150 | Y |  |
| Middle Name | Text | 100 | Y |  |
| Short Name | Text | 150 | Y |  |
| Date of Birth | Date | 8 | Y |  |
| Sex | Text | 1 | Y |  |
| Home Address 1 | Text | 70 | Y |  |
| Home Address 2 | Text | 70 | Y |  |
| Home Address 3 | Text | 70 | Y |  |
| Home Address 4 | Text | 70 | Y |  |
| Home Address 5 | Text | 70 | Y |  |
| Home Address 6 | Text | 70 | Y |  |
| Home Postcode | Text | 10 | Y |  |
| Home Phone Number | Text | 32 | Y |  |
| Office Phone Number | Text | 32 | Y |  |
| Mobile Phone Number | Text | 32 | Y |  |
| Other Phone Number | Text | 32 | Y |  |
| Company Name | Text | 150 | Y |  |
| User Field 1 | Text | 10 | Y |  |
| User Field 2 | Text | 20 | Y |  |
| User Field 3 | Text | 30 | Y |  |
| User Field 4 | Text | 50 | Y |  |
| User Field 5 | Text | 25 | Y |  |
| User Field 6 | Text | 25 | Y |  |
| User Field 7 | Text | 25 | Y |  |
| User Field 8 | Text | 25 | Y |  |
| User Field 9 | Text | 30 | Y |  |
| User Field 10 | Text | 30 | Y |  |
| User Field 11 | Text | 30 | Y |  |
| User Field 12 | Text | 40 | Y |  |
| User Field 13 | Text | 40 | Y |  |
| User Field 14 | Text | 40 | Y |  |
| User Field 15 | Text | 40 | Y |  |
| User Field 16 | Text | 40 | Y |  |
| User Field 17 | Numeric | 8 | Y |  |
| User Field 18 | Numeric | 8 | Y |  |
| User Field 19 | Numeric | 8 | Y |  |
| User Field 20 | Numeric | 8 | Y |  |
| User Field 21 | Date | 8 | Y |  |
| User Field 22 | Date | 8 | Y |  |
| User Field 23 | Date | 8 | Y |  |
| User Field 24 | Numeric | 8 | Y |  |
| User Field 25 | Numeric | 8 | Y |  |
| User Field 26 | Numeric | 8 | Y |  |
| User Field 27 | Numeric | 8 | Y |  |
| User Field 28 | Numeric | 8 | Y |  |
| User Field 29 | Text | 5,000 | Y |  |
| User Field 30 | Text | 5,000 | Y |  |
| User Field 31 | Text | 5,000 | Y |  |
| User Field 32 | Text | 5,000 | Y |  |
| User Field 33 | Text | 5,000 | Y |  |
| **U2C**  **(第三方信息)** |  |  |  |  |
| Category | Text | 1 | Y | Must be “Z”. |
|  |  |  |  | 呆账笔数 |
|  |  |  |  | 呆账余额 |
|  |  |  |  | 资产处置笔数 |
|  |  |  |  | 资产处置余额 |
|  |  |  |  | 最近一次债务接收日期 |
| User Field 3 | Text | 50 | Y | 保证人代偿笔数 |
| User Field 4 | Text | 50 | Y | 保证人代偿余额 |
| User Field 5 | Text | 50 | Y | 最近一次代偿日期 |
| User Field 38 | Text | 50 | Y | 未结清贷款法人机构数 |
| User Field 39 | Text | 50 | Y | 未结清贷款机构数 |
| User Field 40 | Text | 50 | Y | 未结清贷款笔数 |
| User Field 41 | Text | 50 | Y | 未结清贷款合同总额 |
| User Field 42 | Text | 50 | Y | 未结清贷款余额 |
| User Field 43 | Text | 50 | Y | 未结清贷款最近6个月平均应还款 |
| User Field 44 | Text | 50 | Y | 未销户准贷记卡发卡法人机构数 |
| User Field 45 | Text | 50 | Y | 未销户准贷记卡发卡机构数 |
| User Field 46 | Text | 50 | Y | 未销户准贷记卡账户数 |
| User Field 47 | Text | 50 | Y | 未销户准贷记卡授信总额 |
| User Field 48 | Text | 50 | Y | 未销户准贷记卡单家行最高授信额 |
| User Field 49 | Text | 50 | Y | 未销户准贷记卡单家行最低授信额 |
