



CIR 360 Bureau System-to-System External Interface Specification

Dec 2018



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Table of Contents

1.	Introduction.....	8
1.1.	Purpose.....	8
1.2.	Scope	8
1.3.	Audience.....	8
1.4.	Other sources of information	9
1.5.	Glossary/Definitions	9
2.	Interface Identification - Credit Report Service.....	9
3.	CIR 360 Report.....	11
3.1.	CIR 360 Request.....	11
3.2.	CIR 360 Response	12
3.2.1.	ErrorType (Error)	14
4.	Individual Input Request	14
4.1.	RequestHeaderType (RequestHeader)	15
4.2.	RequestBodyType (RequestBody).....	16
4.2.1.	InquiryCommonInputAddressType(InquiryAddresses).....	19
4.2.2.	InquiryCommonInputPhoneType (InquiryPhones)	20
4.2.3.	InquiryCommonInput EmailAddressType(EmailAddresses)	22
4.2.4.	InquiryCommonInput IDDetailsType (IDDetails)	23
4.2.5.	InquiryCommonInputAccountDetailsType (InquiryCommonAccountDetails).....	24
4.2.6.	InquiryCommonInputMFIDetailsType (MFIDetails).....	24
4.3.	RequestScoreType (Score).....	28
5.	Individual Response	29
5.1.	InquiryResponseHeaderType (InquiryResponseHeader)	30
5.2.	InquiryRequestBodyType (InquiryRequestInfo).....	31
5.3.	CIRResponseType (CIRReportData).....	31
5.3.1.	IDAndContactInfoType (IDAndContactInfo)	34
5.3.2.	FamilyDetailsInfoType (FamilyDetailsInfo).....	45
5.3.3.	IncomeDetailsType (IncomeDetails).....	46
5.3.4.	CreditReportSummaryType (RetailAccountSummary).....	48
5.3.5.	CreditReportSummaryType (MicrofinanceAccountSummary)	50
5.3.6.	RecentActivitiesType (RecentActivities)	51
5.3.7.	OtherKeyIndType (OtherKeyInd)	52
5.3.8.	EnquirySummaryType (EnquirySummary)	52



5.3.9.	EnquiryType (Enquiries).....	54
5.3.10	AccountDetailsType (RetailAccountDetails)	55
5.3.11	AccountDetailsType (MicrofinanceAccountDetails)	61
5.3.12.	ScoreDetailsType (ScoreDetails)	72
5.3.13	ConsumerDisputeType (ConsumerDispute)	74
5.3.13	DecisionInfoType (Decision)	75
5.4.	InquiryRequestScoreType (Score).....	76
6.	Commercial Request	89
6.1.	RequestHeaderType(RequestHeader).....	90
6.2.	RequestBodyCommercialType (RequestBodyCommercial)	91
6.2.1.	InquiryCommonInputAddressType(InquiryAddresses)	92
6.2.2.	InquiryCommonInputInquiryPhoneType (InquiryPhones)	94
6.2.3	InquiryCommonInputIDDetailsType (IDDetails)	95
6.3.	RequestScoreType (Score).....	96
7.	Commercial Response	96
7.1.	InquiryResponseHeaderType (InquiryResponseHeader)	98
7.2.	InquiryRequestInfoCommercialType (InquiryRequestInfoCommercial)	100
7.3.	CommercialBureauResponseDetailsType(CommercialBureauResponseDetail)	100
7.3.1.	IDAndContactInfoType (IDandContactInfo).....	102
7.3.2.	CreditReportSummaryType (CreditReportSummary)	109
7.3.3.	CreditFacilityType (CreditFacilityDetails).....	111
7.3.4.	CreditFacilityType (CreditFacilityDetailsAsGuarantor)	127
7.3.5.	RelationshipDetailsType (RelationshipDetails).....	127
7.3.6.	EnquiryDetailsType (RecentEnquiries)	130
7.3.7.	EnquirySummaryType (EnquirySummary).....	131
7.4.	CCRHitDetailsLst (CCRHitDetailsLst)	132
7.5.	InquiryRequestScoreType(Score)	133
8.	Error Messages	133
9.	Appendix List	143
9.1	Appendix – A.....	143
9.2	Appendix – B.....	145
9.3	Appendix – C.....	145
9.4	Appendix – D	146
9.5	Appendix – E	146
9.6	Appendix – F	147
9.7	Appendix – G	147



9.8	Appendix – H	147
9.9	Appendix – I.....	147
9.10	Appendix – J.....	149
9.11	Appendix – K.....	149
9.11	Appendix – CA	150
9.12	Appendix – CB.....	151
9.13	Appendix – CC.....	151
9.14	Appendix – CD	152
9.15	Appendix – CE.....	152
9.16	Appendix – CF	152
9.17	Appendix – CG	153
9.18	Appendix – CH	153
9.19	Appendix – CI.....	154
9.20	Appendix – CJ	154
9.21	Appendix – CK.....	157
9.22	Appendix – CL	157
9.23	Appendix – CM	158
9.24	Appendix – CN	158
9.25	Appendix – CO	158
9.26	Appendix – CP.....	159
9.27	Appendix – CQ.....	161
10.	Java Sample Program	162

1. Introduction

This document describes the Equifax Credit Report web service, and how to set up system-to-system communication with Equifax Credit Report service.

This document is divided into four parts:

- Layout of CIR 360 Request and response structure.
- Technical description of the method interface, request structure and how to understand/construct request message for Retail, MFI and Commercial.
- Technical description of response structure and how to understand responses from method calls for Retail, MFI and Commercial.
- Reference lookup codes.

1.1. Purpose

This document describes system-to-system interface for Equifax Credit Report service and how to use it. It describes what the Credit Report web service is, what is required to use it, how to make request and how to process the response.

This document should be the main guideline when implementing the Equifax Credit Report web service.

1.2. Scope

This document defines the technical interfaces for Equifax credit bureau web service integration component.

1.3. Audience

The intended reader of this document is anyone that wishes to implement and set up system-to-system communication with Equifax to automate CIR 360. The reader is required to have a basic knowledge of how web services works and should feel confident using terms like restful JSON web services.

1.4. Other sources of information

To get a basic understanding of the technical concepts described in this document, see:

- JSON: https://www.w3schools.com/js/js_json_intro.asp
- Google Chrome Plugin for testing:
<https://chrome.google.com/webstore/detail/postman/fhbjgbiflinjbdggehcddcbncddomop?hl=en>
- Example: <http://www.baeldung.com/jersey-jax-rs-client>

1.5. Glossary/Definitions

Sr. No.	Component	Description
1.	Web Service	A standard protocol for system-to-system communication. Equifax provides a Web Service-based interface to retrieve credit report.
2.	JSON	JavaScript Object Notation– A syntax for storing and exchanging data.
3.	Error	An error is a severe validation failure, which will cause the credit report request rejected.
4.	Request	A request is a message coming from a user to the Equifax through the Web Service Interface (Equifax Credit Report Web- service)
5.	Response	In return to a request sent to the web-service client, it is a message answer to the user.
6.	Individual Inquiry	Refers to an individual request (Retail or MFI) for a customer
7.	Commercial Inquiry	Refers to a company/entity inquiry
8.	RTL	Retail
9.	MFI	Microfinance

2. Interface Identification - Credit Report Service

This section explains the interface integration view of Credit Report Web-service.

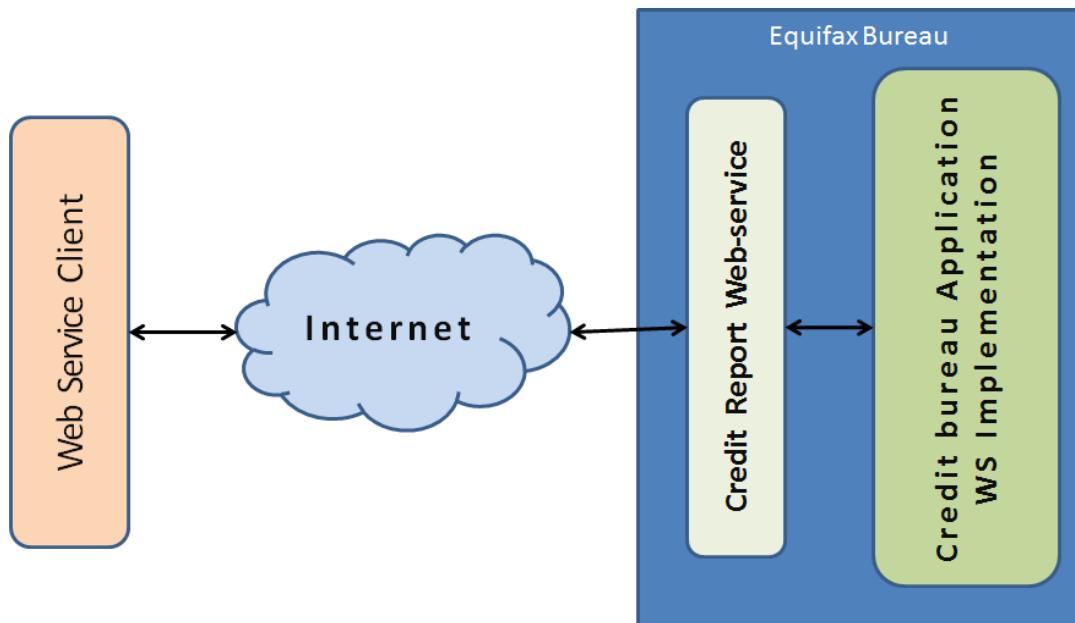


Figure 1: Interface Context Diagram

The interface provided by the Equifax Credit report is a web service.

The protocol used to communicate between the Equifax Web-service and the user is based on Rest (JSON) over HTTPS.

3. CIR 360 Report

The customer can use the standard (modular) structure of two separate flows of request and response generation for MFI and Retail.

They can also opt for consolidated report structure where they can opt for:

1. Consolidated Individual Report - Retail and MFI Combined

The request should include both Retail and MFI fields and the response would contain Retail and MFI response (as per availability)

2. Primary Individual (Retail/MFI) Inquiry (Commercial report provided as secondary)

The request should include both Retail and MFI fields and the response would contain Retail and MFI response (as per availability) and elements of Commercial overlap (If any)

3. Primary Commercial Inquiry (MFI and Retail reports provided as secondary)

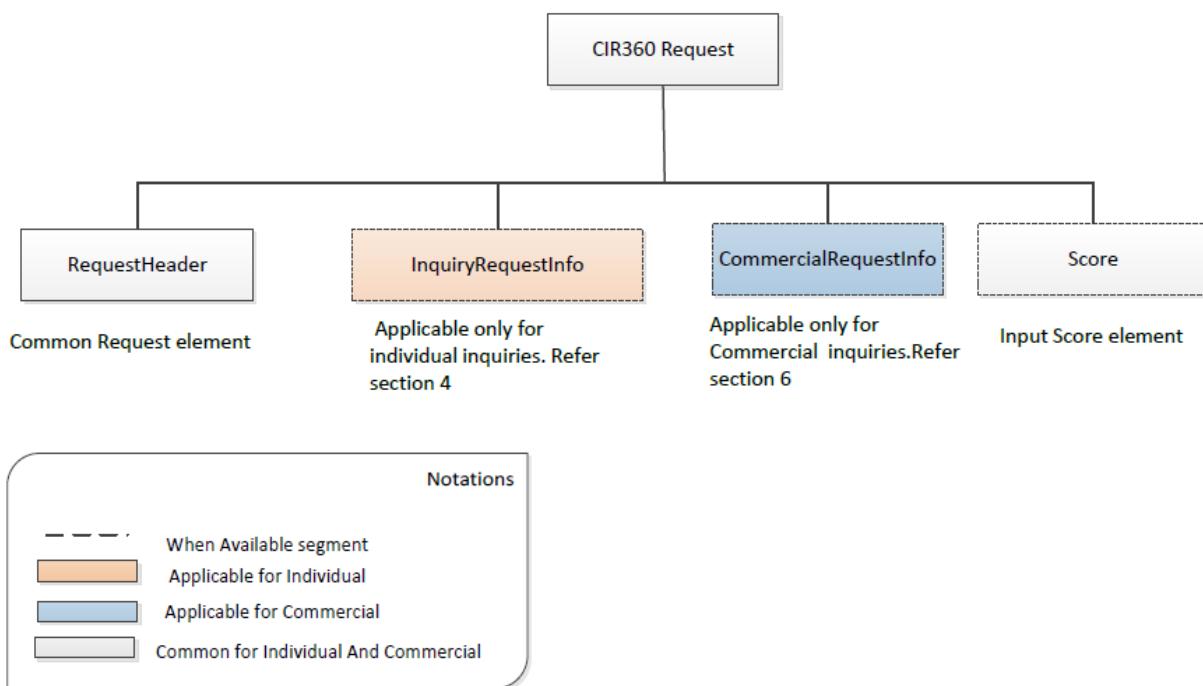
The request should include Commercial request fields and the response would contain complete Commercial Response and Retail and MFI response as well

The Commercial Report is not available currently and would be released shortly under this structure.

However, the document incorporates this module as well from future integration reference purposes.

3.1. CIR 360 Request

This section details the elements of a CIR 360 request.

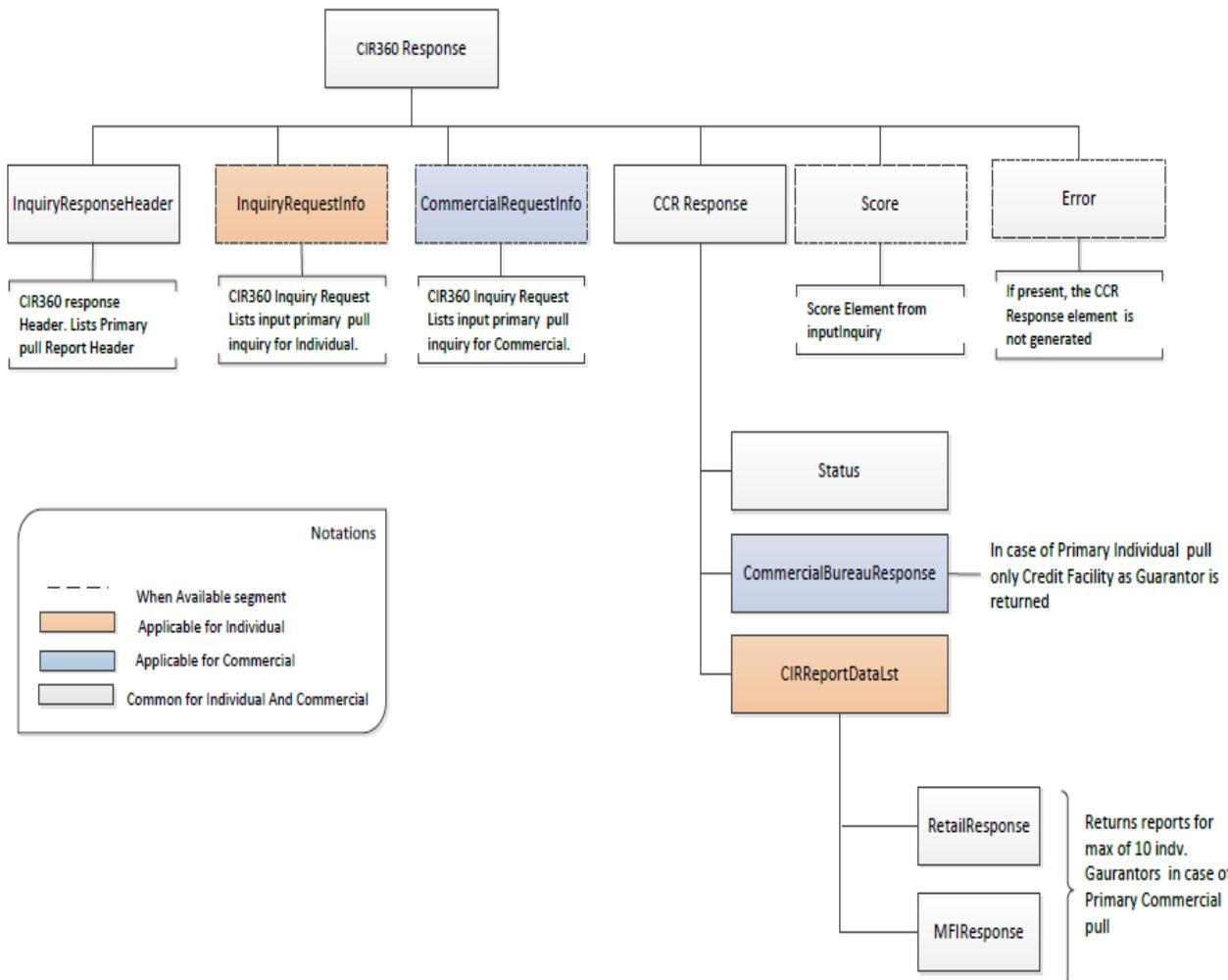


If both request elements (for Commercial and Individual) are populated, an error is generated.

The Score is an optional element, if customer is opting for Consolidated Individual Report, they can choose from the applicable scorecards from both modules.

3.2. CIR 360 Response

This section explains the overall Response structure of a CIR 360 Report.



For Commercial Primary Pull:

The Commercial Report is generated for inquired entity and for the individuals listed as guarantors (Under Credit Facility as Borrower) the individual reports are provided.

A maximum of 10 individual (i.e. 10 MFI and 10 Retail) reports for the consumers listed as guarantors are provided. Individual reports for related parties (Type of related parties listed under [Appendix CQ](#)) are not provided.

The selection of 10 guarantors for Individual secondary pull is done basis the active account status and recency of data reported for Borrower's Credit Facilities.

Below is the bifurcation for Account status classification:

Data Submission Account Status	Status Reference
Open	Active
Closed By Payment	Closed
Settled & Closed	Closed
Restructured	Active
Written Off	Closed
Settled Post Write Off	Closed
Invoked	Closed
Devolved	Closed
Restructured Due to Natural Calamity	Active

Refer section [5.Individual Response](#) for Individual response details and section [7.Commercial Response](#) for Commercial response details.

For Individual Primary Pull:

The respective Retail and MFI Reports are generated for the consumer and Commercial report listing the Credit Facilities where the consumer is listed a Guarantor are provided.

Refer section [\[7.3.4. CreditFacilityType \(CreditFacilityDetailsAsGuarantor\)\]](#) for details.

Property	Type	Card.	Description
InquiryResponseHeader		1	Lists theInquiryResponseHeader for CIR 360 generation. Lists the Header for Primary pull .Refer section [5.1. InquiryResponseHeaderType (InquiryResponseHeader)] for details.
InquiryRequestInfo, CommercialRequestInfo		1	Lists the input inquiry request as is. Refer section 5.2.InquiryRequestBodyType (InquiryRequestInfo) for individual inquiry and section 7.2. InquiryRequestInfoCommercialType (InquiryRequestInfoCommercial) for Commercial inquiry

Error	ErrorType	0..*	Refer section [3.2.1 ErrorType(Error)] for details. If applicable. In case error is received, the CCRResponse segment is not generated.
CCRResponse		1	Main element for Consolidated CreditReport response. Contains both Individual and Commercial response elements
CCRResponse.CIRReportDataList		1	Main element for Individual report response. Contains both MFI and Retail response elements. Refer section 5 and 6 for Individual response details.
CCRResponse.CommercialBureauResponses		1	Main element for Commercial Response .Refer section 7 for Commercial Response details.
Status		1	0 – Error 1 – Success

Refer [Response](#) files shared in the Kit for sample requests.

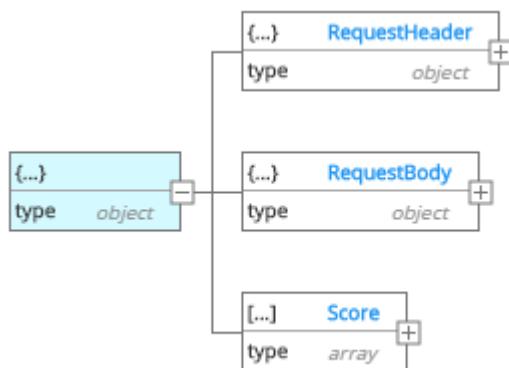
3.2.1. ErrorType (Error)

Property	Type	Card.	Min. Length	Max. Length	Description
ErrorCode	string	1	1	10	Error Code
ErrorMsg	string	0..1	0	500	Error message. Refer section 6 for error codes
Details	string	0..1	0	2000	Error details

4. Individual Input Request

Equifax credit individual report service request message consist of

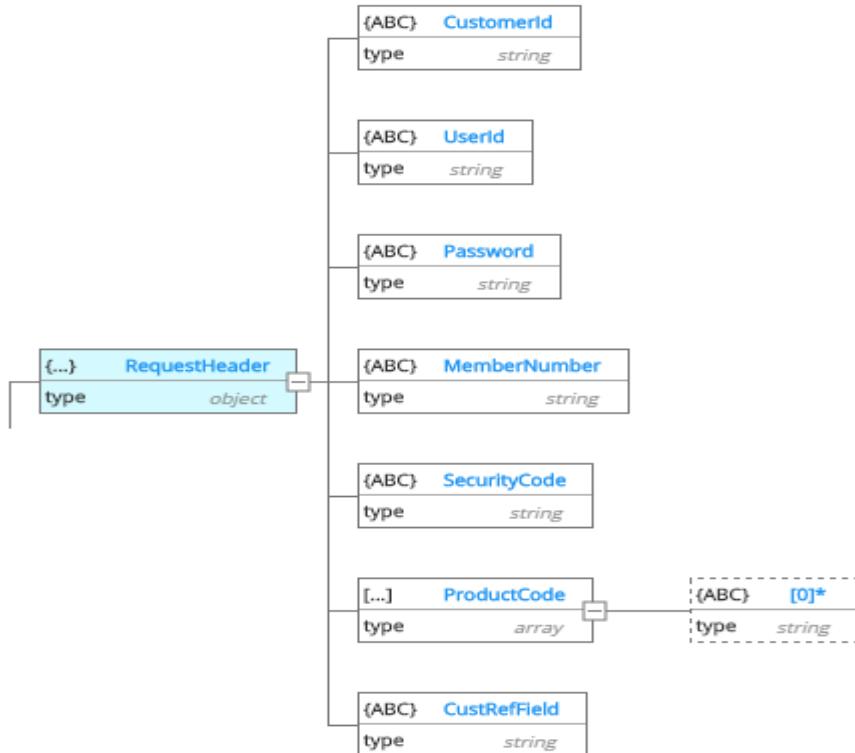
- ***Header Section***
- ***Request Body Section***



Property	Type	Card.	Description
RequestHeader	RequestHeaderType	1	Refer 4.1. RequestHeaderType (RequestHeader) for details
RequestBody	RequestBodyType	1	Refer 4.2. RequestBodyType (RequestBody) for details
Score	RequestScoreType	0..1	Refer section 4.3. RequestScoreType (Score)

4.1. RequestHeaderType (RequestHeader)

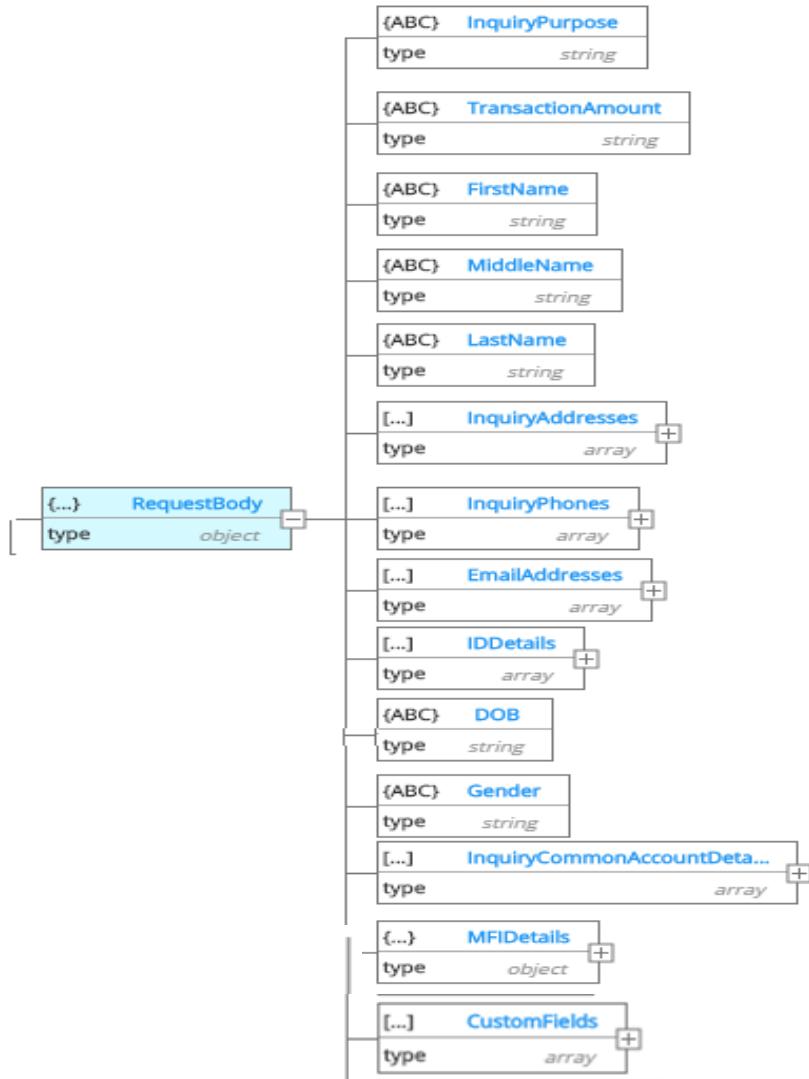
- It is a required segment.
- It can appear only once per Inquiry.



Property	Type	Card.	Min. Length	Max.	Description																																	
CustomerId	string	1	1	50	Equifax shared customer id																																	
UserId	string	1	1	50	Equifax shared web-service user id																																	
Password	string	1	1	50	Equifax shared web-service password																																	
MemberNumber	string	1	1	10	Equifax shared unique member number																																	
SecurityCode	string	1	1	3	Equifax shared security code																																	
CustRefField	string	0..1	0	50	Customer Reference Number																																	
ProductCode	string	1	1	5	<p>Can contain</p> <p>1) product Codes :</p> <table border="1"> <thead> <tr> <th>Product Code</th> <th>Description</th> <th>Segment</th> </tr> </thead> <tbody> <tr> <td>PCR</td> <td>Retail CIR</td> <td>Retail</td> </tr> <tr> <td>PCR-PR</td> <td>Retail CIR with PR</td> <td>Retail</td> </tr> <tr> <td>IDR</td> <td>Demographic Report</td> <td>Retail</td> </tr> <tr> <td>MCR</td> <td>MFI CIR</td> <td>MFI</td> </tr> <tr> <td>MCR-PR</td> <td>MFI CIR with PR</td> <td>MFI</td> </tr> <tr> <td>CBR</td> <td>Commercial CIR</td> <td>Commercial</td> </tr> <tr> <td>CBR-PR</td> <td>Commercial CIR with PR</td> <td>Commercial</td> </tr> </tbody> </table> <p>The above codes can be sent as comma separated for multiple products across segments.</p> <p><i>Customer cannot opt for multiple products from the same segment.</i></p> <p>2) Verification codes</p> <table border="1"> <thead> <tr> <th>Product Code</th> <th>Description</th> <th>Segment</th> </tr> </thead> <tbody> <tr> <td>PANV</td> <td>PAN verification</td> <td>Retail</td> </tr> <tr> <td>VOTERV</td> <td>Voter Verification</td> <td>Retail</td> </tr> </tbody> </table> <p>The above codes can be sent as comma separated for multiple productcodes(Grid 1) for Retail Segment.</p> <p>Bureau Verification services are only available with product code IDR. Refer Section [4.2.7].</p> <p>InquiryCommonInputCustomFieldsType (CustomFields) for details.</p>	Product Code	Description	Segment	PCR	Retail CIR	Retail	PCR-PR	Retail CIR with PR	Retail	IDR	Demographic Report	Retail	MCR	MFI CIR	MFI	MCR-PR	MFI CIR with PR	MFI	CBR	Commercial CIR	Commercial	CBR-PR	Commercial CIR with PR	Commercial	Product Code	Description	Segment	PANV	PAN verification	Retail	VOTERV	Voter Verification	Retail
Product Code	Description	Segment																																				
PCR	Retail CIR	Retail																																				
PCR-PR	Retail CIR with PR	Retail																																				
IDR	Demographic Report	Retail																																				
MCR	MFI CIR	MFI																																				
MCR-PR	MFI CIR with PR	MFI																																				
CBR	Commercial CIR	Commercial																																				
CBR-PR	Commercial CIR with PR	Commercial																																				
Product Code	Description	Segment																																				
PANV	PAN verification	Retail																																				
VOTERV	Voter Verification	Retail																																				

4.2.RequestBodyType (RequestBody)

- It is a required segment.
- It can appear only once per Inquiry.

