DATA LOAD & VALIDATION REPORT

COMPUSCAN
CONFIDENCE IN CREDIT

File Information

Supplier Name	ATLAS FINANCE
Supp Ref No.	AT0001
File Type	Live Monthly
File Layout	L702
File Name	AT0001_ALL_L702_M_20160229_1_1.txt
Month End Date	2016/02/29
File Creation Date	2016/03/04
Date Processed	2016/03/08

File Statistics

	Total	%
Total Records	6,363	100.00%
Rejection Rules	17	0.27%
Records Rejected	7	0.11%
Records Accepted	6,356	99.89%
Record Exists With A More Recent Update	1,383	21.74%
Possible Joint Loans - Match Key	0	0.00%
Possible Joint Loans	0	0.00%
Non Data Records	0	0.00%
No Match Found On Conversion Request	0	0.00%
New Accounts	4,980	78.26%
Migration Or Conversion In Daily File	0	0.00%
Migrated Records	0	0.00%
Matched Accounts	1,383	21.74%
Failed Conversion	0	0.00%
Exact Duplicates - Match Key	0	0.00%

	Total	%
Exact Duplicates	0	0.00%
Evo To Nlr Account Mapping Rejections	0	0.00%
Converted Account	0	0.00%
Adverse Status Prior Amnesty	0	0.00%
Adverse Status Post Amnesty	375	5.89%
Account Age Less Than 32 Days	0	0.00%

Data Rejections

Rejection Type	Total	%
Financial	12	0.18%
Demographic	5	0.08%

QE Statistics

QE	QE Description	Total	%
QE02	Current Balance > 0 and Instalment Amount = 0.	0	0.00%
QE03	Instalment Amount > 0 And Current Balance = 0.	0	0.00%
QE04	Months in Arrears > 0 provided with an Overdue Amount = 0 and/or with the Current Balance Indicator = C.	0	0.00%
QE05	Months in Arrears increased by 2+ months between consecutive monthly submissions.	0	0.00%
QE06	Status Code provided without a valid Status Date.	0	0.00%
QE07	Status Code in file repeats Status Code of previous month's monthly submission.	0	0.00%
QE08	Status Code = C, T, V, G or H provided where Current Balance, Overdue Balance, Instalment Amount or Months in Arrears is > 0.	0	0.00%
QE09	Instalment Amount is > Current Balance and no status code is supplied.	0	0.00%
QE10	Repeat negative Status Code W, I, J or L supplied and the Status Date has changed to a more recent date.	0	0.00%
QE11	Positive Status Code provided without a Status Date.	0	0.00%
QE12	Potential duplicate: inaccurate population of conversion fields. Conversion fields do not match to Compuscan bureaux.	0	0.00%
QE13	Potential duplicate: new accounts supplied where the Account Open Date is older than 30 days.	505	7.94%
QE14	Potential duplicate: new accounts supplied where the Account Open Date is within 30 days of the Transaction Date.	4,475	70.33%
QE16	Count of positive Status Codes within the file (C, F, G, H, K, M, P, S, T, V, X and Z).	147	2.31%
QE17	Count of negative Status Codes within the file (W, I, J or L).	375	5.89%
QE18	Count of dispute Status Codes in file (D).	0	0.00%
QE19	Account Type M or P provided without a valid Loan Reason Code.	0	0.00%

QE	QE Description		Total	%
QE22	Open registrations not updated by a monthly load.		0	0.00%
Total QE B	QE Total (load dependent)		4,994	78.48%

Compuscan Validation Routines

Demographic Information

Error	Description	Outcome	Total	%
D00031	NCA minimum requirement has not been met - all Forename fields are either invalid or not provided.	Rejection	5	0.08%
D00025	Company name may not be supplied as a Forename 1.	Warning	6	0.09%
D00026	Forename 1 must be [A-Z] [ ] ['] [-] or where full Forename supplied, must contain at least 1 vowel (A, E, I, O, U, Y).	Warning	1	0.02%
D00267	If the Income Frequency is supplied then the Income is required to be > 0.	Warning	4	0.06%
D00008	SA ID Numbers may not be populated in the Non SA ID Number field.	Warning	1	0.02%
D00657	SA ID Number is space filled, where not supplied SA ID Number must be zero filled.	Warning	157	2.47%