| User Field 50 | Text | 50 | Y | 未销户准贷记卡透支余额 |
| User Field 51 | Text | 50 | Y | 未销户准贷记卡最近6个月平均使用额度 |
| User Field 52 | Text | 50 | Y | 未销户贷记卡发卡法人机构数 |
| User Field 53 | Text | 50 | Y | 未销户贷记卡发卡机构数 |
| User Field 54 | Text | 50 | Y | 未销户贷记卡账户数 |
| User Field 55 | Text | 50 | Y | 未销户贷记卡授信总额 |
| User Field 56 | Text | 50 | Y | 未销户贷记卡单家行最高授信额 |
| User Field 57 | Text | 50 | Y | 未销户贷记卡单家行最低授信额 |
| User Field 58 | Text | 50 | Y | 未销户贷记卡已用额度 |
| User Field 59 | Text | 50 | Y | 未销户贷记卡最近6个月平均使用额度 |
| User Field 60 | Text | 50 | Y | 征信居住地址1 |
| User Field 61 | Text | 50 | Y | 征信居住状况1 |
| User Field 62 | Text | 50 | Y | 征信居住地址2 |
| User Field 63 | Text | 50 | Y | 征信居住状况2 |
| User Field 64 | Text | 50 | Y | 征信居住地址3 |
| User Field 65 | Text | 50 | Y | 征信居住状况3 |
| User Field 66 | Text | 50 | Y | 最近1个月内的查询机构数(贷款审批) |
| User Field 67 | Text | 50 | Y | 最近1个月内的查询机构数(信用卡审批) |
| User Field 68 | Text | 50 | Y | 最近1个月内的查询次数(贷款审批) |
| User Field 69 | Text | 50 | Y | 最近1个月内的查询次数(信用卡审批) |
| User Field 70 | Text | 50 | Y | 最近2年内的查询次数(贷后管理) |
| User Field 71 | Text | 50 | Y | 最近2年内的查询次数(担保资格审查) |
| User Field 72 | Text | 50 | Y | 最近2年内的查询次数(特约商户实名审查) |
| User Field 73 | Text | 50 | Y | 最近1个月内的查询次数(本人查询) |
| User Field 74 | Text | 50 | Y | 贷款逾期笔数 |
| User Field 75 | Text | 50 | Y | 贷款逾期月份数 |
| User Field 76 | Text | 50 | Y | 贷款逾期单月最高逾期总额 |
| User Field 77 | Text | 50 | Y | 贷款逾期最长逾期月数 |
| User Field 78 | Text | 50 | Y | 贷记卡逾期笔数 |
| User Field 79 | Text | 50 | Y | 贷记卡逾期月份数 |
| User Field 80 | Text | 50 | Y | 贷记卡逾期单月最高逾期总额 |
| User Field 81 | Text | 50 | Y | 贷记卡逾期最长逾期月数 |
| User Field 82 | Text | 50 | Y | 准贷记卡60天以上透支笔数 |
| User Field 83 | Text | 50 | Y | 准贷记卡60天以上透支月份数 |
| User Field 84 | Text | 50 | Y | 准贷记卡60天以上透支单月最高逾期总额 |
| User Field 85 | Text | 50 | Y | 准贷记卡60天以上透支最长逾期月数 |
| User Field 86 | Text | 50 | Y | 担保汇总担保笔数 |
| User Field 87 | Text | 50 | Y | 担保汇总担保金额 |
| User Field 88 | Text | 50 | Y | 担保汇总担保本金余额 |
| User Field 89 | Text | 50 | Y | 养老保险金缴存单位1 |
| User Field 90 | Text | 50 | Y | 养老保险金缴存单位2 |
| User Field 91 | Text | 50 | Y | 养老保险金缴存单位3 |
| User Field 92 | Text | 50 | Y | 住房公积金参缴单位1 |
| User Field 93 | Text | 50 | Y | 住房公积金参缴单位2 |
| User Field 94 | Text | 50 | Y | 住房公积金参缴单位3 |
| User Field 95 | Text | 50 | Y | 住房贷款笔数 |
| User Field 96 | Text | 50 | Y | 其他贷款笔数 |
| User Field 97 | Text | 50 | Y | 首笔贷款发放月份 |
| User Field 98 | Text | 50 | Y | 贷记卡账户数 |
| User Field 99 | Text | 50 | Y | 首张贷记卡发卡月份 |
| User Field 100 | Text | 50 | Y | 贷记卡账户数 |
| User Field 101 | Text | 50 | Y | 首张准贷记卡发卡月份 |
| User Field 102 | Text | 50 | Y | 本人声明数目 |
| User Field 103 | Text | 50 | Y | 异议标注数目 |
| · |  |  |  | 报告查询原因 |
|  |  |  |  | 报告查询时间 |
| User Field 107 | Text | 50 | Y | 被查询者姓名 |
| User Field 108 | Text | 50 | Y | 被查询者证件类型 |
| User Field 109 | Text | 50 | Y | 被查询者证件号码 |