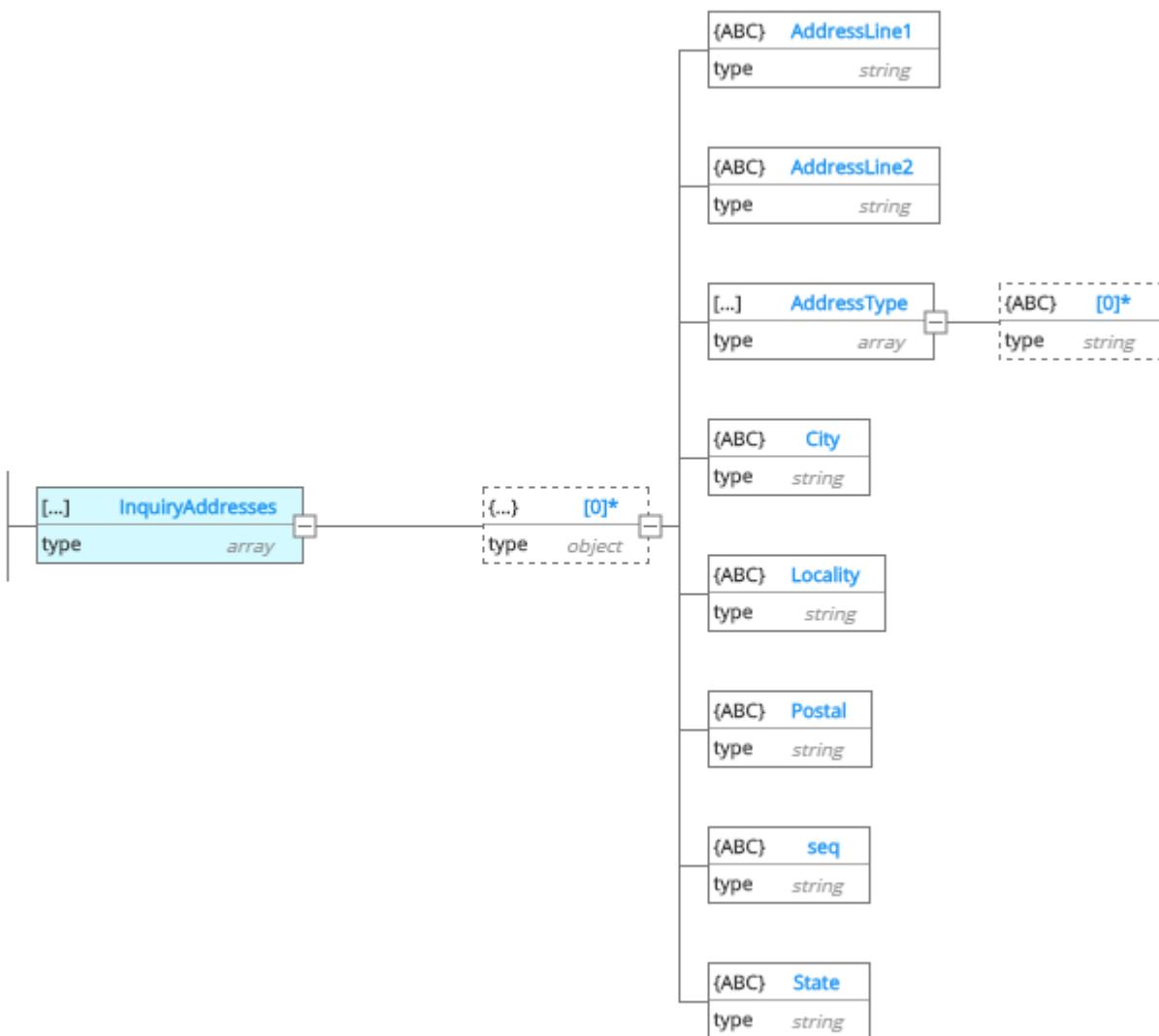


Property	Type	Card.	Min. Length	Max. Length	Description
InquiryPurpose	string	1	02	02	This element is defined with type = 'InquiryPurposeOptions' and supported value for InquiryPurpose should be from the section [9.1Appendix – A].
TransactionAmount	string	0..1	0	200	Inquiry Amount
FirstName	string	0..1	0	40	Max length will be 40 characters and supported character pattern are [a-zA-Z -'.]/+

MiddleName	string	0..1	0	40	Max length will be 40 characters and supported character pattern are [a-zA-Z '-./]+
LastName	string	0..1	0	40	Max length will be 40 characters and supported character pattern are [a-zA-Z '-./]+
InquiryAddresses	InquiryCommonInputAddressType	0..1			Refer Section [4.2.1. InquiryCommonInputAddressType(InquiryAddress)] for details
InquiryPhones	InquiryCommonInputPhoneType	0..1			Refer Section [4.2.2.InquiryCommonInputPhoneType (InquiryPhones)] for details
EmailAddresses	InquiryCommonInputEmailAddressType	0..1			Refer Section [4.2.3 InquiryCommonInputEmailAddressType(Email Addresses)] for details
IDDetails	InquiryCommonInputIDDetailsType	0..1			Refer Section [4.2.4. InquiryCommonInputIDDetailsType (IDDetails)] for details
InquiryCommonAccountDetails	InquiryCommonInputAccountDetailsType	0..1			Refer Section [4.2.5.InquiryCommonInputAccountDetailsType (InquiryCommonAccount Details)] for details . This section is applicable only for Retail.
DOB	string	1	10	10	Date format should be 'YYYY- MM-DD'
Gender	string	0..1	1	1	This element is defined with type= 'GenderOptions' Refer section [9.2 Appendix – B] for more details.

MFIDetails	InquiryCommonInputMFIDetailsType	0..1		Refer Section [4.2.6. InquiryCommonInputMFIDetailsType (MFIDetails)]for details This section is applicable only for MFI
CustomFeilds	InquiryCommonInputCustomFeildsType	0..1		Refer Section [4.2.7. InquiryCommonInputCustomFeildsType (CustomFeilds)] for details.

4.2.1. InquiryCommonInputAddressType(InquiryAddresses)

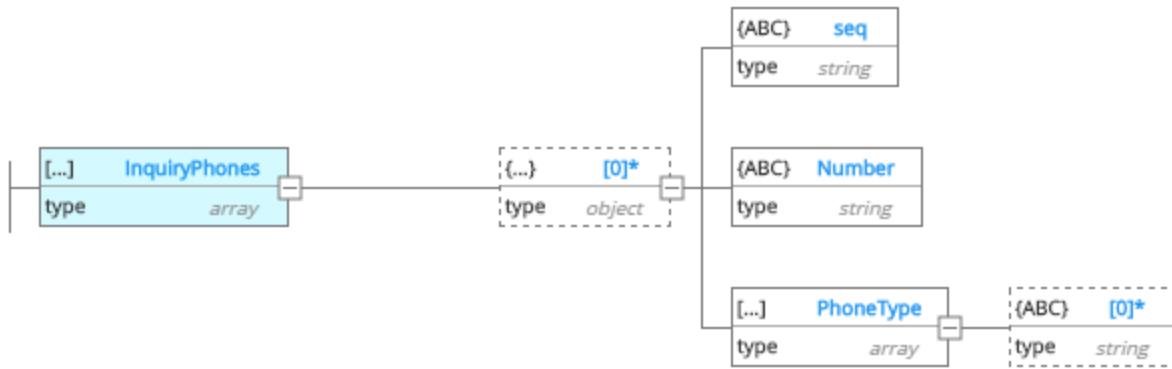


Property	Type	Card.	Min. Length	Max. Length	Description
InquiryAddresses	InquiryAddressType	0..*			<p>This lists the address search parameters. At least one address is mandatory.</p> <p>Refer section [InquiryAddressType (InquiryAddresses)] for additional element details.</p>

InquiryAddressType (InquiryAddresses)

Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	0..1			Address sequence identifier
AddressLine1	string	1	1	220	Address field should be less than 220 characters
AddressLine2	string	1	1	220	Address field should be less than 220 characters
Locality	string	0..1	0	40	Locality
City	string	0..1	0	40	City
State	StateCodeOptions	1		2	Refer StateCodeOptions for more details [9.3 Appendix – C]
AddressType	string	0..1	0	1	Permitted values are H Home address O Office address X Other address
Postal	string	1	1	6	Supported pattern for postal code values are [1-9][0-9]{5}

4.2.2. InquiryCommonInputPhoneType (InquiryPhones)



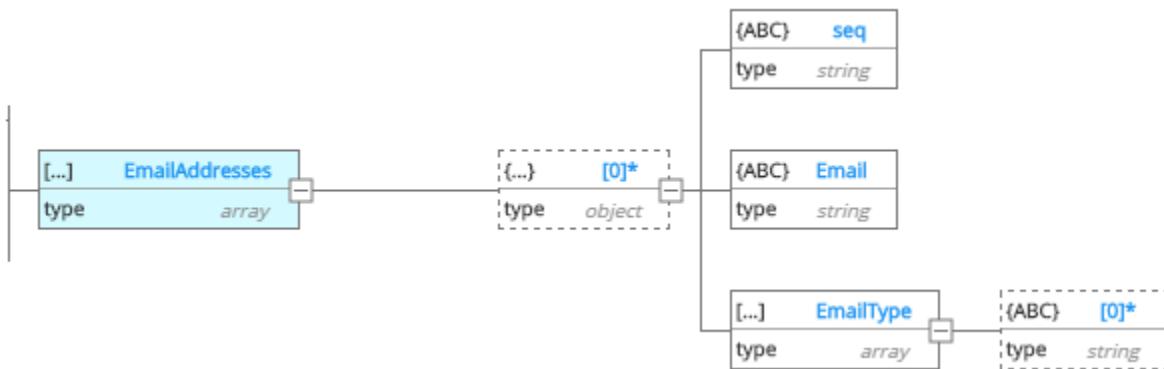
Property	Type	Card.	Min. Length	Max. Length	Description
InquiryPhones	InquiryPhoneT ype	0..*			Element to capture phone numbers search parameters. For Retail either one ID or phone is mandatory. Refer section [InquiryPhoneType (InquiryPhone)] for additional element details.

InquiryPhoneType (InquiryPhone)

Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	0..1			Phone sequence identifier
Number	string	0..1	5	15	Phone number value [0-9]+

PhoneType	string	0..1	0	1	Permitted values for phone type are H Home phone O Office phone M Mobile phone
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4.2.3. InquiryCommonInput EmailAddressType(EmailAddresses)



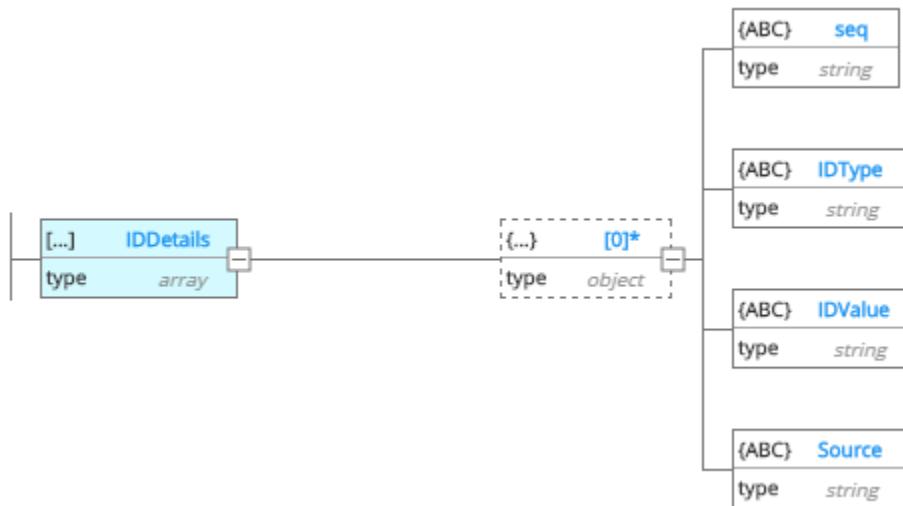
Property	Type	Card.	Min. Length	Max. Length	Description
EmailAddresses	InquiryEmailAddress Type	0..*			<p>Element to capture Email Address search parameters.</p> <p>Refer section [InquiryEmailAddress Type(EmailAddresses)]for additional element details.</p>

InquiryEmailAddress Type(EmailAddresses)

Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	0..1			Email sequence identifier
Email	string	0..1	0	64	Email ID [A-Za-z0-9._%+-]+@[A-Za-z0-9.-]+\.[A-Za-z]{2,4}

EmailType	string	1	0	1	Permitted values for Email type are O Office email P Personal Email
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4.2.4. InquiryCommonInput IDDetailsType (IDDetails)



Property	Type	Card.	Min. Length	Max. Length	Description
IDDetails	InquiryIDDetailsType	0..*			<p>Element to capture ID search parameters. At least one ID is mandatory for MFI. For Retail either one ID or phone is mandatory.</p> <p>Refer section [InquiryIDDetailsType(IDDetails)] for additional element details.</p>

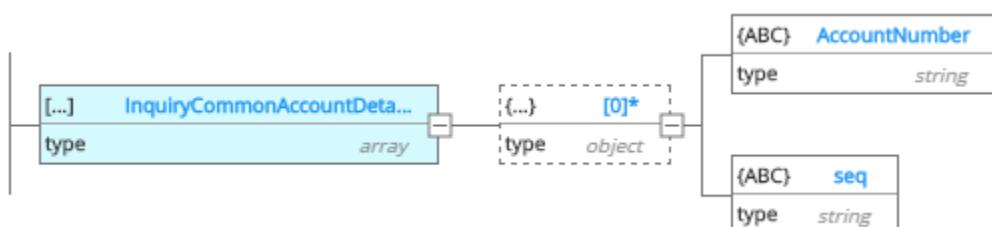
InquiryIDDetailsType(IDDetails)

Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	0..1			ID sequence identifier
IDValue	string	0..1	0	20	ID Number

IDType	string	0..1	0	20	Permitted values for ID type are M Aadhar(Nation ID Card) T Tax ID (PAN) V Voter ID P Passport ID R Ration Card D Driver License O Other ID
Source	string	1			Reserved for future use

4.2.5. InquiryCommonInputAccountDetailsType (InquiryCommonAccountDetails)

This segment is applicable only for Retail.



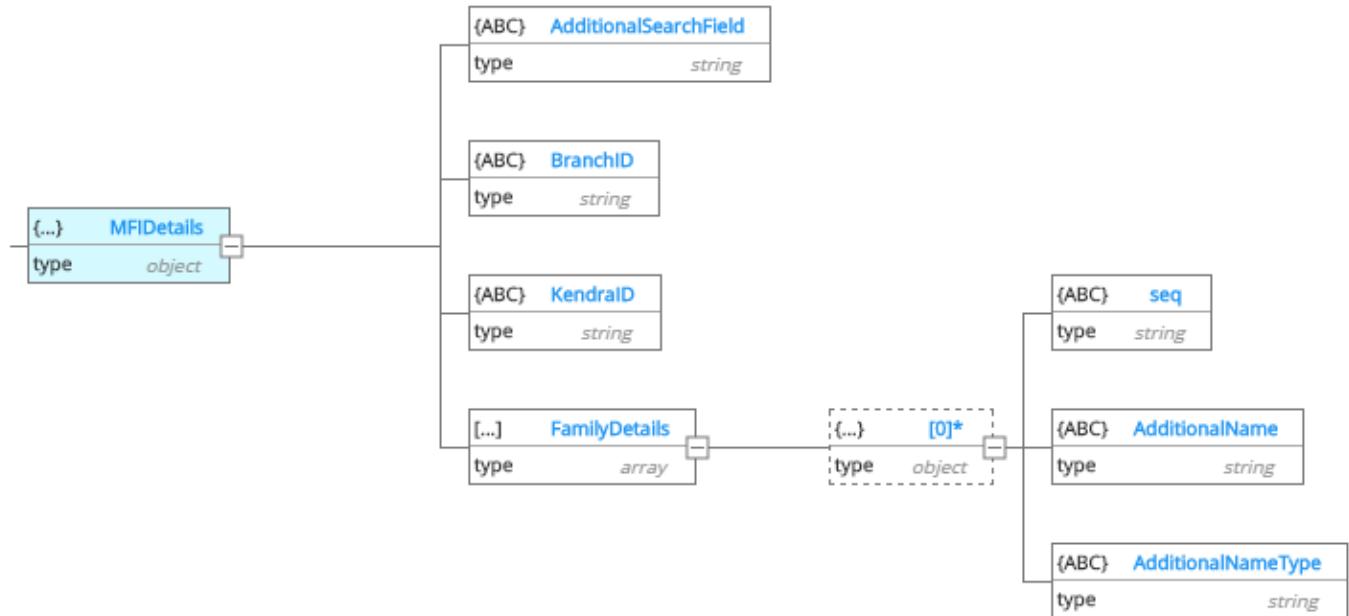
Property	Type	Card.	Min. Length	Max. Length	Description
InquiryCommonAccountDetails	AccountInputType	0..*			This added element structure to capture additional account number for search. Refer section [AccountInputType (InquiryCommonAccountDetails)] for additional element details.

AccountInputType (InquiryCommonAccountDetails)

Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	0..1			Account number sequence
AccountNumber	string	0..1	0	35	Account number for additional search

4.2.6. InquiryCommonInputMFIDetailsType (MFIDetails)

This segment is applicable only for MFI.



Property	Type	Card.	Min. Length	Max. Length	Description
MFIDetails	InquiryMFIDetailsType	0..*			This segment captures the MFI details in case of an MFI enquiry. [InquiryMFIDetailsType (MFIDetails)] for additional element details.

InquiryMFIDetailsType (MFIDetails)

Property	Type	Card.	Min. Length	Max. Length	Description
AdditionalSearchFeild	string	0..*			Lists the customerid or account number provided as an additional search parameter.
BranchIDMFI	string	0..1	0	200	Branch ID
KendralIDMFI	string	0..1	0	30	Kendra ID
FamilyDetails	InquiryFamilyDetailsType	0..*			Refer section [InquiryFamilyDetailsType (FamilyDetails)] for additional info.

InquiryFamilyDetailsType (FamilyDetails)

This section is mandatory for MFI inquiry.

Property	Type	Card.	Min. Length	Max. Length	Description
@seq	string	1			Sequence
AdditionalName	string	0..1	0	200	Max length will be 200 characters and supported character pattern are ([a-z A-Z.,])+
AdditionalNameType	string	0..1	1	3	Possible value for Relationship Type. Refer section [9.3 Appendix – D] for details

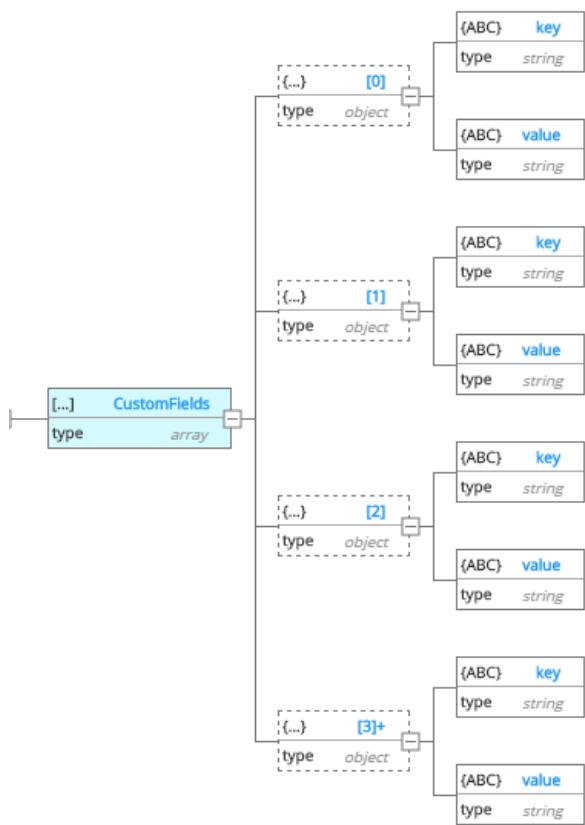
4.2.7. InquiryCommonInputCustomFeildsType (CustomFields)

The verification product is developed to authenticate and validate customer identity and address for financial institutions. This section is used to specify the parameters for verification services offered, which are:

- PAN Verification
- Voter ID verification
- Verification with the Equifax Bureau data.

The PAN and VOTER ID verification services are available for all Retail products (Refer Product code in section [\[4.1.RequestHeaderType \(RequestHeader\)\]](#) for possible list of values). However, Bureau verification is only available with IDR product.

This section is also a placeholder for any future customer specific fields.

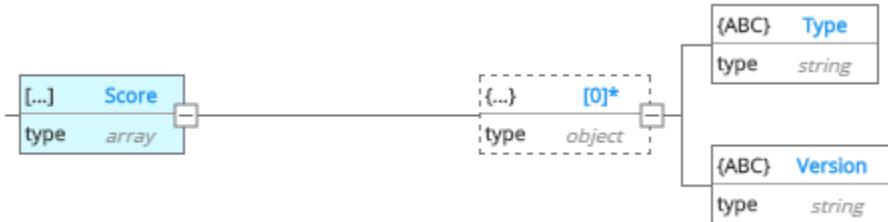


Note: Key names are case sensitive.

Key	Type	Card.	Min. Length	Max. Length	Description
DurationInMonths	string	0..1	0	5	<p><i>Only applicable in case of Bureau Verification services.</i></p> <p>This lists the number of months for which the data should be validated against inquiry.</p>
BasicDemographicsMatch	string	0..1	0	5	<p><i>Only applicable in case of Bureau Verification services.</i></p> <p>Can have only two possible values “Y” or “N”</p> <p>If Y, the verification of basic demographics against bureau data would be done. It includes the below :</p> <ul style="list-style-type: none"> a)Name b)DOB c)Gender d)Age

IDMatch	string	0..1	0	5	Can have only two possible values “Y” or “N” The Inquiry ID would be matched against respective services.
PhoneMatch	string	0..1	0	5	Can have only two possible values “Y” or “N” The Inquiry Phone Number would be matched against respective services.
AddressMatch	string	0..1	0	5	Can have only two possible values “Y” or “N” The Inquiry Address would be matched against respective services.
EmailMatch	string	0..1	0	5	Can have only two possible values “Y” or “N” The Inquiry Email would be matched against respective services.

4.3. RequestScoreType (Score)



Property	Type	Card.	Min. Length	Max. Length	Description
Score	InquiryInputScore	0..1			This segment captures the score required. Refer section [InquiryInput Score (Score)] for additional element details.

The score element is an array and the customer can specify multiple score elements.

InquiryInput Score (Score)

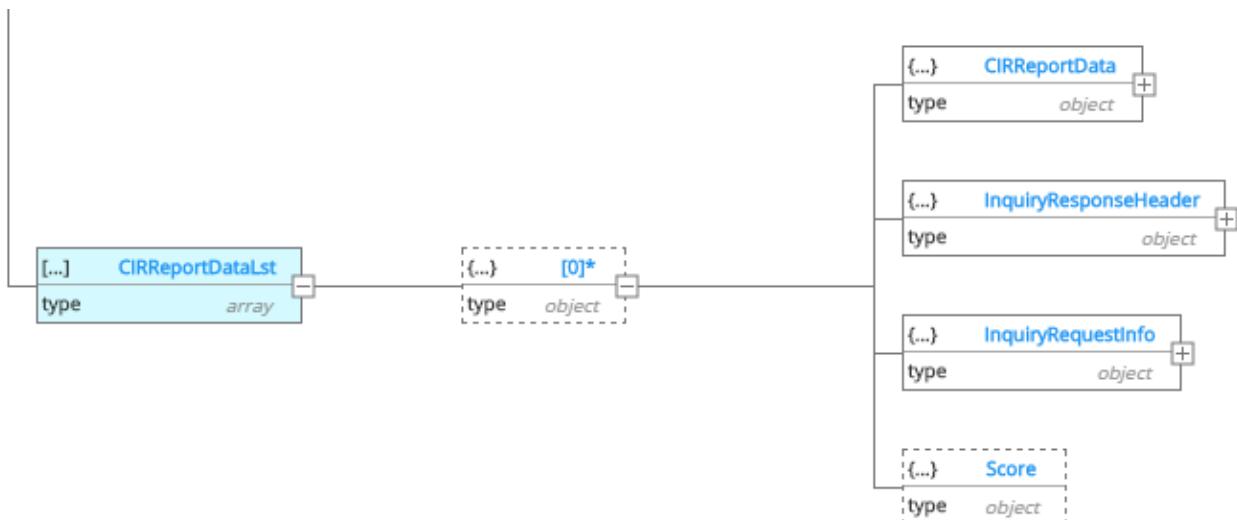
Property	Type	Card.	Min. Length	Max. Length	Description
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Type	string	1			Refer section [9.10 Appendix – J] Score Type for available list of scores.
Version	string	1	0	3	Refer section [9.10 Appendix – J] for available scores and their versions.

5. Individual Response

Equifax credit report individual response message consist of

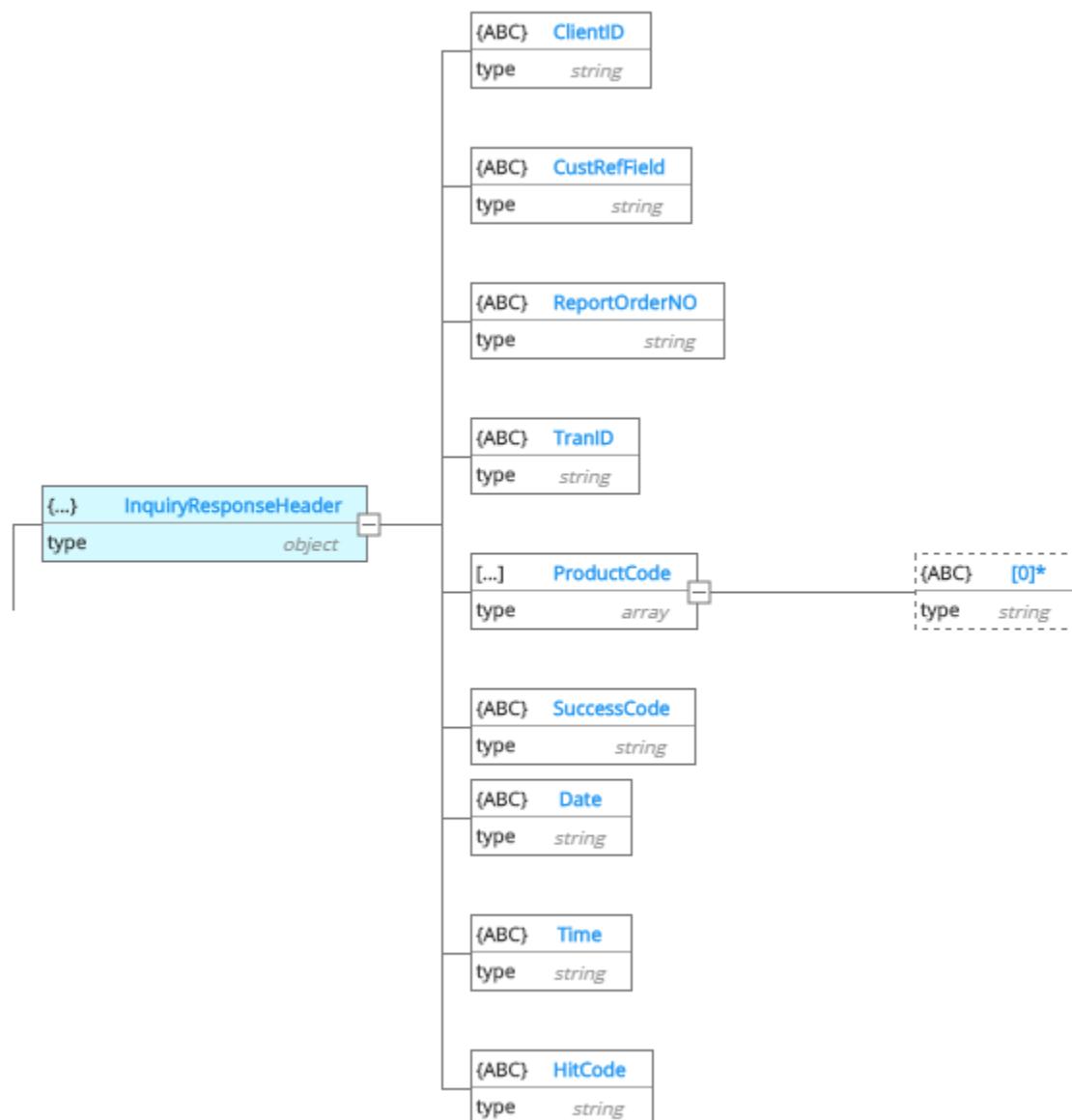
- **Header Section**
- **Request Info**
- **Score Request**
- **CIRReportData - The element consisting of individual responses**



Property	Type	Card.	Description
CIRReportDataLst			Main element for Individual report response. Contains both MFI and Retail response elements
CIRReportDataLst.InquiryResponseHeader	InquiryResponseHeaderType	1	Refer section [5.1. InquiryResponseHeaderType (InquiryResponseHeader)] for more details.
CIRReportDataLst.InquiryRequestInfo	InquiryRequestBodyType	1	Refer section 4.2. RequestBodyType (RequestBody) for more details.

CIRReportDataLst.CIRReportData	CIRResponseType	1	Refer section 5.3.CIRResponseType(CIRReportData) for more details.
CIRReportDataLst.Score	InquiryRequestScoreType	1	Refer section 5.4.InquiryRequestScoreType(Score) for more details.

5.1. InquiryResponseHeaderType (InquiryResponseHeader)



Property	Type	Card.	Min. Length	Max. Length	Description
ClientID	String	1	1	10	Enquiring institution's member number.



