

# **TransUnion Rwanda**

## **Data Specification Document**

**01 01, 2018**

Version 1.9

VERSION	DATE ISSUED	ISSUED BY	REASON FOR CHANGE
2.13	23 <sup>rd</sup> January 2020	Rwanda Team in response to clients request (Emilie Umuraza)	Addition of the below account type : <ul style="list-style-type: none"> <li>• Bank Guarantee</li> <li>• Letter of Credit</li> <li>• Invoice discounting</li> <li>• Tender facilities</li> </ul>
2.14	18 <sup>th</sup> February 2020	Rwanda Team in response to clients request (Emilie Umuraza)	Addition of the below account type : <ul style="list-style-type: none"> <li>• Documentary Collections</li> <li>• Standby Letter of Credit</li> </ul>

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# Introduction

The purpose of the data specifications document is to provide a documented approach to data submission by the various member institutions of the Credit Reference Bureau.

Use of a standard approach to data submission ensures that data is loaded in a consistent and verifiable format to further ensure that data integrity is assured by the CRB.

THIS DOCUMENT THEREFORE  
DEFINES THE FOLLOWING:

- 1. Format of data submission.
- 2. Content of data submission.
- 3. Timelines for the data submission.

# Data File formats

## 1. Format

All data files will be pipe delimited ASCII files, which can be viewed with a standard text file editor (e.g. Notepad or WordPad) or in .csv format.

Each record will be contained in one line of the file, with a carriage Return and Line-Feed combination as an end-of Record marker.

## 2. File Naming

Each File is have the file name in the format of **CRBTTYYYMMDDVVV.BBB** where:

Initial	Description	
CRB	The Initials for Credit Reference Bureau to Identify the File as a file for the CRB use.	
TT	The File Type denoting the Information contained in the file. The following Types are valid File Types:	
	Initials	Description
	IC	Consumer Credit Information
	CI	Corporate Credit Information
	SI	Shareholder Information

	GI	Guarantor Information
	DI	Director Information
	CR	Collateral Register Information
	RD	Bounced Cheque Information
YYYY	The Year of Data submission	
MM	The Month of Data Submission	
DD	The Date of Data submission	
VVV	The Version Number of the File Format used in the Data file (The version number for the first file will be 001 and a resubmission of the same file within the same month will be 002)	
BBB	The CRB Subscriber Code of the Institution making the submission	

### 3. Timelines for data submission

All subscribers are to submit their data to the bureau on the 10th of every calendar month.

## General Field Formats

### 1. Date Format:

All date Formats must be in the format 'YYYYMMDD' with no date separators included

Where:

YYYY - denotes the Year

MM - denotes the Month

DD - denotes the Day.

E.g. for a Date of 31 July 2014, the Date shall be coded as 20140731.

### 2. Amount Field Format

All amounts fields indicated with a decimal Point excluding the currency symbol and any separators.

Where: E.g.

For an amount of RWF 3,125.45, the format will be 3125.45 while RWF 3,125 will be formatted as 3125.00

### 3. Numeric Field Format

All numeric values should excluding separators.

### 4. Alpha-Numeric Field Format

All alphanumeric values represented as available in the source format.

### 5. Mobile/Telephone fields Format

All Mobile and Telephone values represented with a nine - digit number in the format:

<b>+250 783xxxxxx - GSM mobile, MTN</b>
<b>+250 75xxxxxxx - GSM mobile, Rwandatel</b>
<b>+250 788xxxxxx - GSM mobile, MTN</b>
<b>+250 5XX XXX - Land-line numbers</b>
<b>+255 5XX XXX - Land-line numbers</b>

# Data File Specifications

## 1. Consumer Credit Information

Field Name	Type	Max	Field Description	Permissible Values	M/O/C	Additional Business Rules
Salutation	Text	4		MISS - Miss MR - Mister MRS - Missus	O	At most a four-digit value as provides in the permissible values field  Does not accommodate zero as a field input
Surname	Text	50	The Family Name or surname		M	Must begin with a letter and should not contain initials, symbols or numeric values.
Forename 1	Text	50	The first name		M	Must begin with a letter and should not contain initials, symbols, zeros or numeric values.
Forename or Initial 2	Text	50	The other name		O	Must provide a name or initials  Must not provide symbols or numeric values
Forename or Initial 3	Text	50	Other names or initials		O	Must not provide symbols or numeric/alphanumeric values
National ID Number	Text	30	The individual's identification number as provided by the government register /registrar of person(s)		M	Should not accommodate zero  Must be sixteen-digit value
Place of issuance	Text	50	This field is mandatory for Rwandese residents		M	Does not accommodate zero as a field input
Date of expiration	Text	8	The date the passport expires		C	This field is mandatory if a passport Number is provided
Passport No	Text	30			O	Mandatory If National ID is not provided



Nationality	Text	50	The nationality to be provide as per the reported passport document		M	This field is mandatory if a passport Number is provided,
Tax No	Text	30	The tax processing number	Must be a nine digit value the begins with a number	O	Must be a numeric value Should not accommodate zero
Driving License No	Text	30	Driving license number for the individual	Must be a sixteen digit value the begins with a number	O	Must be a numeric value Should not accommodate zero
Social Security Number	Text	30	Unique number provided to each individual used for social security benefits tracking and other identification purposes.		O	Should not accommodate zero
Health Insurance Number	Text	30	Unique number use for health insurance purposes		O	Should not accommodate zero
Marital Status	Text	1	Individual's marital status	S = Single M = Married D = Divorced W=Widowed	M	One digit value as provided on the permissible values section
Spouse full name	Text	50		This field is mandatory if marital status is M	C	Must begin with a letter and should not contain initials, symbols or numeric values.
No of Dependents	Number	2	Number of dependents		O	Must be a numeric value
Gender	Text	1		M = Male F = Female	M	One digit value as provided on the permissible values field.
Date of Birth	Text	8	Assist in matching for unique identification and detection of possible fraud.		M	Must be an 8 digit value ,in the recommended format 'YYYYMMDD'  Must be a past date
Place Of Birth	Text	50		Sector or District for residents Country for foreigners	M	Provided as per the permissible value section
Postal Address Line 1	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	Consumer's Postal Address Line1 'See General field format above'

