

# DATA SPECIFICATION TEMPLATE

VERSION III

Version 3.1.1  
Released:  
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Version 3.1 of the Data Specification Template (DST) has been released by the Central Bank of Kenya, following consultations among commercial banks, DPFB, MFBs and the CRBs; for the implementation of full-file credit information sharing. It incorporates the Data Standards Manual, Data Specifications Document, Notices and the CIS Implementation Guidelines. These consultations have been coordinated by the Kenya Credit Information Sharing Initiative (KCISI), now the Association of Kenya Credit Providers (AKCP).

KCISI is a joint project between the Central Bank of Kenya (CBK) and the Kenya Bankers Association (KBA) established in 2009 in collaboration with Financial Sector Deepening Trust (FSD Kenya). It was tasked with overseeing the implementation of credit information sharing in Kenya by both bank and non-bank credit providers. The Association of Kenya Credit Providers was later registered and launched in 2013, as a platform to ensure a comprehensive sharing mechanism amongst all credit providers in Kenya.

## Versioning

The Data Specifications Template may contain up to three sets of numbers in the format of  
Version *a.b.c*

Where

a - Denotes a major version change. This includes (but not limited to) major changes in the Template such as:

- Dropping and/or adding submission files
- Change in formats for submission
- Changes to structure of the template especially to adhere to legal or policy

b – Denotes a major sub-version. This will occur after the Specifications undergo a review by the ICT sub-committee, to ensure efficiency in data submissions. Changes that may result to the generation of a sub version include (but not limited to)

- Changing property status of fields
- Redefining interpretations of fields and files

c – Denotes a minor sub-version. This will occur if the template is noted to have typographical or illogical errors that need the correction.

The table below shows the version history of this document since release of Version III. Click the version number to see the detailed changes in that version (detailed in [Appendix C](#)).

Release Date	Version	Notes
<b>07-Feb-2013</b>	3	Released in preparation of Pilot
<b>27-Mar-2013</b>	<a href="#">3.0.1</a>	Released after minor edits
<b>10-Feb-2014</b>	<a href="#">3.1</a>	Release after Post-pilot review
<b>20-Mar-2014</b>	3.1.1	Released after minor edits to DPFB Specs

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# **CIS IMPLEMENTATION GUIDELINES**

# 1. Introduction

## 1.1. Preamble

The purpose of these Guidelines is to provide direction and operational clarity on the conduct and practice of credit information sharing among Credit providers participating in the formal credit information sharing mechanism.

## 1.2. Definitions

For purposes of these Guidelines,

**Bank** means a company licensed by the Central Bank of Kenya under the Banking Act Cap 488;

**CBK** means Central Bank of Kenya, which is currently the Regulatory and Supervisory Authority for the credit information sharing mechanism in Kenya;

**CIS** means Credit Information Sharing;

**CRB** means a Credit Reference Bureau licensed by the Central Bank of Kenya;

**CRB Regulations** means The Credit Reference Bureau Regulations 2013. They are also referred to as **The Regulations** within this document.

**DPFB** means Deposit Protection Fund Board, as defined within the Banking Act;

**DST** means the Data Specifications Template, which is composed of the Data Specifications Document, Data Standards Manual, Notices and the CIS guidelines;

**JTF** means the Joint Task Force that consists of officials representing the Central Bank of Kenya and the Kenya Bankers Association;

**KBA** means the Kenya Bankers Association;

**ICT Subcommittee** means the committee consisting of representatives of ICT and Credit functions of banks and MFBs, representatives of CBK, DPFB, KBA, and CRBs formed to prepare the Data Specification Template;

**Institution** means an entity, either a bank, MFB or DPFB that is participating in the sharing of credit information;

**MFB** means Microfinance Bank. These are institutions licensed by the Central Bank under the Microfinance Act, 2006;

**NPLs** means Non Performing Loans as defined by the Central Bank in Prudential Guidelines issued under section 33 (4) of the Banking Act; or as defined in the Microfinance (Microfinance Banks Institutions) Regulations, 2008;

### 1.3. Legal Framework

The CIS framework in Kenya is governed by provisions of sections 31(3) and (4); and 55(1) of The Banking Act (*Cap 488*), sections 34(4) and 48(2) of the Microfinance Act, 2006, section 36(A)(2) of the Central Bank Act, and The Credit Reference Bureau Regulations 2013. This legal framework provides for mandatory sharing of information on NPLs by banks and licensed microfinance institutions and the mandatory sharing of positive information by banks. It also contains provisions for licensing of CRBs by the CBK and details of operational requirements of CIS.

### 1.4. Objectives

The decision by the Government of Kenya to facilitate CIS in Kenya is intended to achieve various objectives related to the provision of credit in Kenya. These objectives are summarized in the following benefits:

#### 1.4.1 Benefits to the economy

- Financial sector stability
- Efficiency in financial intermediation
- Increase in private sector lending

#### 1.4.2 Benefits to Borrowers

- Better terms for low risk borrowers
- Reduce chances of over-indebtedness

#### 1.4.3 Benefits to Lenders

- Improved underwriting tools
- Enhanced portfolio management tools
- Reduction in NPLs



## 2. Implementation Aspects

### 2.1. Timeliness of monthly reporting

Updating of information is to be done every month, in accordance with the CRB Regulations. It is however evident that some categories of information, such as Application Information and Information on Fraudulent Activities will be more meaningful to institutions if it is submitted to the CRBs on real-time basis.

Monthly submission of data is to be made by every **10<sup>th</sup> day** of the month following the end of the month to which the data relates. All member banks are to observe this deadline strictly to avoid penalties provided for in the CRB Regulations. Modalities for real-time submission of Application Information and Information on Fraudulent Activities will be finalized shortly.

### 2.2. Observing accuracy and confidentiality

The ultimate logic of the collection and sharing of credit information is to enable lenders to assess risk more accurately and efficiently. Consequently, in order to ensure reliability in content of credit reports available to member banks as an outcome of CIS, every effort is to be made to ensure accuracy of information submitted to CRBs. It is the institution's responsibility of ensuring accurate and updated information as spelt out in the CRB Regulations.

Diligence must be observed in ensuring that customer rights of access and correction of information relating to them are respected. In particular, where a customer complaint is lodged in accordance with The Regulations, institutions must provide the CRB with a notice of resolution within ten working days as required in The Regulations.

When requesting for a credit report, institutions must comply with The CRB Regulations by ensuring and certifying to the CRB that such request is backed by an application for credit or other relevant customer-related business transaction. The credit reports must not be accessible to unauthorized users.

## 2.3. Consumer Protection Principles

The CIS mechanism recognizes the need to prioritize customer protection in the discharge of institutions' duties and obligations. In addition, the CRB Regulations require institutions to provide accurate and timely information to CRBs as well as update the records where the information submitted changes, errors do occur inadvertently or through negligence. The dispute resolution mechanism available under The Regulations allows customers who wish to dispute the content of the credit reports to lodge a complaint with the CRB. This triggers a time-sensitive process that compels the lending institution that supplied the data to verify the accuracy of the information within spelt-out timeframes. Depending on the outcome of the investigation, the details of the report are either amended or retained. If the resolution efforts of the borrowers are not successful and they feel aggrieved, the next available channel for escalation of the dispute is through the court system.

In handling customer complaints, institutions should observe best practices and comply with requirements spelt out in Part IV of CBK Prudential Guideline No CBK/PG/22 on Consumer Protection

## 2.4. Immunity from Prosecution

Officials of member banks involved in the process of data submission are notified of the importance of maintaining good faith in the discharge of their duties in order to enjoy protection from liability as provided for in section 31(5) of the Banking Act and in section 19 of the CRB Regulations 2013.

# **DATA STANDARDS MANUAL**

## 3. Operational Guidelines

### 3.1. Application rules

The DST has been issued to all member banks pursuant to the CRB Regulations that requires standardized format of data transmission by participating institutions. This is intended to facilitate ease of compliance to the CRB Regulations which requires simultaneous submission of data to all licensed CRBs.

The DST provides the detailed framework for data sharing among institutions. The specifications and manual were put together through a consultative process involving the ICT Subcommittee and wider engagement with member institutions.

### 3.2. Principles governing data sets

Three clear logics formed the basis of inclusion of various data sets in the Data Specifications:

#### **3.2.1 Matching an individual to his/her trade accounts**

In order to develop a more comprehensive profile of an individual's credit risk profile, it is necessary to connect an individual to his/her accounts held by different credit providers using various identifying features, such as name, national identification number, address, tax identification number, employer information, etc.

#### **3.2.2 Helping regulators determine whether data furnishers are meeting their obligations to provide data**

An efficient means of measuring compliance is to request additional data that can help to provide test of consistency and completeness, e.g.: do the total number of individual accounts match the "number of active accounts" provided from branch data?

#### **3.2.3 Helping to develop a more accurate profile of a borrower's credit risk**

The 5 Cs of Credit are important features for underwriting.

- Character, or the behaviorally demonstrated integrity of a borrower as shown in payment behavior and credit used
- Capacity, or the ability of a borrower to afford the loan, as measure by cash flow or income sufficient to service the obligation
- Capital, or the net worth or assets owned by the borrower
- Collateral, or the value of the assets to secure the debt, and
- Conditions, of the borrower and the overall economy.

It is recognized that data from lenders will not provide information on all of these underwriting factors, notably, conditions. Lender's data will however provide most of the information needed. Character, collateral, and capacity are captured in the application for, and disbursement and repayment of loans.

The value of the behavioural data for risk assessment will ultimately be determined empirically, and the value of certain fields may vary by loan type or by scoring model.

### 3.3. Required files and fields

The data manual identifies mandatory and non-mandatory fields from 8 areas of financial operations covering creditor information and credit activity: These include:

- i) Non-Individual consumer and Account information;
- ii) Individual consumer, employment and Account information;
- iii) Stakeholder information;
- iv) Guarantor information;
- v) Bounced cheque information;
- vi) Collateral register;
- vii) Fraudulent activities information; and
- viii) Credit application information.

This section summarizes the logic and value of each of these domains in terms of the criteria listed in paragraph 2.2 above.

File	Description	Criteria for submission
<b>Non-Individual Consumer Account file</b>		
	The non-individual Consumer refers to registered institutions such as companies, partnerships, societies, church, school, etc. An account is considered non-individual, if the facility or loan contract is given to the registered entity and not its owner.	This file is mandatory for credit providers who have lent to non-individual (companies, schools, societies, etc.) accounts.
	In the case of the sole proprietor or the micro-	

	<p>entrepreneur, the account is considered non-individual if the loan contract is written and granted to the business name (as opposed to the owner's name). Also, as a rule of thumb, credit providers lending for a business are encouraged to record the loan under the business name (not the owner) if the business is a registered entity.</p> <p>This file is central for establishing the identity of non-individual borrowers. The fields cover registered name, trading name, registration number, company type, industry code, PIN number, VAT number and other fields serve to establish an institutional borrower's identity.</p> <p>This file also includes the account information for the entity. This is the core of credit file as it contains information on the key behaviour aspects of the borrower, specifically data on their payment patterns and level of exposure. It also provides information on the longevity of the account.</p> <p>If a record is listed in this file, it is expected that there will be an associated entry in the stakeholder file to detail the signatories for the loan.</p>	
<b>Individual Consumer, Employment, and Account file</b>		
	<p>Data under the rubric of individual Consumer information is the central source of data for identity for all loans made to individuals. The fields cover name, identifying numbers, addresses, and other contact information.</p> <p>Where applicable, this file also contains the individual's employment data. Employment data is valuable both for matching (or establishing identity) and for risk assessment especially as it can speak to capacity. Type of employment and gross monthly income assist in establishing the ability of a borrower to afford a loan. Employer data helps match a client to an account, though again mismatches on employment data will not necessarily indicate different individuals if Consumer change jobs regularly.</p>	<p>This is mandatory for credit providers who provide loans to individual Consumers.</p>

	In this same file, the Consumer's corresponding account information is included and shows the actual performance of their credit facility	
<b>Stakeholder file</b>		
	<p>Records in this file pertain to individuals who</p> <ol style="list-style-type: none"> <li>1. Hold at least 10% shareholding in a company or</li> <li>2. Are key stakeholders of the company (minimum of two) <ol style="list-style-type: none"> <li>a. Directors</li> <li>b. Partners</li> <li>c. Trustees or Officials</li> </ol> </li> </ol> <p>Stakeholder information can assist risk assessment for non-individual borrowers, but is more like to have greater value in establishing identity. The data can assist in due diligence check for corporate borrowers.</p>	This file is mandatory if non-individual accounts exist.
<b>Guarantor file</b>		
	<p>A guarantor is defined as a person or entity that agrees to be responsible for another's debt or performance under a contract, if the borrower fails to pay or perform. The records submitted in this file refer to persons or entities that meet the definition.</p> <p>Guarantor information assists in providing information on the extent to which a borrower is exposed in their guarantees on the loans of others. This data also assists in assessing the risk of loans of an individual as guarantors mitigate the risk of default.</p> <p>As a rule of thumb, individuals or entities who signed as a guarantor on a loan contract are considered guarantors and should be included in this data file. However Credit Providers can use their own criteria to decide subject to the condition that the entities listed as guarantors are actually liable to pay for a facility that falls in arrears.</p>	Guarantor information is mandatory if it exists for a loan. This includes group guarantors.