CustRefField	String	0..1	1	20	CustRefField from input request
TranID	String	1	5	20	Unique sequence number generated by Equifax for each report generated.
ReportOrderNO	String	1	5	20	A Common Number generated by Equifax for all the reports generated under same CIR 360 Inquiry.
ProductCode	String	0..1	1	5	ProductCode possible values: MCR- Applicable for Retail MCS- Applicable for Retail PCR – Applicable for MFI PCS – Applicable for MFI
SuccessCode	String	1	1	3	0 – Error 1 – Success
Date	String	0..1	1	10	Date of Inquiry and format will be 'DD-MM-YYYY'
Time	String	0..1	1	8	Inquiry time & format will be hh:mm:ss
HitCode	String	0..1	1	2	00 – No Hit 01 – Inquiry only Hit (applicable only for Retail) 10,11 – Hit

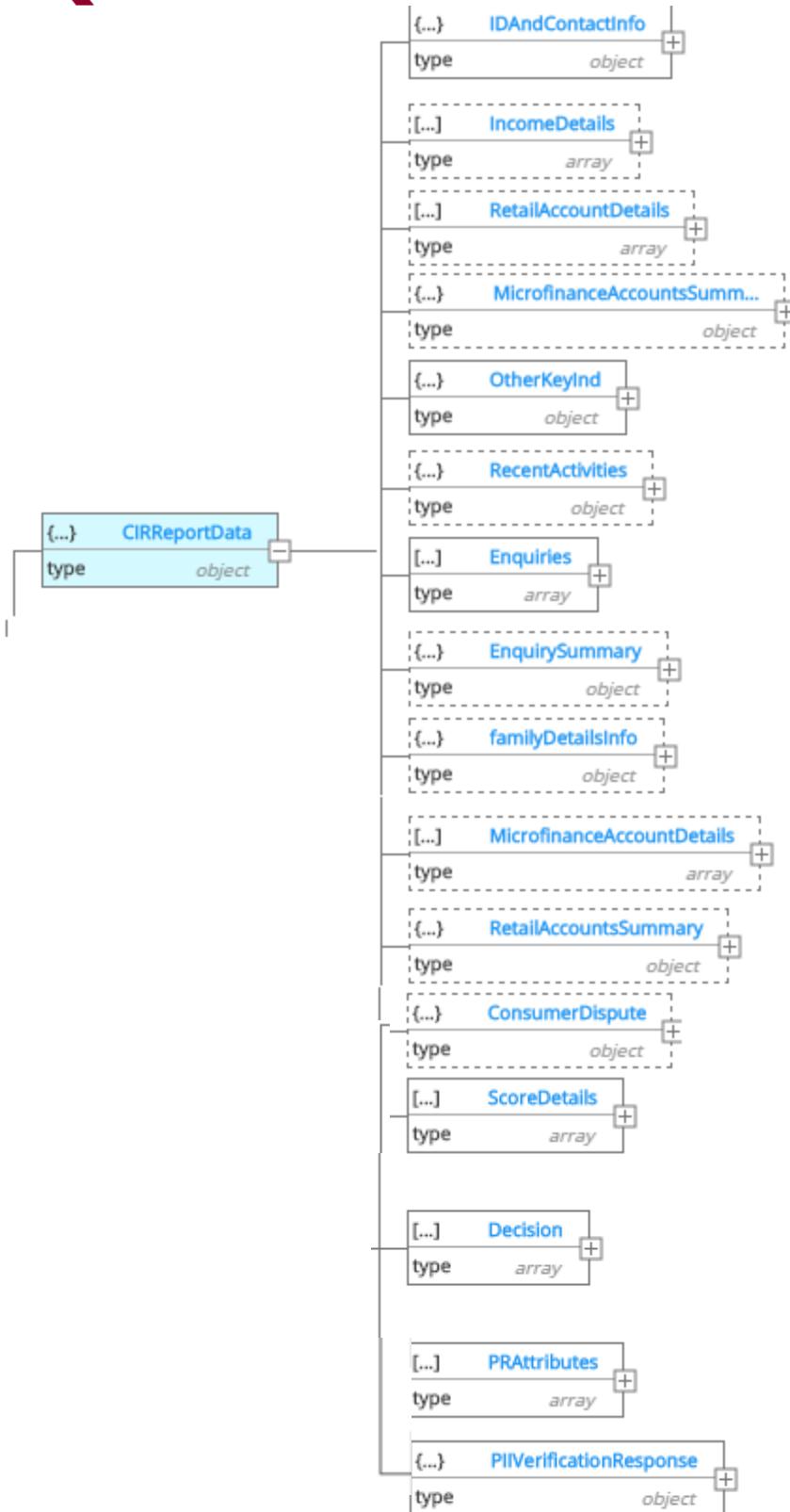
5.2. InquiryRequestBodyType (InquiryRequestInfo)

Under this section the inquiry request under section [4.2. RequestBodyType (RequestBody)] is returned.

5.3. CIRResponseType (CIRReportData)

The CIR Response message can consist of MFI as well as Retail response.

These responses can be bifurcated basis the product codes as well as the response specific elements.

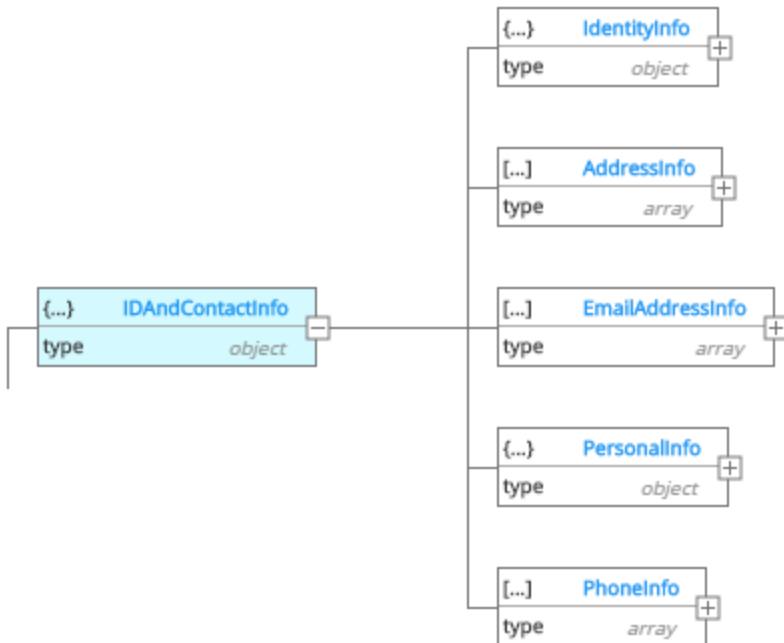


Property	Type	Card.	Min. Length	Max. Length	Description
IDAndContactInfo	IDAndContactInfoType	0..1			Refer Section [5.3.1. IDAndContactType (IDAndContactInfo)] for details.

IncomeDetails	IncomeDetailsType	0..*			This element is applicable only for MFI. Refer Section [5.3.3. IncomeDetailsType (IncomeDetails)1.] for IncomeDetails.
RetailAccountSummary	CreditReportSummaryType	0..1			Refer Section [5.3.4. CreditReportSummaryType (RetailAccountSummary)] for details. This section is only applicable for Retail .
MicrofinanceAccountSummary	CreditReportSummaryType	0..1			Refer Section [5.3.5 CreditReportSummaryType (MFIAccountSummary)] for CreditReportSummaryType details. This section is only applicable for MFI.
RecentActivities	RecentActivitiesType	0..1			Refer Section [5.3.6. RecentActivitiesType (RecentActivities)] for RecentActivitiesType details.This section is applicable only for Retail
OtherKeyInd	OtherKeyIndType	0..1			Refer Section [5.3.7. OtherKeyIndType (OtherKeyInd)] for OtherKeyIndType details. This element is applicable only for Retail.
EnquirySummary	EnquirySummaryType	0..1			Refer Section [5.3.8 EnquirySummaryType (EnquirySummary)] for EnquirySummaryType details.Applicable only for Retail
Enquiries	EnquiriesType	0..*			Refer Section [5.3.9 EnquiriesType (Enquiries)] for EnquiryType details.
RetailAccountDetails	AccountDetailsType	0..*			Refer Section [5.3.10 AccountDetailsType (RetailAccountDetails)] for AccountDetailsType details. This section is applicable only for Retail.

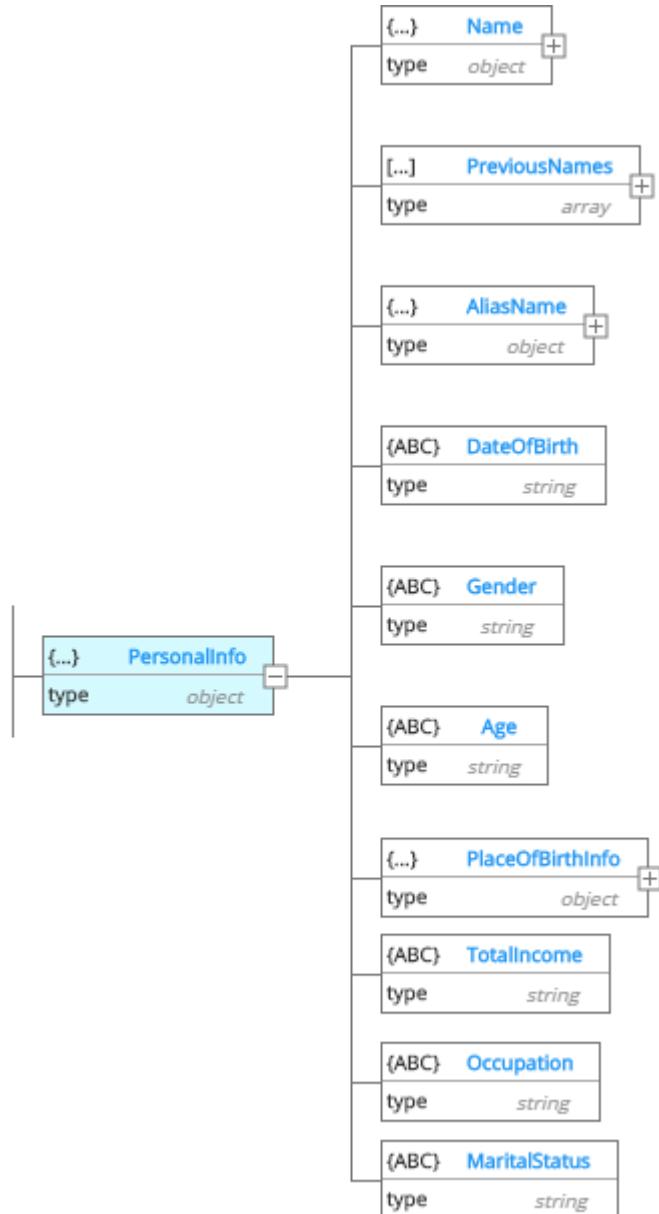
MicrofinanceAccountDetails	AccountDetailsType	0..*		Refer Section [5.3.11 AccountDetailsType (MicrofinanceAccountDetails)] for AccountDetailsType details. This section is applicable only for MFI.
FamilyDetailsInfo	FamilyDetailsInfoType	0..1		Refer Section [5.3.2 FamilyInfo (FamilyDetails)] for FamilyInfo details. Applicable only for MFI Response
ScoreDetails	ScoreDetailsType	0..*		Refer Section [5.3.12. ScoreType(Score)] for ScoreType details.
ConsumerDispute	ConsumerDispute Type	0..*		Refer Section [5.3.13. ConsumerDisputeType(ConsumerDispute)] for dispute details. This section is applicable only for Retail and is a when Available segment.
Decision	DecisionInfoType	0..1		Refer Section [5.3.14. DecisionInfoType(Decision)] below for details.This section is applicable if the customer has opted for Rules Engine.
PRAtributes	ScoreAttributesType	0..1		Refer Section [5.3.15. PRAtributesType] below for details.This section is applicable if the customer has opted for PR based products.
PIIVerificationResponse	PIIVerificationResponseType	0..1		Refer section [5.3.16 PIIVerificationResponseType (PIIVerificationResponse)] for details.This section is applicable only if the customer has opted for Verification services.

5.3.1. IDAndContactInfoType (IDAndContactInfo)



Property	Type	Card.	Min. Length	Max. Length	Description
PersonalInfo	PersonalInfoType	0..1			Refer section [5.3.1.1 PersonalInfoType (PersonalInfo)] for more details.
PhoneInfo	PhoneInfoType	0..*			All Phone(Home/Business/Fax/Mobile) information will be returned here. Refer section [5.3.1.2.PhoneInfoType (PhoneInfo)] for more details.
IdentityInfo	IdentityInfoType	0..1			Refer section [5.3.1.3 IdentityInfoType (IdentityInfo)] for more details.
AddressInfo	AddressInfoType	0..*			All reported address will be returned here. Refer section [5.3.1.4 AddressInfoType(AddressInfo)] for more details.
EmailAddressInfo	EmailAddressInfoType	0..*			Refer section [5.3.1.5 EmailAddressInfoType (EmailAddressInfo)] for more details.

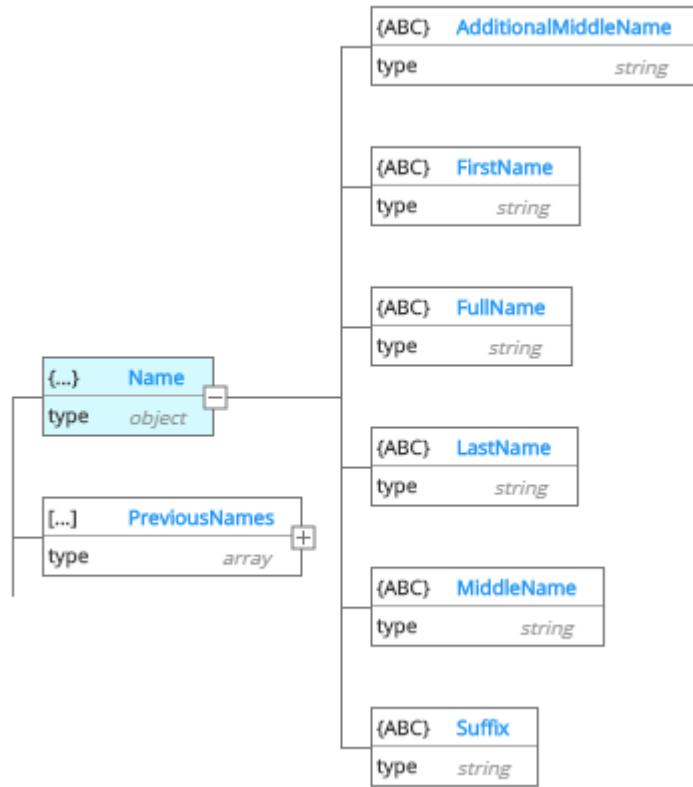
5.3.1.1. PersonalInfoType (PersonalInfo)



Property	Type	Card.	Min. Length	Max. Length	Description
Name	NameType	0..1			Refer section [5.3.1.1.1 NameType (Name, PreviousName)] for more details. Consumer's most recently reported name.
PreviousName	NameType	0..10			Refer section [5.3.1.1.1 NameType (Name, PreviousName)] for more details.
AliasNameInfo	AliasNameInfoType	0..1			Refer section [5.3.1.1.2 AliasNameInfo Type (AliasNameInfo)] for more details.

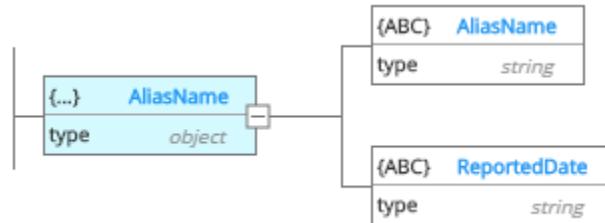
DateOfBirth	date	0..1	0	10	Date of birth of the consumer Date format should be 'YYYY-MM-DD'
Gender	string	0..1	0	10	Consumer's gender as reported Refer [9.2 Appendix B] for possible list of values
Age	AgeInfo	0..1			Refer section [5.3.1.1.3 AgeInfo (Age)] for more details. Consumer's Age calculated as difference between Inquiry Date and Date of Birth.
PlaceOfBirthInfo	PlaceOfBirthInfoType	0..1			This element is applicable only for Identity Report Refer section [5.3.1.1.3 PlaceOfBirthInfoType (PlaceOfBirthInfo)] for more details.
TotalIncome	String	0..1	0	50	Consumer's reported income.
Occupation	String	0..1	0	50	Consumer's reported occupation.
MaritalStatus	string	0..1	0	50	The supported value for MaritalStatus should be from below set Cohabitating, Divorced, Married, Not Asked, Not Given, Other, Separated, Single, To Be Married, Widowed

5.3.1.1.1. NameType (Name, PreviousName)



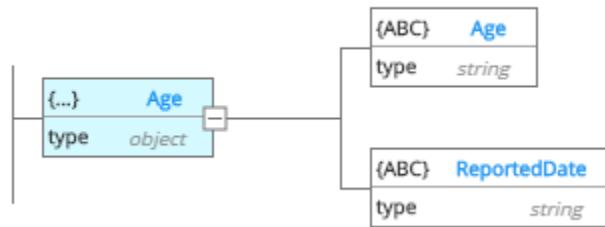
Property	Type	Card.	Sequence	Min. Length	Max. Length	Description
FullName	string	1		1	200	Full name
FirstName	string	1	1	1	40	First name
MiddleName	string	0..1	2	0	40	Middle name
LastName	string	0..1	3	0	40	Last name
AdditionalMiddleName	string	0..1	4	0	40	Additional middle name
Suffix	string	0..1	5	0	10	Suffix

5.3.1.1.2. AliasNameInfoType (AliasNameInfo)



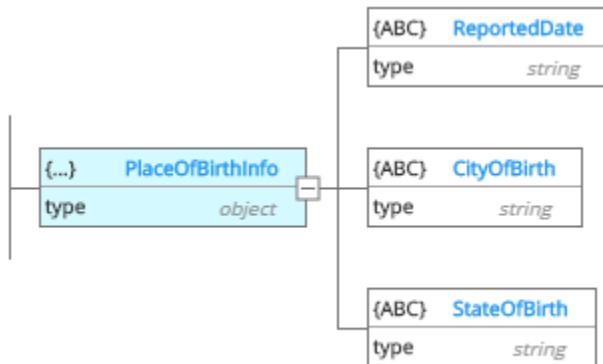
Property	Type	Card.	Min. Length	Max. Length	Description
ReportedDate	string	0..1	0	10	Date format should be 'YYYY-MM-DD'
AliasName	string	0..1	0	100	Alias name

5.3.1.1.3. AgeType(Age)



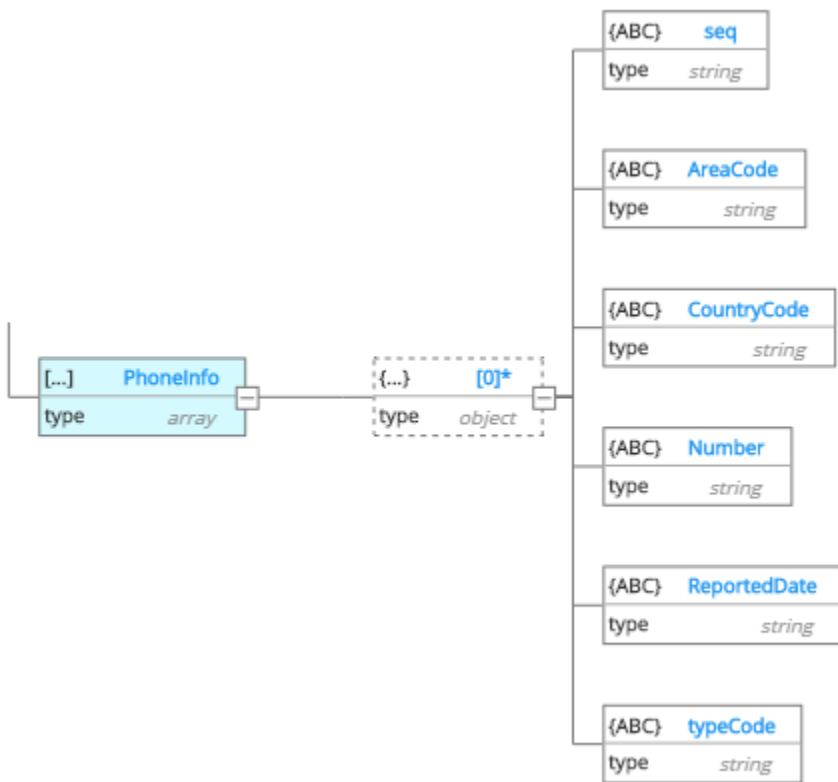
Property	Type	Card.	Min. Length	Max. Length	Description
ReportedDate	date	0..1	0	10	Date format should be 'YYYY-MM-DD'
Age	string	1	1	10	Calculated age based on DOB

5.3.1.1.4. PlaceOfBirthInfoType (PlaceOfBirthInfo)



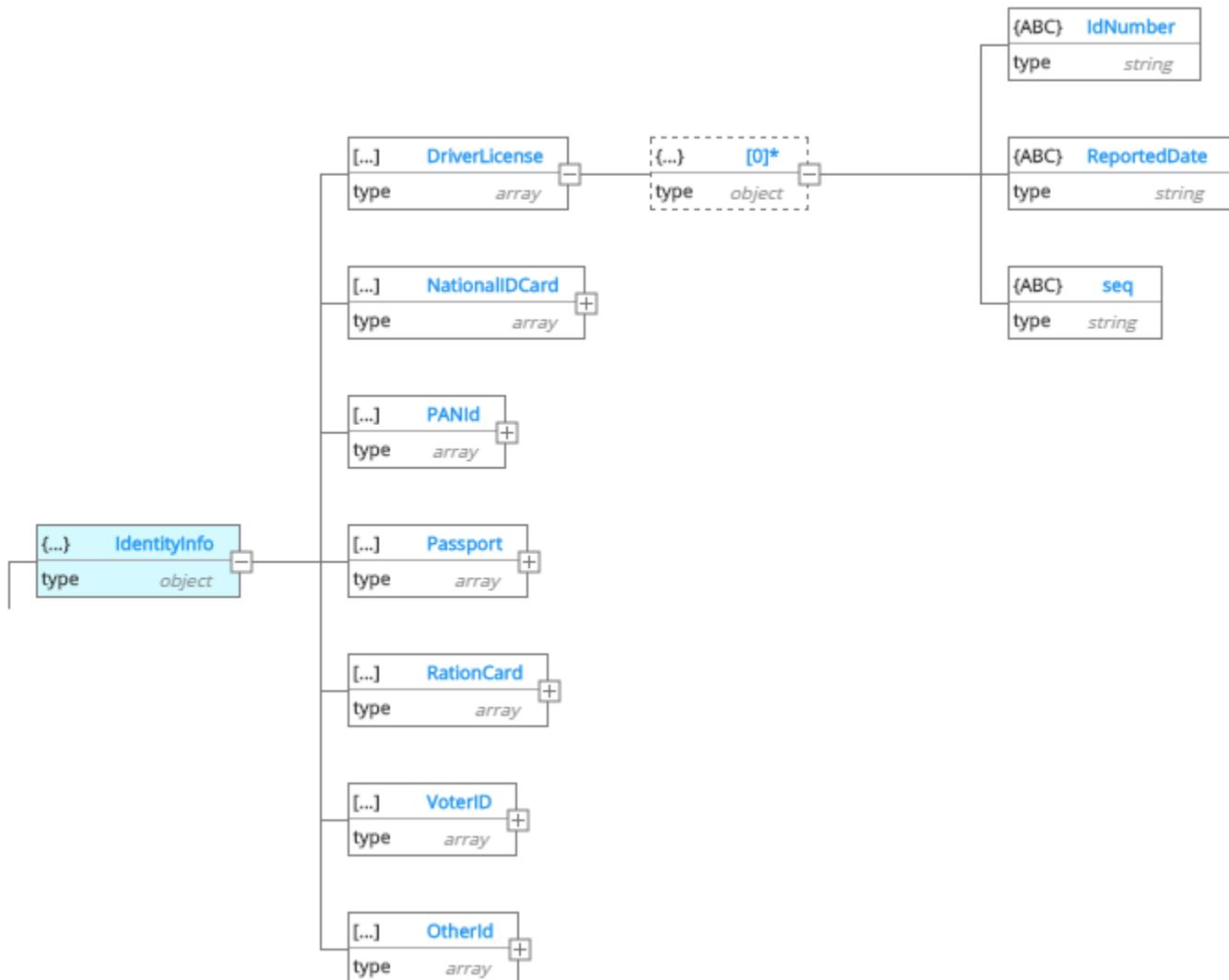
Property	Type	Card.	Min. Length	Max. Length	Description
ReportedDate	date	0..1	0	10	Date format should be 'YYYY-MM-DD'
CityOfBirth	string	0..1	0	40	City of birth
StateOfBirth	string	0..1	0	40	State of birth

5.3.1.2. PhoneInfoType (PhoneInfo)



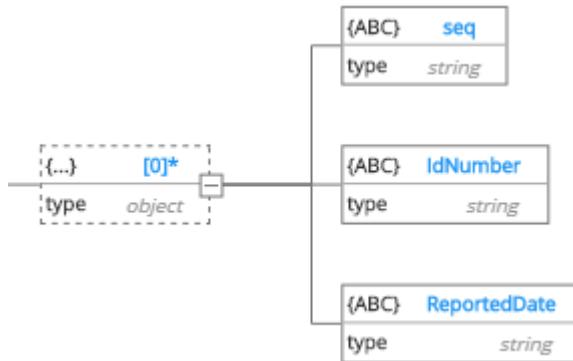
Property	Type	Card.	Min. Length	Max. Length	Description
seq	string	0..1			
ReportedDate	string	0..1	0	10	Date format should be 'YYYY-MM-DD'
typeCode	string	1	1		Phone type code possible values : Refer section [9.5 Appendix – E] for details
CountryCode	string	0..1	0	5	Country code
AreaCode	string	0..1	0	10	Area code
Number	string	1	1	20	Can indicate the complete phone number too, if country code and area code are not separately provided. Value must not include any formatting like hyphens "-" or parenthesis "()"

5.3.1.3. IdentityInfoType (IdentityInfo)



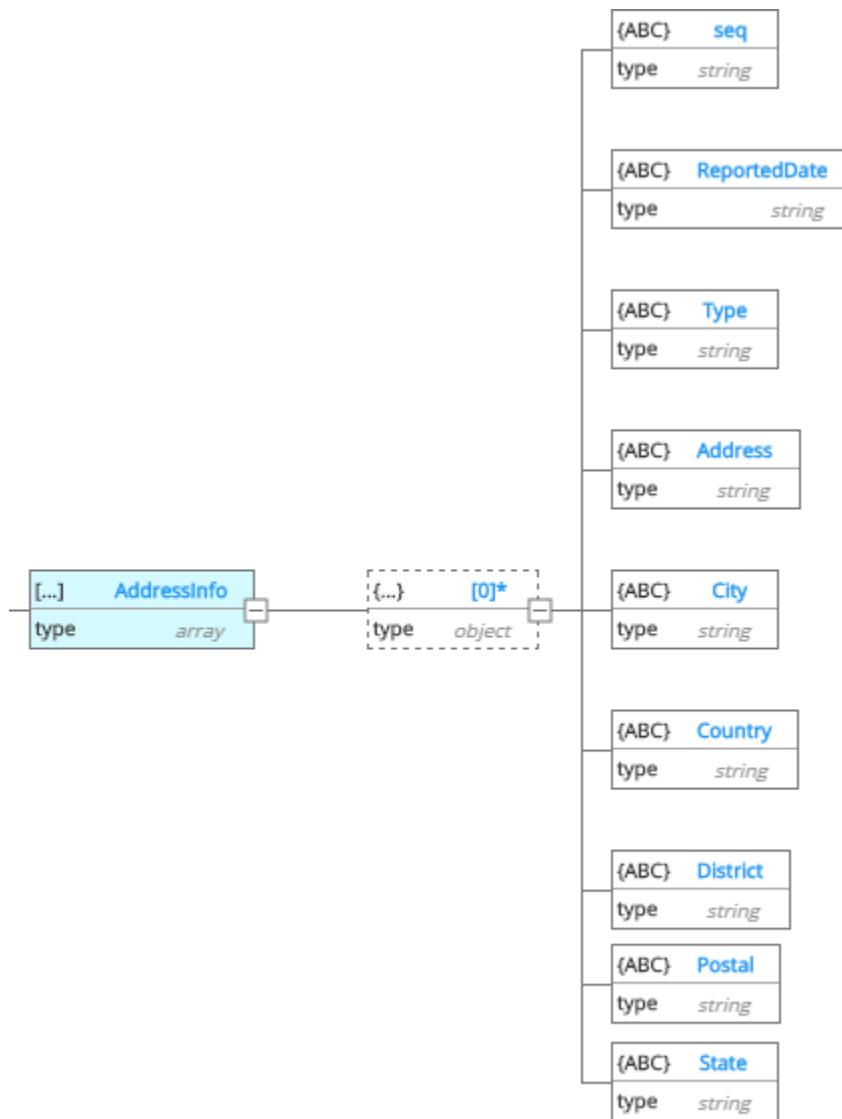
Property	Type	Card.	Min. Length	Max. Length	Description
PANId	IDType	0..*			Refer section [5.3.1.3.1] for more details. Consumer's Permanent Account Number as on record
PassportID	IDType	0..*			Refer section [5.3.1.3.1] for more details. Consumer's Passport Number as on record
DriverLicence	IDType	0..*			Refer section [5.3.1.3.1] for more details. Consumer's Driver's License Number as on record
VoterID	IDType	0..*			Refer section [5.3.1.3.1] for more details. Consumer's Voter ID as on record
NationalIDCard	IDType	0..*			Refer section [5.3.1.3.1] for more
RationCard	IDType	0..*			Refer section [5.3.1.3.1] for more details. Consumer's Ration Card Number as on record
IDOOther	IDType	0..*			Refer section [5.3.1.3.1] for more details. Consumer's other ID as reported