Postal Address Line 2	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	Address Extra Details 'See General field format above'
Physical address line 1	Text	250			O	Consumer's Physical (Residential Address) Line 1
Physical address line 2	Text	250			O	Consumer's Physical (residential Address) Line 2
Physical address Postal Code	Text	20			O	Consumer's Physical (residential Address) postal code
Physical address Village	Text	100			C	This field is mandatory for Rwandese residents
Physical address Cell	Text	50			M	Individual's location - Cell
Physical address Sector	Text	50			M	Individual's location - Sector
Physical address District	Text	50			M	Individual's location - District
Physical address province	Text	50			M	Individual's location - Province
Country	Text	50			M	Country of Individual's Postal Address
Email Address	Text	200			O	Individual's Email address
Residence Type	Text	1		O - Owner T - Tenant	O	Options provided on the permissible values section
Work Telephone	Text	30	Include Area Code		O	Individuals work telephone number e.g. county code followed by the remaining 9 phone digits e.g. CCC AAANNNNNNN
Home Telephone	Text	30	Include Area Code		O	Individuals home telephone number Individuals work telephone number e.g. County

						code followed by the remaining 9 phone digits e.g. CCC AAANNNNNN
Mobile Telephone	Text	30		Individual's mobile telephone number Individuals work telephone number e.g. county code followed by the remaining 9 phone digits e.g. CCCAAANNNNNN	M	See General field format above'
Facsimile / Fax	Text	30	Include Area Code		O	Individuals Fax telephone number
Employment Status	Text			<ul style="list-style-type: none"> <li>• Employed,</li> <li>• Unemployed</li> <li>• Self-employed</li> </ul>	M	Provide as per the permissible values
Business Category of Employer	Text			<ul style="list-style-type: none"> <li>• Sole Trader</li> <li>• Partnership</li> <li>• Limited Company</li> <li>• Limited Liability Partnership (LLP)</li> <li>• Community Interest Company (CIC)</li> <li>• Co operatives</li> </ul>	C	Mandatory if employment status 'self-employed'
Employer Name	Text	100	This is the current employer name where the customer works		O	If Employment status' employed' the field is mandatory
Employer Address Line 1	Text	100			O	If Employment status' employed' the field is mandatory
Employer Address Line 2	Text	100			O	
Employer Town	Text	50			O	
Employer Country	Text	50			O	
Education (highest achieved)	Text	50			O	At most fifty characters requires

Occupation/ Designation	Text	15			O	
Income	Number	50	The income amount that has been provided on the pay slip or credit application form		O	This field is mandatory to all reported MFI accounts.
Income Frequency	Text	1	The borrower receives their income in the indicated frequency.	M = Monthly W = Weekly F = Fortnight Q = Quarterly A = Annual	O	This field is mandatory to all reported MFI accounts.  Must be one of M W F Q A
Group Name	Text	50	The name of the group the customer belongs to		M	Not all groups have group numbers thus the field of group number is optional but if a group is registered then the group number is mandatory.
Group Number	Text	20	This is the registered group number of the above Group.		C	If group name provided then the field is mandatory
Account Number	Text	50	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	<ul style="list-style-type: none"> <li>Branch Code</li> <li>Account Number</li> <li>Sub Account Number</li> </ul>	M	Must be provided as per the field description  should accept both numeric and alpha numeric value
Old Account Number	Text	50	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	<ul style="list-style-type: none"> <li>Branch Code</li> <li>Account Number</li> <li>Sub Account Number</li> </ul>	C	Provide this if the account number is changed when restructuring the credit account. This may not apply to MFIs thus an optional field when reporting credit accounts from the MFIs.
Account Type	Text	1	Refers to Type of Loan Account.	I = Instalment account representing transactions opening balance will be equal to the original purchase price, the current balance will reflect monies still due, the overdue balance will reflect the value of the cumulative missed instalments and the instalment amount will be displayed as per the Credit Agreement. The instalment amount cannot be greater than the current balance.	M	One digit value provided as per the permissible values field.  Account Type must be one of I R O C P H G E U V N B T D F J K W X

				<p>R = Revolving credit account where purchases and payments are made within a given credit facility.</p> <p>O = Open account without credit limit but where total owing, as reflected on monthly statement, is due and payable on a date as advised on the statement.</p> <p>C = Credit Card Account (Banks only).</p> <p>P = Personal cash loans.</p> <p>H = Home Loans.</p> <p>E = Single Credit Facility (Multiple products under one facility)</p> <p>U = Utility (rates, water, electricity)</p> <p>V = Overdraft (to supply opening balance as overdraft limit and current balance as overdraft balance)</p> <p>N = Pension backed lending</p> <p>B = Building Loan (Only opening balance should be supplied until after first withdrawal then current balance and instalment must be supplied.</p> <p>T = Student Loan</p> <p>D = Debt recovery account, i.e. an account held by debt collection company.</p> <p>G = Garage Card except where payment is linked to credit card.</p> <p>M = Mobile based Credit loan facility.</p> <p>F = Open account without credit limit but where total owing, as reflected on</p>		
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				<p>monthly statement, is due and payable on a date as advised on the statement to be used for service related account types e.g. Telecommunications, Security, etc.</p> <p>J = Bank guarantee</p> <p>K = Letter of credit</p> <p>W = Invoice discounting</p> <p>X = Tender Facilities</p>		
Account Status	Text	1	Refers to status of the credit facility.	<p>A - Current</p> <p>C - Account Closed</p> <p>D - Disputed</p> <p>P - Paid Up (Account paid up but can be active e.g. Revolving Credit)</p> <p>T - Early Settlement (Loan settled early by customer)</p> <p>W - Written Off (Account written off as a bad debt due to non-payment).</p> <p>X - Paid up default (Account paid up subsequent to a Status Code of J,I,L or W)</p> <p>F - Lapsed Policy (Client has allowed Insurance Policy to lapse due to non-payment)</p> <p>G - Cancelled by Client (Applicable to Insurance Policies)</p> <p>H - Cancelled by Supplier (Insurance Policy cancelled by Insurer)</p> <p>I - Credit Card Revoked</p>	M	<p>One digit value provided as per the permissible values field.</p> <p>Account Status must be one of A C D P T W X F G H I J K L M N</p>

				<p>J - Repossession (Goods have been repossessed due to non-payment)</p> <p>K - Paid out Deceased Claim (Death Claim paid to beneficiary of Policy)</p> <p>L - Handed Over (Account handed over to attorney or collection agency for recovery)</p> <p>M - Paid out Disability (Paid out to Policy Holder)</p> <p>N - Loan against Policy (Loan granted against outstanding value of policy)</p>		
Classification	Text	1		<p>1 - NORMAL RISK</p> <p>2 - WATCH</p> <p>3 - SUBSTANDARD</p> <p>4 - DOUBTFUL</p> <p>5 - LOSS</p> <p>6 - WRITE OFF</p>	M	<p>One digit value provided as per the permissible values field.</p> <p>Classification must be one of 1 2 3 4 5 6</p>
Account Owner	Text	1	Refers to whether the loan is taken directly or indirectly by the borrower	<p>O = the credit facility is obtained by the borrower himself.</p> <p>J = one of the borrowers in a joint application, e.g. in a joint housing loan.</p> <p>S = the credit facility is obtained by the sole proprietorship in which the borrower is the owner.</p> <p>P = the credit facility is obtained by the partnership in which the borrower is one of the partners.</p>	M	<p>One digit value provided as per the permissible values field.</p> <p>Account Owner must be one of O J S P</p>
Joint Loan Participants	Number	2	Number of participants in a Joint Loan account or a Group loan account must equal to the number of records supplied for the account number.		M	Mandatory if Account Owner is 'J' above.
Currency Type	Text	3	Use ISO Currency codes		M	ISO Currency codes provided on appendix
Date Account Opened	Text	8	The date the facility was granted.		M	A past date must be provided in the format 'YYYYMMDD'