<b>Bounced Cheque file</b>		
	<p>Information in this file should be submitted by the payee bank that bounced the cheque. The data submitted refers to cheques bounced due to insufficient funds or linked to fraud. As per the CIS Regulations, cheques to be submitted are only those meant for settlement of credits in favour of institutions.</p> <p>Bounced cheque data is often a valuable indicator of credit risk and could be useful as part of the assessment of the Consumer.</p>	This file is non-mandatory and is only if the lender has this information available.
<b>Collateral file</b>		
	<p>Collaterals are items, funds and/or property pledged to secure a loan or a debt.</p> <p>Knowing whether a loan is secured by collaterals, and the nature of those collaterals may be valuable information during the course of loan analysis. For the purpose of this submission, only items that are pledged as collaterals on signed loan agreements are considered collaterals.</p>	Records are mandatory in this file, if in the Individual and/or Non Individual files have the field "Type of Security" updated as "Fully Secured"
<b>Fraudulent Activities file</b>		
	<p>Information is submitted in this file when a fraud occurs and has been proven in a court of law.</p> <p>Data on fraudulent activities is very useful in the issuance of credit, as fraud is a special category of risk. As per the Regulations, this file is to be submitted only where fraud has been proven in a court of law.</p>	
<b>Credit Application file</b>		
	<p>New loan applications made should be submitted in this file.</p> <p>Credit application data is important as indicators whether a borrower is suddenly or excessively shopping for credit is an indicator of risk and impending exposure. In line with international practice, this information will in the near future be provided real time in order to be of greater value to lenders who receive applications from serial applicants.</p>	Non mandatory for now.



## 3.4. General Conventions

Each file in the Data Specification Template has four distinct fields i.e.

### 3.4.1. Field

The header of a field that denotes the what information is expected in that field

### 3.4.2. Format

Defines the way in which data should be presented.

#### 3.4.2.1. Date Format:

Date fields are denoted as N8, to means the date will be represented using numerals.

All Dates in the specification will be in the Format of YYYYMMDD,

Where:

YYYY denotes the Year

MM denotes the Month

DD denotes the Day.

E.g. for a Date of 1<sup>st</sup> July 2009, the Date shall be coded as 20090701.

#### 3.4.2.2. Amount Field Formats

C denotes Amount fields.

All amounts will be shown in Kenya Cents, with an assumed decimal Point.

E.g. for an Amount of KES 3,125.45, the format will be 312545.

The Decimal number will be assumed to be in place for the cents.

If cents do not exist, it should be reported with zero's e.g. 3,125.00 = 312500

#### 3.4.2.3. Phone Field Formats

Any Phone Number will be in the Format of: CCCAAANNNNNNNN

Where:

CCC is the Country Code

AAA is the Area Code

NNNNNNN is the Number

If the Cell phone is 0822 123450, then the result is 254822123450. If a landline such as 021 1234560 then the result is 254211234560

#### 3.4.2.4. Numeric Field Format

N denotes numeric fields. For example, the field "Number of stakeholders" has a format of N9, which means that this field is expected to be numeric with a maximum length of 9.

#### **3.4.2.5. Alphanumeric Field Format**

A denotes alphanumeric fields.

#### **3.4.3. Mandatory Fields**

This denotes whether the data in a field must be submitted or not, if and when records are submitted using a specific file. Records submitted that lack data in fields marked as mandatory will not be accepted at the bureau.

This field may be split into:

- a) Bank Mandatory – Banks and MFBs will use this column to determine which fields are mandatory
- b) DPFB Mandatory – DPFB will use this column to determine which fields are mandatory

This column forms the basis of specification type used, discussed in section 2.4.6.

#### **3.4.4. Business Rules**

This column contains an explanation of the data expected in a specific field. Some fields contain lists, for example, the Marital Status field. If the borrower is married, then the data expected in the field is “M”, and NOT the word “Married”.

#### **3.4.5. Data File Formats**

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

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. The Files will not contain any Headers or trailer records.

#### **3.4.6. File Naming convention.**

Each File will be Names in the format of CRBSTTYYYYMMDDVVV.XBBB  
Where:

CRB – The Initials for Credit Reference Bureau submitting to

S – The specification used for submission. The options are:

B – The Bank/MFB Specification

M – The MFI Specification

D – The DPFB Specification

TT - The File Type denoting the Information contained in the file. The options are:

CE - Individual Consumer Employment Information

CI - Non-Individual Consumer Information file

GI - Guarantor Information File

BC - Bounced Cheque Information File  
CA - Credit application Information File  
SI - Stake Holder Information file  
FA - Fraudulent Activity file  
CR - Collateral Register Information File

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 submitted e.g. for initial submission each month will be 001. If resubmitting file, perhaps with corrections, this number should be incremented to 002

XBBB - The Code of the Institution making the submission.

X – This indicates the type of Institution. The options are

B – Banks

D – MFBs

M – MFIs

S – Saccos

BBB – The numeric identifier of the institution making the submission.

# **DATA SPECIFICATIONS DOCUMENT**

## 4. Specifications

### 4.1. Non Individual Consumer and Account file

Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.1.1	Registered Name	A70	Yes	Yes	The Name as Registered with the Registrar of Companies
4.1.2	Trading Name	A70	Yes	Yes	The Business or Trading Name
4.1.3	Registration Date	N8	Yes	No	Date Registered with the Registrar of Companies
4.1.4	Registration Number	A20	Yes	Yes	The Registration Certificate Number - <b><i>format to conform to Registrar of Companies in Kenya</i></b>
4.1.5	Previous Registration Number	A20	No	No	The Registration Certificate Number - format to conform to Registrar of Companies in Kenya  Required, only if applicable because the company type changes, the history details of the previous type can be matched to the new company type
4.1.6	Nationality	A2	Yes	Yes	Country of Registration – Refer to Appendix A for the ISO Country codes Applicable.
4.1.7	Client Number	A20	No	No	Client reference Number in Core Lenders system.  <b><i>Client Number if Lender is Client Centric</i></b>
4.1.8	Account Number	A20	Yes	Yes	Account Number Linking Customer to Core Lenders MIS System <b><i>Account Number if Lender is not Client Centric</i></b>

Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.1.9	Company Type	A1	Yes	Yes	<p>The Type of Organisation. Options Available : Options Are :</p> <p>A – Public Limited company B - Private Limited company C - Partnership D - Sole Proprietor E – Society F - Club/Association G – Investment Group H - Public Corporation J - NGO K - Other L - Church M - School</p>
4.1.10	Industry Code	A3	Yes	Yes	<p>Industry Code for the Borrower's Line of business – Use the highest level of Central Bank of Kenya Codes. Options are :</p> <p>001 - Agriculture 002 - Manufacturing 003 - Building/Construction 004 - Mining/Quarrying 005 - Energy /water 006 -Trade 007 - Tourism/ Restaurant/Hotels 008 - Transport/ Communications 009 - Real Estate 010 - Financial Services 011 – Government 012 - Other</p>

Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.1.11	Annual Turnover Band	A1	No	No	<p>The Borrower's Annual Gross Turnover Range, in Kenya Shillings. Use the Central Bank of Kenya range options:</p> <p>A - 0 To 1,000,000  B - 1,000,001 To 5,000,000  C - 5,000,001 To 10,000,000  D - 10,000,001 To 20,000,000  E - 20,000,001 To 50,000,000.00  F - 50,000,001 to 1,000,000,000  G - 1,000,000,001 to 10,000,000,000  H - 10,000,000,001 to 50,000,000,000  I - Over 50,000,000,001</p>
4.1.12	PIN Number	A15	No	No	Income Tax PIN No.
4.1.13	VAT Number	A15	No	No	Value Added Tax Registration Number
4.1.14	Number of Shareholders	N9	No	No	Indicate the number of persons who hold stake/shares in a non-individual entity. 1 for Sole Proprietor.
4.1.15	Trading Status	A3	Yes	No	<p>Status of Trading of the consumer</p> <p>Options :</p> <p>001=Dormant  002=Actively Trading  003=Under Receivership/Liquidation  004=Liquidated  005=Under Management  006=Dissolved</p>
4.1.16	Trading Status Date	N8	No	No	Date of the Current Trading Status
4.1.17	Main Telephone Number	A15	Yes	No	<p>The Primary Telephone contact Number in the Format of : CCCAAANNNNNNN</p> <p>Where :</p> <p>CCC is the Country Code  AAA is the Area Code  NNNNNNN is the Number</p>

Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.1.18	Other Telephone Number	A15	No	No	Any other Telephone contact Number for the Consumer in the Format of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.1.19	Postal Address 1	A50	Yes	No	Consumer's Postal Address Line1
4.1.20	Postal Address 2	A50	No	No	Postal Address Extra Details.
4.1.21	Town	A30	Yes	No	Postal Town of Postal Address
4.1.22	Country	A2	Yes	No	Country of Operation for the Consumer. Refer to Appendix A for the ISO Country codes.
4.1.23	Post code	A10	No	No	Post Code of Consumer's Postal Address
4.1.24	Physical Address1	A50	Yes	No	Physical Address Line 1 of the Consumer's business Location ( Office Location)
4.1.25	Physical Address 2	A50	No	No	Physical Address Line 2 of the Consumer's business Location ( Office Location)
4.1.26	Plot Number	A20	No	No	Plot Land Ref (LR) No of the Consumer's business Location ( Office Location)
4.1.27	Physical Location Town	A30	Yes	No	Town of the Consumer's business Location ( Office Location)
4.1.28	Physical Location Country	A2	Yes	Yes	Country of the Office Location. Refer to Appendix A for the ISO Country codes.
4.1.29	Lenders Registered Name	A50	Yes	Yes	The Name of Lender as registered with the Registrar of companies
4.1.30	Lenders Trading Name	A50	Yes	Yes	The Lenders Trading Name.
4.1.31	Lenders Branch Name	A50	Yes	Yes	The Lenders Branch Name.



Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.1.32	Lenders Branch Code	A7	Yes	Yes	<p>The format of the branch code is IXXXYYY</p> <p>Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies</p> <p>XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.</p> <p>YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.</p>
4.1.33	Account Joint/Single Indicator	A1	No	No	<p>Whether the Account is operated Jointly or By a single individual</p> <p>Options available : J = Joint S = Single</p>
4.1.34	Account Holder Type	A1	No	No	<p>Options Available : A – Corporate B – SME C - NGO/Church/Society D - Other</p> <p>Default SME</p>
4.1.35	Account Product Type	A1	Yes	Yes	<p>The Account Product Type :</p> <p>A –Overdraft B – Credit Cards C – Business Working Capital Loans D – Business Expansion Loans E – Mortgage Loans F – Asset Finance Loans G – Trade Finance Facilities I - Mobile Banking Loan N – Other</p>

Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.1.36	Date Account Opened	N8	Yes	No	Date When the Account was opened
4.1.37	Instalment Due Date	N8	Yes	No	If the account is not in arrears, give the next instalment date. If the account is in arrears, give the overdue date For Overdrafts, Credit Cards and Trade Finance products, give the expiry date
4.1.38	Performing/ NPL Indicator	A1	Yes	Yes	Is the Account Performing or Non-Performing Options available : A=Performing B=Non Performing
4.1.39	Original Amount	C16	Yes	No	For Loans, give the approved loan amount. For Overdrafts, Credit cards and Trade Finance Products, issue the approved limits.
4.1.40	Currency of Facility	A3	Yes	Yes	The ISO Currency Code for the Currency in which the facility is given. Default is KES for Kenya Shillings. Refer to Appendix B for valid Currency Codes
4.1.41	Amount in Kenya shillings	C16	Yes	No	The Original amount in Kenya shillings, if the Currency is not Kenya shillings. Same as the Original Amount if the facility was given in Kenya Shillings. Use the exchange rate as at the reporting (end month) date.
4.1.42	Current Balance	C16	Yes	Yes	Balance in the account as at reporting (end month) date  For Overdrafts: If the overdraft has been utilized, give the debit (negative) balance due. If the overdraft has not been utilized, or if a previously submitted overdraft has been paid up, give a Zero (0)
4.1.43	Overdue Balance	C16	Conditional	No	Arrears amount in a facility. Mandatory if Overdue date is not null, Nr of Days in Arrears & Nr of Instalments in Arrears > 0

Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.1.44	Overdue Date	N8	Conditional	No	If the Account is in arrears, the Date when the Account fell overdue. For Overdrafts, Trade Finance Products and Credit Cards, the date of expiry or date it went over the limit Conditional to Overdue Balance, Nr of Days In Arrears and Nr of Instalments In Arrears
4.1.45	Nr of Days In Arrears	N5	Yes	No	000 - If the account is not in arrears to accommodate performing loans Count the number of days account is in arrears (e.g. 120 days in arrears)
4.1.46	Nr of Instalments In Arrears	N3	Conditional	No	Number of missed Instalments in the Facility. Required if the Account is in arrears. Conditional to Nr of Days In Arrears, Overdue Date, Overdue Balance
4.1.47	Account Status	A1	Yes	Yes	The Account status as at the time of reporting. Options Available: A - Closed – No more admin processes running such as instalment demands or interest charges to account, and no further facilities can be offered on this account. B - Dormant - no activity for 2 years C - Write-Off – For facilities that don't form part of the outstanding portfolio in the Balance Sheet, but are still outstanding in the books of accounts. D - Legal -with legal officer in court E - Collection- with collection bureau F – Active - For facilities that form part of the outstanding portfolio, and are reported in the Balance Sheet. G – Terms Extended – For Rescheduled/Restructured Facilities H – Early Settlement – The facility has been cleared before the contractual period has elapsed I – Fully Settled – The facility has been cleared as per the contract J – Revoked – For Overdraft Facilities: The facility has been called up K – Suspended – The facility has been put on hold for an indefinite period of time

Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
					L– Disability, Deceased or Insurance Claim M – Deferred – This refers to facilities whose payments have been put on hold for a definite period or in moratorium (Grace Period) N – Not Updated – This status is reserved for CRBs (if last record status is not CLOSED)
4.1.48	Account Status Date	N8	Yes	Yes	The date of the status Change.
4.1.49	Account Closure Reason	A50	No	No	Reason for account closure
4.1.50	Repayment Period	N3	Yes	No	Repayment Period for the Facility in months. This is the initial contractual period 999 for Credit Cards
4.1.51	Deferred Payment Date	N8	Conditional	Conditional	Mandatory if Account Status = Deferred. Deferred Payment Date must be in the future
4.1.52	Deferred Payment Amount	C16	Conditional	Conditional	Conditional to field Account Status, Deferred Payment Date
4.1.53	Payment Frequency	A1	Conditional	Conditional	The Frequency in which Instalments are to be paid on the facility. Options available: W - Weekly M - Monthly Q – Quarterly S – Semi-Annually Y – Annually ( Yearly) O - Other  The field is conditional based on the Account Product Type. It is not mandatory for Overdrafts
4.1.54	Disbursement Date	N8	Yes	No	Date of facility drawdown.
4.1.55	Instalment Amount	C16	Conditional	Conditional	Instalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilities
4.1.56	Date of Latest Payment	N8	No	No	Last date when payments were received into the facility. Not mandatory for Trade Finance Products. Null if no payment has been received.
4.1.57	Last Payment Amount	C16	Conditional	Conditional	Last payment received into the facility. Not mandatory for Trade Finance Products.