5.3.1.3.1 IDType (PANId, PassportID, DriverLicence, VoterID, NationalIDCard, RationCard, PhotoCreditCard, IDOther)



Property	Type	Card.	Min. Length	Max. Length	Description
seq	string	0..1			
ReportedDate	string	0..1	0	10	Date format should be 'YYYY-MM-
IdNumber	string	1	1	40	ID number

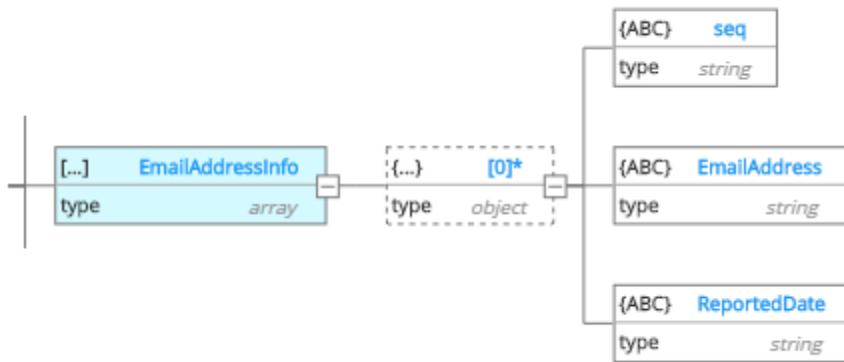
5.3.1.4. AddressInfoType (AddressInfo)



Property	Type	Card.	Min. Length	Max. Length	Description
seq	string	1	1		<p>Used for ordering the Address elements.</p> <p>The most recent data being placed first.</p> <p>For instance "seq",</p> <p>0 = Current Address</p> <p>1 = Previous 1st Address</p> <p>2 = Previous 2nd Address</p> <p>3 = Previous 3rd Address</p>

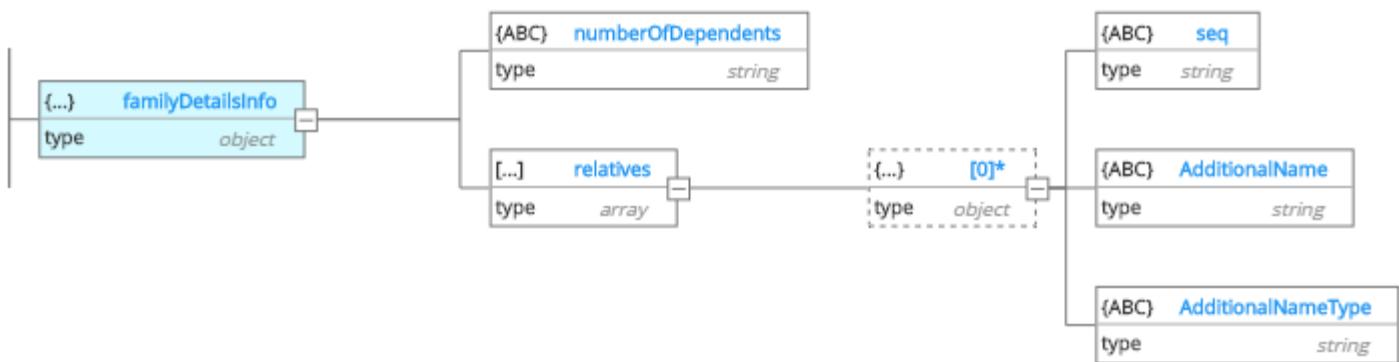
ReportedDate	string	0..1	0	10	The latest reported date of that address line
Address	string	0..1	0	200	Address of the consumer including house no., street, city and district as reported by the financial
State	string	0..1	0	3	State to which the consumer address belongs as reported Refer section [9.3]
Postal	string	0..1	0	10	Postal code of the consumer address
Type	string	0..1	0	50	Address type Specifies if the address is permanent / residence / official along with ownership (owned /
City	string	1	0	200	City for the reported address as submitted by member
District	string	1	0	200	District for the reported address submitted by member
Country	string	0..1	0	200	Country for the reported address submitted by member

5.3.1.5. EmailAddressInfoType (EmailAddressInfo)



Property	Type	Card.	Min. Length	Max. Length	Description
seq	string	0..1			
ReportedDate	string	0..1	0	10	Date format should be 'YYYY-MM-DD'
EmailAddress	string	0..1	0	100	Email address as submitted by member

5.3.2. FamilyDetailsInfoType (FamilyDetailsInfo)



Property	Type	Card.	Min. Length	Max. Length	Description
Relatives	RelativesType	0..*			Refer Section [RelativesType (Relatives)] for details.
NoOfDependents	string	0..1	0	5	No of dependents as submitted by the member

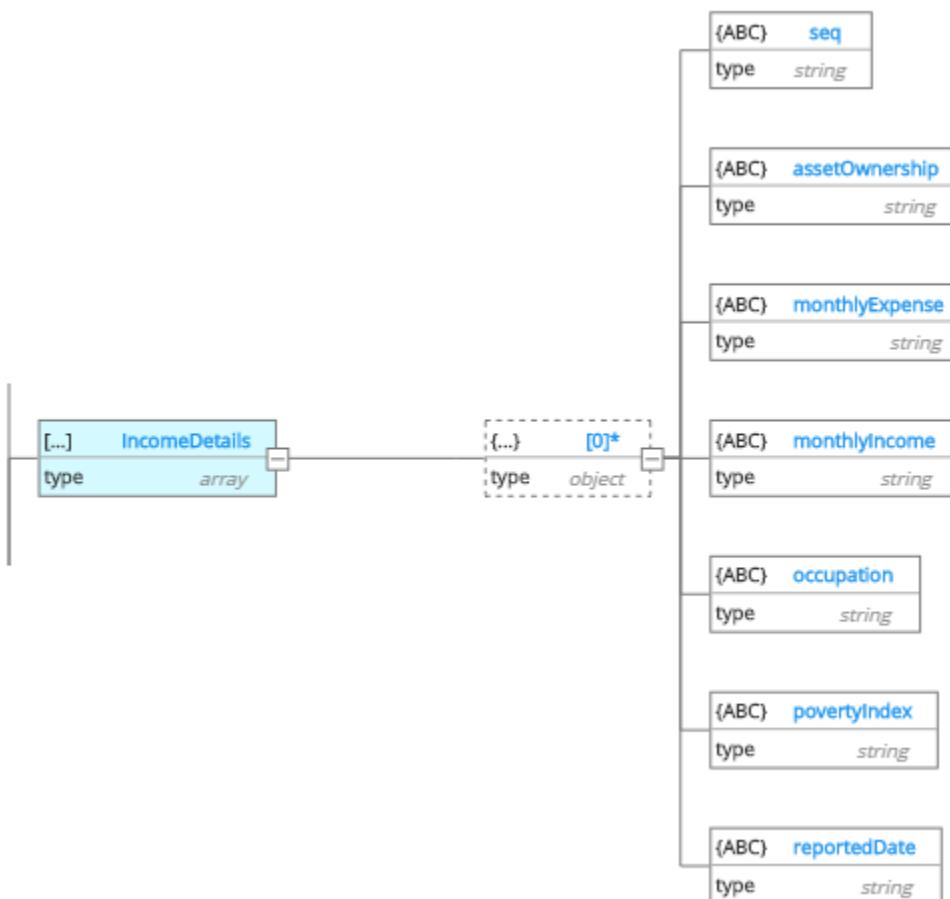
RelativesType (Relatives)

Property	Type	Card.	Min. Length	Max. Length	Description
seq	string	1			Sequence of numbers as 0 1 2
AdditionalName	string	0..1	0	200	Max length will be 200 characters and supported character pattern are

AdditionalNameType	string	0..1	1	3	<p>Lists the relationship type should be from:</p> <p>Refer section [9.4 Appendix – D] for details</p>
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5.3.3. IncomeDetailsType (IncomeDetails)

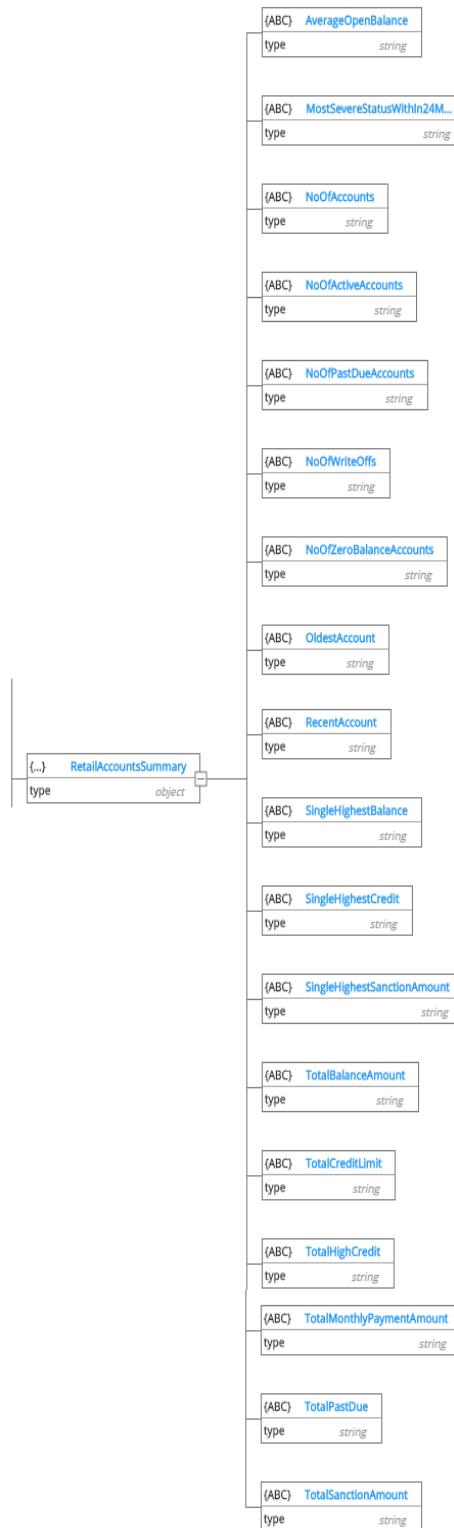
This section is applicable only for MFI. This section lists the income details of the individual as submitted by the members.





Property	Type	Card.	Min. Length	Max. Length	Description
Seq					
Occupation	string	0..1	0	50	Occupation of consumer
MonthlyIncome	string	0..1	0	15	Total monthly income
MonthlyExpense	string	0..1	0	15	Total monthly expense
PovertyIndex	string	0..1	0	20	Poverty Index of the customer as reported
AssetOwnership	string	0..1	1	1	Value – y/n

5.3.3. CreditReportSummaryType (RetailAccountSummary)



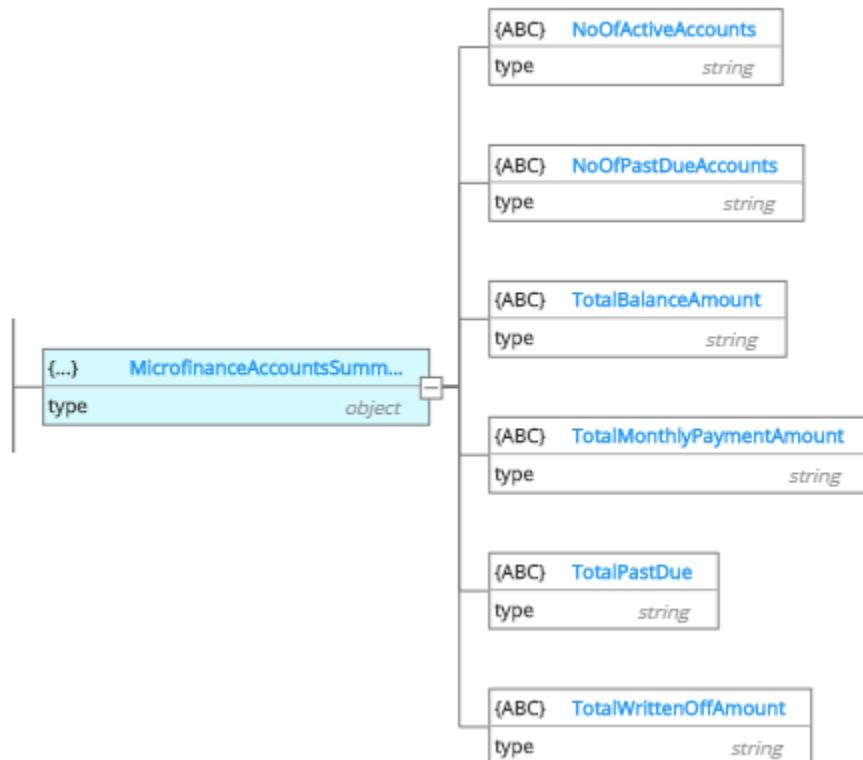
Property	Type	Card.	Min. Length	Max. Length	Description
NoOfAccounts	string	0..1	0	50	The total number of accounts includes both open and closed trades on

NoOfActiveAccounts	string	0..1	0	50	The number of open accounts that have a date reported within last 12 months.
NoOfWriteOffs	string	0..1	0	50	The number of accounts that are written off
TotalPastDue	string	0..1	0	200	Total past due amount - Sum of past due amounts across all delinquent
MostSevereStatusWithin24Months	string	0..1	0	200	Most severe status within last 24 months - Identifies the most severe status that has been reported for the consumer in the last 24 months;
SingleHighestCredit	string	0..1	0	200	Single highest credit - Specifies the highest high credit amount across credit cards and fleet cards. Includes open
SingleHighestSanctionAmount	string	0..1	0	200	Single highest sanction - Specifies the highest sanction amount across all non-credit and fleet card accounts. Includes open accounts only
TotalHighCredit	string	0..1	0	200	Total high credit - For Credit Card and Fleet Card this field contains the sum of the highest amount of credit used in the history of the
AverageOpenBalance	string	0..1	0	200	Average open balance - The total balance divided by the number of open trade lines on file
SingleHighestBalance	string	0..1	0	200	Single Highest Credit specifies the highest balance of any trade on file
NoOfPastDueAccounts	string	0..1	0	200	The number of accounts that are delinquent
NoOfZeroBalanceAccounts	string	0..1	0	200	Number of Zero balance
RecentAccount	string	0..1	0	50	Specifies the account type and date opened of the account based on recent date opened (both opened and closed)
OldestAccount	string	0..1	0	50	Specifies the account type and date of the account based on oldest date opened

TotalBalanceAmount	string	0..1	0	200	Sum of balances across all open accounts
TotalSanctionAmount	string	0..1	0	200	Sum of sanction amount across all open accounts which are not credit cards or fleet cards
TotalCreditLimit	string	0..1	0	200	Sum of credit limit across all open cards
TotalMonthlyPaymentAmount	string	0..1	0	200	Sum of monthly payment amount across all open accounts

5.3.5. CreditReportSummaryType (MicrofinanceAccountSummary)

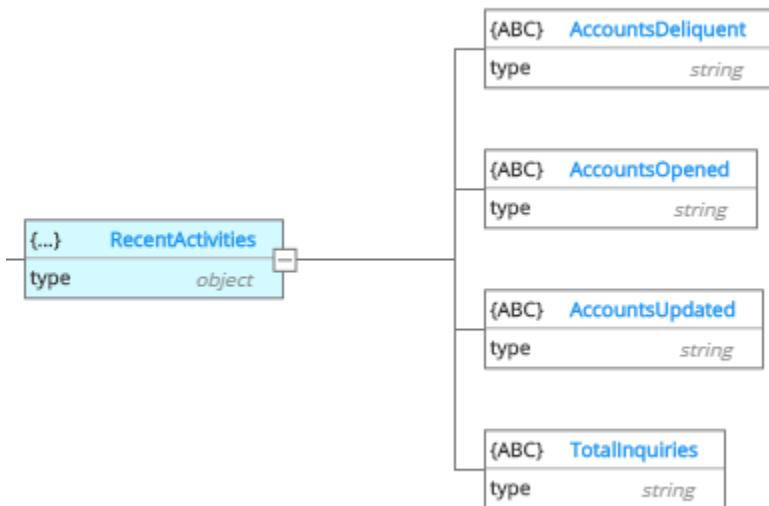
This segment is applicable only for MFI .The accounts reported are aggregated on the basis of logic detailed in the table below.



Property	Type	Card.	Min. Length	Max. Length	Description
NoOfActiveAccounts	string	0..1	0	50	Total Number of current/delinquent accounts held by the borrower
TotalPastDue	string	0..1	0	50	Total of the overdue amount across all delinquent accounts held by the borrower

NoOfPastDueAccounts	string	0..1	0	50	Number of accounts in delinquent
TotalBalanceAmount	string	0..1	0	50	Current Exposure/Total outstanding across all active
TotalMonthlyPaymentAmount	string	0..1	0	50	The Monthly installment currently being paid by the
TotalWrittenOffAmount	string	0..1	0	50	Total written off Amount across all the accounts held

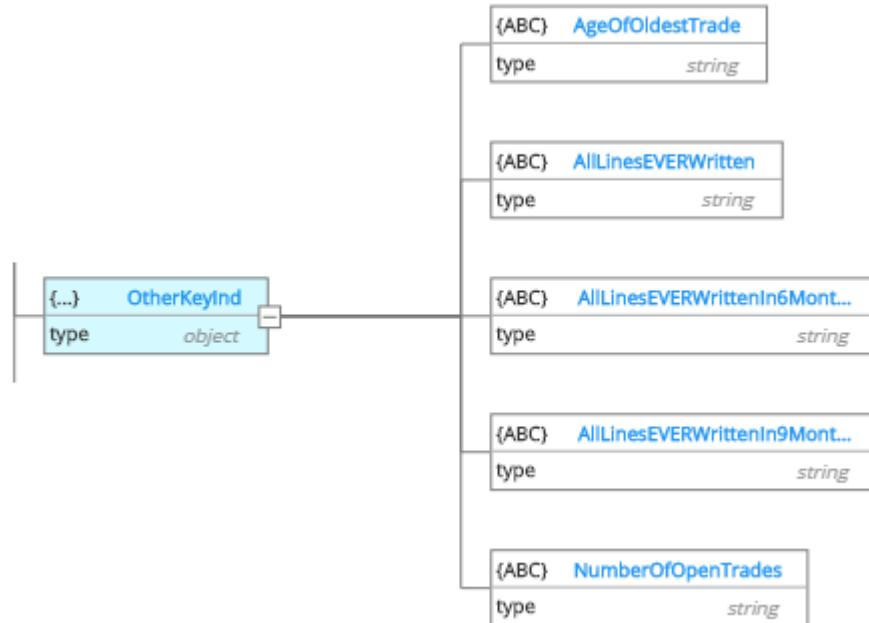
5.3.6. RecentActivitiesType (RecentActivities)



Property	Type	Card.	Min. Length	Max. Length	Description
AccountsDeliquent	string	0..1	0	50	The number of accounts that have been counted as delinquent AT ANY TIME within 90 days from the
AccountsOpened	string	0..1	0	50	Total number of new accounts opened
TotalInquiries	string	0..1	0	50	Total number of enquiries on the consumer within 90 days prior to the enquiry date
AccountsUpdated	string	0..1	0	50	The number of accounts that have a date reported within 90 days from the enquiry date

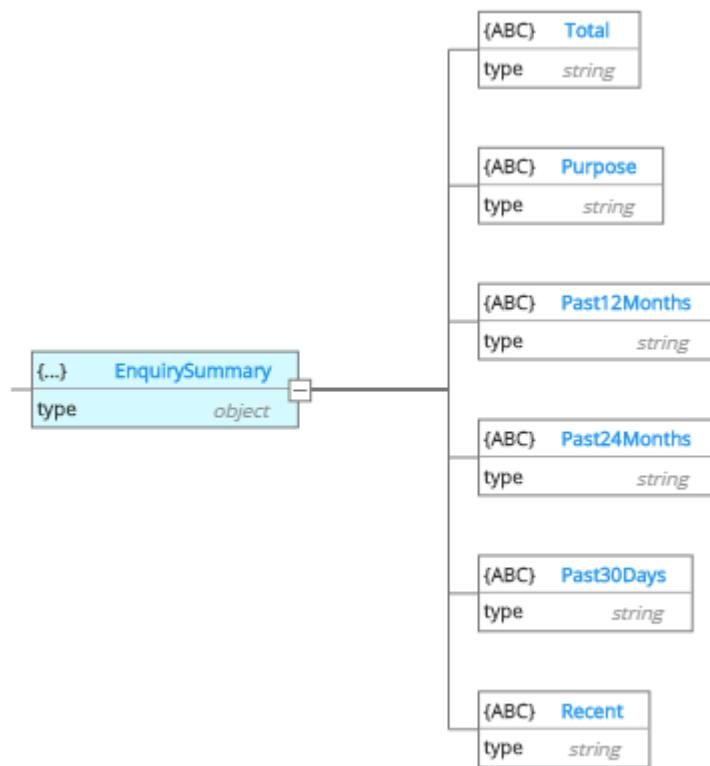
5.3.7. OtherKeyIndType (OtherKeyInd)

This element is applicable only for Retail. This section is derived from the accounts reported and lists the key account indicators.



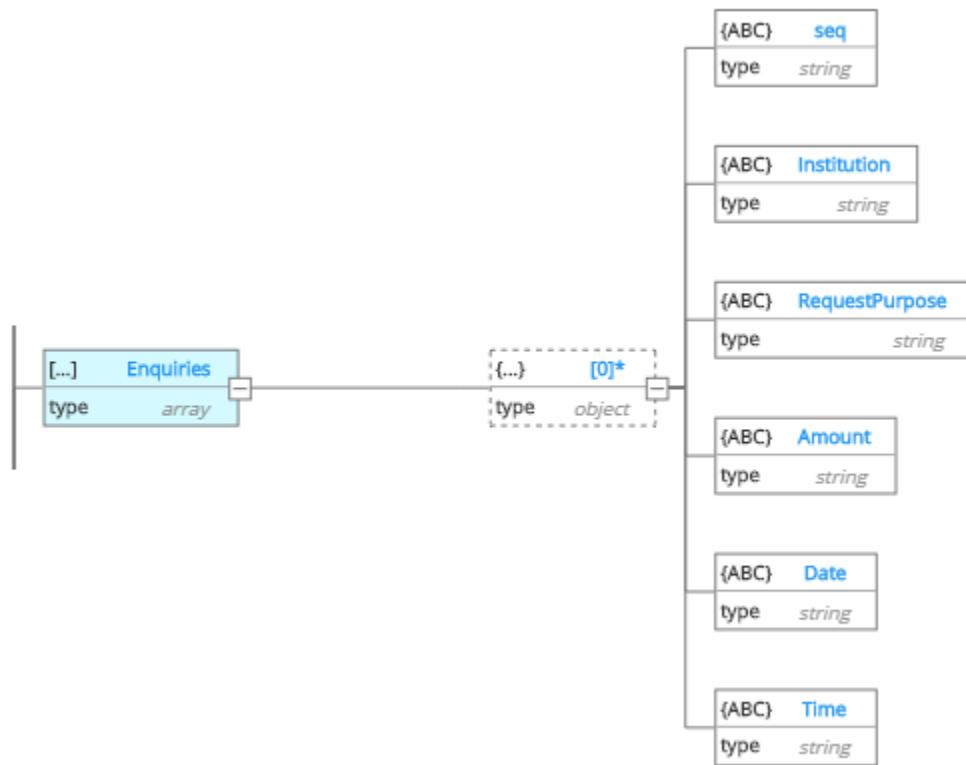
Property	Type	Card.	Min. Length	Max. Length	Description
AgeOfOldestTrade	string	0..1	0	50	Age of the oldest account (both open and closed) in months based on date opened field relative to the enquiry date.
NumberOfOpenTrades	string	1	1	5	The number of accounts listed as Open.
AllLinesEVERWritten	string	0..1	0	5	Number of accounts ever written off
AllLinesEVERWrittenIn9Months	string	0..1	0	5	Total number of accounts that were written off within 9 months of date opened. Includes both open and closed
AllLinesEVERWrittenIn6Months	string	0..1	0	5	Total number of accounts that were written off within the last 6 calendar months prior to the enquiry date. Includes both open and closed

5.3.8. EnquirySummaryType (EnquirySummary)



Property	Type	Card.	Min. Length	Max. Length	Description
Purpose	string	0..1	0	5	Indicates the stated reason for inquiry. Since summary, it is listed as ALL.
Total	string	0..1	0	5	Total number of enquiries ever.
Past30Days	string	0..1	0	5	Total number of enquiries within the last 30 days on
Past12Months	string	0..1	0	5	Total number of enquiries within the last 12 months on the consumer.
Past24Months	string	0..1	0	5	Total number of enquiries within the last 24 months on the consumer
Recent	string	0..1	0	10	Most recent enquiry date

5.3.9. EnquiryType (Enquiries)

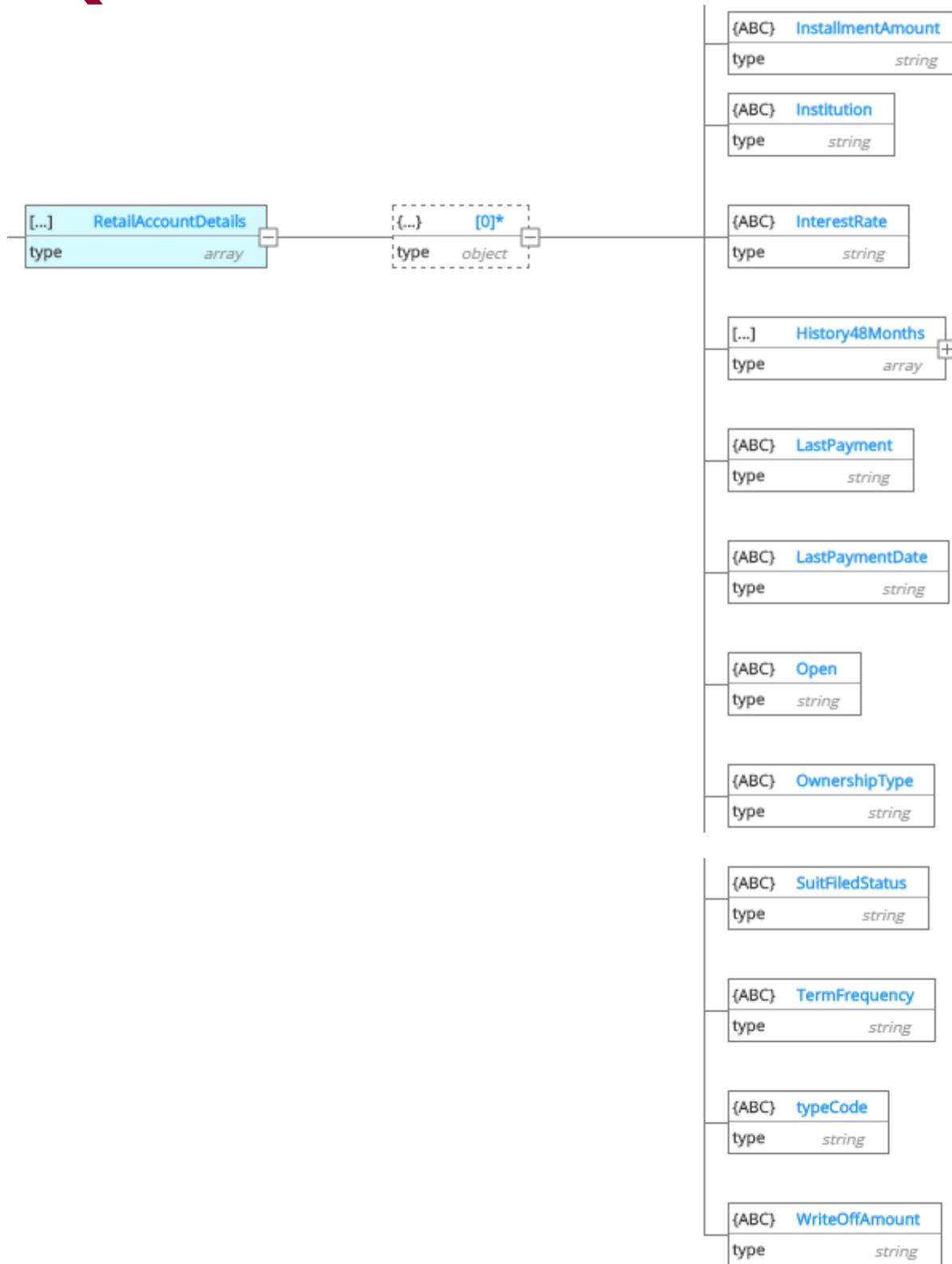


Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	0..1			
Institution	string	0..1	0	100	Name of the institution that performed the enquiry; The field will be masked except when the enquiry on the account was made by the currently enquiring
Date	string	0..1	0	10	Date format should be 'YYYY-MM-DD' Date on which the enquiry
Time	string	0..1	0	6	hh:mm Time at which the enquiry was made on the
RequestPurpose	string	0..1	0	2	Stated reason for enquiry as indicated by the enquiring institution. Refer [9.1 Appendix- A] for

Amount	string	0..1	0	200	Amount of credit facility for which the enquiry is considering as indicated by the enquiring institution
--------	--------	------	---	-----	--

5.3.10 AccountDetailsType (RetailAccountDetails)

{ABC} AccountNumber
type string
{ABC} AccountStatus
type string
{ABC} AccountType
type string
{ABC} AssetClassification
type string
{ABC} Balance
type string
{ABC} CollateralType
type string
{ABC} CollateralValue
type string
{ABC} CreditLimit
type string
{ABC} DateClosed
type string
{ABC} DateOpened
type string
{ABC} DisputeCode
type string
{ABC} HighCredit
type string



{ABC} PastDueAmount
type string
{ABC} Reason
type string
{ABC} RepaymentTenure
type string
{ABC} ReportedDate
type string
{ABC} SanctionAmount
type string
{ABC} seq
type string

Property	Type	Card.	Min. Length	Max. Length	Description
RetailAccountDetails	RetailAccountDetails Type	0..*			Refer section [5.3.10.1 RetailAccountDetailsType (RetailAccountDetails) for more]

5.3.10.1 RetailAccountDetailsType (RetailAccountDetails)

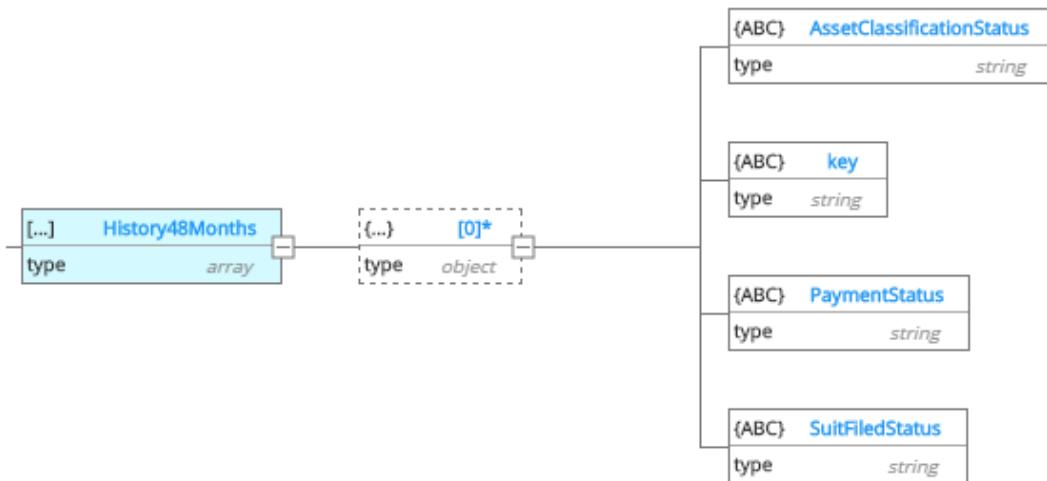
Property	Type	Card.	Min. Length	Max. Length	Description
typeCode	string	0..1			
seq	string	0..1			
AccountNumber	string	0..1	0	35	Specifies the account number as provided by the financial institution. The number will be masked if the account does not belong to enquiring institution. For the customer's own accounts, the complete account number will be displayed

Institution	string	0..1	0	50	Specifies the name of the financial institution that reported the account. This field will be masked for all the accounts that do not belong to the enquiring institution. For self-enquiry reports, the institution name will be
AccountType	string	0..1	0	50	Account type as provided by the institution Refer [9.1 Appendix- A] for possible
OwnershipType	string	0..1	0	50	Indicates the ownership type of the account (Individual, Guarantor, Joint holder, etc.). Refer [9.6 Appendix- F] for possible list of values
Balance	string	0..1	0	200	The entire amount of credit/loan, including the current and overdue portion, if any, together with interest last applied, outstanding as of the date reported
PastDueAmount	string	0..1	0	200	The amount past due as of the date reported
LastPayment	string	0..1	0	200	The last payment amount as of the date reported
WriteOffAmount	string	0..1	0	200	Written off amount for accounts that have been charged
Open	string	0..1	0	5	Will indicate a “Yes” if the account has a open status; Else will indicate “No”. Open status is defined by Equifax
SanctionAmount	string	0..1	0	200	Loan amount sanctioned for the account; Applicable for accounts other than credit card and fleet card.