| User Field 110 | Text | 50 | Y | 婚姻状况 |
| User Field 111 | Text | 50 | Y | 手机号码 |
| User Field 112 | Text | 50 | Y | 单位电话 |
| User Field 113 | Text | 50 | Y | 住宅电话 |
| User Field 114 | Text | 50 | Y | 学历 |
| User Field 115 | Text | 50 | Y | 通讯地址 |
| User Field 116 | Text | 50 | Y | 户籍地址 |
| User Field 117 | Text | 50 | Y | 配偶姓名 |
| User Field 118 | Text | 50 | Y | 配偶身份证号码 |
| User Field 119 | Text | 50 | Y | 配偶证件类型 |
| User Field 120 | Text | 50 | Y | 配偶工作单位 |
| User Field 121 | Text | 100 | Y | 配偶手机号码 |
| User Field 122 | Text | 100 | Y | 征信工作地址1 |
| User Field 123 | Text | 100 | Y | 征信工作单位1 |
| User Field 124 | Text | 100 | Y | 征信工作地址2 |
| User Field 125 | Text | 100 | Y | 征信工作单位2 |
| User Field 126 | Text | 100 | Y | 征信工作地址3 |
| User Field 127 | Text | 100 | Y | 征信工作单位3 |
| User Field 134 | Text | 100 | Y | 近24个月逾期笔数  ：持卡人名下贷款、贷记卡出现逾期及准贷记卡透支60天以上（逾期3期）的账户笔数 |
| User Field 135 | Text | 100 | Y | 近24个月逾期月份数  ：持卡人名下贷款、贷记卡出现逾期及准贷记卡透支60天以上（逾期3期）的月份数 |
| User Field 136 | Text | 100 | Y | 近24个月最长逾期月数  ：持卡人名下贷款、贷记卡、准贷记卡拖欠时间最长的那期应还款的逾期时间（折合成月数），准贷记卡逾期三个月算一个月。 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| User Field 137 | Text | 100 | Y | 最大当前逾期期数  ：持卡人名下贷款、贷记卡、准贷记卡当前逾期最大的期数，准贷记卡逾期三个月算一个月。 |
| User Field 138 | Text | 100 | Y | 最大当前逾期金额 ：持卡人最大当前逾期期数那笔贷款对应的逾期金额。 |
| User Field 139 | Text | 100 | Y | 近半年贷款发放笔数 ：持卡人贷款人贷款发放日期在半年内的笔数。 |
| User Field 140 | Text | 100 | Y | 近半年贷记卡发放笔数：  ：持卡人贷记卡开立日期在半年内的笔数。 |
| User Field 141 | Text | 200 | Y | 担保贷款最高五级分类  ：对外担保贷款最高等级（最严重）的五级分类情况 |
| User Field 142 | Text | 200 | Y | 最新公积金缴存金额  信息更新日期最新的公积金缴存金额 |
| User Field 143 | Text | 200 | Y | 最新养老保险缴存基数 |
|  |  |  |  | 信息更新日期最新的养老保险缴存基数 |
| User Field 144 | Text | 200 | Y | 最新养老保险缴存金额 |
| User Field 145 | Text | 200 | Y | 信息更新日期最新的养老保险缴存金额 |
| User Field 151 | Numeric | 8 | Y | 未结清贷款正常类笔数  ：名下所有正常类贷款数量加总 |
| User Field 152 | Numeric | 8 | Y | 未结清贷款正常类余额  ：名下所有正常类贷款余额加总 |
| User Field 153 | Numeric | 8 | Y | 未结清贷款关注类笔数  ：同上 |
| User Field 154 | Numeric | 8 | Y | 未结清贷款关注类余额  ：同上 |
| User Field 155 | Numeric | 8 | Y | 未结清贷款次级类笔数  ：同上 |
| User Field 156 | Numeric | 8 | Y | 未结清贷款次级类余额  ：同上 |
| User Field 157 | Numeric | 8 | Y | 未结清贷款可疑类笔数  ：同上 |
| User Field 158 | Numeric | 8 | Y | 未结清贷款可疑类余额  ：同上 |
| User Field 159 | Numeric | 8 | Y | 未结清贷款损失类笔数  ：同上 |
| User Field 160 | Numeric | 8 | Y | 未结清贷款损失类金额  ：同上 |
| User Field 161 | Date | 8 | Y |  |
| User Field 162 | Date | 8 | Y |  |
| User Field 163 | Date | 8 | Y |  |
| User Field 164 | Date | 8 | Y |  |
| User Field 165 | Date | 8 | Y |  |
| User Field 170 | Numeric | 8 | Y |  |
| User Field 171 | Text | 5,000 | Y |  |
| User Field 172 | Text | 5,000 | Y |  |
| User Field 173 | Text | 5,000 | Y |  |
| User Field 174 | Text | 5,000 | Y |  |
| User Field 175 | Text | 5,000 | Y |  |