Field No.	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
					Mandatory if Date of Latest Payment is not null. Null if no payment has been done.
4.1.58	Type of Security	A1	Yes	Yes	If the Facility is Secured. Options Available : U - Unsecured S - Fully Secured

## 4.2. Individual Consumer, Employer and Account file

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
4.2.1	Surname	A50	Yes	Yes	The Family Name or Surname
4.2.2	Forename 1	A50	Yes	Yes	The First Name
4.2.3	Forename 2	A50	No	No	The Given Name
4.2.4	Forename 3	A50	No	No	Other Name or Initials
4.2.5	Salutation	A6	No	No	Options are : Mr., Mrs., Miss, Ms, Dr. , Prof., Hon., Rev
4.2.6	Date Of Birth	N8	Yes	No	Assist in matching for unique identification and detection of possible fraud. The field needs to be mandatory if the Id No cannot be validated or changes in case of Passport renewal & Passport number changes
4.2.7	Client Number	A20	No	No	Client reference Number in Core Lenders system. Client Number if Lender is Client Centric Account Number if Lender is not Client Centric.
4.2.8	Account Number	A20	Yes	Yes	Account Number Linking Customer to Core Lenders system Same as Client Number For Account-Centric System
4.2.9	Gender	A1	Yes	Yes	Male/Female ( M/F)
4.2.10	Nationality	A2	Yes	Yes	ISO Country Code for the Consumer's Nationality. Refer to Appendix A for the applicable country Codes.
4.2.11	Marital Status	A1	No	No	Consumer's Marital status Options : M – Married S - Single D - Divorced W - Widowed U - Unknown

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
4.2.12	Primary Identification Document Type	A3	Yes	Yes	The Type of Primary Identification document Provided on Opening the Account.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.2.13	Primary Identification Doc Number	A20	Yes	Yes	The Number of the Primary Identification Document Provided on Opening the Account
4.2.14	Secondary Identification Document Type	A3	No	No	If an additional Identification Document is available, then the Type of Additional Identification Document provided.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.2.15	Secondary Identification Document Number	A20	Conditional	Conditional	The Number of the Secondary Identification Document Provided. Mandatory if Secondary Identification Document Type is Provided.
4.2.16	Other Identification Document Type	A3	No	No	If an additional Identification Document is available, then the Type of Additional Identification Document Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.2.17	Other Identification Document Number	A20	Conditional	Conditional	The Number of the Other Identification Document Provided. Mandatory if Other Identification Document Type is Provided.

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
4.2.18	Mobile Telephone Number	A15	No	No	The Consumers Main Telephone contact Number in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.2.19	Home Telephone Number	A15	No	No	The Consumer's Secondary Telephone contact Number in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.2.20	Work Telephone Number	A15	No	No	The Consumer's Office Telephone contact Number, if consumer is employed in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.2.21	Postal Address 1	A50	No	No	Consumer's Postal Address Line1
4.2.22	Postal Address 2	A50	No	No	Address Extra Details
4.2.23	Postal Location Town	A30	Yes	No	Consumer's Postal Address Town
4.2.24	Postal Location Country	A2	Yes	No	Country of Consumer's Postal Address
4.2.25	Post code	A10	No	No	Post Code of Address
4.2.26	Physical Address1	A50	Yes	No	Consumer's Physical ( Residential Address) Line 1
4.2.27	Physical Address 2	A50	No	No	Consumer's Physical (residential Address) Line 2
4.2.28	Plot Number	A20	No	No	Plot Land Ref (LR) No of Consumer's residential Address



Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
4.2.29	Location Town	A30	No	No	Town of Consumer's residential Address
4.2.30	Location Country	A2	Yes	Yes	ISO Code of the Country of the Consumer's residential Address.  See Appendix A for the Available Codes.
4.2.31	Date at Physical Address	N8	No	No	Date When Consumer Moved to the Residential Address.
4.2.32	PIN Number	A15	No	No	Income Tax PIN No.
4.2.33	Consumer work E-Mail	A50	No	No	The Consumer Work Email Address, If employed or available
4.2.34	Employer Name	A50	Conditional	Conditional	If the consumer is employed, the Employer Name.  The field is conditional based on the Employment Type Field. It is not mandatory for Self-Employed and Pensioners
4.2.35	Employer Industry Type	A3	Yes	No	Industry Code for the Employer's Line of business Use the highest level of Central Bank of Kenya codes Options are : 001 -Agriculture 002 -Manufacturing 003 -Building/Construction 004 - Mining/Quarrying 005 - Energy /water 006 -Trade 007 -Tourism/ Restaurant/Hotels 008 -Transport/ Communications 009 -Real Estate 010 - Finance 011 - Government 012 - Other
4.2.36	Employment Date	N8	No	No	If the Consumer is employed, the Date Consumer Was employed

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
4.2.37	Employment type	A3	No	No	Type Of employment – Options Available : 001=Casual 002= Contract 003= Permanent 004=Pensioner 005= Self-Employed
4.2.38	Salary Band	A1	No	No	The band within which the Customer's Gross Monthly Salary falls. Options given are : A - 0 To 50,000 KES B - 50,001 To 100,000 KES C - 100,001 To 200,000 KES D - 200,001 To 500,000 KES E - Over 500,000 KES
4.2.39	Lenders Registered Name	A50	Yes	Yes	The Name of Lender as registered with the Registrar of companies
4.2.40	Lenders Trading Name	A50	Yes	Yes	The Lenders Trading Name.
4.2.41	Lenders Branch Name	A50	Yes	Yes	The Lenders Branch Name.
4.2.42	Lenders Branch Code	A7	Yes	Yes	The format of the branch code is IXXXYYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies  XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.  YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.
4.2.43	Account Joint/Single Indicator	A1	Yes	Yes	If the Account is operated jointly or by a single individual. Options available : J = Joint

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
					S = Single
4.2.44	Account Product Type	A1	Yes	Yes	The Account Product Type : A –Overdraft B – Credit Cards C – Business Working Capital Loans D – Business Expansion Loans E – Mortgage Loans F – Asset Finance Loans G – Trade Finance Facilities H – Personal Loans I – Mobile Banking Loan N – Other
4.2.45	Date Account Opened	N8	Yes	No	Date the Account was opened.
4.2.46	Instalment Due Date	N8	Yes	No	If the account is not in arrears, give the next instalment date. If the account is in arrears, give the overdue date For Overdrafts, Credit Cards and Trade Finance products, give the expiry date
4.2.47	Original Amount	C16	Yes	No	For Loans, give the approved loan amount. For Overdrafts, Credit cards and Trade Finance Products, issue the approved limits.
4.2.48	Currency of Facility	A3	Yes	Yes	The ISO Currency Code for the Currency in which the facility is given. Default is KES for Kenya Shillings. Refer to Appendix B for valid Currency Codes
4.2.49	Amount in Kenya shillings	C16	Yes	No	The Original amount in Kenya shillings, if the Currency is not Kenya shillings. Same as the Original Amount if the facility was given in Kenya Shillings Use the exchange rate as at the reporting (month end) date.
4.2.50	Current Balance	C16	Yes	Yes	Balance in the account as at reporting (end month) date For Overdrafts:

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
					If the overdraft has been utilized, give the debit (negative) balance due. If the overdraft has not been utilized, or if a previously submitted overdraft has been paid up, give a Zero (0)
4.2.51	Overdue Balance	C16	Conditional	No	Arrears amount in a facility. Mandatory if Overdue date is not null, Nr of Days in Arrears & Nr of Instalments in Arrears > 0
4.2.52	Overdue Date	N8	Conditional	No	If the Account is in arrears, the Date when the Account fell overdue. For Overdrafts, Trade Finance Products and Credit Cards, the date of expiry or date it went over the limit Conditional to Overdue Balance, Nr of Days In Arrears and Nr of Instalments In Arrears
4.2.53	Nr of Days In Arrears	N5	Yes	No	000 - If the account is not in arrears to accommodate performing loans Count the number of days account is in arrears (e.g. 120 days in arrears)
4.2.54	Nr of Instalments In Arrears	N3	Conditional	Conditional	Number of missed Instalments in the Facility. Required if the Account is in arrears. Conditional to Nr of Days In Arrears, Overdue Date, Overdue Balance
4.2.55	Performing/ NPL Indicator	A1	Yes	Yes	The Performing or Non-Performing Indicator. Options available : A - Performing B - Non Performing
4.2.56	Account Status	A1	Yes	Yes	The Account status as at the time of reporting. Options Available:  A - Closed – No more admin processes running such as instalment demands or interest charges to account, and no further facilities can be offered on this account. B - Dormant - no activity for 2 years C - Write-Off – For facilities that don't form part of the outstanding portfolio in the Balance Sheet, but are still outstanding in the books of accounts. D - Legal -with legal officer in court E - Collection- with collection bureau

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
					<p>F – Active - For facilities that form part of the outstanding portfolio, and are reported in the Balance Sheet.</p> <p>G – Terms Extended – For Rescheduled/Restructured Facilities</p> <p>H – Early Settlement – The facility has been cleared before the contractual period has elapsed</p> <p>I – Fully Settled – The facility has been cleared as per the contract</p> <p>J – Revoked – For Overdraft Facilities: The facility has been called up</p> <p>K – Suspended – The facility has been put on hold for an indefinite period of time</p> <p>L– Disability, Deceased or Insurance Claim</p> <p>M – Deferred – This refers to facilities whose payments have been put on hold for a definite period or in moratorium (Grace Period)</p> <p>N – Not Updated – This status is reserved for CRBs (when update not received and previous record account status is not closed)</p>
4.2.57	Account Status Date	N8	Yes	Yes	The date of the status Change.
4.2.58	Account Closure Reason	A50	No	No	If the status of the Account is Closed, The reason for the account closure.
4.2.59	Repayment Period	N3	Yes	No	The repayment Period, in months for the Facility. 999 for Credit Cards
4.2.60	Deferred Payment Date	N8	Conditional	Conditional	Mandatory if Account Status = Deferred. Deferred Payment Date must be in the future
4.2.61	Deferred Payment Amount	C16	Conditional	Conditional	Conditional to Account Status and Deferred Payment Date
4.2.62	Payment Frequency	A1	Conditional	Conditional	<p>The Frequency in which Instalments are to be paid on the facility.</p> <p>Options available:</p> <p>W - Weekly</p>

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
					M - Monthly Q - Quarterly S - Semi-Annually Y - Annually ( Yearly) O - Other
4.2.63	Disbursement Date	N8	Yes	No	Date of facility drawdown.
4.2.64	Instalment Amount	C16	Conditional	Conditional	Instalment amount of loans. Optional for Overdrafts, Credit Cards and Trade Finance facilities
4.2.65	Date of Latest Payment	N8	Conditional	Conditional	Last date when payments were received into the facility. Not mandatory for Trade Finance Products. Null if no payment has been received.
4.2.66	Last Payment Amount	C16	Conditional	Conditional	Last payment received into the facility. Not mandatory for Trade Finance Products. Mandatory if Date of Latest Payment is not null. Null if no payment has been received
4.2.67	Type of Security	A1	Yes	Yes	Indicator of whether the facilities are secured or Not. Options Available : U - Unsecured S - Fully Secured

## 4.3. Stakeholder file

Field No	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.3.1	Surname	A50	Yes	Yes	The Stakeholder's Family Name
4.3.2	Forename 1	A50	Yes	Yes	The Stakeholder's First Name
4.3.3	Forename 2	A50	No	No	The Stakeholder's Given Name
4.3.4	Forename 3	A50	No	No	Stakeholder's Other Name or Initials
4.3.5	Salutation	A6	No	No	Options – Mr., Mrs., Miss, Ms, Dr. , Prof., Hon., Rev
4.3.6	Date Of Birth Or Date of Registration	N8	Yes	No	Stakeholder's Date of Birth (individual) Or Stakeholder's Date of Registration (non -individual).
4.3.7	Gender	A1	Yes	Yes	Stakeholder's Gender, Male/Female/Institution Options : M – Male F – Female I – Institution
4.3.8	Nationality	A2	Yes	Yes	ISO Country Code for Stakeholder's Nationality. See Appendix A for the available Codes.
4.3.9	Client Number	A20	No	No	Client reference Number in Core Lenders system for the Account in which this Stakeholder has linkage . For Client-Centric Systems.
4.3.10	Account Number	A20	Yes	Yes	Account Number in Core Lenders system for the Account in which this Stakeholder has linkage.  Same as Client Number for Account Centric Systems
4.3.11	Primary Identification Document	A3	Yes	Yes	The Stakeholder's Primary Identification document Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No