LastPaymentDate	string	0..1	0	10	Date format should be 'YYYY-MM-DD' Date of last payment made on the account as of date in the Date Reported field
HighCredit	string	0..1	0	200	Highest amount of credit used in the history of the account; Applicable for credit card and fleet card accounts
DateReported	string	0..1	0	10	Date format should be 'YYYY-MM-DD' Date as of which data is
DateOpened	string	0..1	0	10	Date format should be 'YYYY-MM-DD' Date when the account was opened/first disbursement
DateClosed	string	0..1	0	10	Date format should be 'YYYY-MM-DD' Date when the account was
Reason	string	0..1	0	50	Reason for account closure as stated by the reporting institution
InterestRate	string	0..1	0	10	Rate of interest on the account as reported by the institution
RepaymentTenure	string	0..1	0	5	Number of months of repayment for the account
DisputeCode	string	0..1	0	50	Indicates any active disputes initiated by the consumer with Equifax on the account
InstallmentAmount	string	0..1	0	200	Monthly payment amount for the account
TermFrequency	string	0..1	0	20	Payment frequency of the account (Weekly, Monthly, Fortnightly and Quarterly) Refer [9.7 Appendix- G] for possible list of values

CreditLimit	string	0..1	0	200	Total borrowing limit on a credit card account; Valid only for credit card and fleet card account
CollateralValue	string	0..1	0	200	Value of the collateral as reported by granting institution for collateralized
CollateralType	string	0..1	0	50	Type of collateral pledged for the account. Ex: Property, gold, shares...etc. Refer [9.8 Appendix- H] for possible list of values
AccountStatus	string	0..1	0	50	Status of the account in terms of number of days past due, asset classification or suit filed status
AssetClassification	string	0..1	0	5	Performance of the account as classified by the credit granting institution values may include Standard, Substandard, Doubtful, Loss and Special Mention Account (as per the standard
SuitFiledStatus	string	0..1	0	5	Suit filed status of the account as reported by the credit granting institution
History48Months	string	0..1			<p>Refer Section [5.1.1.25 AccountHistoryType (History48Months, History24Months)] for AccountHistoryType details.</p> <p>Days past due/asset classification/Suit filed status illustrating the 48 months</p>

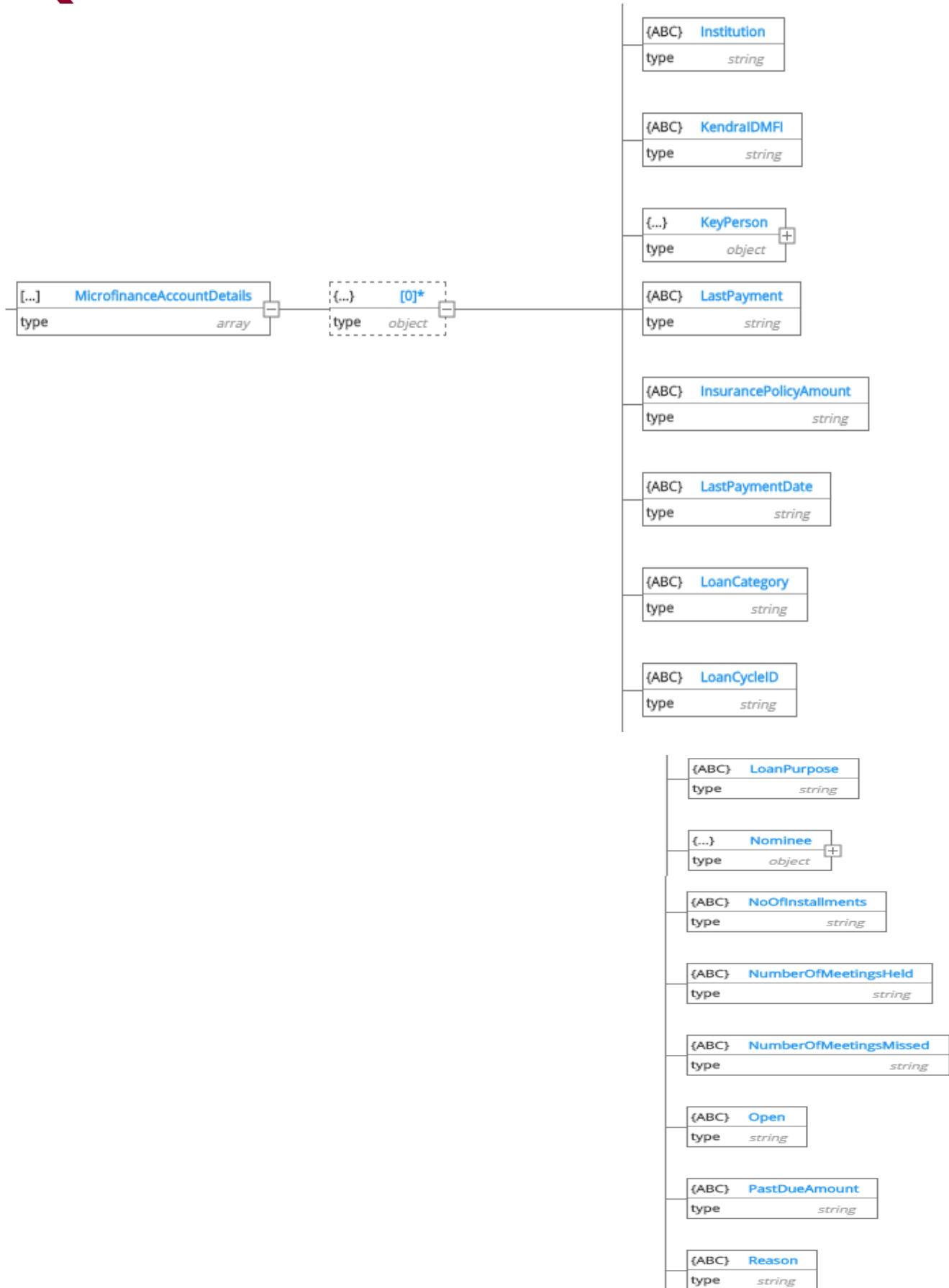
5.3.10.1.1 AccountHistoryType (History48Months)



Property	Type	Card.	Min. Length	Max. Length	Description
Month	string	0..*			
Month@key	string	1	1		
Month.PaymentStatus	string	0..1	0	5	Refer [9.9 Appendix- I] for possible list of values
Month.SuitFiledStatus	string	0..1	0	5	Refer [9.9 Appendix- I] for possible list of values
Month.AssetClassificationStatus	string	0..1	0	5	Refer [9.9 Appendix- I] for possible list of values

5.3.11 AccountDetailsType (MicrofinanceAccountDetails)

{ABC} AccountNumber
type string
{ABC} AccountStatus
type string
{ABC} AccountType
type string
{...} AdditionalMFIDetails
type object
{ABC} AppliedAmount
type string
{ABC} BranchIDMFI
type string
{ABC} CurrentBalance
type string
{ABC} DateApplied
type string
{ABC} DateClosed
type string
{ABC} DateOpened
type string
{ABC} DateSanctioned
type string
{ABC} DateWrittenOff
type string
{ABC} DisbursedAmount
type string
[...] History24Months
type array
{ABC} InstallmentAmount
type string



{ABC}	RepaymentTenure
type	string

{ABC}	ReportedDate
type	string

{ABC}	SanctionAmount
type	string

{ABC}	seq
type	string

{ABC}	typeCode
type	string

{ABC}	TypeOfInsurance
type	string

{ABC}	WriteOffAmount
type	string

Property	Type	Card.	Min. Length	Max. Length	Description
MicroFinanceAccountDetails	MicroFinanceAccountDetails Type	0..*			Refer section [AccountType (Account)] for more details.

5.3.11.1 MicroFinanceAccountDetails Type (MicroFinanceAccountDetails)

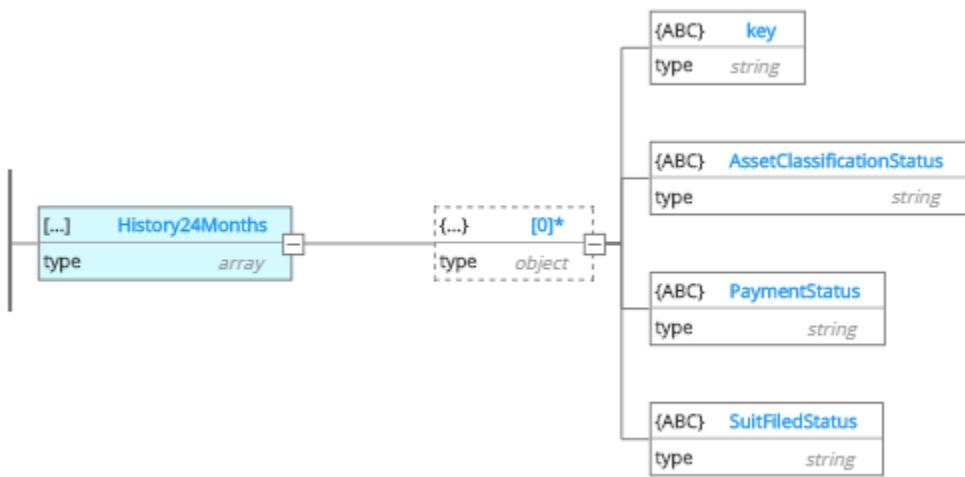
Property	Type	Card.	Min. Length	Max. Length	Description
typeCode	string	0..1			
seq	string	0..1			
AccountNumber	string	0..1	0	35	Specifies the account number as provided by the financial institution.
CurrentBalance	string	0..1	0	25	The current outstanding/balance/exposure amount of the borrower against this loan
Institution	string	0..1	0	50	Specifies the name of the financial institution that reported the account.
PastDueAmount	string	0..1	0	25	The amount past due as of the date reported
DisbursedAmount	string	0..1	0	25	The amount disbursed as loan
LoanCategory	string	0..1	0	50	This identifies if the loan is Group Loan or an Individual Loan
LoanPurpose	string	0..1	0	100	The purpose for which the loan was sanctioned. Refer [9.1 Appendix- A] for possible list of values
LastPayment	string	0..1	0	10	The last payment amount as of the date reported

WriteOffAmount	string	0..1	0	25	Written off amount for accounts that have been charged
SanctionAmount	string	0..1	0	25	Loan amount sanctioned for the account; Applicable for accounts other than credit card and fleet card.
LastPaymentDate	string	0..1	0	10	Date format should be 'YYYY-MM-DD'
DateReported	string	0..1	0	10	Date format should be 'YYYY-MM-DD'
DateOpened	string	0..1			Date format should be 'YYYY-MM-DD' Date when the account was opened/first disbursement made as reported by the
DateClosed	string	0..1	0	10	Date format should be 'YYYY-MM-DD' Date when the account was closed as reported by the institution.
Reason	string	0..1	0	50	Reason for account closure as stated by the reporting institution
DateWrittenOff	string	0..1	0	10	Date format should be 'YYYY-MM-DD'
LoanCycleID	string	0..1	0	30	The Loan cycle id of the loan
DateSanctioned	string	0..1	0	10	Date format should be 'YYYY-MM-DD'
DateApplied	string	0..1	0	10	Date format should be 'YYYY-MM-DD'
AppliedAmount	string	0..1	0	25	The Loan amount requested/applied for by the borrower
NoOfInstallments	string	0..1	0	25	The total number of installments needs to be paid by the borrower

RepaymentTenure	string	0..1	0	5	Number of months of repayment for the account
InstallmentAmount	string	0..1	0	25	Monthly payment amount for the account
KeyPerson	RelationInfoType	0..1			Refer section [5.3.11.1.2 RelationInfoType (KeyPerson.Name, Nominee)]
Nominee	RelationInfoType	0..1			Refer section [5.3.11.1.2 RelationInfoType (KeyPerson.Name, Nominee)] for more details The relationship type (husband/wife/father/mother/son etc.) of the nominee
AccountStatus	string	0..1	0	50	The status of the account (current/delinquent/closed/written-off etc.).
BranchIDMFI	string	0..1	0	2000	Branch ID of the MFI
KendralIDMFI	string	0..1	0	30	Kendra ID of the MFI
DaysPastDue	string	0..1	0	10	Number of days past due
Open	string	1	3	3	Will indicate a “Yes” if the account has a open status; Else will indicate “No”. Open status is defined by
TypeOfInsurance	string	0..1	0	255	Insurance Type as submitted by the member
InsurancePolicyAmount	string	0..1	0	200	Insurance Policy Amount as submitted by the member
Noofmeetingheld	String	0..1	0	10	Number of meeting held

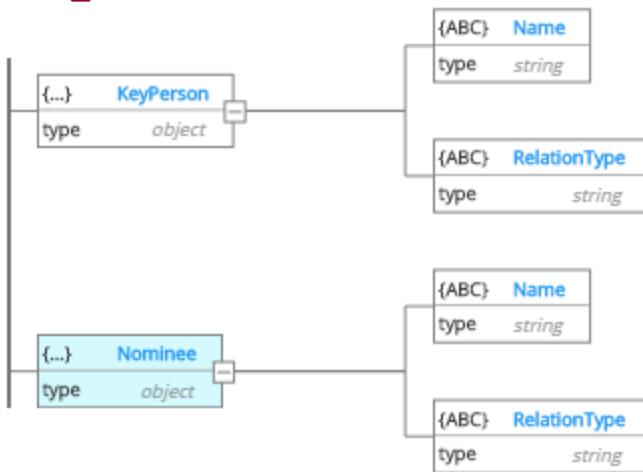
Noofmeetingsmissed	String	0..1	0	10	Number of meetings missed
History24Months	AccountHistoryType	0..1			Refer Section [5.3.11.1.1 AccountHistoryType (History24Months)] for AccountHistoryType details.
AdditionalMFIDetails	AdditionalMFIDetailsType	0..1			Refer Section [5.3.11.1.3 AdditionalMFIDetailsType (AdditionalMFIDetails)] for AccountHistoryType details.

5.3.11.1.1 AccountHistoryType (History24Months)



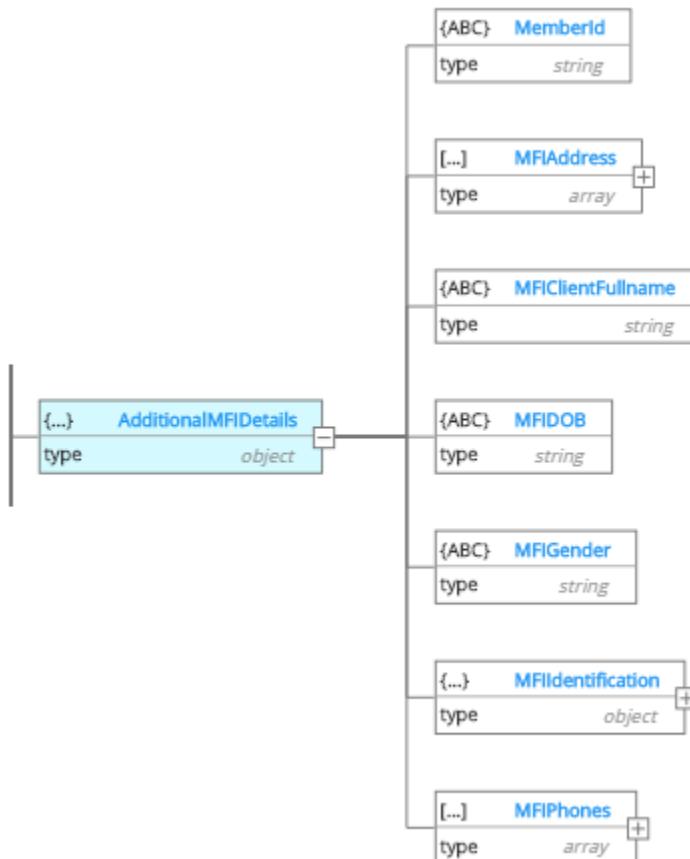
Property	Type	Card.	Min. Length	Max. Length	Description
Month	string	0..*			
Month@key	string	1	1		
Month.PaymentStatus	string	0..1	0	5	Refer [9.9 Appendix- I] for possible list of values
Month.SuitFiledStatus	string	0..1	0	5	Refer [9.9 Appendix- I] for possible list of values
Month.AssetClassificationStatus	string	0..1	0	5	Refer [9.9 Appendix- I] for possible list of values

5.3.11.1.2 RelationInfoType (KeyPerson, Nominee)



Property	Type	Card.	Min. Length	Max. Length	Description
Name	string	0..1	0		Name of the related individual
RelationType	string	0..1	0	1	Relation with consumer. Refer [9.4 Appendix- D] for possible list of values

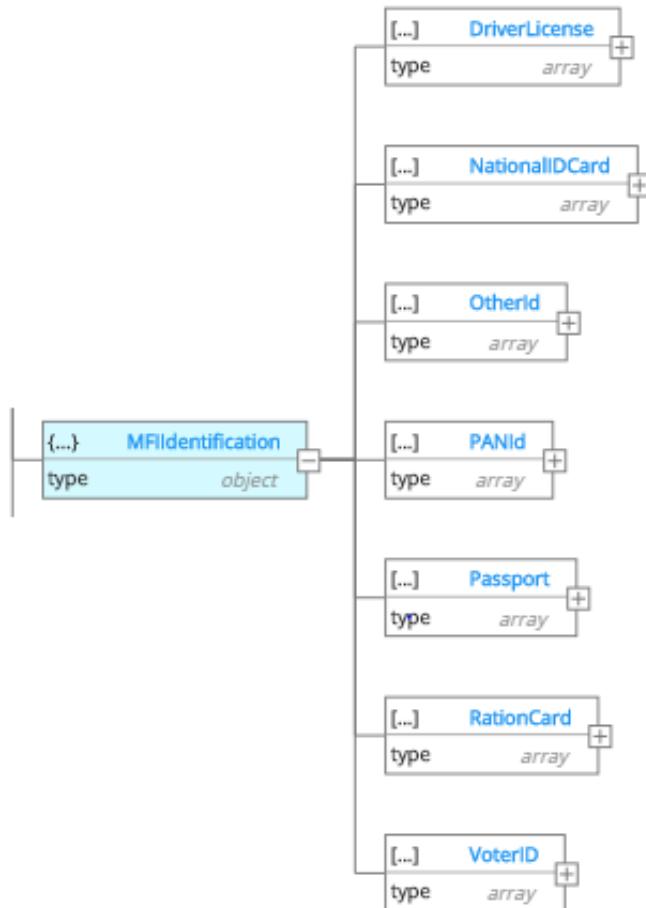
5.3.11.1.3 AdditionalMFIDetailsType (AdditionalMFIDetails)



Property	Type	Card.	Min. Length	Max. Length	Description
MemberID					
MFIClientFullscreen	string	0..1	5	20	Client name
MFIDOB	string	0..1	0	10	
MFIGender	string	0..1	0	20	
MFIIdentification	MFIIdentificationType	0..1			Refer section MFIIdentificationType(MFIIdentification) for Details
MFIPhones	MFIPhonesType	0..1			Refer section MFIPhonesType (MFIPhones) for Details
MFIAddress	MFIAddressType	0..1			Refer section MFIAddress Type (MFIAddress) for Details

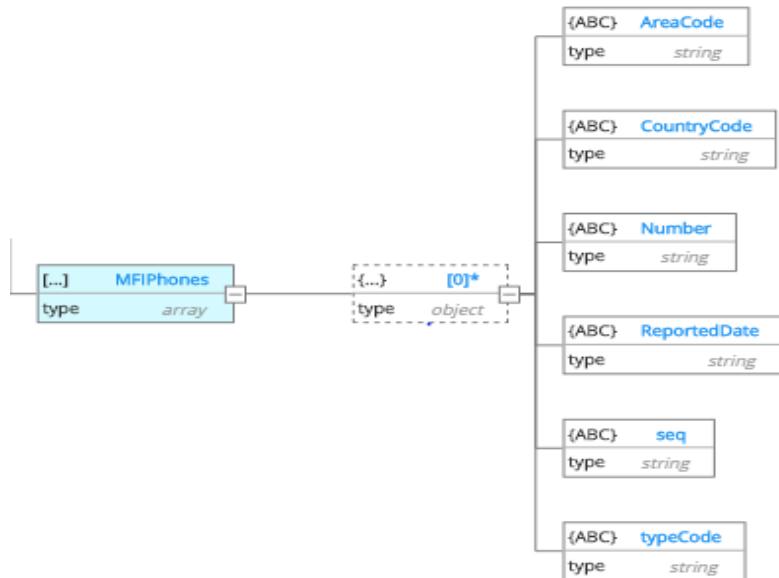
MFIIdentificationType(MFIIdentification)

Refer section [5.3.1.3. IdentityInfoType (IdentityInfo)] for details.



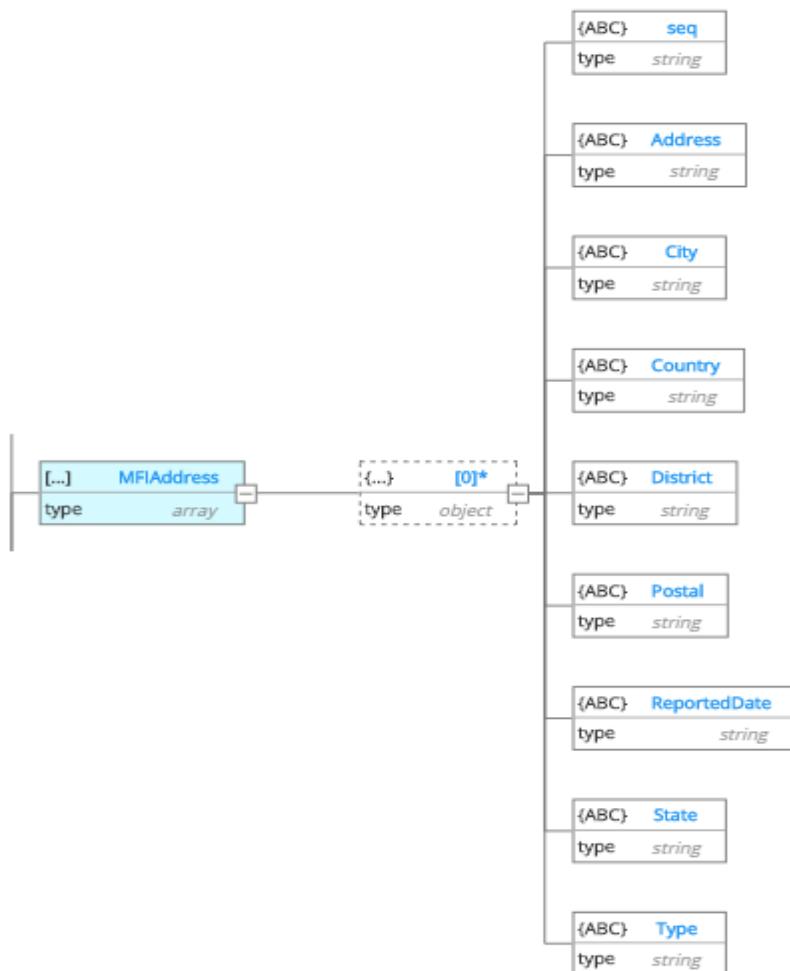
MFIPhonesType (MFIPhones)

Refer section [[5.3.1.2. PhoneInfoType \(PhoneInfo\)](#)] for details.



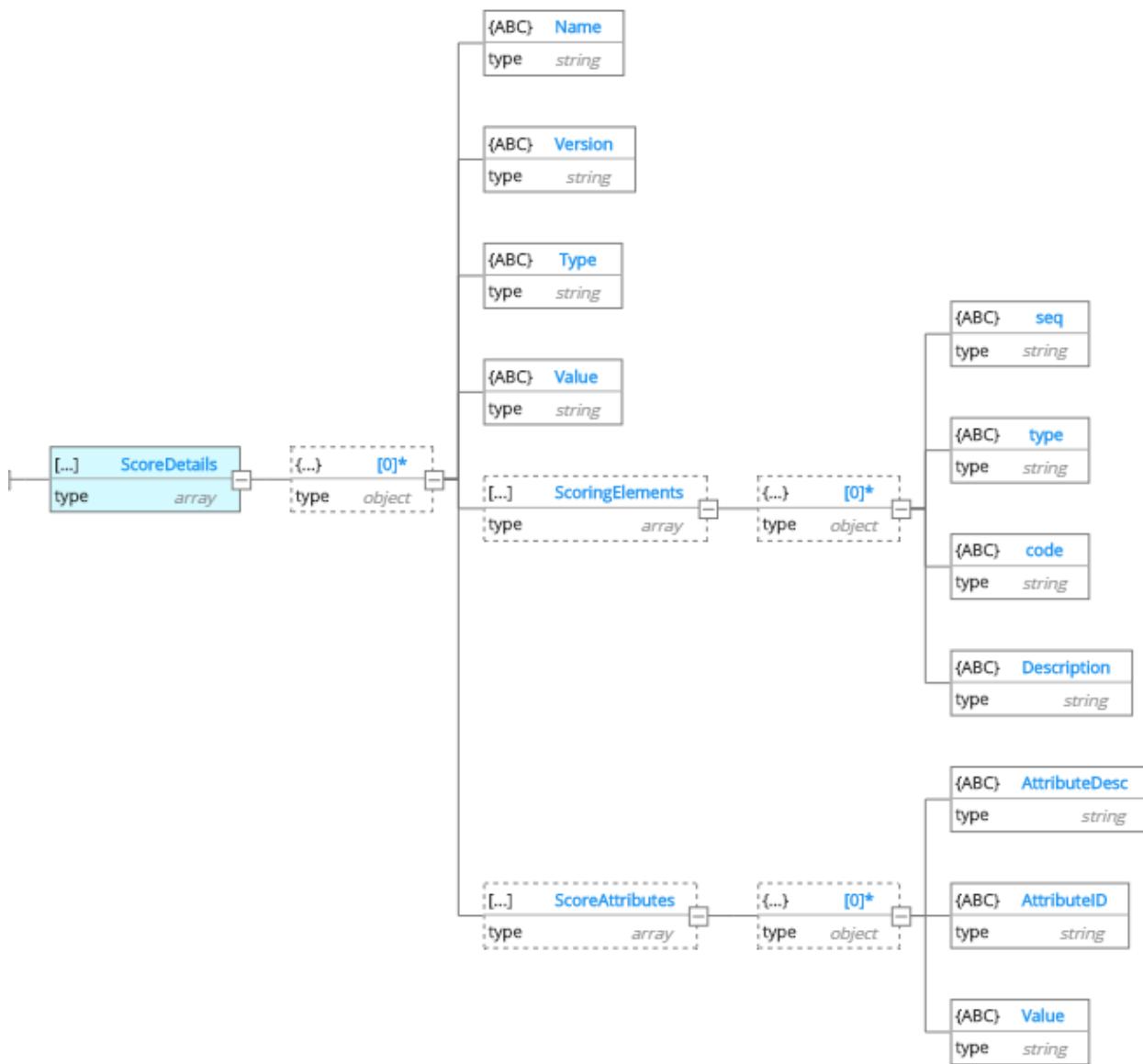
MFIAddress Type (MFIAddress)

Refer segment[[5.3.1.4. AddressInfoType \(AddressInfo\)](#)] for details.