Date Account Updated	Text	8	Date the total outstanding was last reported.		M	Provided as per the description field.
Terms Duration / Payment Terms	Number	2	Length of time agreed in months by the borrower. If a weekly loan in the case of MFI, weekly lending then the default to this is 1 month.		M	This should be represented on a monthly basis depending on lender contract.  Can only accommodate a numeric value.
Account Repayment Term	Text	3	Frequency of the principal repayment term for each facility type.	ODD = On demand DLY = Daily WKY = Weekly FNY = Fortnightly MTH = Monthly QTR = Quarterly HYR = Half-yearly ANN = Annually BUL = Bullet (one lump sum upon maturity) REV = Revolving (e.g. for revolving credit, letter of credit, trade and foreign exchange contract) IDF = Indefinite (e.g. for overdraft) IRR = Irregular schedule	M	A three digit value provided as per the permissible values  Account Repayment Term must be one of ODD DLY WKY FNY MTH QTR HYR ANN BUL REV IRR
Opening Balance / Credit Limit / Principal	Number	50	Total limit approved by the lending institution for the credit facility.		M	Must be a valid positive decimal value with a max precision of 2 places
Current Balance	Number	50	Total repayable balance required for full settlement of the credit facility.		M	Must be a valid positive decimal value with a max precision of 2 places
Available Credit	Number	50	The available credit balances		O	This field is Mandatory if the credit facility is an overdraft, Line of credit or revolving credit account.
Current Balance Indicator	Text	1	D = Debit C = Credit	If Paid in full (Status code = P), Credit Balance indicator of will be 'C'.)	M	One digit value to be provided on which Current Balance Indicator must be either C or D
Scheduled Payment Amount	Number	50	This is the agreed contractual payment towards the credit facility		M	Must be a valid positive decimal value with a max precision of 2 places



Actual Payment Amount	Number	50	The amount received as payment towards the credit facility.		M	Must be a valid positive decimal value with a max precision of 2 places
Amount Past Due	Number	50	The total value of missed payments.		M	This defaults to 0 if the credit account is not in arrears
Installment(s) in Arrears	Number	2	Number of missed payment cycles.		M	If the amount past due is 0 then the installments in arrears should be 0
Days in Arrears	Number	3	The number of missed payment cycles reported in days.		M	This defaults to zero if the installments in arrears reads as 0
Date Closed	Text	8	The date the loan account is closed.	This is mandatory if 'the credit account is closed, written off or paid up under the account status.	O	A past date must be provided in the format 'YYYYMMDD'
Last Payment Date	Text	8	The date the last transaction received		M	A valid past date must be provided in the format 'YYYYMMDD'
Interest Rate at Disbursement	Number	2		If the lender restructures the account then the interest rate reported in this instance becomes the renegotiated interest rate	O	
First Payment Date	Text	8	The date the first payment was made	This field is optional to overdrafts, open accounts, revolving credit accounts, line of credit accounts	M	
Purpose of the loan	Text	15	The underlying reason an applicant is seeking a loan		O	Accommodates at most fifteen characters
Category	Text	2	10 - Cash Advance/Overdraft 11 - Working Capital Credit 19 - Disqualification Loan 20 - Inventory Credit 21 - Discount Facility 22 - Bridging Credit 30 - Welding Credit 31 - Credit of Tenure 33 - Fattening Credit 34 - Season Credit 39 - Other Disbursement Credit		M	At most, a two-digit value required. As per the permissible values

			40 - Personal Loan 50 - Car Loan 60 - Mortgage Loans 64 - Real Estate Leasing 68 - Leasing Furniture 70 - Fixed-Asset Loan 80 - Documentary Credit 82 - Caution 83 - Guarantee 84 - Acceptance 89 - Other Commitment Credit 90 - Equipment Loans			
Sector of Activity	Text	4		Permissible values provided in <a href="#">Appendix A</a>	M	Must Be a four - digit value as per the permissible values
Approval Date	Text	8	The date the credit facility was approved		M	Provide a valid past date must be provided in the format 'YYYYMMDD'
Final Payment Date	Text	8	The date that the credit facility is expected to make its last repayment.		M	Provide a valid future date must be provided in the format 'YYYYMMDD'

## 2. Corporate Credit Information

Field Name	Type	Max	Field Description	Permissible Values	M/ O/ C	Additional Business Rules
Institution Name	Text	20	This refers to the name that that company was registered.		M	Provide the Registered company name A white spacing in between the names is allowed
Trading Name	Text	50	This refers to the companies known		O	A white spacing in between the names is allowed

			trading or business name			
Type of corporation / Legal form	Text	50		<ul style="list-style-type: none"> <li>Limited Liability Company</li> <li>Public Limited Company</li> <li>Commercial Partnership</li> <li>Limited Partnership</li> <li>sole proprietor</li> </ul>	M	Provided as per the permissible value
Tax No.	Text	30	Identification number issues by Rwanda Revenue Authority as tax processing number		M	Must be a nine-digit value that begins with a number.  Must not accommodate zero
VAT No.	Text	30	The Rwanda Revenue Authority for tax purpose administers the value-added tax(VAT)		O	Must not accommodate zero  Must be a numeric value
Company Registration No.	Text	50	Unique number issued to company when it is incorporated from a limited company or limited Liability Partnership		M	Provide numeric or alphanumeric values  Should not contain special characters and symbols
Company Registration Date	Text	8	The date of company registration		M	Must be a past date in the format 'YYYYMMDD'
Company Cease Date	Text	8	The Date the company stopped actively trading		O	Must be a past date in the format 'YYYYMMDD'  This is Mandatory if the company is closed.
Industry	Text	50	This refers to the industry the company as classified under		M	White spacing in between the names allowed
Postal Address line 1	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	M	White spacing in between the names allowed  Alpha numeric values for the field allowed
Postal Address line 2	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	Alpha numeric values for the field allowed  White spacing in between the names allowed

Physical Address Village	Text	20			O	Field requires at most 20 characters white spaces included
Physical Address Province	Text	20			M	Field requires at most 20 characters white spaces included
Physical Address Cell	Text	20			M	Field requires at most 20 characters white spaces included
Physical Address Sector	Text	20			M	Field requires at most 20 characters white spaces included
Physical Address District	Text	20			M	Field requires at most 20 characters white spaces included
Country	Text	20			M	Use ISO country code
Email Address	Text	20			O	
Telephone 1	Text	30	Include Area Code		M	Format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number
Telephone 2	Text	30	Include Area Code		O	Format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number
Telephone 3	Text	30	Include Area Code		O	Format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number
Account Number	Text	50	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	<ul style="list-style-type: none"> <li>• Branch Code</li> <li>• Account Number</li> <li>• Sub Account Number</li> </ul>	M	Alpha numeric values for the field allowed
Old Account Number	Text	50	Unique Number in the Credit Bureaus database and must be supplied in exactly the	<ul style="list-style-type: none"> <li>• Branch Code</li> <li>• Account Number</li> <li>• Sub Account Number</li> </ul>	C	Provide this if the account number is changed when restructuring the credit account. This may not apply to MFIs thus an optional field when reporting credit accounts from the MFIs.