Field No	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.3.12	Primary Identification Doc Number	A20	Yes	Yes	The Number of the Stakeholder's Primary Identification Document
4.3.13	Secondary Identification Document Type	A3	No	No	If Stakeholder provided a second Identification Document, then the Document Type for this secondary identification.  Options are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.3.14	Secondary Identification Document Number	A20	Conditional	Conditional	The Number of the Stakeholder's Secondary Identification Document Mandatory if secondary identification Document type is provided
4.3.15	Other Identification Document Type	A3	No	No	If Stakeholder provided a third Identification Document, then the Document Type for this other identification.  Options are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.3.16	Other Identification Doc Number.	A20	Conditional	Conditional	The Number of the Stakeholder's Other Identification Document . Mandatory if Other Identification Document Type is provided
4.3.17	E-Mail	A50	No	No	Stakeholder's Email Address, if Available
4.3.18	Company Registration Number	A20	Yes	Yes	The company Registration Certificate Number
4.3.19	Previous Registration Number	A20	No	No	The Registration Certificate Number - format to conform to Registrar of Companies in Kenya  Required, only if applicable because the company type changes, the history details of the previous type can be



Field No	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
					matched to the new company type
4.3.20	Company PIN Number	A20	No	No	The Company Income Tax PIN Number
4.3.21	Company VAT Number	A20	No	No	Income Tax VAT Number
4.3.22	Stakeholder Type	A1	Yes	Yes	Type of stake held  Options are : A - Director B - Shareholder C - Partner D - Proprietor E - Trust Beneficiary F - Power of Attorney G - Guarantor
4.3.23	Percentage of Shares in company	N6	No	No	If stakeholder is a shareholder, the Shareholding in the company
4.3.24	Mobile Telephone Number	A15	No	No	The Primary Stakeholder's Telephone contact Number in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.3.25	Home Telephone Number	A15	No	No	The Secondary Telephone contact Number in the Form of : CCCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.3.26	Work Telephone Number	A15	No	No	The Any other Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number

<b>Field No</b>	<b>Field</b>	<b>Format</b>	<b>Bank/MFB Mandatory</b>	<b>DPFB Mandatory</b>	<b>Business Rules</b>
4.3.27	Postal Address 1	A50	No	No	Stakeholder's Postal Address Line1
4.3.28	Postal Address 2	A50	No	No	Stakeholder's Postal Address Line 2
4.3.29	Town	A30	No	No	Town of Stakeholder's Postal Address
4.3.30	Country	A2	No	No	Country of Stakeholder's Postal Address
4.3.31	Post Code	A10	No	No	Post Code of Stakeholder's Postal Address
4.3.32	Physical Address1	A50	Yes	No	Stakeholder's Physical Address Line 1 If stakeholder is an individual, this would be the Residential Address. If the stakeholder is an institution, this would be the registered Office Address.
4.3.33	Physical Address 2	A50	No	No	Stakeholder's Physical Address Line 2
4.3.34	Physical Address 3	A50	No	No	Stakeholder's Physical Address Line 3
4.3.35	Plot Number	A20	No	No	Plot Land Ref (LR) No of Stakeholder's Physical Address
4.3.36	Physical Location Town	A30	Yes	No	Town of Stakeholder's Physical Address
4.3.37	Physical Location Country	A2	Yes	Yes	ISO Country Code of the Stakeholder's Physical Address. See Appendix A for the Available Codes.

## 4.4. Guarantor file

Field No	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.4.1	Lenders Registered Name	A50	Yes	Yes	The Name of Lender as registered with the Registrar of companies
4.4.2	Lenders Trading Name	A50	Yes	Yes	The Lenders Trading Name.
4.4.3	Lenders Branch Name	A50	Yes	Yes	The Lenders Branch Name.
4.4.4	Lenders Branch Code	A7	Yes	Yes	<p>The format of the branch code is IXXXYYY</p> <p>Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies</p> <p>XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.</p> <p>YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.</p>
4.4.5	Client Number	A20	No	No	Client Reference Number Linking guarantor to Account being guaranteed in the Lenders systems. This is for Client-Centric systems.
4.4.6	Account Number	A20	Yes	Yes	<p>Account Number Linking Guarantor to Account Being Guaranteed to Core Lenders system.</p> <p>The Account Number Is the Same as Client Number for Account Centric Systems.</p>
4.4.7	Surname	A50	Yes	Yes	Guarantor's Surname
4.4.8	Forename 1	A50	Yes	Yes	First Name of Guarantor
4.4.9	Forename 2	A50	No	No	Guarantor's Second Name
4.4.10	Forename 3	A50	No	No	Guarantor's Other Names

Field No	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.4.11	Date Of Birth / Date of Registration	N8	Yes	No	Guarantor's Date of Birth if it is an individual  Guarantor's date of Registration if it is an Institution.
4.4.12	Gender	A1	Yes	Yes	Guarantor's Gender. Options Available : M - Male F - Female I - Institutional
4.4.13	Nationality	A2	Yes	Yes	ISO Code for the Country of Guarantor's Nationality. See Appendix A for available Codes.
4.4.14	Marital Status	A1	No	No	The Guarantor Marital status. Options Available are : M - Married S - Single D - Divorced W - Widowed U - Unknown
4.4.15	Guarantee Type	A1	Yes	Yes	The Type of Guarantee Options are : A - Directors guarantee B - Personal guarantee C - Corporate guarantee D - Bank Guarantee E - Group Guarantee
4.4.16	Group Name	A50	Conditional	Conditional	Name of group if Group Guarantee Mandatory if Guarantee Type = Group Guarantee
4.4.17	Guarantor Relationship	A2	Yes	No	Clients relations with the Guarantor Conditional with Guarantee Type A = Family (e.g. Husband, Wife, Daughter, etc.) - if Guarantee Type = B B = Shareholder, Partner, etc. - if Guarantee Type = A or C

Field No	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
					C = Other
4.4.18	Guarantee Limit	C16	Yes	Yes	The Amount of Limit of the Guarantee if It has a limit
4.4.19	Primary Identification Document	A3	Yes	Yes	The Guarantor's Primary Identification document Type Provided to the Lender. Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No
4.4.20	Primary Identification Doc Number	A20	Yes	Yes	The Identification document Number
4.4.21	Secondary Identification Document	A3	No	No	The Guarantor's Secondary Identification document Type, if Provided to the Lender. Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.4.22	Secondary Identification Document Number	A20	Conditional	Conditional	Mandatory if Secondary Identification Document type is provided
4.4.23	Other Identification Document	A3	No	No	The Guarantor's Other Identification document type, if Provided to the Lender. Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.4.24	Other Identification Document Number	A20	Conditional	Conditional	Mandatory if Other Identification document type is provided
4.4.25	Employer Name	A50	No	No	Guarantor's Employer, if Guarantor is employed

Field No	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
4.4.26	Employment type	A1	No	No	IF guarantor is employed, then Type Of employment of the guarantor. Options Available : A - Casual B - Contract C - Permanent D - Pensionable E - Self-Employed Mandatory if guarantor is employed
4.4.27	Salary Band	A1	No	No	The band within which the Customer's Gross Monthly Salary falls. Options given are : A - 0 To 50,000 KES B - 50,001 To 100,000 KES C - 100,001 To 200,000 KES D - 200,001 To 500,000 KES E - Over 500,000 KES
4.4.28	Mobile Telephone Number	A15	No	No	The Guarantor's Primary Telephone contact Number in the Form of : CCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.4.29	Home Telephone Number	A15	No	No	The Guarantor's Secondary Telephone contact Number, if provided in the Form of : CCAAANNNNNNN  Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.4.30	Work Telephone Number	A15	No	No	IF Guarantor is employed then the employer's Telephone contact Number in the Form of : CCAAANNNNNNN  Where :

Field No	Field	Format	Bank/MFB Mandatory	DPFB Mandatory	Business Rules
					CCC is the Country Code AAA is the Area Code NNNNNNN is the Number
4.4.31	Postal Address 1	A50	Yes	No	Guarantor's Postal Address Line1
4.4.32	Postal Address 2	A50	No	No	Postal Address Extra details
4.4.33	Town	A30	Yes	No	Town of Postal Address
4.4.34	Country	A2	Yes	No	Country of Guarantor's Postal Address
4.4.35	Post code	A10	No	No	Post Code of Postal Address
4.4.36	Physical Address1	A50	No	No	Guarantor's Physical Address Line 1 If the Guarantor is an Individual then this would be the Residential Address of the Guarantor.  If the Guarantor is an Institution, then this would be the Guarantor's registered Office Physical Address
4.4.37	Physical Address 2	A50	No	No	Guarantor's Physical Address Line 2
4.4.38	Plot Number	A20	No	No	Plot Land Ref (LR) No of Guarantor's Physical Address
4.4.39	Physical Location Town	A30	Yes	No	Town of Guarantor's Physical Address
4.4.40	Physical Location Country	A2	Yes	No	ISO Country Code of the Country of Residence or Registered Office of the Guarantor.  See Appendix A for the Available ISO Country Codes

## 4.5. Bounced Cheque file

Field No.	Field	Format	Bank/MFB Mandatory	Business Rules
4.5.1	Branch Code on cheque	A5	Yes	Bank and Branch code on Bounced Cheque
4.5.2	Client Number	A20	No	Client Reference Code Linking Customer to Banking System
4.5.3	Account Number	A20	Yes	Bank Account on Bounced Cheque
4.5.4	Cheque Account Type	A1	Yes	Type of Cheque. Options Are : A - Corporate B - Personal C - Dividend
4.5.5	Cheque Amount	C16	Yes	Amount on cheque
4.5.6	Cheque Number	N9	Yes	Cheque Number
4.5.7	Cheque Currency	A3	Yes	ISO Currency Code
4.5.8	Cheque Date	N8	Yes	Date on Bounced Cheque
4.5.9	Cheque Bounce Date	N8	Yes	The Date the Cheque was unpaid by the paying Bank
4.5.10	Account Status	A1	Yes	The current status of the Account. Options Available:  A - Closed B - Dormant C - Write-Off D - Legal E - Collection F - Active
4.5.11	Cheque Bounce Reason Codes	A2	Yes	Reason Code for Bouncing cheque <b>Revise and update codes applicable/used by lenders in Kenya for bouncing cheques</b> A = Insufficient Funds B = Other(Non-Technical Reasons)



## 4.6. Collateral file

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
4.6.1	Lenders Registered Name	A50	Yes	Yes	The Name of Lender as registered with the Registrar of companies
4.6.2	Lenders Trading Name	A50	Yes	Yes	The Lenders Trading Name.
4.6.3	Lenders Branch Name	A50	Yes	Yes	The Lenders Branch Name.
4.6.4	Lenders Branch Code	A7	Yes	Yes	<p>The format of the branch code is IXXXYYY</p> <p>Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies</p> <p>XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.</p> <p>YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.</p>
4.6.5	Client Number	A20	No	No	<p>Client Reference Number Linking Borrower 's Account in the Lenders systems.</p> <p>This is for Client-Centric systems.</p>
4.6.6	Account Number	A20	Yes	Yes	<p>Account Number Linking Collateral to Borrower's Account in the Lender's System.</p> <p>The Account Number Is the Same as Client Number for Account Centric Systems.</p>
4.6.7	Primary Identification Document	A3	Yes	Yes	<p>The Borrower's Primary Identification document Type Provided to the Lender.</p> <p>Options Are:</p>

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
					001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No
4.6.8	Primary Identification Doc Number	A20	Yes	Yes	The Primary Identification document Number
4.6.9	Secondary Identification Document	A3	No	No	The Borrower's Secondary Identification document Type, if Provided to the Lender.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 – Company Registration Number
4.6.10	Secondary Identification Document Number	A20	Conditional	Conditional	Mandatory if Secondary Identification Document type is provided
4.6.11	Other Identification Document	A3	No	No	The Borrower's Other Identification document type, if Provided to the Lender.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 – Company Registration Number
4.6.12	Other Identification Document Number	A20	Conditional	Conditional	Mandatory if Other Identification document type is provided
4.6.13	PIN Number	A20	No	No	Revenue Authority Personal Income Tax Number
4.6.14	Company VAT Number	A20	No	No	Applicable to Corporate Customers

Field No.	Field	Format	Bank Mandatory	DPFB Mandatory	Business Rules
4.6.15	Collateral Type	A1	Yes	Yes	Options should be: ( <i>Revise and Update to be applicable to Kenya market</i> ) A – Land B – Property and Buildings C – Cash D – Bonds E – Shares F – Debentures G – Chattels/Charges over movable assets (e.g. Motor vehicles, Machinery etc) H – Insurance I - Other
4.6.16	Collateral Reference Number	A50	Conditional	Conditional	To match/trace collateral used on same exposures.  Mandatory if Collateral type is Land, Property and Buildings
4.6.17	Collateral Last Valuation Amount	C16	Yes	No	Amount of the collateral as at Last valuation
4.6.18	Collateral Currency	A3	Yes	No	Currency Code of the Collateral currency.  Default is Kenya Shillings.
4.6.19	Collateral Forced Sale Value	C16	Conditional	Conditional	Conditional to field Collateral Type, if Land, Property and Buildings
4.6.20	Next Valuation Date	N8	No	No	Date when collateral is scheduled for valuation
4.6.21	Collateral Expiry Date	N8	No	No	Required if the Collateral has an expiry Date
4.6.22	Instrument of Claim/Recovery Type	A50	No	No	Brief description of instruments used to recover
4.6.23	Last Valuation Date	N8	Yes	No	The Date the Collateral was last Valued

<b>Field No.</b>	<b>Field</b>	<b>Format</b>	<b>Bank Mandatory</b>	<b>DPFB Mandatory</b>	<b>Business Rules</b>
4.6.24	Shared Collateral	A1	No	No	If the Collateral is shared for several Loans Y= If Collateral is shared N= If Collateral is not shared
4.6.25	Portion of Collateral Shared	N3	Conditional	Conditional	Conditional if Shared Collateral = Y
4.6.26	Multiple Collateral	A1	No	No	Y= If multiple collateral N= If no multiple collateral

## 4.7. Fraudulent Activities file

Field No.	Field	Format	Bank/MFB Mandatory	Business Rules
4.7.1	Lenders Registered Name	A50	Yes	The Name of Lender Reporting the Fraud, as registered with the Registrar of companies
4.7.2	Lenders Trading Name	A50	Yes	The Lenders Trading Name.
4.7.3	Lenders Branch Name	A50	Yes	The Lenders Branch Name, where the fraud is reported to have taken place.
4.7.4	Lenders Branch Code	A7	Yes	<p>The format of the branch code is IXXXYYY</p> <p>Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies</p> <p>XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.</p> <p>YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.</p>
4.7.5	Client Number	A20	No	<p>Client Reference Number Linking to Account involved in the Fraud in the Lender's system.</p> <p>This is for Client-Centric systems.</p>
4.7.6	Account Number	A20	Yes	<p>Account Number Linking to Account involved in the Fraud, in the Lender's System.</p> <p>The Account Number Is the Same as Client Number for Account Centric Systems.</p>
4.7.7	Fraud Type	A50	No	Brief Description of fraud type.