Financial Information

Error	Description	Outcome	Total	%
D00417	Amount Overdue must be > 0 where Status Code = W, I, J or L. Account Type = I or P.	Rejection	2	0.03%
D00235	Current Balance must be > 0 where Status Code = W, I, J or L. Account Type = D, F, H, M, N, P, T, U, W or X.	Rejection	2	0.03%
D00198	Instalment Amount must be > 0 where Status Code is empty or E, W, I, J or L. Account Type = D, I, P or Y.	Rejection	2	0.03%
D00132	Current Balance & Amount Overdue must be > R100 where the Status Codes = W, I, J or L.	Rejection	2	0.03%
D00508	Current Balance, Amount Overdue, Instalment Amount and Months In Arrears is mandatory and must be > 0 where Status Code = W, I, J or L.	Rejection	2	0.03%
D00134	Months In Arrears must be > 0 where Status Codes = W, I, J or L.	Rejection	2	0.03%
D00159	Consumer was younger than 18 years at time the account was opened.	Warning	2	0.03%
D00750	Date of Last Payment may not be before the Month End Date by more than 31 days where the Status Code = C, F, G, H, K, M, P, S, T, V, X or Z.	Warning	1	0.02%
D00853	Current Balance is > Opening Balance by 30% or more. Account has zero MIA. Account Type = B, H, C, D, E, G, H, I, N, P, R, T or Y.	Warning	4,388	68.96%
D00854	NCAA: Status Code W, I, J or L is not allowed on records where the Last Payment Date is within 91.31 Days and the Repayment Frequency = '03', '04', '05' or '06'	Warning	53	0.83%
D00856	NCAA: Status Code W, I, J or L is not allowed on records where the Last Payment Date is within 42 Days and the Repayment Frequency = '02'.	Warning	5	0.08%
D00855	NCAA: Status Code W, I, J or L is not allowed on records where the Last Payment Date is within 21 Days and the Repayment Frequency = '01'.	Warning	5	0.08%
D00524	Terms must be = 0 for Account Type M. Current Terms = 1	Warning	1,395	21.92%

Data Audit Summary

Breakdown of Account Type totals over the past 3 months:

Account Type	Description	MAR-2016
M	One Month Personal Loan	2,215
P	Personal Loan	7,571

Positive Status Code Distribution

Status Code	Description	Total	%
C	Account Closed	147	2.31%

Default Status Code Distribution

Status Code	Description	Total	%
L	Handed Over	375	5.89%

Months in Arrears Distribution:

Legend:
- 0MONTHS
- 1MONTHS
- 2MONTHS
- 3MONTHS
- 4MONTHS
- 5MONTHS
- 6MONTHS
- 7MONTHS
- 8MONTHS
- 9MONTHS
- >9MONTHS
- NULL
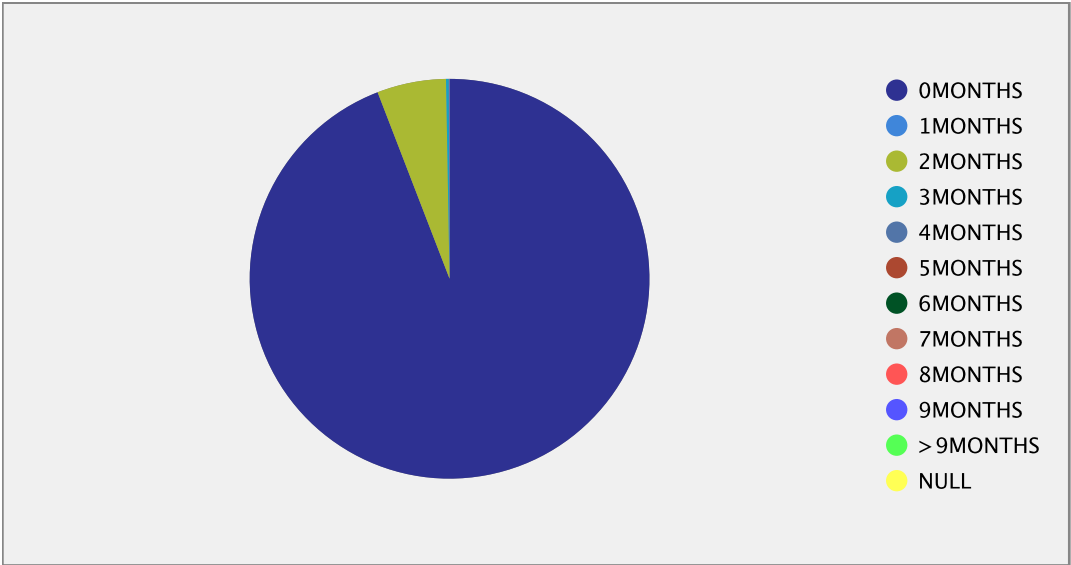
Months in Arrears Distribution	Count
0months	5,990
1months	0
2months	355
3months	14
4months	2
5months	0

Months in Arrears Distribution	Count
6months	0
7months	1
8months	0
9months	1
>9months	0
Null	0