# 接口说明

## Instinct Fraud Check Web Service接口

Instinct Fraud Check接口提供了Web Service的接口方式，以供其他系统调用。

### Input Sample：

注：

1. 如果某个Category有多条数据，请在XML中添加多个节点即可。如有多个申请人信息，即可在XML中添加<Applicant>……</Applicant><Applicant>……</Applicant>….多个Applicant节点，其他Category类似。
2. Instinct的日期字段的格式都为dd/MM/yyyy, 例如2015年8月17日传给Instinct里面的值就为17/08/2015
3. 性别为F和M

<?xml version="1.0" encoding="utf-8"?>

<ApplicationSchema>

<Application>

<Organisation>DRC</Organisation>

<Country\_Code>CN</Country\_Code>

<Group\_Member\_Code></Group\_Member\_Code>

<Application\_Number>2015081700001</Application\_Number>

<Application\_Date>17/08/2015</Application\_Date>

<Application\_Type>CARD</Application\_Type>

<Amount\_Limit>0</Amount\_Limit>

<Branch>0845</Branch>

<Decision>D01</Decision>

<Decision\_Reason></Decision\_Reason>

<Decision\_Date>20/08/2015</Decision\_Date>

<User\_Field1>string</User\_Field1>

<User\_Field2>string</User\_Field2>

<User\_Field3>string</User\_Field3>

<User\_Field4>string</User\_Field4>

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<User\_Field7>string</User\_Field7>