5.3.12. ScoreDetailsType (ScoreDetails)

This section provides the score card results as per requested score card under applicable modules.



Property	Type	Card.	Min. Length	Max. Length	Description
Type	string	0..1	0	5	Score Type from Input Inquiry
Version	string	0..1	0	100	Score Version from input inquiry
Name	string	0..1	0	3	Refer section [9.10 Appendix – J] Score Description

Value	string	0..1	0	10	<p>Lists the score value. Below are the possible score ranges basis the score model type:</p> <table border="1"> <thead> <tr> <th>Score Type</th><th>Range</th></tr> </thead> <tbody> <tr> <td>GS</td><td>600-900</td></tr> <tr> <td>ERS</td><td>300-900, 1- 6 (For new to Credit)</td></tr> <tr> <td>EIS</td><td>10000 - 5000000 , No Estimate (for cases not in the above range)</td></tr> <tr> <td>EIR</td><td>10000 - 5000000 , No Estimate (for cases not in the above range)</td></tr> </tbody> </table>	Score Type	Range	GS	600-900	ERS	300-900, 1- 6 (For new to Credit)	EIS	10000 - 5000000 , No Estimate (for cases not in the above range)	EIR	10000 - 5000000 , No Estimate (for cases not in the above range)
Score Type	Range														
GS	600-900														
ERS	300-900, 1- 6 (For new to Credit)														
EIS	10000 - 5000000 , No Estimate (for cases not in the above range)														
EIR	10000 - 5000000 , No Estimate (for cases not in the above range)														
ScoringElements	ScoringElementsType	0..8			<p>Lists the score Reject, Reason codes. Refer section. [5.3.12.1ScoringElementsType (ScoringElement)] for details.</p>										
ScoreAttributes	ScoreAttributesType	0..1			<p>Lists the score Attributes. [5.3.12.2 ScoreAttributesType (ScoreAttributes)] for details.</p>										

5.3.12.1 ScoringElementsType (ScoringElement)

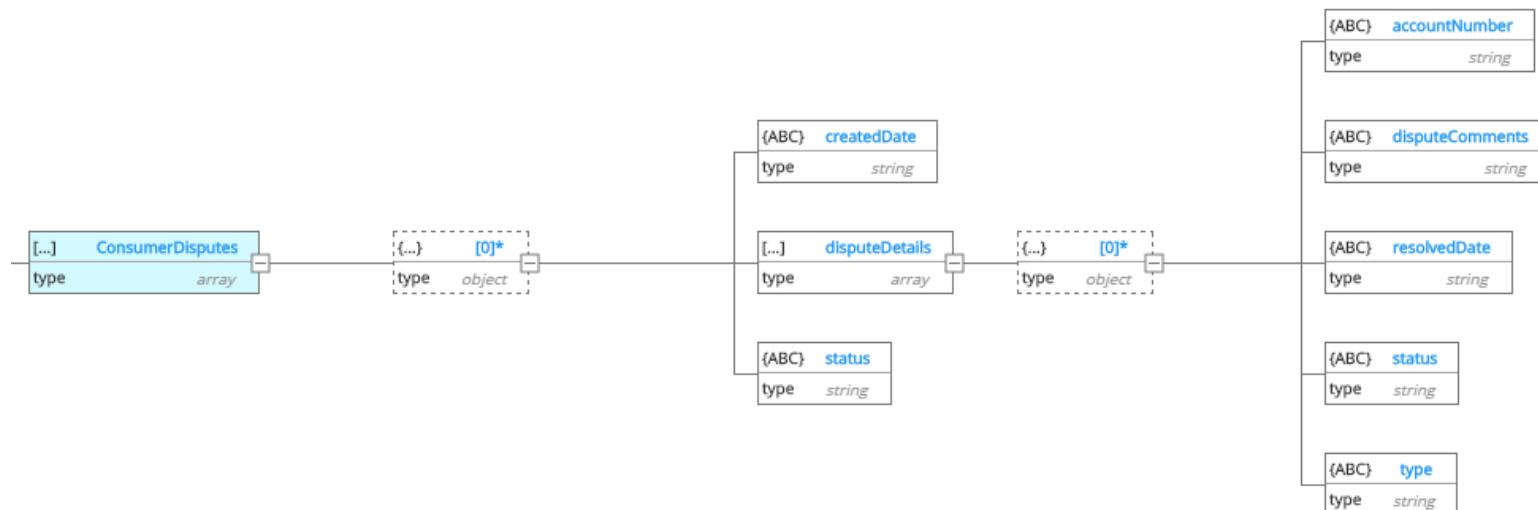
Property	Type	Card.	Min. Length	Max. Length	Description
seq	string				
Type	string	1	3	3	This attribute will have value "RES" for reason code and "REJ" for warning (exclusion) code.
Code	string	0..1	0	100	Reason ,Reject code for the score Refer [9.11 Appendix-K] for possible list of values
Description	string	0..1	0	100	Describes the Reason ,Reject code above. Refer [9.11 Appendix- K] for possible list of values

5.3.12.2 ScoreAttributesType (ScoreAttributes)

Property	Type	Card.	Min. Length	Max. Length	Description
AttributeId	string	1	0	5	ID for the Attribute
AttributeDesc	string	1	0	100	Attribute Description
Value	string	1	0	3	Value for the Attribute

5.3.13 ConsumerDisputeType (ConsumerDispute)

This element is for the online Dispute registered by Consumer on the Equifax India website and applicable for all Retail product types.

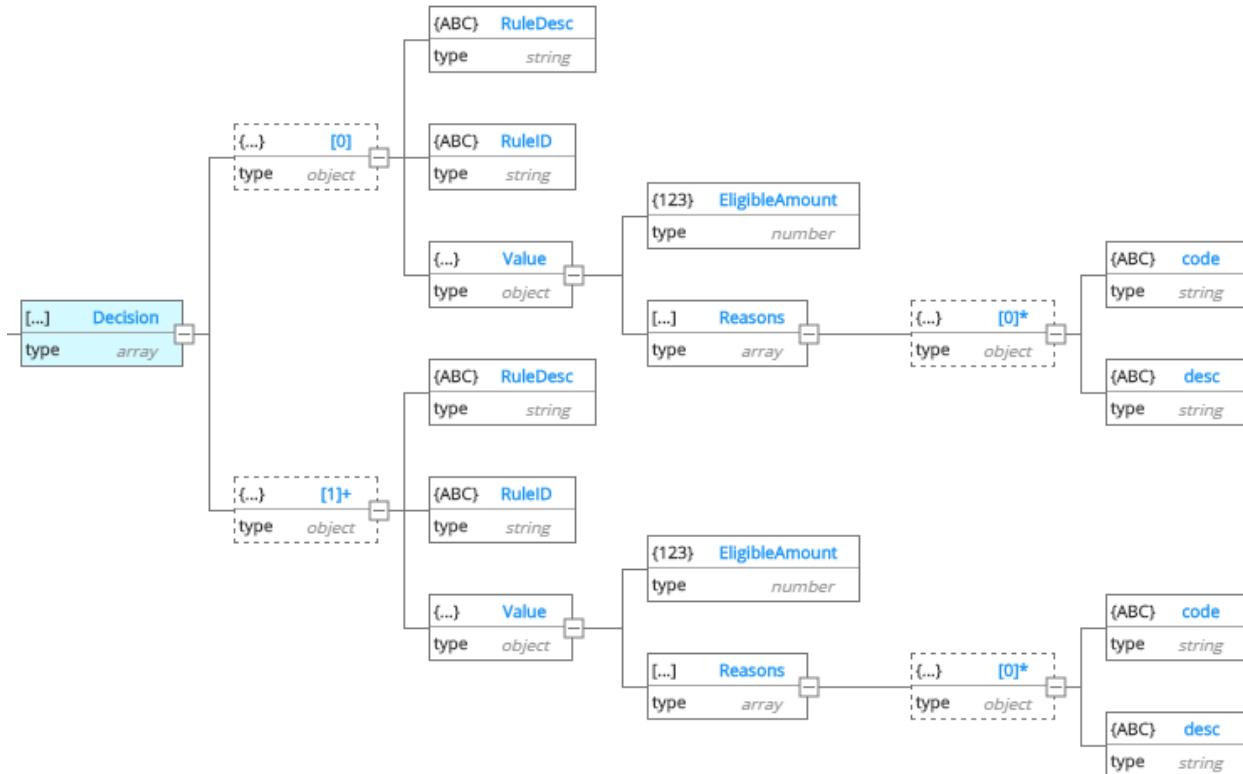


Property	Type	Card.	Min. Length	Max. Length	Description
ConsumerDispute	DisputeType	0..*	0	50	Refer section DisputeType(ConsumerDispute) for details.
CreatedDate	string	0..1	0	10	Dispute creation date
Status	string	0..1	0	500	Status of the dispute

Property	Type	Card.	Min. Length	Max. Length	Description
type	string	0..1	0	50	The attribute could be either among ‘Personal’, ‘Employment’, ‘ID, Contact’ or ‘Account’.
Accountnumber	string	0..1	0	50	Disputed account
DisputeComments	string	1..1	0	500	Comments from consumer
Status	string	1..1	0	50	Current status of dispute
ResolvedDate	string	0..1	0	10	If resolved, the date when resolved

5.3.14 DecisionInfoType (Decision)

This section is applicable only if customer has opted for Rule Engine. The value in the fields is customized for each implementation as per the client business rule requirements.



Property	Type	Card.	Min. Length	Max. Length	Description
Decision	DecisionType	0..1			Refer section [3.3.2.1 DecisionType (Decision)] for more details.

5.3.14.1. DecisionType (Decision)

Property	Type	Card.	Min. Length	Max. Length	Description
RuleID	string	1	0	500	Lists the RuleID of the rule executed.
RuleDesc	string	1	0	500	Lists the Rule description of the rule above.
Value	ValueType	1	0	500	Refer section [3.3.2.1.1.ValueType(Value)] for details

5.3.14.1.1. ValueType (Value)

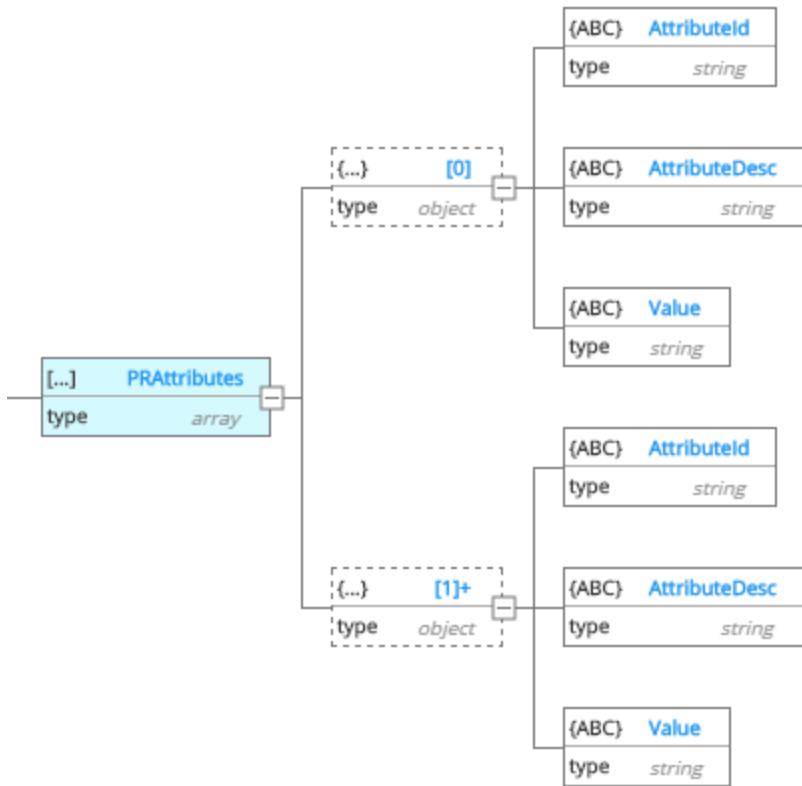
Property	Type	Card.	Min. Length	Max. Length	Description
EligibleAmount	integer	1	0	200	Lists the eligible amount, logic customized as per client requirement.
Reasons	ReasonsType	0..1	0	500	Refer [ReasonsType(Reasons)] for details

ReasonsType(Reasons)

Property	Type	Card.	Min. Length	Max. Length	Description
Code	string	1	0	10	Lists the applicable Reject / Reason code for the rule implemented.
Description	string	1	0	500	Lists the applicable Reject / Reason description for the rule implemented.

5.3.15 PRAttributesType (PRAttributes)

This section provides the PR attributes, if the customer has opted for PR base product (PCR-PR, MCR-PR)



Property	Type	Card.	Min. Length	Max. Length	Description
Attributelid	string	1	0	5	ID for the Attribute
AttributeDesc	string	1	0	100	Attribute Description
Value	string	1	0	3	Value for the Attribute

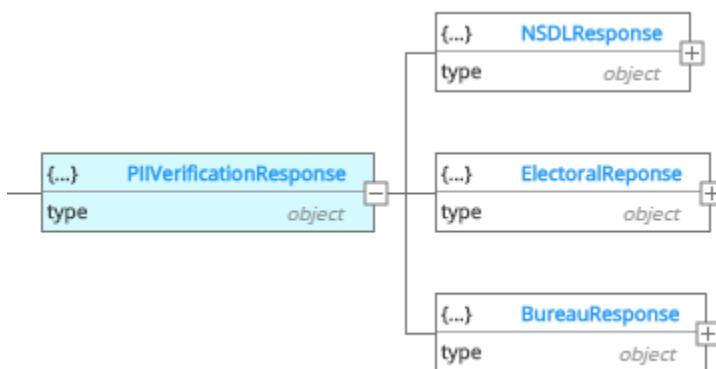
5.3.16 PIIVerificationResponseType (PIIVerificationResponse)

This section details the verification details the customer has opted for. Below is the generic visual layout of the information under this section:

Application details		Input File	Bureau	NSDL	Electoral
Name	Shamal Roy		Very High	Very High	High
Dob	8-Aug-87		High	-	-
Gender	Male		High	-	Match
Age	34		-	-	Match
PAN	AKUPR9999Q		High	Match	-
Aadhaar	123457000000		High	-	-
Voter ID	ADE1234568		Low	-	Match
Residence Phone	033-20000002		High	-	-
Office Phone	022-24000007		Low	-	-
Mobile	9820000006		Medium	-	-
Address 1	21/A, Ramkrishna Estate P.O - Regent Estate ; Kolkata 700072		Very High	-	High
Address 2	29 B 2 Musalman Galli Ambabaidevastan Ap Kurul Tal Moholdist Solapur Solapur		Low	-	Low
Address 3	Ap Ashta Jahangirtal Omerga dist Osmanabad Osmanabad		Very Low	-	Low
Personal email	abc@gmail.com		High	-	-
Office email	abcd@equifax.com		Low	-	-
Passport	JL200000G		High	-	-
Driver's License	MH000000000HGT		High	-	-
Ration Card	BGH7575999		Medium	-	-

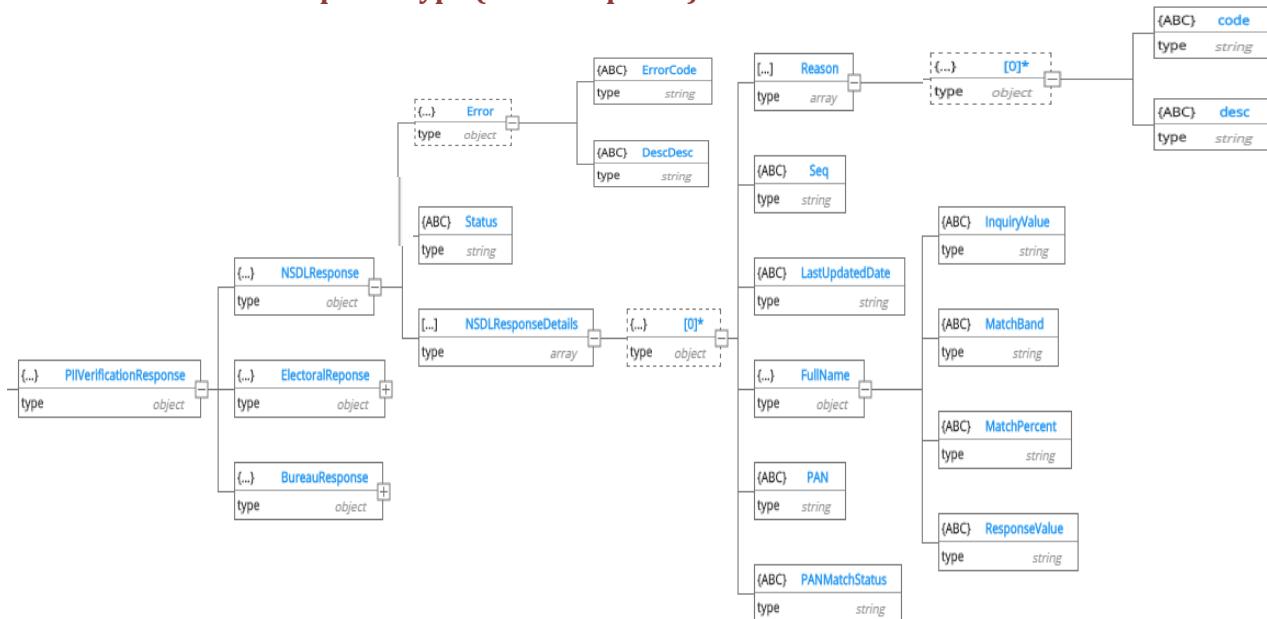
For all the verifications, the respective service outputs are provided along with their match percentage and banding. Below is the default banding, however this can be customized as per requirement:

MIN THRESHOLD	MAX THRESHOLD	BAND TEXT
0%	50%	Low
51%	60%	Medium
61%	75%	High
76%	100%	Very High



Property	Type	Card.	Min. Length	Max. Length	Description
NSDLResponse	NSDLResponseType	0..1			Contains NSDL response and match results. Refer section [5.3.16.1 NSDLResponseType (NSDLResponse)] for details
ElectoralResponse	ElectoralResponseType	0..1			Contains Voter response and match results Refer section [5.3.16.2 ElectoralResponseType (ElectoralResponse)] for details
BureauResponse	BureauResponseType	0..1			Contains Bureau response and match results Refer section [5.3.16.3 BureauResponseType (BureauResponse)] for details

5.3.16.1 NSDLResponseType (NSDLResponse)



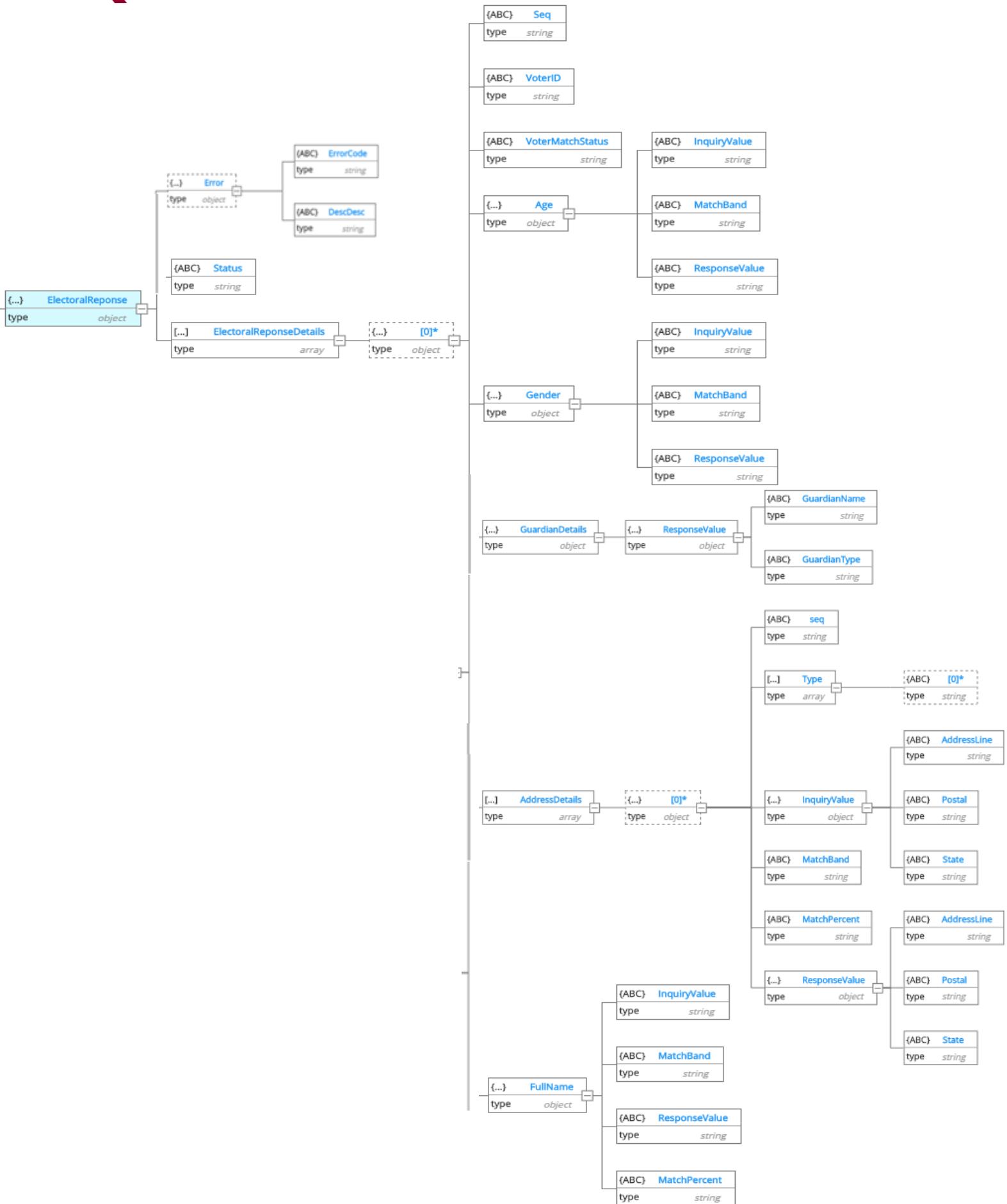
Property	Type	Card.	Min. Length	Max. Length	Description
Status	string	1	1	50	1 – Success 0 - Failure
NSDLResponseDetails	NSDLResponseDetails Type	1			Refer section [NSDLResponseDetailsType(NSDLResponseDetails)] for details

Error	string	0..1			In case Status is 0, then only this section would be returned.
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NSDLResponseDetails

Property	Type	Card.	Min. Length	Max. Length	Description								
Reason.Code	string	1			<p>Lists the Pan match code returned by NSDL</p> <table border="1"> <thead> <tr> <th>Reason Code</th><th>Description</th></tr> </thead> <tbody> <tr> <td>E</td><td>Existing and Valid PAN</td></tr> <tr> <td>F</td><td>Fake PAN</td></tr> <tr> <td>N</td><td>Record (PAN) Not Found in ITD Database/Invalid PAN</td></tr> </tbody> </table>	Reason Code	Description	E	Existing and Valid PAN	F	Fake PAN	N	Record (PAN) Not Found in ITD Database/Invalid PAN
Reason Code	Description												
E	Existing and Valid PAN												
F	Fake PAN												
N	Record (PAN) Not Found in ITD Database/Invalid PAN												
Reason.desc	string	1			Lists the respective Pan description by NSDL for code returned above								
Seq	string	1											
LastUpdatedDate	string	1			Last updated date as returned by NSDL								
FullName.InquiryValue	string	1			The Full name of customer as provided in input inquiry.								
FullName.ResponseValue	string	1			Full name of customer as returned by NSDL								
FullName.MatchBand	string	1			This gives the match band between Full name from Inquiry value and NSDL response (refer banding grid above)								
FullName.MatchPercent	string	1			This gives the match band % between Full name from Inquiry value and NSDL response. (refer banding grid above)								
PAN	string	1			PAN number as per Inquiry request								
PANMatchStatus	string	1			<p>Match status of the inquiry Pan number with respect to NSDL database.</p> <p>Possible Values:</p> <ul style="list-style-type: none"> a)Match b)No Match 								

5.3.16.2 ElectoralResponseType (ElectoralResponse)



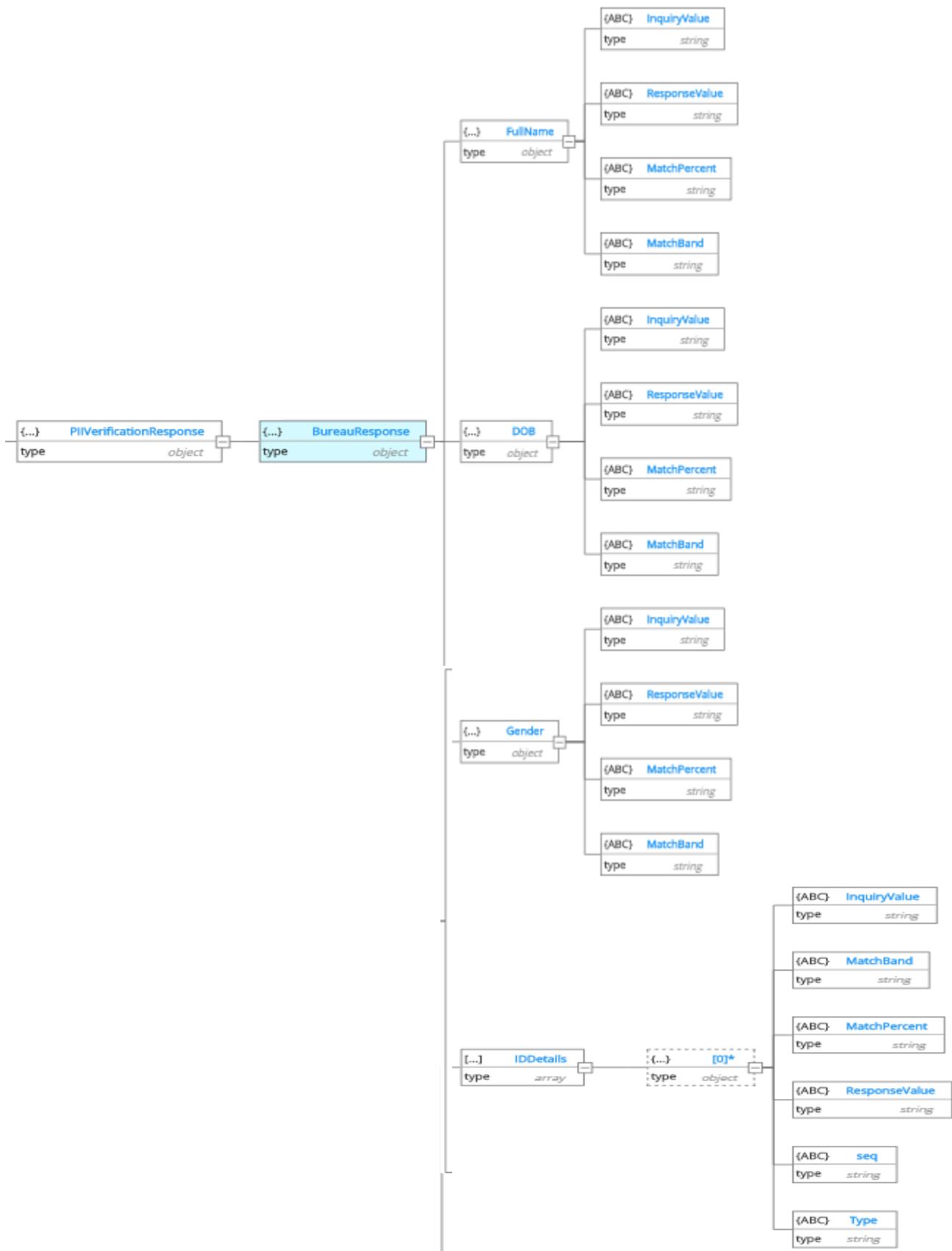
Property	Type	Card.	Min. Length	Max. Length	Description
Status	string	1	50		1 – Success 0 - Failure
ElectoralResponseDetails	ElectoralResponseDetailsType	1	0		Refer section ElectoralResponseDetailsType (ElectoralResponseDetails) for details
Error	string	0..1			In case Status is 0, then only this section would be returned.