<b>Field No.</b>	<b>Field</b>	<b>Format</b>	<b>Bank/MFB Mandatory</b>	<b>Business Rules</b>
4.7.8	Fraud Status	A1	Yes	The status of the Fraud Incident. Options : A - Proven Fraud
4.7.9	Fraud Incident Date	N8	No	Date on which Fraud took place
4.7.10	Fraud Report Date	N8	No	Date on which Fraud was reported
4.7.11	Amount	C16	No	Amount involved in Fraud
4.7.12	Loss Amount	C16	No	Actual loss incurred in the fraud as at reporting date
4.7.13	Currency Code	A3	No	Currency code of the Amount involved in the Fraud. Default is Kenya Shillings
4.7.14	Incident Details	A200	No	
4.7.15	Forensic Information	A200	No	

## 4.8. Credit Application file

Field No.	Field	Format	Bank/MFB Mandatory	Business Rules
4.8.1	Lenders Registered Name	A50	Yes	The Name of Lender Reporting the Loan Application, as registered with the Registrar of companies
4.8.2	Lenders Trading Name	A50	Yes	The Lenders Trading Name.
4.8.3	Lenders Branch Name	A50	Yes	The Lenders Branch Name, where the Loan Application is reported to have taken place.
4.8.4	Lenders Branch Code	A7	Yes	<p>The format of the branch code is IXXXYYY Where I – the Institution type code B for Banks D For MFBs S For Saccos M for MFIs L for Leasing Companies</p> <p>XXX is the Lenders Institution Code left padded with Zeros e.g. 098 for a bank whose code is 98.</p> <p>YYY is the Lenders Branch Code left padded with Zeros e.g. 009 for a branch whose code is 9.</p>
4.8.5	Primary Identification Document	A3	Yes	<p>The Applicant's Primary Identification document Type Provided to the Lender.</p> <p>Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID 005 - Company Registration No</p>
4.8.6	Primary Identification Doc Number	A20	Yes	The Identification document Number

Field No.	Field	Format	Bank/MFB Mandatory	Business Rules
4.8.7	Secondary Identification Document	A3	No	The Applicant's Secondary Identification document Type, if Provided to the Lender.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.8.8	Secondary Identification Document Number	A20	Conditional	Mandatory if Secondary Identification Document type is provided
4.8.9	Other Identification Document	A3	No	The Applicant's Other Identification document type, if Provided to the Lender.  Options Are: 001 – National ID 002 – Passport 003 – Alien Registration 004 – Service ID
4.8.10	Other Identification Document Number	A20	Conditional	Mandatory if Other Identification document type is provided
4.8.11	Client Number	A20	No	Client Reference Number Linking to Applicant's account the Lender's system.  This is for Client-Centric systems.
4.8.12	PIN Number	A20	No	Revenue Authority Personal Income Tax Number
4.8.13	Account Number	A20	No	Account Number Linking to Applicant's Account in the Lender's System.  The Account Number Is the Same as Client Number for Account Centric Systems.
4.8.14	Application Date	N8	Yes	The Date the Application was made to the Lender
4.8.15	Application Type	A1	No	Individual Consumer or Non Individual Consumer A - Individual Consumer B - Non Individual Consumer
4.8.16	Application Number	A20	Yes	Internal Application Reference number



Field No.	Field	Format	Bank/MFB Mandatory	Business Rules
4.8.17	Facility application Type	A1	Yes	The Type of Facility Options : U - Unsecured S - Secured
4.8.18	Application Amount	C16	Yes	Amount applied for
4.8.19	Application Currency	A3	Yes	ISO Currency in which facility is requested for. Default is KES Refer to Appendix B for valid ISO Codes
4.8.20	Product Type	A1	Yes	The Account Product Type : The Account Product Type : A –Overdraft B – Credit Cards C – Business Working Capital Loans D – Business Expansion Loans E – Mortgage Loans F – Asset Finance Loans G – Trade Finance Facilities H – Personal Loans N – Other
4.8.21	Term of Loan	N3	Conditional	Number of Months Applied for. Conditional with Product Type Not Mandatory for Credit Cards
4.8.22	Application Status	A1	Yes	The Current status of the Application. Options are : A - Pending B - Awaiting Docs C - Securities Perfection D - Declined E - Withdrawn F - Approved G - Pending disbursement

<b>Field No.</b>	<b>Field</b>	<b>Format</b>	<b>Bank/MFB Mandatory</b>	<b>Business Rules</b>
4.8.23	Application Decline Reason codes	A1	No	Required if application is Declined.  A= Over indebted B = Failed credit criteria C= Failed verification – (e.g. Income/Employer could not be verified)
4.8.24	Application Status Date	N8	Yes	Date of status of Update
4.8.25	Application Status Update Reason	A1	No	If the Application Status changed in case there was an override because of the following reasons A = Additional Income provided B = Credit Profile Updated (e.g. if client presents proof that an account is paid up or status on credit bureau is out dated) C= Additional deposit provided by client

# NOTICES

## 5. Notices

The Credit Reference Bureau Regulations 2013 has stipulated certain notifications that should be used in the normal course of credit information sharing. This section seeks to issue standard templates to be used in effecting the notices. Parties are free to edit the template to meet their requirements.

The table below summarizes the notices stipulated in the Regulations.

No.	TYPE OF NOTICE	REGULATION	WHEN/REASON FOR ISSUE	ISSUED BY WHO TO WHO (PARTIES)	TIMELINES
5.1	NOTICE OF DISPUTE	35 (6)(b)	When a customer has disputed to the bureau	From Bureau to that supplied the information	Within 5 working days of the customer disputing the information
5.2	NOTICE OF RESOLUTION	35 (8)	<i>After investigations</i> following <i>notice of dispute</i> from Bureau	From Institution to Bureau	10 working days after receiving <i>notice of dispute</i>
5.3	NOTICE OF CHANGE	35 (12)	Upon receipt of <i>notice of resolution</i> or <i>notice of amendment</i>	From Bureaus to any subscriber that has in the previous 12 months obtained a report from the bureau.	
5.4	PRE-LISTING NOTICE	50 (1) (a)	To notify the customer of the institutions intent to adversely list	Institution to Customer	30 days before the loan becomes Non-performing
5.5	POST-LISTING NOTICE	50(1)(b)	To notify a customer of his/her first-time listing at the Bureau	Institution to Customer	Within 30 days after the information has been submitted to the Bureau
5.6	ADVERSE ACTION NOTICE	50 (1) (c)	When a decision has been made that is adverse	By Institution to client who will also be	No specific but tied to when the decline or

			to the customer based on information from the bureau.	entitled to a free credit report within 30 days as per <i>reg. 20 (3)</i>	determination is being communicated to the customer.
5.7	AMENDMENT NOTICE	50 (5)	When the Institution realizes that the data they submitted was erroneous or inaccurate	From Institution to bureau	Within 5 working days of the realization of the error.

## 5.1. Notice of Dispute

<Institution Name>,  
P. O. Box \_\_\_\_\_,  
\_\_\_\_\_.

Date: \_\_\_\_\_

Our Ref: \_\_\_\_\_

Dear Sir/Madam,

### **NOTICE OF DISPUTE ISSUED PURSUANT TO REGULATION 35(6)(B) AND (8) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013**

Customer Name: \_\_\_\_\_  
ID/Passport Number \_\_\_\_\_  
Submission Date: \_\_\_\_\_

Following your submission of the above customer's information, be advised that the customer, vide a letter dated \_\_\_\_\_ notified <Name of Bureau> that S/he disputes the information contained in his/her credit report on grounds that it is **inaccurate/erroneous/outdated**.

Please confirm to us, within ten (10) working days of the date of receipt of this notice the accuracy of the information you submitted to <Name of Bureau>.

Kindly note that pending receipt of your confirmation, we have affixed a note to the customer's credit information report, warning that the disputed information is under investigation, and the notice shall remain on the file until resolution of the dispute

Yours Faithfully,

<Name of Bureau Official>

<**Designation**>

## 5.2. Notice of Resolution

<Bureau Name>,  
P. O. Box \_\_\_\_\_,  
\_\_\_\_\_.

Date: \_\_\_\_\_

Our Ref: \_\_\_\_\_

Dear Sir/Madam,

### **NOTICE OF RESOLUTION ISSUED PURSUANT TO REGULATION 35 (8) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013**

Customer Name: \_\_\_\_\_

ID/Passport Number \_\_\_\_\_

Submission Date: \_\_\_\_\_

We refer to the Notice of Dispute issued by yourselves on \_\_\_\_\_

Our investigations have since confirmed that the disputed information is indeed  
<accurate/inaccurate/ erroneous/ current/outdated>.

*<Where the information was inaccurate/ erroneous/ outdated, give particulars of  
correct/accurate/updated information>*

You are hereby advised to <delete/correct/retain> the disputed information and advise the customer accordingly.

Yours Faithfully,

<Name of Institution Official>  
<**Designation**>

<Name of Institution Official>  
<**Designation**>

### 5.3. Notice of Change

<Institution Name>,  
P. O. Box \_\_\_\_\_,  
\_\_\_\_\_.

Date: \_\_\_\_\_

Our Ref: \_\_\_\_\_

Dear Sir/Madam,

**NOTICE OF CHANGE ISSUED PURSUANT TO REGULATION 35 (12) OF THE CREDIT  
REFERENCE BUREAU REGULATIONS, 2013**

Customer Name: \_\_\_\_\_  
ID/Passport Number \_\_\_\_\_

We are receipt of an/a <amendment notice/notice of resolution> regarding the above customer, whose information was submitted to us on \_\_\_\_\_ and based on which information you had obtained a credit report.

Please note that the customer's credit information file has been amended with effect from \_\_\_\_\_

Yours Faithfully,

<Name of Institution Official>  
<**Designation**>

<Name of Institution Official>  
<**Designation**>



## 5.4. Pre-Listing Notice

<Borrower Name>,  
P. O. Box \_\_\_\_\_,  
\_\_\_\_\_.

Date: \_\_\_\_\_

Our Ref: \_\_\_\_\_

Dear Sir/Madam,

### **PRE-LISTING NOTIFICATION ISSUED PURSUANT TO REGULATION 50(1)(a) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013**

We wish to inform you that, in line with the above Regulations, Banks, Microfinance Banks (MFBs) and the Deposit Protection Fund Board (DPFB) are required to share credit information of **all** their borrowers through licensed Credit Reference Bureaus (CRBs).

A default in loan repayment will result in a negative impact on your credit record. If your loan is classified as Non-Performing as per the Banking Act & Prudential Guidelines and/or as per the Microfinance Act, your credit profile at the CRBs will be adversely affected.

Please note that your loan account number \_\_\_\_\_ is currently in default. It is outstanding at \_\_\_\_\_ (Principal Amount \_\_\_\_\_, Interest Amount \_\_\_\_\_) with arrears of \_\_\_\_\_, having not paid the full instalment(s) for \_\_\_ days. This loan continues to accrue interest at a rate of \_\_\_% per annum.

We hereby notify you that we will proceed to adversely list you with the CRBs if your loan becomes non-performing. To avoid an adverse listing, you are advised to clear the outstanding arrears.

You have a right of access to your credit report at the CRBs and you may dispute any erroneous information. You may request for your report by contacting the CRBs at the following addresses:

#### **TransUnion CRB**

2<sup>nd</sup> Floor, Prosperity House,  
Westlands Road, Off Museum Hill,  
Westlands, Nairobi.  
P.O. Box 46406, 00100  
NAIROBI, KENYA  
Telephone: +254 (0) 20  
51799/3751360/2/4/5  
Fax: +254 (0) 20 3751344  
Email: [info@crbafrica.com](mailto:info@crbafrica.com)  
Website: [www.crbafrica.com](http://www.crbafrica.com)

#### **Metropol CRB**

1<sup>st</sup> Floor, Shelter Afrique Centre,  
Upper Hill, Nairobi.  
P. O Box 35331 – 00200  
NAIROBI, KENYA.  
Telephone: +254 (0) 20 2689881/27113575  
Fax: +254 (0) 20 273572  
Email: [creditbureau@metropol.co.ke](mailto:creditbureau@metropol.co.ke)  
Website: [www.metropolcorporation.com](http://www.metropolcorporation.com)

Yours Faithfully,

<Name of Institution Official>  
<Designation>

<Name of Institution Official>  
<Designation>

## 5.5. Post-Listing Notice

<Borrower's Name>,  
P. O. Box \_\_\_\_\_,  
\_\_\_\_\_.