			same format every month.		
Account Type	Text	1		<p>I = Instalment account representing transactions opening balance will be equal to the original purchase price, the current balance will reflect monies still due, the overdue balance will reflect the value of the cumulative missed instalments and the instalment amount will be displayed as per the Credit Agreement. The instalment amount cannot be greater than the current balance</p> <p>R = Revolving credit account where purchases and payments are made within a given credit facility;</p> <p>O = Open account without credit limit but where total owing, as reflected on monthly statement, is due and payable on a date as advised on the statement</p> <p>C = Credit Card Account (Banks only)</p> <p>P = Personal cash loans</p> <p>H = Home Loans</p> <p>S = Short term insurance</p> <p>L = Long term insurance</p> <p>G = Garage Card except where payment is linked to credit card</p> <p>E = Single Credit Facility (Multiple products under one facility)</p> <p>U = Utility (rates, water, electricity)</p> <p>V = Overdraft (to supply opening balance as overdraft limit and current balance as overdraft balance)</p> <p>N = Pension backed lending</p> <p>B = Building Loan (Only opening balance should be supplied until after first withdrawal then current balance and instalment must be supplied.</p> <p>T = Student Loan</p> <p>D = Debt recovery account, i.e. an account held by debt collection company</p> <p>F = Open account without credit limit but where total owing, as reflected on monthly statement, is due and</p>	<p>One digit value provided as per the permissible values field.</p> <p>Account Type must be one of I R O C P H S L G E U V N B T D F J K W X Y Z</p>

				payable on a date as advised on the statement to be used for service related account types e.g. Telecommunications, Security, etc. J = Bank guarantee K = Letter of credit W = Invoice discounting X = Tender Facilities Y = Documentary Collections Z = Standby Letter of Credit		
Account Status	Text	1	Refers to status of the credit facility.	<p>A - Current</p> <p>C - Account Closed</p> <p>D - Disputed</p> <p>P - Paid Up (Account paid up but can be active e.g. Revolving Credit)</p> <p>T - Early Settlement (Loan settled early by customer)</p> <p>W - Written Off (Account written off as a bad debt due to non-payment).</p> <p>X - Paid up default (Account paid up subsequent to a Status Code of J,I,L or W)</p> <p>F - Lapsed Policy (Client has allowed Insurance Policy to lapse due to non-payment)</p> <p>G - Cancelled by Client (Applicable to Insurance Policies)</p> <p>H - Cancelled by Supplier (Insurance Policy cancelled by Insurer)</p> <p>I - Credit Card Revoked</p> <p>J - Repossession (Goods have been repossessed due to non-payment)</p>	M	<p>One digit value provided as per the permissible values field.</p> <p>Account Status must be one of A C D P T W X F G H I J K L M N</p>

				<p>K - Paid out Deceased Claim (Death Claim paid to beneficiary of Policy)</p> <p>L - Handed Over (Account handed over to attorney or collection agency for recovery)</p> <p>M - Paid out Disability (Paid out to Policy Holder)</p> <p>N - Loan against Policy (Loan granted against outstanding value of policy)</p>		
Classification	Text	1	BNR classification code	<p>1=NORMAL RISK</p> <p>2=WATCH</p> <p>3=SUBSTANDARD</p> <p>4=DOUBTFUL</p> <p>5=LOSS</p> <p>6=WRITE OFF</p>	M	<p>This field is optional for MFI credit accounts.</p> <p>One digit value provided as per the permissible values field.</p>
Account Owner	Text	1	Refers to whether the loan is taken directly or indirectly by the borrower	<p>O = the credit facility is obtained by the borrower himself.</p> <p>J = one of the borrowers in a joint application, e.g. in a joint housing loan.</p> <p>S = the credit facility is obtained by the sole proprietorship in which the borrower is the owner.</p> <p>P = the credit facility is obtained by the partnership in which the borrower is one of the partners.</p> <p>G = The borrowers of the loan are within a group.</p>	M	<p>One digit value provided as per the permissible values field.</p> <p>Account Owner must be one of O J S P G</p>
Joint Loan Participants	Number	2	Number of participants in a Joint Loan account or a Group loan account must equal to the number of records supplied for the account number.		M	Mandatory if Account Owner is 'J' or 'G' above.
Currency Type	Text	3			M	Use ISO Currency codes

Date Account Opened	Text	8	Date of Account Opening or when facility is granted.		M	A past date must be provided in the format 'YYYYMMDD'
Date Account Updated	Text	8	Date when the total outstanding was last reported.		M	Provided a valid past date must be provided in the format 'YYYYMMDD'
Terms Duration	Number	2	Length of time agreed in months by the borrower. If a weekly loan in the case of MFI weekly lending then the default to this is one month		M	This should be represented on a monthly basis
Account Repayment Term	Text	3	Frequency of the principal repayment term for each facility type.	ODD = On demand DLY = Daily WKY = Weekly FNY = Fortnightly MTH = Monthly QTR = Quarterly HYR = Half-yearly ANN = Annually BUL = Bullet (one lump sum upon maturity) REV = Revolving (e.g. for revolving credit, letter of credit, trade and foreign exchange contract) IDF = Indefinite (e.g. for overdraft) IRR = Irregular schedule	M	Three-digit value required as per the permissible values.  Account Repayment Term must be one of ODD DLY WKY FNY MTH QTR HYR ANN BUL REV IRR
Opening Balance / Credit Limit / Principal	Number	50	Total limit approved by the lending institution for the credit facility.		M	Must be a valid positive decimal value with a max precision of 2 places
Current Balance	Number	50	Total repayable balance required for full settlement of the credit facility.		M	Must be a valid positive decimal value with a max precision of 2 places
Available Credit	Number	50	The available credit balances		O	This field is Mandatory if the credit facility is an overdraft, Line of credit or revolving credit account.
Current Balance Indicator	Text	1	D = Debit C = Credit	If Paid in full (Status code = P), Credit Balance indicator of will be 'C'.)	M	One digit value to be provided on which Current Balance Indicator must be either C or D