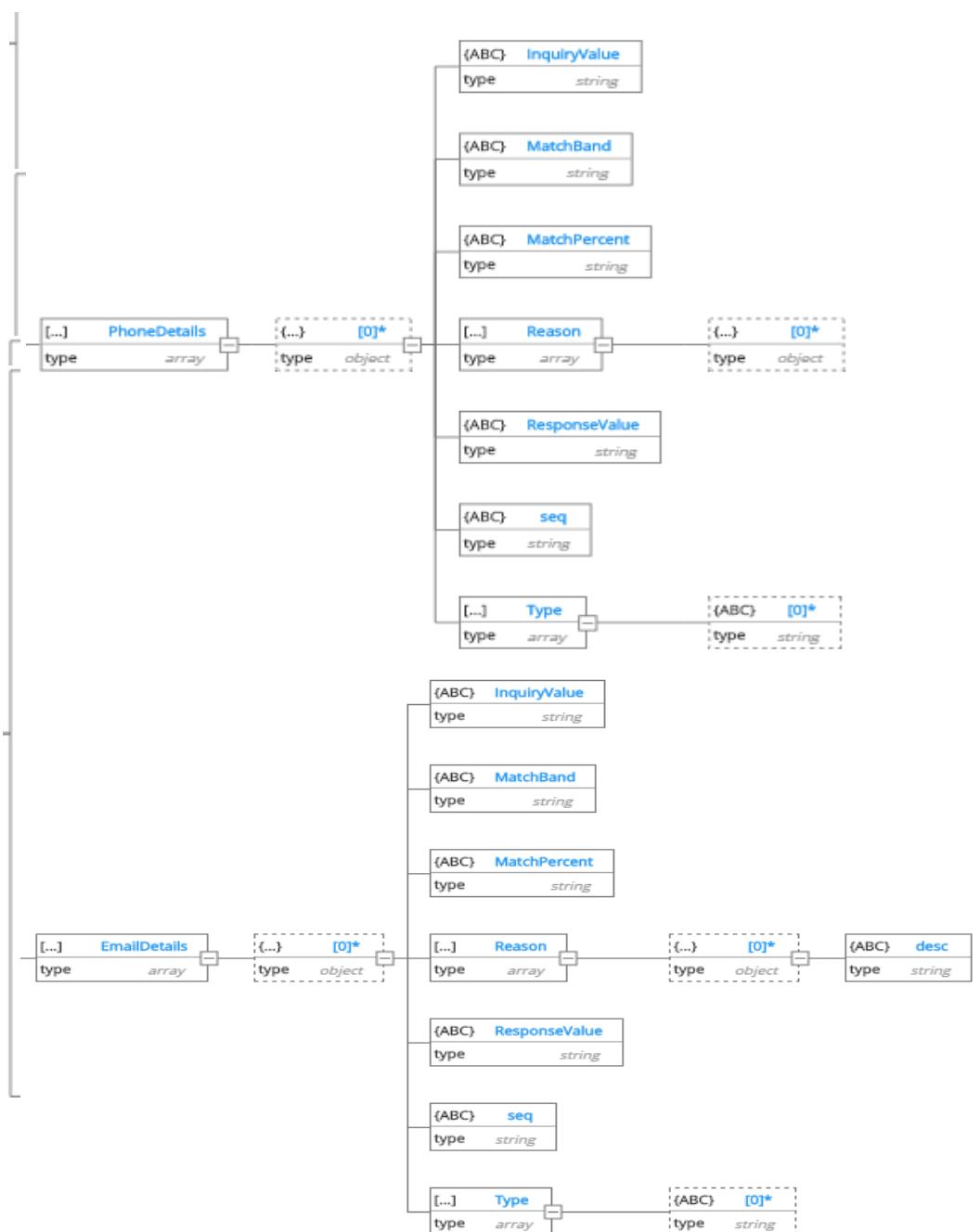
ElectoralResponseDetailsType (ElectoralResponseDetails)

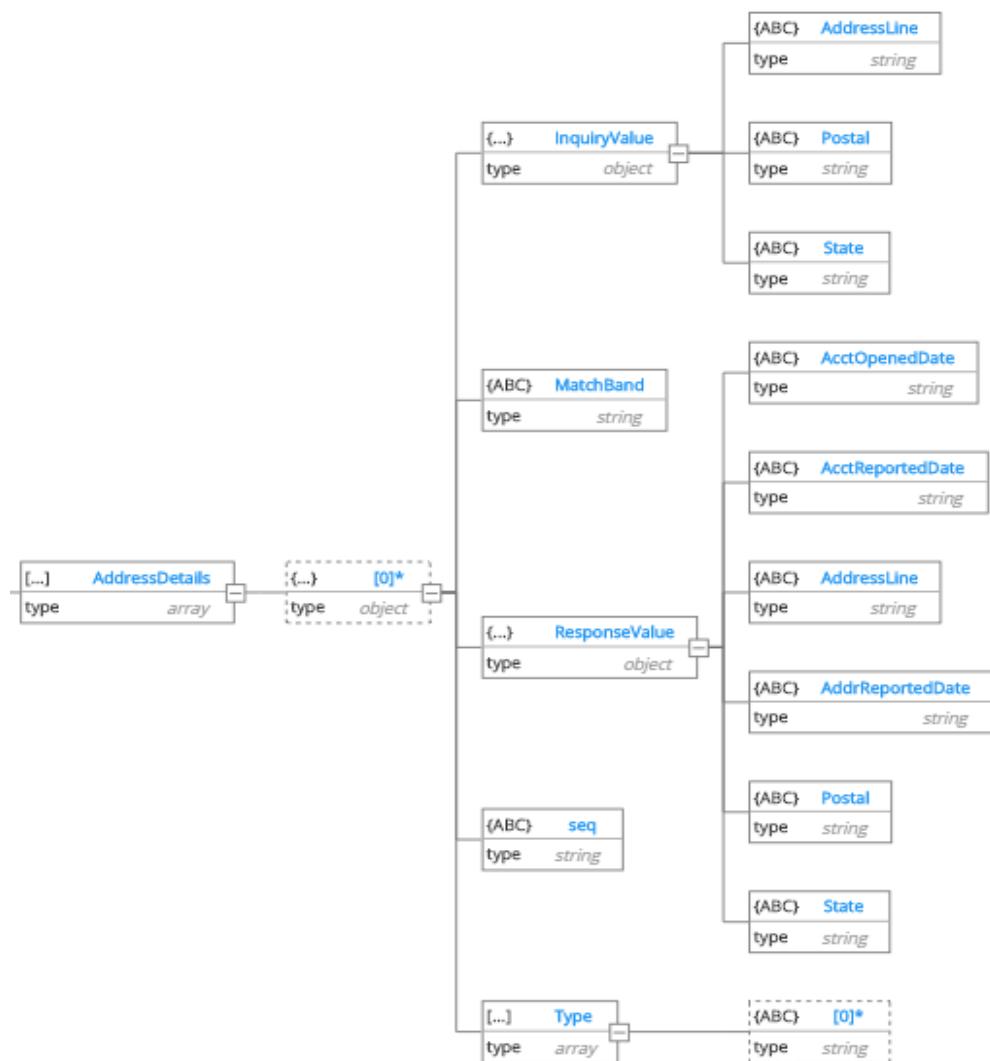
Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	1			
VoterID	string	1			Voter ID as per Inquiry request
VoterMatchStatus	string	1			Match status of Voter ID returned by Voter database interface
FullName.InquiryValue	string	1			The Full name of customer as provided in Input inquiry.
FullName.ResponseValue	string	1			The Full name of customer as per bureau response
FullName.MatchPercent	string	1			This gives the match band between Full name from Inquiry value and verification response (refer banding grid above)
FullName.MatchBand	string	1			This gives the match band % between Full name from Inquiry value and verification response. (refer banding grid above)
Gender.InquiryValue	string	1			gender as per Inquiry request
Gender.ResponseValue	string	1			Gender as per Voter database
Gender.MatchBand	string	1			This gives the match band between Gender from Inquiry value and Voter response (refer banding grid above)
Age.InquiryValue	string	1			Age as per Inquiry request
Age.ResponseValue	string	1			Age as per Voter database
Age.MatchBand	string	1			This gives the match band between Age from Inquiry value and Voter response (refer banding grid above)
GuardianDetails.ResponseValue. .GuardianName	string	1			Guardian name as per Voter Database



GuardianDetails.ResponseValue.GuardianType	string	1		Guardian type as per Voter Database
AddressDetails.seq	string	1		
AddressDetails.Type	string	1		Address Type as per Inquiry request
AddressDetails.InquiryValue.AddressLine	string	1		Address as per Inquiry request
AddressDetails.InquiryValue.State	string	1		State as per Inquiry request
AddressDetails.InquiryValue.Postal	string	1		Pin Code as per Inquiry request
AddressDetails.ResponseValue.AddressLine	string	1		Address as per Voter Database
AddressDetails.ResponseValue.State	string	1		State as per Voter Database
AddressDetails.ResponseValue.Postal	string	1		Pin Code as per Voter Database
AddressDetails.MatchPercent	string	1		This gives the match band % between Address from Inquiry value and verification response (refer banding grid above)
AddressDetails.MatchBand	string	1		This gives the match band between Address from Inquiry value and verification response. (refer banding grid above)







Property	Type	Card.	Min. Length	Max. Length	Description
BureauResponse	BureauResponseType	1	0		Refer section BureauResponseType (BureauResponse) for details

BureauResponseType (BureauResponse)

Property	Type	Card.	Min. Length	Max. Length	Description
AddressDetails.seq	string	1			
AddressDetails.Type	string	1			Address Type
AddressDetails.MatchBand	string	1			This gives the match band between Address from Inquiry value and verification response (refer banding grid above)



AddressDetails.InquiryValue.AddressLine	string	1			Address as per Inquiry request
AddressDetails.InquiryValue.State	string	1			State as per Inquiry request
AddressDetails.InquiryValue.Postal	string	1			Pin Code as per Inquiry request
AddressDetails.ResponseValue.AddressLine	string	1			Address as per Bureau Response
AddressDetails.ResponseValue.State	string	1			State as per Bureau Response
AddressDetails.ResponseValue.Postal	string	1			Pin Code as per Bureau Response
AddressDetails.ResponseValue.AddrReportedDate	string	1			Address reported date in Bureau
AddressDetails.ResponseValue.AcctReportedDate	string	1			Account reported date in Bureau for the respective address
AddressDetails.ResponseValue.AcctOpenedDate	string	1			Account open date in Bureau for the respective address
EmailDetails.seq	string	1			
EmailDetails.InquiryValue	string	1			Email as per Inquiry request
EmailDetails.ResponseValue	string	1			Email as per Bureau Response
EmailDetails.MatchPercent	string	1			This gives the match band % between Email from Inquiry value and verification response (refer banding grid above)
EmailDetails.MatchBand	string	1			This gives the match band between Email from Inquiry value and verification response. (refer banding grid above)
EmailDetails.Reason.desc	string	1			
EmailDetails.Type	string	1			Email Type
FullName.InquiryValue	string	1			The Full name of customer as provided in Input inquiry.
FullName.ResponseValue	string	1			The Full name of customer as per bureau response
FullName.MatchPercent	string	1			This gives the match band %between Full name from Inquiry value and verification response (refer banding grid above)



FullName.MatchBand	string	1		This gives the match band between Full name from Inquiry value and verification response. (refer banding grid above)
DOB.InquiryValue	string	1		Date of Birth as per as per Inquiry request
DOB.ResponseValue	string	1		Date of Birth as per bureau response
DOB.MatchPercent	string	1		This gives the match band % between DOB from Inquiry value and verification response (refer banding grid above)
DOB.MatchBand	string	1		This gives the match band between DOB from Inquiry value and verification response (refer banding grid above)
Gender.InquiryValue	string	1		Gender as per as per Inquiry request
Gender.ResponseValue	string	1		Gender as per bureau response
Gender.MatchPercent	string	1		This gives the match band % between Gender from Inquiry value and verification response (refer banding grid above)
Gender.MatchBand	string	1		This gives the match band between Gender from Inquiry value and verification response (refer banding grid above)
IDDetails.seq	string	1		
IDDetails.InquiryValue	string	1		ID as per as per Inquiry request
IDDetails.ResponseValue	string	1		ID as per bureau response
IDDetails.MatchPercent	string	1		This gives the match band % between ID from Inquiry value and verification response (refer banding grid above)
IDDetails.MatchBand	string	1		This gives the match band between ID from Inquiry value and verification response (refer banding grid above)
IDDetails.Type	string	1		ID Type
PhoneDetails.seq	string	1		
PhoneDetails.InquiryValue	string	1		Phone Number as per as per Inquiry request
PhoneDetails.ResponseValue	string	1		Phone Number as per bureau response

PhoneDetails.MatchPercent	string	1		This gives the match band % between Phone from Inquiry value and verification response (refer banding grid above)
PhoneDetails.MatchBand	string	1		This gives the match band between Phone from Inquiry value and verification response (refer banding grid above)
PhoneDetails.Reason	string	1		
PhoneDetails.Type	string	1		Phone Type

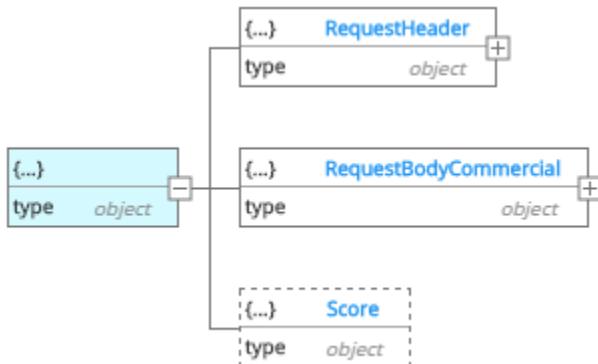
5.4. InquiryRequestScoreType (Score)

The score element from the input is returned as is. Refer section [4.3. RequestScoreType \(Score\)](#) for details.

6. Commercial Request

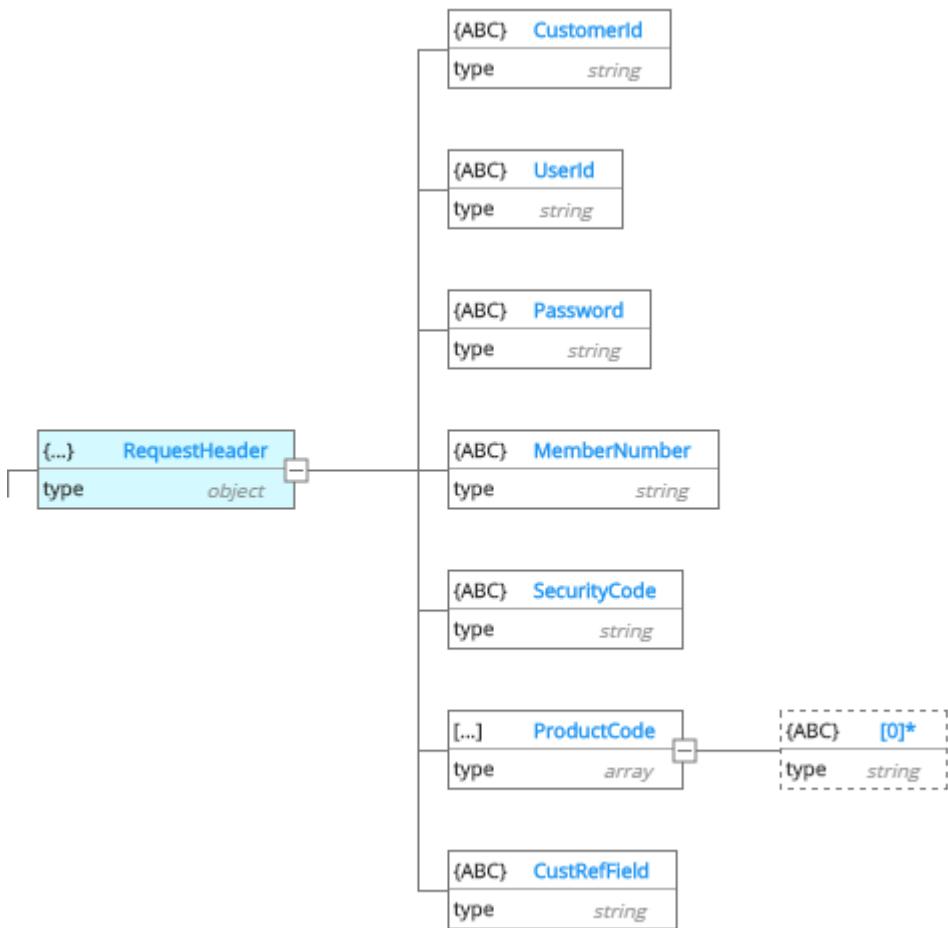
This section consists of Inquiry request for a business entity. The main elements of a commercial request are:

- Request Header
- Request Body Commercial
- Score element (Future use)



Property	Type	Card.	Description
RequestHeader	RequestHeaderType	1	Refer section [6.1. RequestHeaderType(RequestHeader)] for details
RequestBodyCommercial	RequestBodyCommercialType	1	Refer section [6.2. RequestBodyCommercialType (RequestBodyCommercial)] for details.
Score	RequestScoreType	0..1	Refer section [6.3. RequestScoreType (Score) for details.

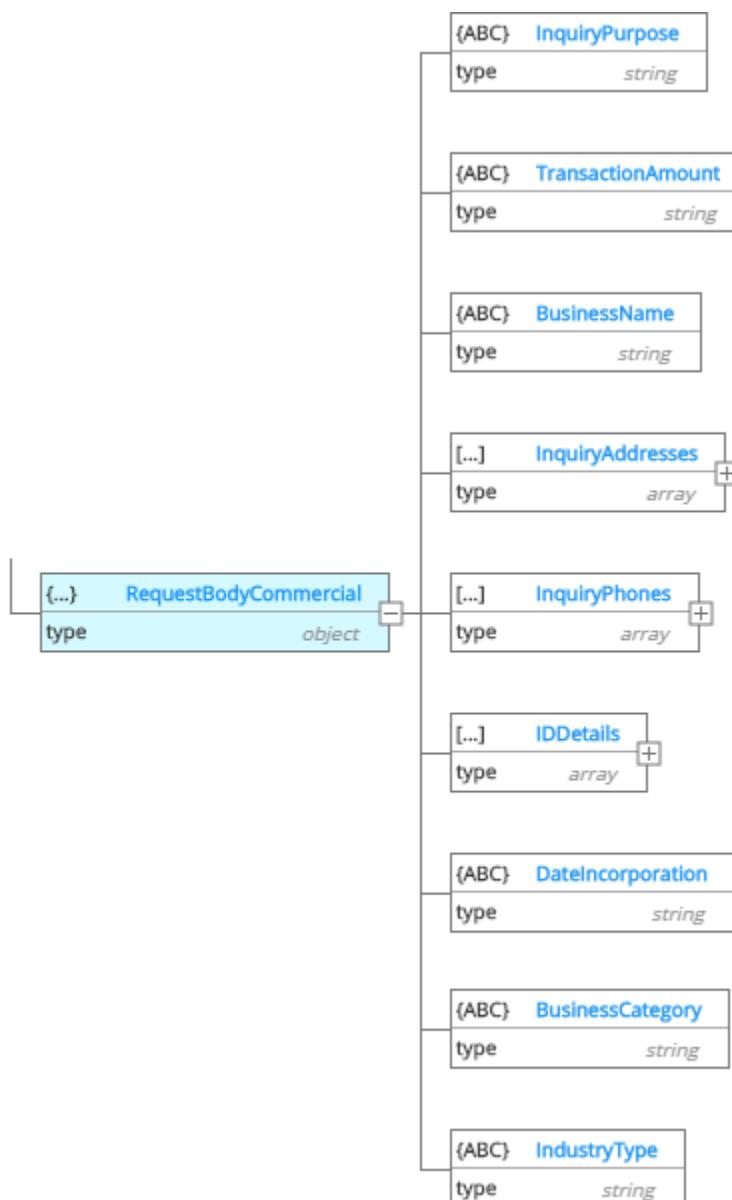
6.1. RequestHeaderType(RequestHeader)



Property	Type	Card.	Min. Length	Max. Length	Description
CustomerId	string	1	1	50	Equifax shared customer id
UserId	string	1	1	50	Equifax shared web-service user id
Password	string	1	1	50	Equifax shared web-service

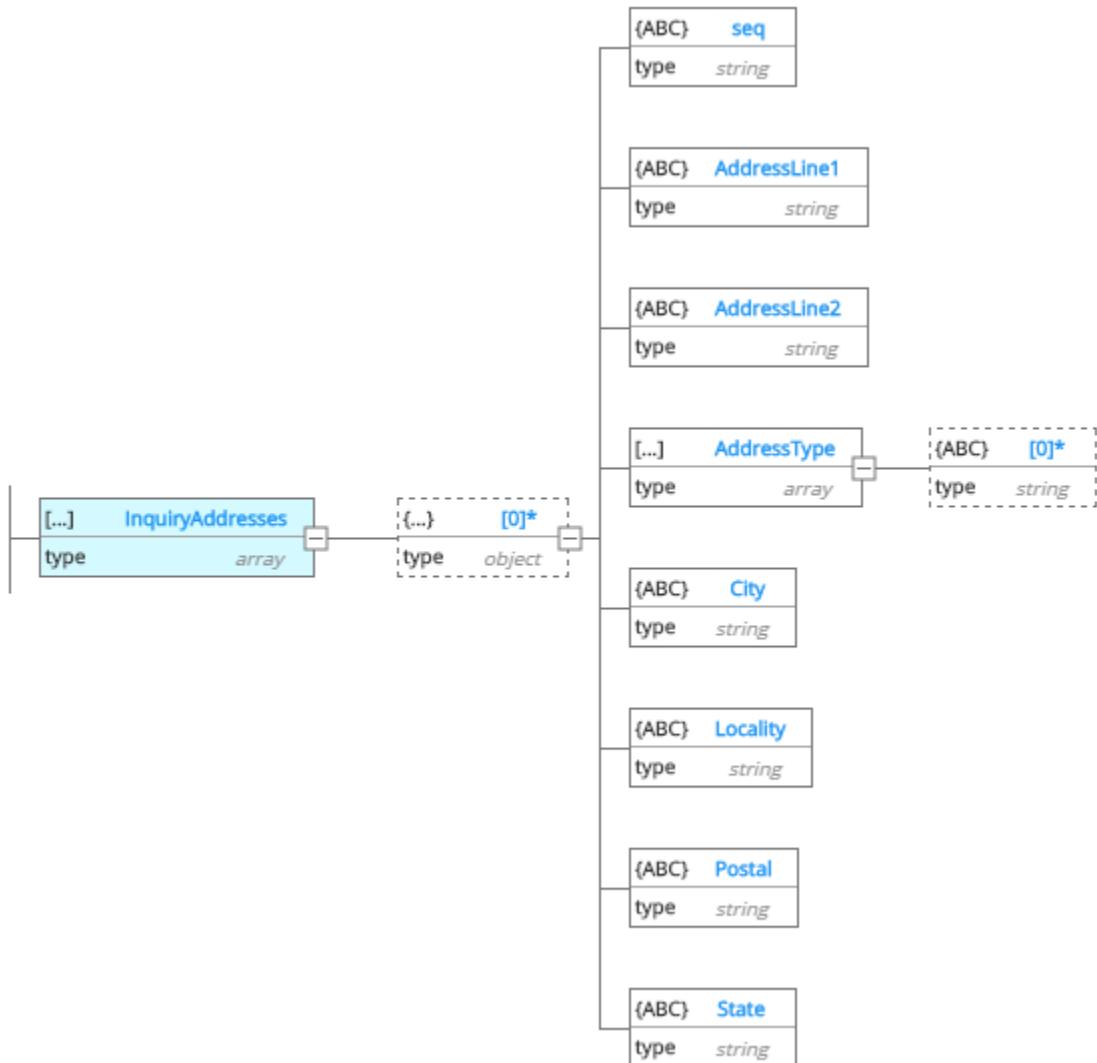
MemberNumber	string	1	1	10	Equifax shared unique member number
SecurityCode	string	1	1	3	Equifax shared security code
CustRefField	string	0..1	0	50	Customer Reference Number
ProductCode	string	1	1	5	Contains product Code CCR

6.2. RequestBodyCommercialType (RequestBodyCommercial)



Property	Type	Card.	Min. Length	Max. Length	Description
InquiryPurpose	string	1	4	4	This is a mandatory field. The value for InquiryPurpose should be from the section [9.11 Appendix – CA].
TransactionAmount	string	0..1	0	200	Inquiry Amount
BusinessName	string	1		125	Name of the company on which Inquiry is made. This is a mandatory feild
InquiryAddresses	InquiryCommonInputAddressesType	1..*			Refer Section [6.2.1. InquiryCommonInputAddressType(InquiryAddresses)] for details. At least one address should be provided.
InquiryPhones	InquiryCommonInputInquiryPhonesType	0..*			Refer Section [6.2.2. InquiryCommonInputInquiryPhonesType (InquiryPhones)] for details
IDDetails	InquiryCommonInputIDDetailsType	1..*			Refer Section [6.2.3 InquiryCommonInputIDDetailsType (IDDetails)] for details. At least one ID is mandatory.
DateofIncorporation		0..1		10	The date on which the Business is Registered / Incorporated
BusinessCategory		0..1		2	Refer to Business Category catalogue from [9.12 Appendix – CB].
IndustryType		0..1		2	Refer to Business / Industry Type catalogue [9.13 Appendix – CC].

6.2.1. InquiryCommonInputAddressType(InquiryAddresses)

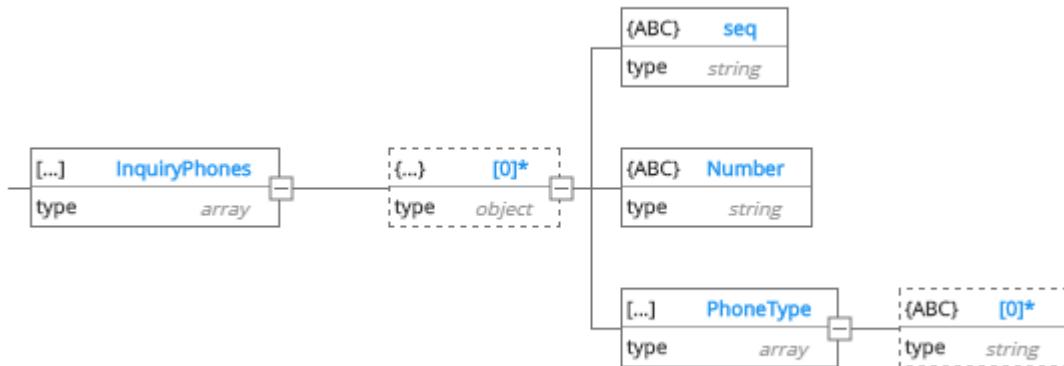


Property	Type	Card.	Min. Length	Max. Length	Description
InquiryAddresses	InquiryAddresses Type	1..*			<p>This lists the address search parameters. At least one address is mandatory</p> <p>Refer section [InquiryAddressesType (InquiryAddresses)] for additional element details.</p>

InquiryAddressesType (InquiryAddresses)

Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	0..1			Address sequence identifier
AddressLine1	string	1		220	Address field should be less than 220 characters
AddressLine2	string	0..1		220	Address field should be less than 220 characters
Locality	string	0..1	0	40	Locality
City	string	0..1	0	40	City
State	StateCodeOptions	1		2	Refer StateCodeOptions for more details [9.3 Appendix – C].
AddressType	string	0..1		2	Refer AddressType master for more details [9.14 Appendix – CD].
Postal	string	1	1	6	Supported pattern for postal code values are [1-9][0-9]{5}

6.2.2.InquiryCommonInputInquiryPhoneType (InquiryPhones)

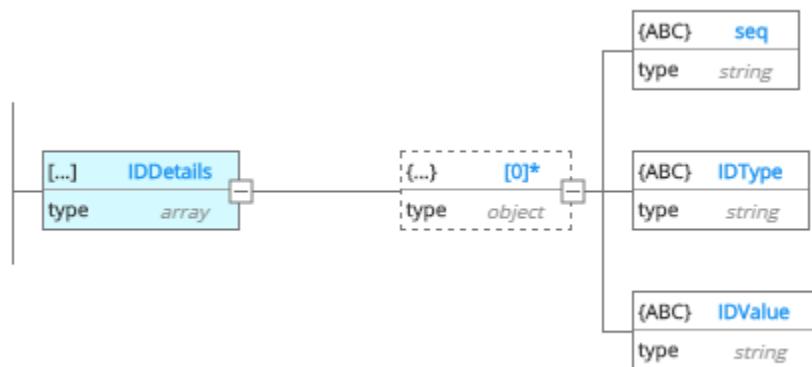


Property	Type	Card.	Min. Length	Max. Length	Description
InquiryPhones	InquiryPhonesType	0..*			<p>Element to capture phone numbers search parameters.</p> <p>Refer section [InquiryPhonesType (InquiryPhones)] for additional element details.</p>

InquiryPhonesType (InquiryPhones)

Property	Type	Card.	Min. Length	Max. Length	Description								
seq	string	0..1											
PhoneType	string	0	1	1	<p>Phone type code possible values :</p> <table> <tr> <td>M</td> <td>Mobile</td> </tr> <tr> <td>F</td> <td>Fax</td> </tr> <tr> <td>O</td> <td>Other</td> </tr> <tr> <td>L</td> <td>Landline</td> </tr> </table>	M	Mobile	F	Fax	O	Other	L	Landline
M	Mobile												
F	Fax												
O	Other												
L	Landline												
Number	string	1	5	15	Phone number [0-9]+								

6.2.3 InquiryCommonInputIDDetailsType (IDDetails)



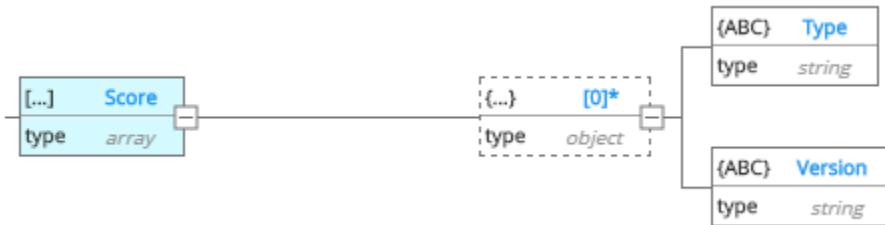
Property	Type	Card.	Min. Length	Max. Length	Description
IDDetails	InquiryIDDetailsType	1..*			<p>Element to capture ID search parameters. At least one ID is mandatory.</p> <p>Refer section [InquiryIDDetailsType(IDDetails)]for additional element details.</p>

InquiryIDDetailsType(IDDetails)

Property	Type	Card.	Min. Length	Max. Length	Description
Seq	string	0..1			ID sequence identifier
IDValue	string	0..1	0	30	ID Number
IDType	string	1	1	1	Refer IDTypemaster for more details [9.15 Appendix – CE] .