<User\_Field8>string</User\_Field8>

<User\_Field9>string</User\_Field9>

<User\_Field10>string</User\_Field10>

<User\_Field11>string</User\_Field11>

<User\_Field12>string</User\_Field12>

<User\_Field13>string</User\_Field13>

<User\_Field14>string</User\_Field14>

<User\_Field15>string</User\_Field15>

<User\_Field16>string</User\_Field16>

<Applicant>

<Id\_Number1>string</Id\_Number1>

<Id\_Number2>string</Id\_Number2>

<Surname>string</Surname>

<First\_Name>string</First\_Name>

<Middle\_Name>string </Middle\_Name>

<Sex>F</Sex>

<Date\_Of\_Birth>19/07/1990</Date\_Of\_Birth>

<Home\_Address1>string</Home\_Address1>

<Home\_Address2>string</Home\_Address2>

<Home\_Address3>string</Home\_Address3>

<Home\_Address4>string</Home\_Address4>

<Home\_Postcode>string1</Home\_Postcode>

<Home\_Phone\_Number>string</Home\_Phone\_Number>

<Mobile\_Phone\_Number>string</Mobile\_Phone\_Number>

<Company\_Name>string</Company\_Name>

<Company\_Address1>string</Company\_Address1>

<Company\_Address2>string</Company\_Address2>

<Company\_Address3>string</Company\_Address3>

<Company\_Address4>string</Company\_Address4>

<Company\_Postcode>string</Company\_Postcode>

<Company\_Phone\_Number>string</Company\_Phone\_Number>

<User\_Field1>string</User\_Field1>

<User\_Field2>string</User\_Field2>

<User\_Field3>string</User\_Field3>

<User\_Field4>string</User\_Field4>

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<User\_Field6>string</User\_Field6>

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<User\_Field16>string</User\_Field16>

<User\_Field17>string</User\_Field17>

<User\_Field18>string</User\_Field18>

<User\_Field19>string</User\_Field19>

<User\_Field20>string</User\_Field20>

</Applicant>

<Guarantor>

<Id\_Number1>string</Id\_Number1>

<Id\_Number2>string</Id\_Number2>

<Surname> string </Surname >

<Sex>F</Sex>

<Date\_Of\_Birth>19/07/1990</Date\_Of\_Birth>

<Home\_Address1>string</Home\_Address1>

<Home\_Address2>string</Home\_Address2>

<Home\_Phone\_Number>string</Home\_Phone\_Number>

<Mobile\_Phone\_Number>string</Mobile\_Phone\_Number>

<Company\_Name>string</Company\_Name>

<Company\_Phone\_Number>string</Company\_Phone\_Number>

<User\_Field1>string</User\_Field1>

<User\_Field2>string</User\_Field2>

<User\_Field6>string</User\_Field6>

<User\_Field7>string</User\_Field7>

<User\_Field8>string</User\_Field8>

</Guarantor>

<Introducer\_Agent>

<Id\_Number1>string</Id\_Number1>

<Id\_Number2>string</Id\_Number2>

<Id\_Number3>string</Id\_Number3>

<User\_Field1>string</User\_Field1>

<User\_Field2>string</User\_Field2>

</Introducer\_Agent>

<User>

<Surname>string</Surname>

<Home\_Address1>string</Home\_Address1>

<Home\_Address2>string</Home\_Address2>

<Home\_Address3>string</Home\_Address3>

<Home\_Address4>string</Home\_Address4>

<Home\_Address5>string</Home\_Address5>

<Home\_Address6>string</Home\_Address6>

<Home\_Phone\_Number>string</Home\_Phone\_Number>

<User\_Field1>string</User\_Field1>

<User\_Field2>string</User\_Field2>

<User\_Field6>string</User\_Field6>

<User\_Field7>string</User\_Field7>

<User\_Field8>string</User\_Field8>

<User\_Field9>string</User\_Field9>

</User>

</Application>

</ApplicationSchema>