Scheduled Payment Amount	Number	50	This is the agreed contractual payment towards the credit facility		M	Must be a valid positive decimal value with a max precision of 2 places
Actual Payment Amount	Number	50	The amount received as payment towards the credit facility.		M	Must be a valid positive decimal value with a max precision of 2 places
Amount Past Due	Number	50	The total value of missed payments.		M	This defaults to 0 if the credit account is not in arrears
Installment(s) in Arrears	Number	2	Number of missed payment cycles.		M	If the amount past due is 0 then the installments in arrears should be 0
Days in Arrears	Number	3	The number of missed payment cycles reported in days.		M	This defaults to zero if the installments in arrears reads as 0
Date Closed	Text	8	The date the loan account is closed.	This is mandatory if 'the credit account is closed, written off or paid up under the account status.	O	A past date must be provided in the format 'YYYYMMDD'
Last Payment Date	Text	8	The date the last transaction received		M	A valid past date must be provided in the format 'YYYYMMDD'
Interest Rate at Disbursement	Number	2		If the lender restructures the account then the interest rate reported in this instance becomes the renegotiated interest rate	O	
First Payment Date	Text	8	The date the first payment was made		M	A valid present or future date must be provided in the format 'YYYYMMDD'
Purpose of the loan	Text	20	The underlying reason an applicant is seeking a loan		O	At most twenty characters required
Category	Text	2	10 - Cash Advance/Overdraft 11 - Working Capital Credit 19 - Disqualification Loan 20 - Inventory Credit 21 - Discount Facility 22 - Bridging Credit 30 - Welding Credit 31 - Credit of Tenure 33 - Fattening Credit		M	At most, a two-digit value required.  Category must be one of 10 11 19 20 21 22 23 30 31 33 34 39 40 50 60 64 68 70 80 82 83 84 89 90 as per the permissible values.

			34 - Season Credit 39 - Other Disbursement Credit 40 - Personal Loan 50 - Car Loan 60 - Mortgage Loans 64 - Real Estate Leasing 68 - Leasing Furniture 70 - Fixed-Asset Loan 80 - Documentary Credit 82 - Caution 83 - Guarantee 84 - Acceptance 89 - Other Commitment Credit 90 - Equipment Loans			
Sector of Activity	Text	4		Permissible values provided in <a href="#">Appendix A</a>	M	Must Be a four - digit value as per the permissible values
Approval Date	Text	8	The date the credit facility was approved		M	Provide a valid past date must be provided in the format 'YYYYMMDD'

### 3. Shareholder Information

Field Name	Type	Max	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	50	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	<ul style="list-style-type: none"> <li>Branch Code</li> <li>Account Number</li> <li>Sub Account Number</li> </ul>	M	Can be both numeric or alphanumeric value
Shareholder Type	Text	1		I = INDIVIDUAL C = CORPORATE	M	At most one digit value required. Must be one of I C
Number of Shares	Number	3			O	Must be a numeric value

Percentage of Shares	Number	3			M	This refers to the top 5% of the shareholders in the company.

*If Shareholder Type is Individual:*

Field Name	Type	Max	Field Description	Permissible Values	M/O	Additional Business Rules
Surname	Text	20	The Family Name or surname		M	Field requires at most 20 characters white spaces included  Does not accommodate zero as a field input
Forename 1/Trading Name	Text	20			M	Must begin with a letter and should not contain initials, symbols or numeric values.  Does not accommodate zero as a field input  Field requires at most 20 characters white spaces included
Forename or Initial 2	Text	20	The first name		O	Must provide a name or initials  Field requires at most 20 characters white spaces included  Must not provide symbols or numeric values
Forename or Initial 3	Text	20	The other names		O	Must not provide symbols or numeric/alphanumeric values  Field requires at most 20 characters white spaces included
National ID Number	Text	30			M	Must not accommodate zeros'  Must be sixteen-digit value
Passport No	Text	30			C	Mandatory If National ID is not provided

Nationality	Text	50	The nationality to be provide as per the reported passport document		M	This field is mandatory if a passport Number is provided,
Date of Birth	Text	8	Assist in matching for unique identification and detection of possible fraud.		M	Must be an 8 digit value ,in the recommended format 'YYYYMMDD'  Must provide a past date
Place Of Birth	Text	50		<ul style="list-style-type: none"> <li>– Sector or District for residents</li> <li>– Country for foreigners</li> </ul>	O	This field is mandatory if a passport is provided instead of a Rwandan ID or Rwandan Passport, the nationality of the borrower should be provided in this field as stated on the reported passport.
Postal Address line 1 Number	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	Postal Address Line1 'See General field format above'
Postal Address line 1 Postal Code	Text	20			O	Shareholders Postal Code
Town	Text	50			M	
Country	Text	50			M	Use ISO Country Code

If Shareholder Type is Corporate: <sup>i</sup>

Field Name	Type	Max	Field Description	Permissible Values	M/O	Additional Business Rules
Institution Name	Text	200			M	Provide the Registered company name A white spacing in between the names is allowed
Trading Name	Text	200			M	A white spacing in between the names is allowed
Company Registration No	Text	50			M	Provide numeric or alphanumeric values  Should not contain special characters and symbols

Company Registration Date	Text	8			M	Must be a past date in the format 'YYYYMMDD'
Postal Address line 1 Number	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	White spacing in between the names allowed  Alpha numeric values for the field allowed
Postal Address line 1 Postal Code	Text	20			O	Field requires at most 20 characters white spaces included.  Must be a numeric value.
Town	Text	20			M	Field requires at most 20 characters white spaces included
Country	Text	50			M	Use ISO Country Code

#### 4. Director Information

Field Name	Type	Max	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	50	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	Can accommodate both numeric and alphanumeric values.  This information should be similar to what is provided on the dependent files
Salutation	Text	10		MISS - Miss MR - Mister MRS - Missus	O	At most a four-digit value as provides in the permissible values field  Does not accommodate zero as a field input
Surname	Text	100			M	Must begin with a letter and should not contain initials, symbols or numeric values.
Forename 1	Text	100			M	Must begin with a letter and should not contain initials, symbols, zeros or numeric values.

Forename or Initial 2	Text	100			O	Must provide a name or initials  Must not provide symbols or numeric values
Forename or Initial 3	Text	100			O	Must not provide symbols or numeric/alphanumeric values
National ID Number	Text	30			M	Should not accommodate zero Must be sixteen-digit value
Passport No	Text	30			O	This is mandatory if National Id is not provided
Nationality	Text	50			M	Use ISO country code
Date of Birth	Text	8			M	Must be an 8 digit value ,in the recommended format 'YYYYMMDD'  Must be a past date
Place Of Birth	Text	50	Sector or District for residents Country for foreigners	Provided as per the permissible value section	M	Sector or District for residents Country for foreigners
Postal Address line 1 Number	Text	20			O	Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx
Postal Address line 2 Postal Code	Text	20			O	Directors' Physical (residential Address) postal code. Mus be a numeric value.
Town	Text	20			M	At most 20 characters white spaces included.
Country	Text	50			M	Use ISO Country code. Country of Individual's Postal Address.
Date Appointed	Text	8			M	Country of Individual's Postal Address

## 5. Guarantor Information

Field Name	Type	Max	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	50	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	Can accommodate both numeric and alphanumeric values.  This information should be similar to what is provided on the dependent files
Guarantor Type	Text	1		I = INDIVIDUAL C = CORPORATE	M	At most a one digit value, Must be one of I C as per the permissible values.