Date: \_\_\_\_\_

Our Ref: \_\_\_\_\_

Dear Sir/Madam,

### **NOTICE OF LISTING AT THE CREDIT REFERENCE BUREAU ISSUED PURSUANT TO REGULATION 50 (1)(b) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013**

After revisions in 2012/2013 to the Banking Act (Cap 488), Central Bank Act, Microfinance Act, 2006 and the CRB Regulations, Banks and Microfinance Banks have been mandated to share information on **all** their borrowers, and their loan information with registered Credit Reference Bureaus (CRBs). This means that the CRBs will now hold information on both good and bad borrowers. A good loan repayment pattern will reflect in a borrower's credit report resulting in an attractive credit profile, which can allow a borrower to negotiate preferential loan agreements with lenders.

Thus, in compliance to the law, and having borrowed with < **Institution Name**>, we have forwarded your information to the Credit Reference Bureaus below.

#### **TransUnion CRB**

2<sup>nd</sup> Floor, Prosperity House,  
Westlands Road, Off Museum Hill,  
Westlands, Nairobi.  
P.O. Box 46406, 00100  
NAIROBI, KENYA  
Telephone: +254 (0) 20 51799/3751360/2/4/5  
Fax: +254 (0) 20 3751344  
Email: [info@crbafrica.com](mailto:info@crbafrica.com)  
Website: [www.crbafrica.com](http://www.crbafrica.com)

#### **Metropol CRB**

1<sup>st</sup> Floor, Shelter Afrique Centre,  
Upper Hill, Nairobi.  
P. O Box 35331 – 00200  
NAIROBI, KENYA.  
Telephone: +254 (0) 20 2689881/27113575  
Fax: +254 (0) 20 273572  
Email: [creditbureau@metropol.co.ke](mailto:creditbureau@metropol.co.ke)  
Website: [www.metropolcorporation.com](http://www.metropolcorporation.com)

You are encouraged to

- Ensure that your loan payments are always up-to date and
- Regularly obtain your credit report from the bureaus above to ascertain the accuracy of your information.

Yours Faithfully,

<Name of Institution Official>  
<**Designation**>

<Name of Institution Official>  
<**Designation**>

## 5.6. Adverse Action Notice

<Borrower Name>,  
P. O. Box \_\_\_\_\_,  
\_\_\_\_\_.

Date: \_\_\_\_\_

Our Ref: \_\_\_\_\_

Dear Sir/Madam,

### **ADVERSE ACTION NOTICE ISSUED PURSUANT TO REGULATION 50 (1)(c) OF THE CREDIT REFERENCE BUREAU REGULATIONS, 2013**

We wish to inform you that, in line with the above Regulations, banks and Microfinance Banks are required to share credit information of all their borrowers through licensed Credit Reference Bureaus (CRBs). These institutions can access credit information about their customers for purposes of evaluating loan applications. Therefore, any default in loan repayment has a negative impact on your credit record.

Following your credit application dated \_\_\_\_\_, the Bank/MFB accessed your credit report (attached herein) from <NAME OF BUREAU>.

Pursuant to our review of your credit information, we wish to inform you that; *(select whichever is applicable)*

1. Your application for a loan/credit facility has been denied.
2. Your loan/credit facility has been cancelled.
3. The charges for your loan/credit application/ facility have been increased
4. The bank has reduced/reviewed the amount/ terms of your loan/credit facility/ application.
5. The bank has<indicate any other action/ determination adversely affecting the customer>

Kindly note that this adverse action notice is issued in accordance to the above captioned Regulations. According to the Regulations, you are also entitled:-

1. To obtain, upon request, a free copy of your credit report from <NAME OF BUREAU & address, phone number details>
2. To lodge a dispute with<NAME OF BUREAU or NAME OF LISTING BANK>, about the information contained in your credit report, if the information is inaccurate/erroneous/ outdated in order to have it corrected.

Yours Faithfully,

<Name of Institution Official>  
<Designation>

<Name of Institution Official>  
<Designation>

## 5.7. Amendment Notice

<Bureau Name>,  
P. O. Box \_\_\_\_\_,  
\_\_\_\_\_.

Date: \_\_\_\_\_

Our Ref: \_\_\_\_\_

Dear Sir/Madam,

**AMENDMENT NOTICE ISSUED PURSUANT TO REGULATION 50 (5) OF THE CREDIT  
REFERENCE BUREAU REGULATIONS, 2013**

Customer Name: \_\_\_\_\_  
ID/Passport Number \_\_\_\_\_

We refer to the above customer, whose information was submitted by ourselves to you-<Name of Bureau>, for listing, on \_\_\_\_\_.

It has since come to our attention that the information submitted to you for listing was inaccurate/erroneous/outdated as at the time it was submitted for listing.

*Provide Particulars of Inaccuracy/erroneousness*

You are hereby advised to delete the inaccurate information from the customer's credit information file and replace it with the following information;

*Provide particulars of correct information*

Yours Faithfully,

<Name of Institution Official>  
<**Designation**>

<Name of Institution Official>  
<**Designation**>

## **6. The future of Kenya's credit market**

### **6.1 Transformation of credit management systems**

It is commendable that over time, various member institutions have built robust credit management systems that support automated credit risk management procedures. A number of other institutions have not, and are using relatively unsophisticated processes to measure and manage risk. In order to draw full benefits of enhanced credit risk management and apply credit reports as part of credit risk management tools, many institutions will need to invest extensive resources to introduce or upgrade their credit management systems. These activities should constitute part of the CRB implementation plans of respective institutions.

### **6.2 Utilization of value added services**

Lenders need a lot more information than is available from credit reports to improve their lending decisions. As the Kenyan market gets more sophisticated, we expect increased appetite for value added services such as credit scoring, extended format of credit report, portfolio monitoring and early warning system, identity verification, application fraud detection and consumer tracing. The lending sector in Kenya needs to prepare itself to utilise these products and services and can hasten their introduction by building internal capacities and by sharing positive data.

## Appendix A - ISO Country Codes ( ISO- 3166-1)

This list states the country names (official short names in English) in alphabetical order as given in ISO 3166-1 and the corresponding ISO 3166-1-alpha-2 code elements. The list is updated whenever a change to the official code list in ISO 3166-1 is effected by the ISO 3166/MA. It lists 248 official short names and code elements.

COUNTRY	CODE
AFGHANISTAN	AF
ÅLAND ISLANDS	AX
ALBANIA	AL
ALGERIA	DZ
AMERICAN SAMOA	AS
ANDORRA	AD
ANGOLA	AO
ANGUILLA	AI
ANTARCTICA	AQ
ANTIGUA AND BARBUDA	AG
ARGENTINA	AR
ARMENIA	AM
ARUBA	AW
AUSTRALIA	AU
AUSTRIA	AT
AZERBAIJAN	AZ
BAHAMAS	BS
BAHRAIN	BH
BANGLADESH	BD
BARBADOS	BB
BELARUS	BY
BELGIUM	BE
BELIZE	BZ
BENIN	BJ
BERMUDA	BM
BHUTAN	BT
BOLIVIA, PLURINATIONAL STATE OF	BO
BONAIRE, SAINT EUSTATIUS AND SABA	BQ
BOSNIA AND HERZEGOVINA	BA
BOTSWANA	BW
BOUVET ISLAND	BV
BRAZIL	BR
BRITISH INDIAN OCEAN TERRITORY	IO

COUNTRY	CODE
BRUNEI DARUSSALAM	BN
BULGARIA	BG
BURKINA FASO	BF
BURUNDI	BI
CAMBODIA	KH
CAMEROON	CM
CANADA	CA
CAPE VERDE	CV
CAYMAN ISLANDS	KY
CENTRAL AFRICAN REPUBLIC	CF
CHAD	TD
CHILE	CL
CHINA	CN
CHRISTMAS ISLAND	CX
COCOS (KEELING) ISLANDS	CC
COLOMBIA	CO
COMOROS	KM
CONGO	CG
CONGO, THE DEMOCRATIC REPUBLIC OF THE	CD
COOK ISLANDS	CK
COSTA RICA	CR
CÔTE D'IVOIRE	CI
CROATIA	HR
CUBA	CU
CURAÇAO	CW
CYPRUS	CY
CZECH REPUBLIC	CZ
DENMARK	DK
DJIBOUTI	DJ
DOMINICA	DM
DOMINICAN REPUBLIC	DO
ECUADOR	EC
EGYPT	EG

COUNTRY	CODE
EL SALVADOR	SV
EQUATORIAL GUINEA	GQ
ERITREA	ER
ESTONIA	EE
ETHIOPIA	ET
FALKLAND ISLANDS (MALVINAS)	FK
FAROE ISLANDS	FO
FIJI	FJ
FINLAND	FI
FRANCE	FR
FRENCH GUIANA	GF
FRENCH POLYNESIA	PF
FRENCH SOUTHERN TERRITORIES	TF
GABON	GA
GAMBIA	GM
GEORGIA	GE
GERMANY	DE
GHANA	GH
GIBRALTAR	GI
GREECE	GR
GREENLAND	GL
GRENADA	GD
GUADELOUPE	GP
GUAM	GU
GUATEMALA	GT
GUERNSEY	GG
GUINEA	GN
GUINEA-BISSAU	GW
GUYANA	GY
HAITI	HT
HEARD ISLAND AND MCDONALD ISLANDS	HM
HOLY SEE (VATICAN CITY STATE)	VA
HONDURAS	HN
HONG KONG	HK
HUNGARY	HU
ICELAND	IS
INDIA	IN
INDONESIA	ID

COUNTRY	CODE
IRAN, ISLAMIC REPUBLIC OF	IR
IRAQ	IQ
IRELAND	IE
ISLE OF MAN	IM
ISRAEL	IL
ITALY	IT
JAMAICA	JM
JAPAN	JP
JERSEY	JE
JORDAN	JO
KAZAKHSTAN	KZ
KENYA	KE
KIRIBATI	KI
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP
KOREA, REPUBLIC OF	KR
KUWAIT	KW
KYRGYZSTAN	KG
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA
LATVIA	LV
LEBANON	LB
LESOTHO	LS
LIBERIA	LR
LIBYAN ARAB JAMAHIRIYA	LY
LIECHTENSTEIN	LI
LITHUANIA	LT
LUXEMBOURG	LU
MACAO	MO
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	MK
MADAGASCAR	MG
MALAWI	MW
MALAYSIA	MY
MALDIVES	MV
MALI	ML
MALTA	MT
MARSHALL ISLANDS	MH
MARTINIQUE	MQ
MAURITANIA	MR
MAURITIUS	MU

COUNTRY	CODE
MAYOTTE	YT
MEXICO	MX
MONTENEGRO	ME
MONTSERRAT	MS
MOROCCO	MA
MOZAMBIQUE	MZ
MYANMAR	MM
NAMIBIA	NA
NAURU	NR
NEPAL	NP
NETHERLANDS	NL
NEW CALEDONIA	NC
NEW ZEALAND	NZ
NICARAGUA	NI
NIGER	NE
NIGERIA	NG
NIUE	NU
NORFOLK ISLAND	NF
NORTHERN MARIANA ISLANDS	MP
NORWAY	NO
OMAN	OM
PAKISTAN	PK
PALAU	PW
PALESTINIAN TERRITORY, OCCUPIED	PS
PANAMA	PA
PAPUA NEW GUINEA	PG
PARAGUAY	PY
PERU	PE
PHILIPPINES	PH
PITCAIRN	PN
POLAND	PL
PORTUGAL	PT
PUERTO RICO	PR
QATAR	QA
RÉUNION	RE
ROMANIA	RO
RUSSIAN FEDERATION	RU
RWANDA	RW

COUNTRY	CODE
SAINT BARTHÉLEMY	BL
SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA	SH
SAINT KITTS AND NEVIS	KN
SAINT LUCIA	LC
SAINT MARTIN (FRENCH PART)	MF
SAINT PIERRE AND MIQUELON	PM
SAINT VINCENT AND THE GRENADINES	VC
SAMOA	WS
SAN MARINO	SM
SAO TOME AND PRINCIPE	ST
SAUDI ARABIA	SA
SENEGAL	SN
SERBIA	RS
SEYCHELLES	SC
SIERRA LEONE	SL
SINGAPORE	SG
SINT MAARTEN (DUTCH PART)	SX
SLOVAKIA	SK
SLOVENIA	SI
SOLOMON ISLANDS	SB
SOMALIA	SO
SOUTH AFRICA	ZA
SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	GS
SOUTH SUDAN	SS
SPAIN	ES
SRI LANKA	LK
SUDAN	SD
SURINAME	SR
SVALBARD AND JAN MAYEN	SJ
SWAZILAND	SZ
SWEDEN	SE
SWITZERLAND	CH
SYRIAN ARAB REPUBLIC	SY
TAIWAN, PROVINCE OF CHINA	TW
TAJIKISTAN	TJ
TANZANIA, UNITED REPUBLIC OF	TZ
THAILAND	TH
TIMOR-LESTE	TL



COUNTRY	CODE
TOKELAU	TK
TONGA	TO
TRINIDAD AND TOBAGO	TT
TUNISIA	TN
TURKEY	TR
TURKMENISTAN	TM
TURKS AND CAICOS ISLANDS	TC
TUVALU	TV
UGANDA	UG
UKRAINE	UA
UNITED ARAB EMIRATES	AE
UNITED KINGDOM	GB
UNITED STATES	US

COUNTRY	CODE
TOGO	TG
UNITED STATES MINOR OUTLYING ISLANDS	UM
URUGUAY	UY
UZBEKISTAN	UZ
VANUATU	VU
VENEZUELA, BOLIVARIAN REPUBLIC OF	VE
VIET NAM	VN
VIRGIN ISLANDS, BRITISH	VG
VIRGIN ISLANDS, U.S.	VI
WALLIS AND FUTUNA	WF
WESTERN SAHARA	EH
YEMEN	YE
ZAMBIA	ZM
ZIMBABWE	ZW

## Appendix B - ISO Currency CODES (ISO- 4217)

ISO 4217 is a standard published by the International Standards Organization, which delineates currency designators.