### If Guarantor type is (Individual):

Surname	Text	20	The Family Name or surname		M	Must begin with a letter and should not contain initials, symbols or numeric values.
Forename 1	Text	50	The first name		M	Must begin with a letter and should not contain initials, symbols, zeros or numeric values.
Forename or Initial 2	Text	50	The other name		O	Must provide a name or initials. Must not provide symbols or numeric values.
Forename or Initial 3	Text	50	Other names or initials		O	Must not provide symbols or numeric/alphanumeric values
National ID Number	Text	30			M	Should not accommodate zero. Must be sixteen-digit value.
Passport No	Text	30			O	This is mandatory if National Id Number not provided.
Nationality	Text	20			M	Field requires at most 20 characters white spaces included
Date of Birth	Text	8			M	A valid past date must be provided in the format YYYYMMDD

Place Of Birth	Text	20			O	Field requires at most 20 characters white spaces included
Postal Address Line 1 Number	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	Field requires at most 20 characters white spaces included
Postal Address Line 2 Postal Code	Text	20			O	Field requires at most 20 characters white spaces included
Town	Text	20			M	Field requires at most 20 characters white spaces included
Country	Text	20			M	Use ISO Country code
Work Telephone	Text	20	Include Area Code		O	Format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number
Home Telephone	Text	20	Include Area Code		O	Format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number
Mobile Telephone	Text	20	Include Area Code		M	format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number

#### If Guarantor type is (Corporate):

Institution Name	Text	50	This refers to the name that that company was registered.		M	Provide the Registered company name A white spacing in between the names is allowed
Trading Name	Text	50	This refers to the companies known trading or business name		M	A white spacing in between the names is allowed
Company Registration No	Text	50	Unique number issued to company when it is incorporated from a limited company or limited Liability Partnership		M	Provide numeric or alphanumeric values  Should not contain special characters and symbols



Company Registration Date	Text	8	The date of company registration		M	Must be a past date in the format 'YYYYMMDD'
Postal Address Line 1 Number	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	O	Field requires at most 20 characters white spaces included
Postal Address Line 2 Postal Code	Text	20			O	Field requires at most 20 characters white spaces included
Town	Text	50			M	Field requires at most 20 characters white spaces included
Country	Text	50			M	Use ISO Country code
Telephone1	Text	30	Include Area Code		M	Format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number
Telephone2	Text	30	Include Area Code		O	Format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number
Telephone3	Text	30	Include Area Code		O	format should be (CCCAAANNNNNN - CCC -country code, AAA - Area code, NNNNNN - assigned six digit number

## 6. Bounced Cheque Information

Field Name	Type	Max	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	50	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	Can accommodate both numeric and alphanumeric values.  This information should be similar to what is provided on the dependent files.

Account Type	Text	1		I = INDIVIDUAL C = CORPORATE	M	One digit value provided as per the permissible values section
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**If type is (Individual):**

Surname	Text	20	The Family Name or surname		M	Must begin with a letter and should not contain initials, symbols or numeric values
Forename 1	Text	20	The first name		M	Must begin with a letter and should not contain initials, symbols or numeric values.  Must populate a single family name
Forename or Initial 2	Text	20	The other name		O	Must provide a name or initials  Must not provide symbols or numeric values
Forename or Initial 3	Text	20	Other names or initials		O	Must provide a name or initials  Must not provide symbols or numeric values
National ID Number	Text	30			M	Must not accommodate zero. Must be sixteen-digit value.
Passport No	Text	30			O	Is mandatory if the National Id has not been provided
Nationality	Text	50			M	Mandatory If National ID is not provided
Date of Birth	Text	8			M	Must be an 8 digit value ,in the recommended format 'YYYYMMDD'  Must provide a past date
Place Of Birth	Text	50		<ul style="list-style-type: none"> <li>Sector or District for residents</li> <li>Country for foreigners</li> </ul>	O	This field is mandatory if a passport Number is provided,
Postal Address Line 1 Number	Text	20		Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx	M	Field requires at most 20 characters white spaces included

Postal Address Line 2 Postal Code	Text	20			O	Provide Physical (residential Address) postal code.  Recommended format as described in the general field format above.
Town	Text	50			M	Field requires at most 20 characters white spaces included
Country	Text	50			M	Use ISO country code
Cheque Number	Number	9	Number on Bounced Cheque		M	Must be a numeric value
Cheque Date	Text	8	Date the cheque was issued by the drawer		M	Must be a valid past date must be provided in the format 'YYYYMMDD'
Reported Date	Text	8	Date the cheque bounced		M	Must provide a valid date must be provided in the format 'YYYYMMDD'
Currency	Text	3	Use ISO Codes		M	Use ISO currency Codes
Cheque Amount	Number	50	Amount on drawn Cheque		M	Must be a valid positive decimal value with a max precision of 2 places
Returned Cheque Reason	Text	2	<ul style="list-style-type: none"> <li>01 - Account closed</li> <li>02 - Account transferred</li> <li>03 - Bank stamp required</li> <li>04 - Body and figures differ</li> <li>05 - Cannot trace</li> <li>06 - Change not initiated</li> <li>07 - Clearing bank unidentified</li> <li>08 - Counterfeit item</li> <li>09 - Domicile incorrect</li> <li>10 - Domicile required</li> <li>11 - Drawer deceased</li> <li>12 - Forged endorsement</li> <li>13 - Funds frozen</li> <li>14 - Funds not cleared</li> <li>15 - Incorrectly listed</li> <li>16 - Irregular</li> <li>17 - Item listed in wrong currency</li> </ul>		M	Must be a two-digit value as provide in the permissible values field

				18 - No chequing privilege 19 - Not eligible for clearing 20 - NSF(No Sufficient Funds) 21 - Payment stopped 22 - Pre-approved item not correctly encoded 23 - Pre-authorized payment rejected 24 - Post/stale date 25 - Require endorsement 26 - Require guarantee 27 - Signature(s) illegible 28 - Signature(s) irregular 29 - Signature(s) required 30 - Signature(s) unauthorized		
Beneficiary Name	Text	20			O	At most 20 character value required. Must provide full names

**If type is (Corporate):**

Institution Name	Text	200			M	Provide the Registered company name A white spacing in between the names is allowed
Trading Name	Text	200			M	A white spacing in between the names is allowed
Company Reg No	Text	30			M	Provide numeric or alphanumeric values  Should not contain special characters and symbols
Company Registration Date	Text	8			M	Must be a past date in the format 'YYYYMMDD'

Postal Address Number	Text	20			M	Must be in format P.O.Box xxx or Private Bag xxx or Post Net Box xxx
Postal Code	Text	20			O	Provide Physical (residential Address) postal code.  Recommended format as described in the general field format above
Town	Text	20			M	Field requires at most 20 characters white spaces included
Country	Text	20			M	Use ISO country Codes
Cheque Number	Number	9	Number on Bounced Cheque		M	Must be a numeric value
Cheque Date	Text	8	Date the cheque was issued by the drawer		M	Must be a valid past date must be provided in the format 'YYYYMMDD'
Reported Date	Text	8	Date the cheque bounced		M	Must provide a valid date must be provided in the format 'YYYYMMDD'
Currency	Text	3			M	Use ISO currency Codes
Cheque Amount	Number	50			M	Must be a valid positive decimal value with a max precision of 2 places
Returned Cheque Reason	Text	2		01 - Account closed 02 - Account transferred 03 - Bank stamp required 04 - Body and figures differ 05 - Cannot trace 06 - Change not initiated 07 - Clearing bank unidentified 08 - Counterfeit item 09 - Domicile incorrect 10 - Domicile required 11 - Drawer deceased 12 - Forged endorsement 13 - Funds frozen 14 - Funds not cleared 15 - Incorrectly listed	M	Must be a two-digit value as provide in the permissible values field

				16 - Irregular 17 - Item listed in wrong currency 18 - No chequing privilege 19 - Not eligible for clearing 20 - NSF(No Sufficient Funds) 21 - Payment stopped 22 - Pre-approved item not correctly encoded 23 - Pre-authorized payment rejected 24 - Post/stale date 25 - Require endorsement 26 - Require guarantee 27 - Signature(s) illegible 28 - Signature(s) irregular 29 - Signature(s) required 30- Signature(s) unauthorized		
Beneficiary Name	Text	100			O	Must provide full names

## 7. Collateral Information

Field Name	Type	Max	Field Description	Permissible Values	M/O	Additional Business Rules
Account Number	Text	30	Unique Number in the Credit Bureaus database and must be supplied in exactly the same format every month.	Branch Code Account Number Sub Account Number	M	Must be similar to what is provided dependent files
Collateral Type	Text	2	Type of collateral pledged for the secured credit facility.	00 = Clean 10 = Properties 21= Quoted shares 22= Unquoted shares 23= Unit trusts	O	Must be a two-digit value as provide in the permissible values field

				29= Other financial assets 30= Motor vehicles 40 = Other vehicles/carriers 50 = Concessions and other contractual rights 60 = Plant and machinery 70 = Financial guarantee 80= Negative pledge 81= Supportive letters 90 = Other assets 99 = Secured – details unknown		
Collateral Reference Number	Text	30	Identification number or Certificate number of the collateral		M	Unique number used to identify collateral information.  Must provide a numeric value
Collateral Value	Number	50			M	Must be a valid positive decimal value with a max precision of 2 places
Collateral Last Valuation Date	Text	8			O	Must be a valid past date must be provided in the format 'YYYYMMDD'
Collateral Expiry Date	Text	8			O	Must be a valid future date must be provided in the format 'YYYYMMDD',

## Appendix A: Sector of Activity List

ECONOMIC _SECTOR_ L1_BNR	ECONOMIC _SECTOR_L	ECONOM IC_SECT	ECONOMIC_ SECTOR_L2 _BNR_DESC	ECONOMI C_SECTO	ECONOMIC _SECTOR_	ECONOMIC_ SUB_SECTO R_BNR	ECONOMIC_SUB_SECT OR_BNR_DESC
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	1_BNR_DES C	OR_L2_B NR		R_L3_BN R	L3_BNR_D ESC		
<b>0001</b>	ACTIVITIES NOT CLASSIFIED ELSEWHERE	0001	ACTIVITIES NOT CLASSIFIED ELSEWHERE	0001	ACTIVITIES NOT CLASSIFIED ELSEWHERE	0001	ACTIVITIES NOT CLASSIFIED ELSEWHERE
<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1100	Agriculture And Others	1110	Agriculture For Exports	1111	Agriculture For Coffee Exports
<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1100	Agriculture And Others	1110	Agriculture For Exports	1112	Agriculture For Tea Exports
<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1100	Agriculture And Others	1110	Agriculture For Exports	1113	Agriculture For Pyrethrum Exports
<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1100	Agriculture And Others	1110	Agriculture For Exports	1119	Other export crops
<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1100	Agriculture And Others	1190	Other Agriculture	1190	Other Agriculture
<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1200	Livestock And Related Activities	1200	Livestock And Related Activities	1200	Livestock And Related Activities



<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1300	Silviculture	1300	Silviculture	1300	Silviculture
<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1400	Fishing And Pisciculture	1400	Fishing And Pisciculture	1400	Fishing And Pisciculture
<b>1000</b>	Agriculture, Livestock, Forestry and Fishing	1900	Other Agriculture, Livestock, Forestry And Fishing	1900	Other Agriculture, Livestock, Forestry And Fishing	1900	Other Agriculture, Livestock, Forestry And Fishing
<b>2000</b>	Mining Activities	2000	Mining Activities	2000	Mining Activities	2000	Mining Activities
<b>3000</b>	Manufacturing Industries	3100	Manufacturing Of Food Products	3110	Coffee Factories	3110	Coffee Factories
<b>3000</b>	Manufacturing Industries	3100	Manufacturing Of Food Products	3120	Tea Factories	3120	Tea Factories
<b>3000</b>	Manufacturing Industries	3100	Manufacturing Of Food Products	3190	Other Manufacturing Of Food Products	3190	Other Manufacturing Of Food Products
<b>3000</b>	Manufacturing Industries	3200	Manufacturing Of Beverages And Tobacco Products	3210	Manufacturing Of Beverages Products	3210	Manufacturing Of Beverages Products
<b>3000</b>	Manufacturing Industries	3200	Manufacturing Of Beverages And Tobacco Products	3220	Manufacturing Of Tobacco	3220	Manufacturing Of Tobacco

<b>3000</b>	Manufacturing Industries	3300	Textile Industries, Clothing And Leather	3310	Textile And Clothing Industries	3310	Textile And Clothing Industries
<b>3000</b>	Manufacturing Industries	3300	Textile Industries, Clothing And Leather	3320	Leather Industries	3320	Leather Industries
<b>3000</b>	Manufacturing Industries	3400	Wood Industries	3400	Wood Industries	3400	Wood Industries
<b>3000</b>	Manufacturing Industries	3500	Manufacturing Of Paper, Editing And Printing	3500	Manufacturing Of Paper, Editing And Printing	3500	Manufacturing Of Paper, Editing And Printing
<b>3000</b>	Manufacturing Industries	3600	Chemical Industries And Related Activities	3610	Fertilizers And Pesticides	3610	Fertilizers And Pesticides
<b>3000</b>	Manufacturing Industries	3600	Chemical Industries And Related Activities	3620	Soaps and cosmetics factories	3620	Soaps and cosmetics factories
<b>3000</b>	Manufacturing Industries	3600	Chemical Industries And Related Activities	3630	Pharmaceutical Products	3630	Pharmaceutical Products
<b>3000</b>	Manufacturing Industries	3600	Chemical Industries And Related Activities	3640	Plastic Products	3640	Plastic Products
<b>3000</b>	Manufacturing Industries	3600	Chemical Industries And Related Activities	3690	Other Chemical Industries	3690	Other Chemical Industries