Code	Country Name
<a href="#">AED</a>	United Arab Emirates Dirham
<a href="#">AFN</a>	Afghanistan Afghani
<a href="#">ALL</a>	Albania Lek
<a href="#">AMD</a>	Armenia Dram
<a href="#">ANG</a>	Netherlands Antilles Guilder
<a href="#">AOA</a>	Angola Kwanza
<a href="#">ARS</a>	Argentina Peso
<a href="#">AUD</a>	Australia Dollar
<a href="#">AWG</a>	Aruba Guilder
<a href="#">AZN</a>	Azerbaijan New Manat
<a href="#">BAM</a>	Bosnia and Herzegovina Convertible Marka
<a href="#">BBD</a>	Barbados Dollar
<a href="#">BDT</a>	Bangladesh Taka
<a href="#">BGN</a>	Bulgaria Lev
<a href="#">BHD</a>	Bahrain Dinar
<a href="#">BIF</a>	Burundi Franc
<a href="#">BMD</a>	Bermuda Dollar
<a href="#">BND</a>	Brunei Darussalam Dollar
<a href="#">BOB</a>	Bolivia Boliviano
<a href="#">BRL</a>	Brazil Real
<a href="#">BSD</a>	Bahamas Dollar
<a href="#">BTN</a>	Bhutan Ngultrum
<a href="#">BWP</a>	Botswana Pula
<a href="#">BYR</a>	Belarus Ruble
<a href="#">BZD</a>	Belize Dollar
<a href="#">CAD</a>	Canada Dollar
<a href="#">CDF</a>	Congo/Kinshasa Franc
<a href="#">CHF</a>	Switzerland Franc
<a href="#">CLP</a>	Chile Peso
<a href="#">CNY</a>	China Yuan Renminbi

Code	Country Name
<a href="#">COP</a>	Colombia Peso
<a href="#">CRC</a>	Costa Rica Colon
<a href="#">CUC</a>	Cuba Convertible Peso
<a href="#">CUP</a>	Cuba Peso
<a href="#">CVE</a>	Cape Verde Escudo
<a href="#">CZK</a>	Czech Republic Koruna
<a href="#">DJF</a>	Djibouti Franc
<a href="#">DKK</a>	Denmark Krone
<a href="#">DOP</a>	Dominican Republic Peso
<a href="#">DZD</a>	Algeria Dinar
<a href="#">EGP</a>	Egypt Pound
<a href="#">ERN</a>	Eritrea Nakfa
<a href="#">ETB</a>	Ethiopia Birr
<a href="#">EUR</a>	Euro Member Countries
<a href="#">FJD</a>	Fiji Dollar
<a href="#">FKP</a>	Falkland Islands (Malvinas) Pound
<a href="#">GBP</a>	United Kingdom Pound
<a href="#">GEL</a>	Georgia Lari
<a href="#">GGP</a>	Guernsey Pound
<a href="#">GHS</a>	Ghana Cedi
<a href="#">GIP</a>	Gibraltar Pound
<a href="#">GMD</a>	Gambia Dalasi
<a href="#">GNF</a>	Guinea Franc
<a href="#">GTQ</a>	Guatemala Quetzal
<a href="#">GYD</a>	Guyana Dollar
<a href="#">HKD</a>	Hong Kong Dollar
<a href="#">HNL</a>	Honduras Lempira
<a href="#">HRK</a>	Croatia Kuna
<a href="#">HTG</a>	Haiti Gourde
<a href="#">HUF</a>	Hungary Forint

Code	Country Name
<a href="#">IDR</a>	Indonesia Rupiah
<a href="#">ILS</a>	Israel Shekel
<a href="#">IMP</a>	Isle of Man Pound
<a href="#">INR</a>	India Rupee
<a href="#">IQD</a>	Iraq Dinar
<a href="#">IRR</a>	Iran Rial
<a href="#">ISK</a>	Iceland Krona
<a href="#">JEP</a>	Jersey Pound
<a href="#">JMD</a>	Jamaica Dollar
<a href="#">JOD</a>	Jordan Dinar
<a href="#">JPY</a>	Japan Yen
<a href="#">KES</a>	Kenya Shilling
<a href="#">KGS</a>	Kyrgyzstan Som
<a href="#">KHR</a>	Cambodia Riel
<a href="#">KMF</a>	Comoros Franc
<a href="#">KPW</a>	Korea (North) Won
<a href="#">KRW</a>	Korea (South) Won
<a href="#">KWD</a>	Kuwait Dinar
<a href="#">KYD</a>	Cayman Islands Dollar
<a href="#">KZT</a>	Kazakhstan Tenge
<a href="#">LAK</a>	Laos Kip
<a href="#">LBP</a>	Lebanon Pound
<a href="#">LKR</a>	Sri Lanka Rupee
<a href="#">LRD</a>	Liberia Dollar
<a href="#">LSL</a>	Lesotho Loti
<a href="#">LTL</a>	Lithuania Litas
<a href="#">LVL</a>	Latvia Lat
<a href="#">LYD</a>	Libya Dinar
<a href="#">MAD</a>	Morocco Dirham
<a href="#">MDL</a>	Moldova Leu
<a href="#">MGA</a>	Madagascar Ariary
<a href="#">MKD</a>	Macedonia Denar
<a href="#">MMK</a>	Myanmar (Burma) Kyat
<a href="#">MNT</a>	Mongolia Tughrig

Code	Country Name
<a href="#">MOP</a>	Macau Pataca
<a href="#">MRO</a>	Mauritania Ouguiya
<a href="#">MUR</a>	Mauritius Rupee
<a href="#">MVR</a>	Maldives (Maldiv Islands) Rufiyaa
<a href="#">MWK</a>	Malawi Kwacha
<a href="#">MXN</a>	Mexico Peso
<a href="#">MYR</a>	Malaysia Ringgit
<a href="#">MZN</a>	Mozambique Metical
<a href="#">NAD</a>	Namibia Dollar
<a href="#">NGN</a>	Nigeria Naira
<a href="#">NIO</a>	Nicaragua Cordoba
<a href="#">NOK</a>	Norway Krone
<a href="#">NPR</a>	Nepal Rupee
<a href="#">NZD</a>	New Zealand Dollar
<a href="#">OMR</a>	Oman Rial
<a href="#">PAB</a>	Panama Balboa
<a href="#">PEN</a>	Peru Nuevo Sol
<a href="#">PGK</a>	Papua New Guinea Kina
<a href="#">PHP</a>	Philippines Peso
<a href="#">PKR</a>	Pakistan Rupee
<a href="#">PLN</a>	Poland Zloty
<a href="#">PYG</a>	Paraguay Guarani
<a href="#">QAR</a>	Qatar Riyal
<a href="#">RON</a>	Romania New Leu
<a href="#">RSD</a>	Serbia Dinar
<a href="#">RUB</a>	Russia Ruble
<a href="#">RWF</a>	Rwanda Franc
<a href="#">SAR</a>	Saudi Arabia Riyal
<a href="#">SBD</a>	Solomon Islands Dollar
<a href="#">SCR</a>	Seychelles Rupee
<a href="#">SDG</a>	Sudan Pound
<a href="#">SEK</a>	Sweden Krona
<a href="#">SGD</a>	Singapore Dollar
<a href="#">SHP</a>	Saint Helena Pound

Code	Country Name
<a href="#">SLL</a>	Sierra Leone Leone
<a href="#">SOS</a>	Somalia Shilling
<a href="#">SPL*</a>	Seborga Luigino
<a href="#">SRD</a>	Suriname Dollar
<a href="#">STD</a>	São Tomé and Príncipe Dobra
<a href="#">SVC</a>	El Salvador Colon
<a href="#">SYP</a>	Syria Pound
<a href="#">SZL</a>	Swaziland Lilangeni
<a href="#">THB</a>	Thailand Baht
<a href="#">TJS</a>	Tajikistan Somoni
<a href="#">TMT</a>	Turkmenistan Manat
<a href="#">TND</a>	Tunisia Dinar
<a href="#">TOP</a>	Tonga Pa'anga
<a href="#">TRY</a>	Turkey Lira
<a href="#">TTD</a>	Trinidad and Tobago Dollar
<a href="#">TVD</a>	Tuvalu Dollar
<a href="#">TWD</a>	Taiwan New Dollar
<a href="#">TZS</a>	Tanzania Shilling

Code	Country Name
<a href="#">UAH</a>	Ukraine Hryvna
<a href="#">UGX</a>	Uganda Shilling
<a href="#">USD</a>	United States Dollar
<a href="#">UYU</a>	Uruguay Peso
<a href="#">UZS</a>	Uzbekistan Som
<a href="#">VEF</a>	Venezuela Bolivar
<a href="#">VND</a>	Viet Nam Dong
<a href="#">VUV</a>	Vanuatu Vatu
<a href="#">WST</a>	Samoa Tala
<a href="#">XAF</a>	Communauté Financière Africaine (BEAC) CFA Franc <a href="#">BEAC</a>
<a href="#">XCD</a>	East Caribbean Dollar
<a href="#">XDR</a>	International Monetary Fund (IMF) Special Drawing Rights
<a href="#">XOF</a>	Communauté Financière Africaine (BCEAO) Franc
<a href="#">XPF</a>	Comptoirs Français du Pacifique (CFP) Franc
<a href="#">YER</a>	Yemen Rial
<a href="#">ZAR</a>	South Africa Rand
<a href="#">ZMW</a>	Zambia Kwacha
<a href="#">ZWD</a>	Zimbabwe Dollar

## Appendix C - Detailed Version Changes

### Version 3.1.1

This version was released to enable the Deposit Protection Fund Board (DPFB) send available information. Due to the nature of data with DPFB, the structure of the DPFB DST would make it impossible for their records to be accepted at the CRBs. Thus, necessary edits had to be done.

The detailed edits are as below.

Section Number	Field	Changes Made
4.1.37	Instalment Due Date	Marked Optional for DPFB
4.1.43	Overdue Balance	Marked Optional for DPFB
4.1.44	Overdue Date	Marked Optional for DPFB
4.1.46	Nr. Instalments in Arrears	Marked Optional for DPFB
4.1.54	Disbursement Date	Marked Optional for DPFB
4.2.46	Instalment Due Date	Marked Optional for DPFB
4.2.51	Overdue Balance	Marked Optional for DPFB
4.2.52	Overdue Date	Marked Optional for DPFB
4.2.63	Disbursement Date	Marked Optional for DPFB
4.4	Guarantor File	Added a column for DPFB
4.8.1	Lenders Registered Name	Business Rules Edits
4.8.3	Lenders Branch Name	Business Rules Edits

## Version 3.1

After conducting a three-month pilot amongst banks and MFBs between April 2013 and June 2013, the ICT sub-committee sat to review the template. The Main changes in this version include

- Introduction of the Amount Format (denoted by C).
- Reduction in Mandatory fields
- Redefining some business rules

The detailed edits are as below.

Section Number	Field	Changes Made
3.3	Stakeholder File	Definitions of data for submission under this file changed
3.4.2.2	Amount Fields Formats	Amount Data Type introduced. Fields that adhere to the “assumed decimal point” are denoted by C
4.1.5	Previous Registration Number	<ul style="list-style-type: none"><li>• Made optional for Bank/MFBs</li><li>• Made optional for DPFB</li></ul>
4.1.7	Client Number	<ul style="list-style-type: none"><li>• Made optional for Bank/MFBs</li><li>• Made optional for DPFB</li></ul>
4.1.14	Number of Shareholders	<ul style="list-style-type: none"><li>• Made optional for Bank/MFBs</li><li>• Business rules redefined.</li></ul>
4.1.20	Postal Address 2	<ul style="list-style-type: none"><li>• Made optional for Bank/MFBs</li><li>• Business rules redefined.</li></ul>
4.1.32	Lenders Branch Code	<ul style="list-style-type: none"><li>• Field length increased to A7</li><li>• Business rules redefined.</li></ul>
4.1.33	Account Joint/Single Indicator	<ul style="list-style-type: none"><li>• Made optional for Bank/MFBs</li><li>• Made optional for DPFB</li></ul>
4.1.35	Account Product Type	<ul style="list-style-type: none"><li>• Business rules options redefined.</li></ul>
4.1.37	Instalment Due Date	<ul style="list-style-type: none"><li>• Field renamed</li><li>• Made mandatory for Bank/MFBs</li><li>• Made mandatory for DPFB</li><li>• Business rules redefined</li></ul>
4.1.39	Original Amount	<ul style="list-style-type: none"><li>• Field changed to Amount Format</li><li>• Business rules Redefined</li></ul>
4.1.40	Currency of Facility	<ul style="list-style-type: none"><li>• Business rules edits</li></ul>
4.1.41	Amount in Kenya Shillings	<ul style="list-style-type: none"><li>• Field Changed to Amount Format</li><li>• Business rules redefined</li></ul>
4.1.42	Current Balance	<ul style="list-style-type: none"><li>• Field Changed to Amount Format</li><li>• Business rules redefined</li></ul>
4.1.43	Overdue Balance	<ul style="list-style-type: none"><li>• Field Changed to Amount Format</li><li>• Business rules redefined</li></ul>
4.1.44	Overdue Date	<ul style="list-style-type: none"><li>• Business rules redefined</li></ul>
4.1.45	Nr of Days in Arrears	<ul style="list-style-type: none"><li>• Field length increased to N5</li></ul>

Section Number	Field	Changes Made
		<ul style="list-style-type: none"> <li>• Business Rules redefined</li> </ul>
4.1.46	Nr of Instalments In Arrears	<ul style="list-style-type: none"> <li>• Business Rules redefined</li> </ul>
4.1.47	Account Status	<ul style="list-style-type: none"> <li>• Business Rules edits</li> </ul>
4.1.49	Account Closure Reason	<ul style="list-style-type: none"> <li>• Made optional for Bank/MFBs</li> <li>• Made optional for DPFB</li> <li>• Business rules redefined</li> </ul>
4.1.50	Repayment period	<ul style="list-style-type: none"> <li>• Made mandatory for Banks/MFBs</li> <li>• Business rules redefined</li> </ul>
4.1.51	Deferred Payment Date	<ul style="list-style-type: none"> <li>• Business rules redefined</li> </ul>
4.1.52	Deferred Payment Amount	<ul style="list-style-type: none"> <li>• Field Changed to Amount Format</li> <li>• Business rules redefined</li> </ul>
4.1.53	Payment Frequency	<ul style="list-style-type: none"> <li>• Business rules redefined</li> </ul>
4.1.54	Disbursement Date	<ul style="list-style-type: none"> <li>• Field Renamed</li> <li>• Made mandatory for Banks/MFBs</li> <li>• Made mandatory for DPFB</li> <li>• Business Rules Redefined</li> </ul>
4.1.55	Instalment Amount	<ul style="list-style-type: none"> <li>• Field Renamed</li> <li>• Field changed to Amount Format</li> <li>• Business rules redefined</li> </ul>
4.1.56	Date of Latest Payment	<ul style="list-style-type: none"> <li>• Field changed to Amount Format</li> <li>• Business rules redefined</li> </ul>
4.1.57	Last Payment Amount	<ul style="list-style-type: none"> <li>• Field changed to Amount Format</li> <li>• Business rules redefined</li> </ul>
4.2.7	Client Number	<ul style="list-style-type: none"> <li>• Made optional for Bank/MFBs</li> <li>• Made optional for DPFB</li> </ul>
4.2.14	Secondary Identification Document Type	<ul style="list-style-type: none"> <li>• Made optional for Bank/MFBs</li> <li>• Made optional for DPFB</li> </ul>
4.2.16	Other Identification Document Type	<ul style="list-style-type: none"> <li>• Made optional for Bank/MFBs</li> <li>• Made optional for DPFB</li> </ul>
4.2.22	Postal Address 2	<ul style="list-style-type: none"> <li>• Business rules redefined</li> </ul>
4.2.36	Employment Date	<ul style="list-style-type: none"> <li>• Made optional for Bank/MFBs</li> <li>• Made optional for DPFB</li> </ul>
4.2.37	Employment Type	<ul style="list-style-type: none"> <li>• Business rules edits</li> </ul>
4.2.38	Salary Band	<ul style="list-style-type: none"> <li>• Business rules redefined</li> </ul>
4.4.42	Lenders Branch Code	<ul style="list-style-type: none"> <li>• Field length increased to A7</li> <li>• Business rules redefined.</li> </ul>
4.2.44	Account Product Type	<ul style="list-style-type: none"> <li>• Business rules redefined</li> </ul>
4.2.46	Instalment Due Date	<ul style="list-style-type: none"> <li>• Field renamed</li> <li>• Made mandatory for Bank/MFBs</li> <li>• Made mandatory for DPFB</li> <li>• Business rules redefined</li> </ul>
4.2.47	Original Amount	<ul style="list-style-type: none"> <li>• Field changed to Amount Format</li> </ul>

Section Number	Field	Changes Made
		<ul style="list-style-type: none"> <li>Business rules Redefined</li> </ul>
4.2.48	Currency of Facility	<ul style="list-style-type: none"> <li>Business rules edits</li> </ul>
4.2.49	Amount in Kenya Shillings	<ul style="list-style-type: none"> <li>Field Changed to Amount Format</li> <li>Business rules redefined</li> </ul>
4.2.50	Current Balance	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> <li>Business rules redefined</li> </ul>
4.2.51	Overdue Balance	<ul style="list-style-type: none"> <li>Field Changed to Amount Format</li> <li>Business rules redefined</li> </ul>
4.2.52	Overdue Date	<ul style="list-style-type: none"> <li>Business rules redefined</li> </ul>
4.2.54	Nr of Instalments In Arrears	<ul style="list-style-type: none"> <li>Business Rules redefined</li> </ul>
4.2.56	Account Status	<ul style="list-style-type: none"> <li>Business rules edits</li> </ul>
4.2.58	Account Closure Reason	<ul style="list-style-type: none"> <li>Made optional for Bank/MFBs</li> <li>Made optional for DPFB</li> <li>Business rules redefined</li> </ul>
4.2.60	Deferred Payment Date	<ul style="list-style-type: none"> <li>Business rules redefined</li> </ul>
4.2.61	Deferred Payment Amount	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> <li>Business rules redefined</li> </ul>
4.2.62	Payment Frequency	<ul style="list-style-type: none"> <li>Business rules redefined</li> </ul>
4.2.63	Disbursement Date	<ul style="list-style-type: none"> <li>Field Renamed</li> <li>Made mandatory for Banks/MFBs</li> <li>Made mandatory for DPFB</li> <li>Business Rules Redefined</li> </ul>
4.2.64	Instalment Amount	<ul style="list-style-type: none"> <li>Field Renamed</li> <li>Field changed to Amount Format</li> <li>Business rules redefined</li> </ul>
4.2.65	Date of Latest Payment	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> <li>Business rules redefined</li> </ul>
4.2.66	Last Payment Amount	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> <li>Business rules edits</li> </ul>
4.3.9	Client Number	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> <li>Made optional for DPFB</li> </ul>
4.4.4	Lenders Branch Code	<ul style="list-style-type: none"> <li>Field length changed to A7</li> <li>Business rules redefined</li> </ul>
4.4.5	Client Number	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.4.15	Guarantee Type	<ul style="list-style-type: none"> <li>Business rules redefined</li> </ul>
4.4.17	Guarantor Relationship	<ul style="list-style-type: none"> <li>Field Name edits</li> </ul>
4.4.18	Guarantee Limit	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> <li>Made Mandatory for Banks/MFBs</li> </ul>
4.4.27	Salary Band	<ul style="list-style-type: none"> <li>Field format changed to A1</li> </ul>
4.4.28	Mobile Telephone Number	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.4.32	Postal Address 2	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> <li>Business rules redefined</li> </ul>



Section Number	Field	Changes Made
4.4.36	Physical Address 1	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.5.5	Cheque Amount	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> </ul>
4.5.10	Account Status	<ul style="list-style-type: none"> <li>Business Rules redefined</li> </ul>
4.5.11	Cheque Bounce Reason Codes	<ul style="list-style-type: none"> <li>Business Rules edits</li> </ul>
4.6.4	Lenders Branch Code	<ul style="list-style-type: none"> <li>Field format changed to A7</li> <li>Business rules redefined</li> </ul>
4.6.5	Client Number	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> <li>Made optional for DPFB</li> </ul>
4.6.11	Other Identification Document	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.6.15	Collateral Type	<ul style="list-style-type: none"> <li>Business Rules redefined</li> </ul>
4.6.16	Collateral Reference Number	<ul style="list-style-type: none"> <li>Made conditional for Banks/MFBs</li> <li>Made conditional for DPFB</li> <li>Business rules redefined</li> </ul>
4.6.17	Collateral Last Valuation Amount	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> </ul>
4.6.19	Collateral Forced Sale Value	<ul style="list-style-type: none"> <li>Field Changed to Amount Format</li> <li>Business rules redefined</li> </ul>
4.6.20	Next Valuation Date	<ul style="list-style-type: none"> <li>Field renamed</li> <li>Made optional for Banks/MFBs</li> <li>Made optional for DPFB</li> <li>Business Rules redefined</li> </ul>
4.6.22	Instrument of Claim/Recovery Type	<ul style="list-style-type: none"> <li>Field format changed to A50</li> <li>Business Rules redefined</li> </ul>
4.7.4	Lenders Branch Code	<ul style="list-style-type: none"> <li>Field format changed to A7</li> <li>Business rules redefined</li> </ul>
4.7.5	Client Number	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.7.7	Fraud Type	<ul style="list-style-type: none"> <li>Field format changed to A50</li> <li>Business rules redefined</li> </ul>
4.7.11	Amount	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> </ul>
4.7.12	Loss Amount	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> </ul>
4.8.4	Lenders Branch Code	<ul style="list-style-type: none"> <li>Field format changed to A7</li> <li>Business rules redefined</li> </ul>
4.8.9	Other Identification Document	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.8.11	Client Number	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.8.13	Account Number	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.8.18	Application Amount	<ul style="list-style-type: none"> <li>Field changed to Amount Format</li> </ul>
4.8.19	Application Currency	<ul style="list-style-type: none"> <li>New field introduced</li> </ul>
4.8.20	Product Type	<ul style="list-style-type: none"> <li>Business Rules redefined</li> </ul>
4.8.21	Term of Loan	<ul style="list-style-type: none"> <li>Business Rules redefined</li> </ul>
4.8.23	Application Decline Reason Codes	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>
4.8.25	Application Status Update Reason	<ul style="list-style-type: none"> <li>Made optional for Banks/MFBs</li> </ul>

### Version 3.0.1

This version was released due to two missing fields in the Individual Consumer, Employment and Account File. There were few edits to be corrected in the version. The details are as below.

Section Number	Column	Changes Made
4.2.50	All	Two fields added before section 4.2.50. The fields inserted are <b>Current Balance</b> and <b>Overdue Balance</b>
4.1.47	Business Rules	Options Dropped <ul style="list-style-type: none"><li>• Performing</li><li>• Non-Performing</li><li>• Paid Up</li></ul> Options Added <ul style="list-style-type: none"><li>• Deferred</li></ul> Options Updated <ul style="list-style-type: none"><li>• Option definitions updated.</li></ul>
4.2.56	Bank/MFBMandatory	Changed to <b>Yes</b>
	DPFB Mandatory	Changed to <b>Yes</b>
	Business Rules	Options aligned to those in field 4.1.47
4.4.23	Bank/MFB Mandatory	Changed to No
4.4.26	Field No.	Corrected Sequencing order
4.6.22	Bank/MFB Mandatory	Changed to No

## Appendix D – Template Clarifications

The table below describes the most common scenarios and how each should be handled with regards to the data specification.

No	Scenario	How to Apply Specs
1	<p>Rescheduling of the term of the loan to give the client a longer period to repay the outstanding balance. This will result in smaller repayments over a longer period. Presume account number doesn't change after rescheduling</p> <p>Loan may or may not be in arrears at point of reschedule.</p>	<p>Submit one record. This will be the same as from previous month's submission but with changes to the following fields:</p> <ul style="list-style-type: none"> <li>• <i>Payment Due Date</i>- change to the next installment date</li> <li>• <i>Current Balance</i>- update if changed since last submission</li> <li>• <i>Overdue Balance</i>- zero as reschedule should eliminate any overdue amounts that existed</li> <li>• <i>Overdue Date</i>- blank</li> <li>• <i>Nr of days in arrears</i>- should reduce to zero if existed at time of reschedule</li> <li>• <i>Nr of installments in arrears</i>- reduce to zero if existed at time of reschedule</li> <li>• <i>Performing/NPL indicator</i>- should be A as Performing</li> <li>• <i>Account Status</i> – change to 'Terms Extended'</li> <li>• <i>Account status date</i> – change to date of reschedule</li> <li>• <i>Repayment period</i>- change to total period of the loan including the extension</li> <li>• <i>Date of Last installment</i>- update to revised date for last installment</li> <li>• <i>Last Repayment Amount</i>- change to new repayment amount</li> </ul>
2	<p>Restructuring of loan using a new account. This is effectively same as above except the initial account is now closed and a new account opened with the remaining amount due, which must be paid over a new instalment schedule.</p>	<p>Submit two records, one for each account number.</p> <p>Last month record which will now show as:</p> <ul style="list-style-type: none"> <li>• <i>Current Balance</i> = 0</li> <li>• <i>Account Status</i> = Closed</li> <li>• <i>Account Closure Reason</i> = Restructured</li> </ul> <p>New record with full details of the new loan on a different account number</p>
3.	<p>Submitting a joint account. Consider a joint account with two account holders</p>	<p>Submit two records, for each member of the account.</p> <ul style="list-style-type: none"> <li>• Each record has the same account</li> </ul>

No	Scenario	How to Apply Specs
		number and account details <ul style="list-style-type: none"> <li>Each record will have different identification details for each member of the account</li> <li><i>Joint/Single indicator = J</i></li> </ul>
4	Top up of loan using the same account	Submit one record. This will be the same as from previous month's submission but with changes to the following fields: <ul style="list-style-type: none"> <li><i>Payment Due Date</i>- change to the next instalment date</li> <li><i>Current Balance</i>- update</li> <li><i>Account Status</i> – change to 'Terms Extended'</li> <li><i>Account status date</i> – change to date of top up</li> <li><i>Repayment period</i>- change to total period of the loan if changed</li> <li><i>Date of Last instalment</i>- update to revised date for last instalment</li> <li><i>Last Repayment Amount</i>- change to new repayment amount</li> </ul>
5	Top up of loan using a new account whereby the old account is repaid with the top up amounts	Submit two records, one for each account number.  Last month record which will now show as: <ul style="list-style-type: none"> <li><i>Current Balance</i> = 0</li> <li><i>Account Status</i> = Closed</li> <li><i>Account Closure Reason</i> = Top up</li> </ul> New record with full details of the new loan on a different account number
6	Deferred payment - when a client indicates they will not be able to pay the next payment(s), i.e. because of travel abroad. The loan is deferred for the time and amount applicable (in practice a grace period during the loan term)  It is presumed this is done on the existing loan account via an amendment to the schedule.	Submit one record with the following updates <ul style="list-style-type: none"> <li><i>Payment Due Date</i>= Next installment date as per the agreed changes to the schedule taking into account deferment.</li> <li><i>Deferred Payment Date</i>- the agreed date to which the next payment has been deferred.</li> <li><i>Deferred Payment Amount</i>- the installment amount to be paid at the deferred date.</li> </ul>