<b>3000</b>	Manufacturing Industries	3700	Non Metallic Mineral Products	3710	Ciment , Lime	3710	Ciment , Lime
<b>3000</b>	Manufacturing Industries	3700	Non Metallic Mineral Products	3720	Other Non-Metallic Mineral Products	3720	Other Non-Metallic Mineral Products
<b>3000</b>	Manufacturing Industries	3800	Manufacturing Of Metal Products	3800	Manufacturing Of Metal Products	3800	Manufacturing Of Metal Products
<b>3000</b>	Manufacturing Industries	3900	Other Manufacturing Industries	3900	Other Manufacturing Industries	3900	Other Manufacturing Industries
<b>4000</b>	Energy And Water	4100	Electricity	4100	Electricity	4100	Electricity
<b>4000</b>	Energy And Water	4200	Water	4200	Water	4200	Water
<b>4000</b>	Energy And Water	4900	Other Energy And Water	4900	Other Energy And Water	4900	Other Energy And Water
<b>5000</b>	Public Works And Construction	5100	Public Works Enterprises	5100	Public Works Enterprises	5100	Public Works Enterprises
<b>5000</b>	Public Works And Construction	5200	Housing Construction	5210	Social Housing	5210	Social Housing
<b>5000</b>	Public Works And Construction	5200	Housing Construction	5290	Other Constructions (Commercial buildings)	5290	Other Constructions

<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6110	Domestic Trade Of Food Products	6111	Collection Of Food Products
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6110	Domestic Trade Of Food Products	6112	Storage of Food products
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6110	Domestic Trade Of Food Products	6113	Trading Of Food Products
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6120	Domestic Trade: Collect Of Export Products	6121	Collection Of Coffee
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6120	Domestic Trade: Collect Of Export Products	6122	Collect Of Tea
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6120	Domestic Trade: Collection of export products	6123	Leather collection
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6120	Domestic Trade: Collection of export products	6129	Collection of other export products
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6130	Domestic Trade: Storage Of Export Products	6131	Coffee Storage
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6130	Domestic Trade: Storage Of Export Products	6132	Tea Storage

<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6130	Domestic Trade: Storage Of Export Products	6133	Leather Storage
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6130	Domestic Trade: Storage Of Export Products	6139	Other Storage Of Export Products
<b>6000</b>	Trade, Restaurants And Hotels	6100	Domestic Trade	6190	Other Domestic Trade	6190	Other Domestic Trade
<b>6000</b>	Trade, Restaurants And Hotels	6200	Import Trade	6200	Import Trade	6200	Import Trade
<b>6000</b>	Trade, Restaurants And Hotels	6300	Export Trade	6310	Coffee Export	6310	Coffee Export
<b>6000</b>	Trade, Restaurants And Hotels	6300	Export Trade	6320	Tea Export	6320	Tea Export
<b>6000</b>	Trade, Restaurants And Hotels	6300	Export Trade	6330	Pyrethrum Export	6330	Pyrethrum Export
<b>6000</b>	Trade, Restaurants And Hotels	6300	Export Trade	6340	Minerals Export	6340	Minerals Export
<b>6000</b>	Trade, Restaurants And Hotels	6300	Export Trade	6350	Quinquina Export	6350	Quinquina Export

<b>6000</b>	Trade, Restaurants And Hotels	6300	Export Trade	6360	Leather Export	6360	Leather Export
<b>6000</b>	Trade, Restaurants And Hotels	6300	Export Trade	6390	Other Export	6390	Other Export
<b>6000</b>	Trade, Restaurants And Hotels	6400	Restaurants And Hotels	6400	Restaurants And Hotels	6400	Restaurants And Hotels
<b>6000</b>	Trade, Restaurants And Hotels	6900	Other Activities Of Trade, Restaurants And Hotels	6900	Other Activities Of Trade, Restaurants And Hotels	6900	Other Activities Of Trade, Restaurants And Hotels
<b>7000</b>	Transports, Warehouse And Communications	7100	Passenger Road Transport	7100	Passenger Road Transport	7100	Passenger Road Transport
<b>7000</b>	Transports, Warehouse And Communications	7200	Goods Road Transport	7200	Goods Road Transport	7200	Goods Road Transport
<b>7000</b>	Transports, Warehouse And Communications	7300	Air Transport	7300	Air Transport	7300	Air Transport
<b>7000</b>	Transports, Warehouse And Communications	7400	Water transport	7400	Water transport	7400	Water transport
<b>7000</b>	Transports, Warehouse And Communications	7500	Auxiliary Transport (Personal transport)	7500	Auxiliary Transport (Personal transport)	7500	Auxiliary Transport (Personal transport)

<b>7000</b>	Transports, Warehouse And Communications	7600	Transport and Warehousing	7600	Transport and Warehousing	7600	Warehousing and Stores
<b>7000</b>	Transports, Warehouse And Communications	7700	Communications	7700	Communication s	7700	Communications
<b>7000</b>	Transports, Warehouse And Communications	7900	Other Activities In Transport, Warehouse And Communication	7900	Other Activities In Transport, Warehouse And Communication	7900	Other Activities In Transport, Warehouse And Communication
<b>8000</b>	OFI And Insurance	8100	Non-Monetary Financial Institutions	8100	Non-Monetary Financial Institutions	8100	Non-Monetary Financial Institutions
<b>8000</b>	OFI And Insurance	8200	Insurance Companies	8200	Insurance Companies	8200	Insurance Companies
<b>8000</b>	OFI And Insurance	8300	Real Estate Companies	8300	Real Estate Companies	8300	Real Estate Companies
<b>8000</b>	OFI And Insurance	8400	Business Activity Companies Rendered To Enterprises	8400	Business Activity Companies Rendered To Enterprises	8400	Business Activity Companies Rendered To Enterprises
<b>8000</b>	OFI And Insurance	8900	Other Activities In Sector Of Ofi, Insurance, Community Provision Services	8900	Other Activities In Sector Of Ofi, Insurance, Community Provision Services	8900	Other Activities In Sector Of Ofi, Insurance, Community Provision Services

TRANSUNION RWANDA | APPENDIX A: SECTOR OF ACTIVITY LIST

<b>9000</b>	Services Sector Community Services Provision	9100	Public Administration And National Defense	9100	Public Administration And National Defense	9100	Public Administration And National Defense
<b>9000</b>	Services Sector Community Services Provision	9200	Health And Related Services	9200	Health And Related Services	9200	Health And Related Services
<b>9000</b>	Services Sector Community Services Provision	9300	Education	9300	Education	9300	Education
<b>9000</b>	Services Sector Community Services Provision	9400	Religious Organisations	9400	Religious Organisations	9400	Religious Organisations
<b>9000</b>	Services Sector Community Services Provision	9500	Recreation Services And Culture	9500	Recreation Services And Culture	9500	Recreation Services And Culture
<b>9000</b>	Services Sector Community Services Provision	9900	Other Services Provision	9900	Other Services Provision	9900	Other Services Provision