6.3. RequestScoreType (Score)

Currently, score is not available for Commercial. If score is required for individual pull (in case of commercial primary pull), they can be specified here. Refer section [5.4. InquiryRequestScoreType\(Score\)](#).



7. Commercial Response

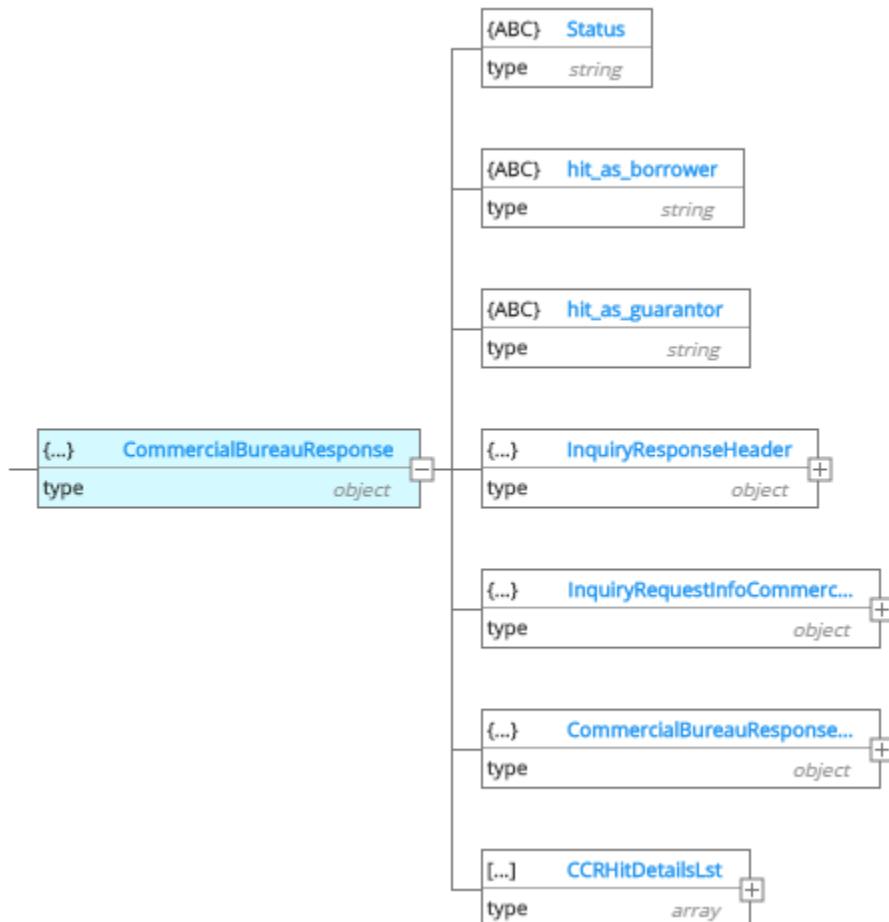
The Commercial Credit Report is a comprehensive credit report that provides detailed credit information about commercial entities. This response is a part of CIR 360 Response. Currently the commercial element would be made available shortly.

Below listed are the terms to which a user should be familiar with to understand Commercial Response:

Sr. No.	Component	Description
1.	Borrower	The commercial entity whose Commercial report is requested
2.	Guarantor	Refers to individual /Companies that have guaranteed the credit facility
3.	Relationship	Refers to individual/entity related to the Borrower

The main components of the Commercial response are:

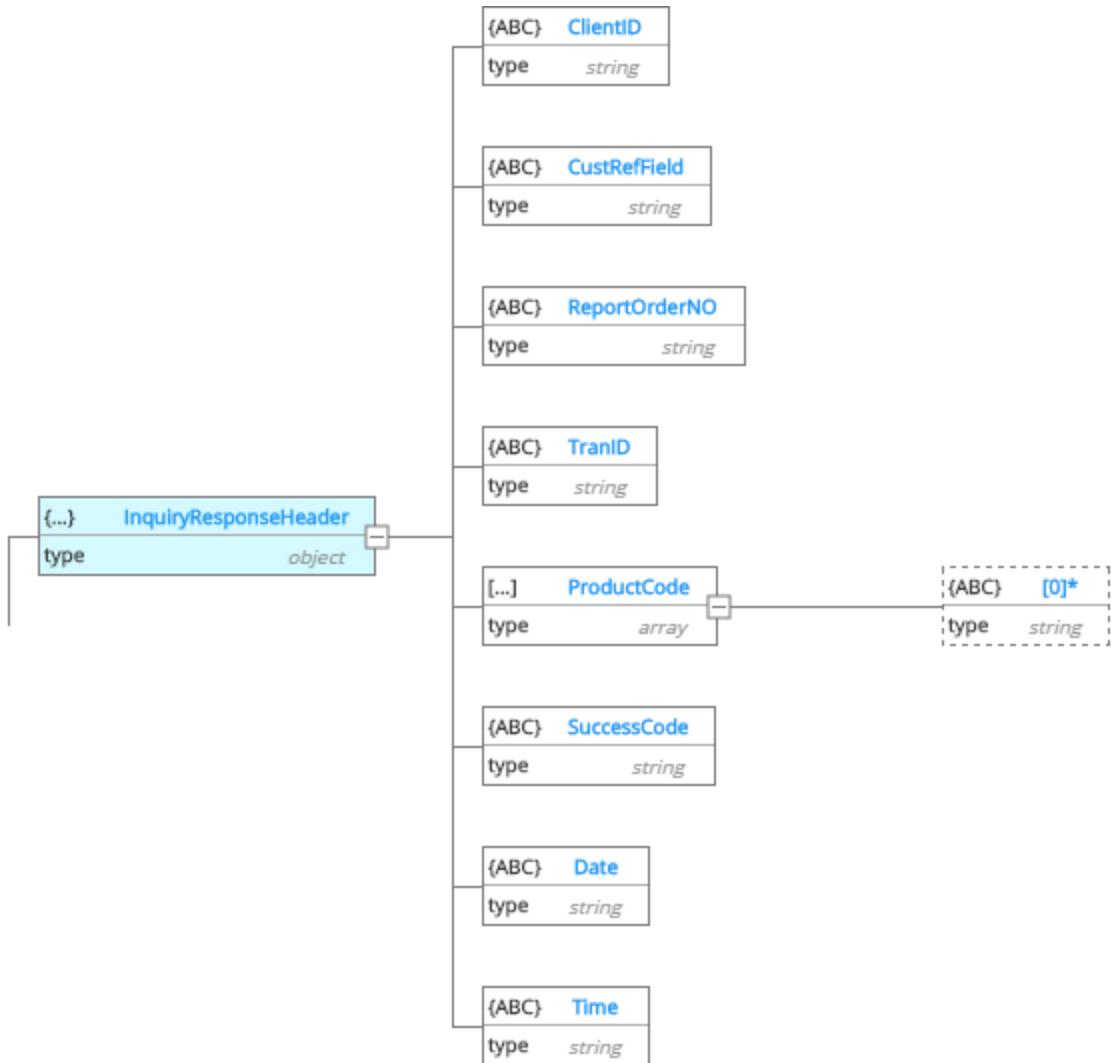
- Header Section
- Request Info
- Commercial Bureau Response
- Guarantor Hit NO Hit summary for Secondary Individual Pull



Property	Type	Card.	Min. Length	Max. Length	Description
Commercial BureauResponse					Main element for Commercial response.
InquiryResponse Header	InquiryResponseHeaderType	1			Refer section [7.1. InquiryResponseHeaderType (InquiryResponseHeader) for more details.

InquiryRequestInfoCommercial	InquiryReques tInfoCommerc ialType	1			Refer section [7.2. InquiryRequestInfoCommerc ialType (InquiryRequestInfoCommer cial) for more details.
CommercialBureauResponseDetails	CommercialBu reauResponse DetailsType	1			Refer section [7.3. CommercialBureauResponse DetailsType(CommercialBure auResponseDetails)]for more details.
Hit_as_borrower		1	2	2	Signifies if the inquiring entity is present as a Borrower. Possible values are: 00 – NO HIT 01 - HIT
Hit_as_guarantor		1	2	2	Signifies if the inquiring entity is present as a Guarantor . Possible values are: 00 – NO HIT 01 - HIT
Status		1	1	1	0 – Error 1 – Success
CCRHitDetailsLst	CCRHitDetailsL stType	0..1	1		Refer section [7.4. CCRHitDetailsLst (CCRHitDetailsLst)]for more details.
Score	InquiryReques tScoreType	0..1			Refer section [7.5. InquiryRequestScoreType(Scor e) for more details. Future refrence field.

7.1. InquiryResponseType (InquiryResponseHeader)

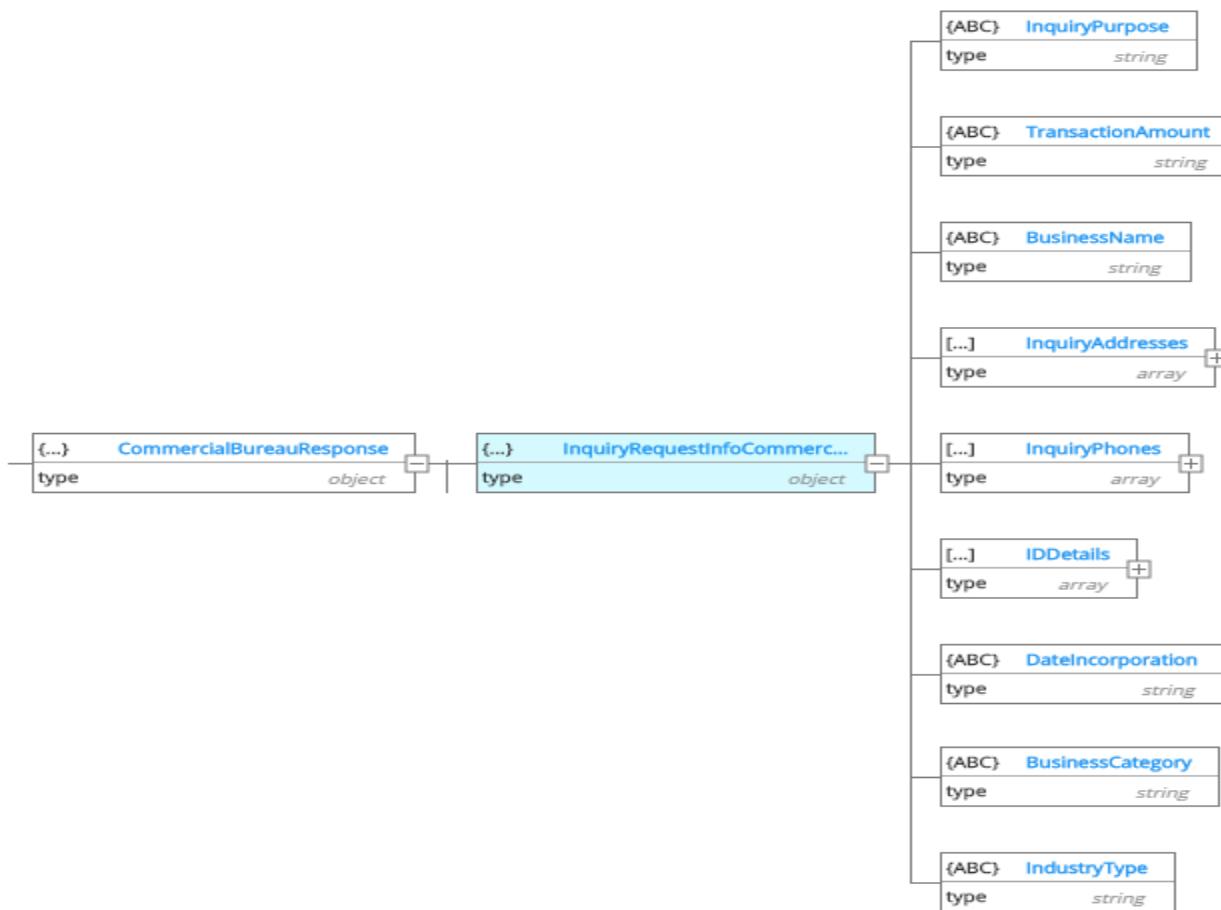


Property	Type	Card.	Min. Length	Max. Length	Description
ClientID	String	1	1	10	Enquiring institution's member number.
CustRefField	String	0..1	1	50	CustRefField from input
TranID	String	1	5	20	Unique sequence number generated by Equifax for each report generated.
ReportOrderNO	String	1	5	20	A Common Number generated by Equifax for all the reports generated under same CIR 360 Inquiry.
ProductCode	String	0..1	1	5	ProductCode from input
SuccessCode	String	1	1	3	0 – Error 1 – Success

Date	String	1	1	10	Date of Inquiry and format will be 'DD-MM-YYYY'
Time	String	1	1	8	Inquiry time & format will be hh:mm:ss

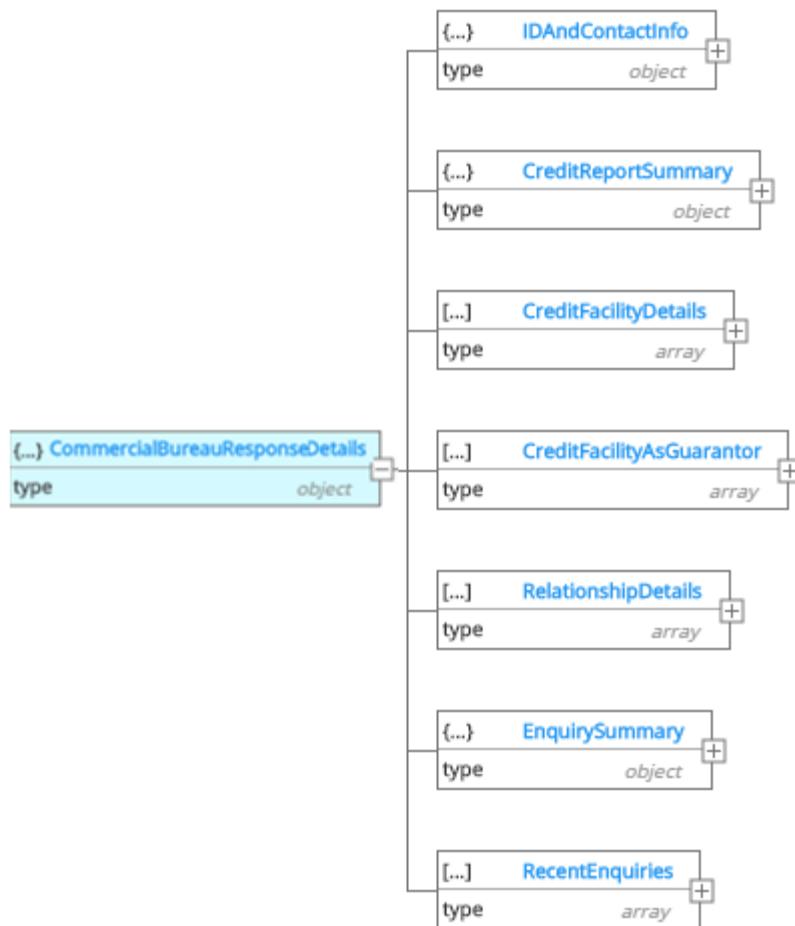
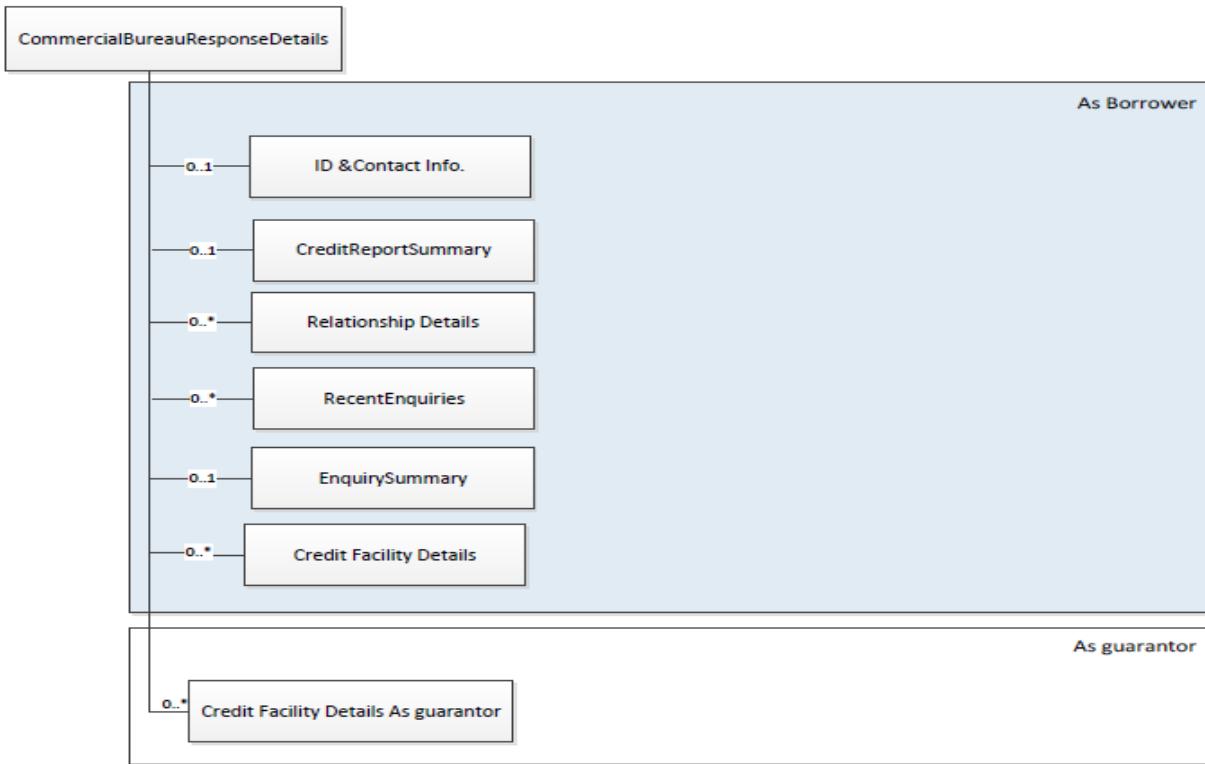
7.2. InquiryRequestInfoCommercialType (InquiryRequestInfoCommercial)

The input inquiry requested is returned. Refer section [[6.2. RequestBodyCommercialType \(RequestBodyCommercial\)](#)]



7.3.CommercialBureauResponseDetailsType(CommercialBureauResponseDetail)

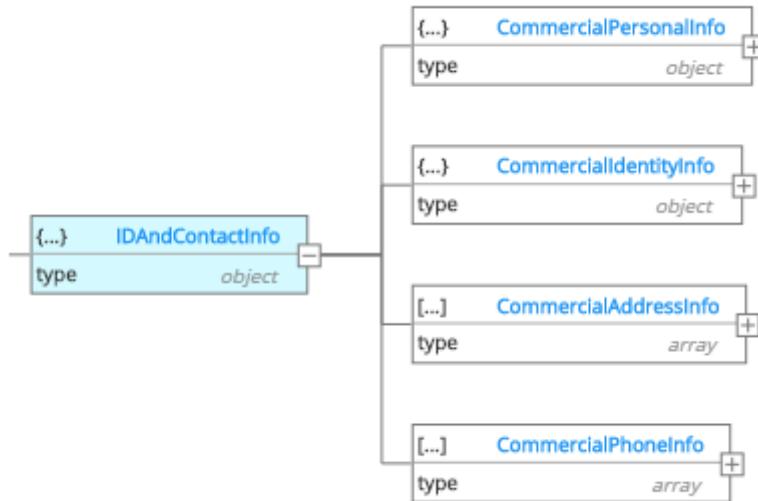
This section details the information on the inquired entity. Below is a high level representation of the response As Borrower, Guarantor.



Property	Type	Card.	Min. Length	Max. Length	Description
IDAndContactInfo	IDAndContactInfoType	0..1			Refer Section [7.3.1. IDAndContactInfoType (IDAndContactInfo)] for details.
CreditReportSummary	RecentActivitiesType	0..1			Refer Section [7.3.2. CreditReportSummary Type (CreditReportSummary)] for details.
CreditFacilityDetails	CreditFacilityType	0..*			Refer Section [7.3.3. CreditFacilityType (CreditFacilityDetails)] for details.
CreditFacilityDetailsAsGuarantor	CreditFacilityType	0..*			Refer Section [7.3.4. CreditFacilityType (CreditFacilityDetailsAsGuarantor)] for details.
RelationshipDetails	RelationshipDetailsType	0..*			Refer Section [7.3.5. RelationshipDetailsType (RelationshipDetails)] for details.
RecentEnquiries	EnquiryDetailsType	0..*			Refer Section [7.3.6. EnquiryDetailsType (RecentEnquiries)] for details.
EnquirySummary	EnquirySummaryType	0..1			Refer Section [7.3.7. EnquirySummary Type (EnquirySummary)] for details.

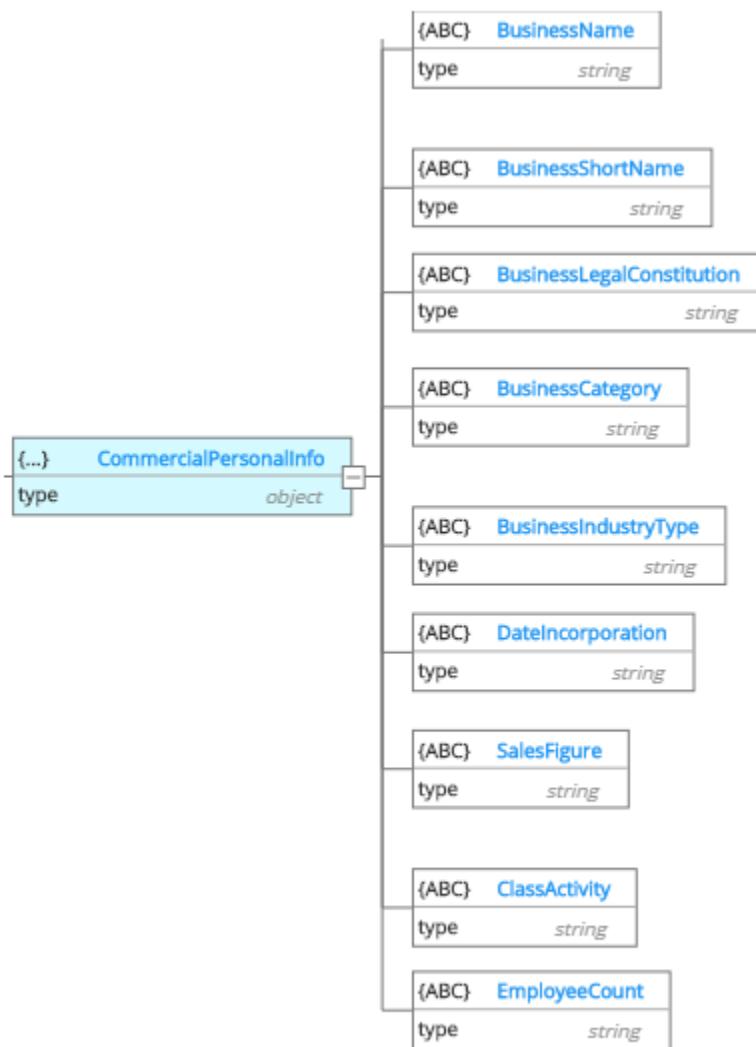
7.3.1. IDAndContactInfoType (IDandContactInfo)

This section contains company information like identification; address for each Borrower.



Property	Type	Card.	Min. Length	Max. Length	Description
CommercialPersonalInfo	CommercialPersonalInfoType	0..1			Refer Section [7.3.1.1. CommercialPersonalInfoType(CommercialPersonalInfo)] for details.
CommercialIdentityInfo	CommercialIdentityInfoType	0..1			Refer Section [7.3.1.2. CommercialIdentityInfoType(CommercialIdentityInfo)] for details.
CommercialAddressInfo	CommercialAddressInfoType	0..1			Refer Section [7.3.1.3. CommercialAddressInfoType(CommercialAddressInfo)]
CommercialPhoneInfo	CommercialPhoneInfoType	0..1			Refer Section [7.4.1.4. CommercialPhoneInfoType(CommercialPhoneInfo)] for details.

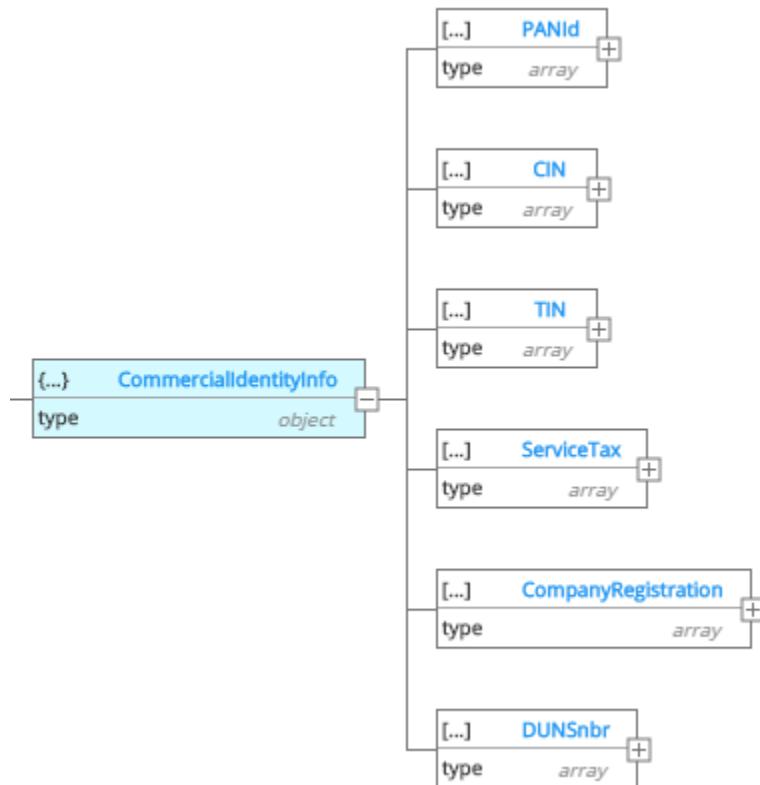
7.3.1.1. CommercialPersonalInfoType(CommercialPersonalInfo)



Property	Type	Card.	Min. Length	Max. Length	Description
BusinessName	string	1		125	Legal Business Name of Borrower.
BusinessShortName	string	0..1		20	Borrower's Short Name
DateIncorporation	string	0..1		10	The date on which the Business is Registered / Incorporated
BusinessCategory	string	0..1		100	Refer to Business Category catalogue [9.12 Appendix – CB].for a list of valid values.

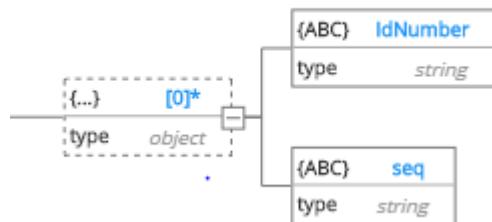
BusinessIndustryType	string	0..1		100	Refer to Business / Industry Type catalogue [9.13 Appendix – CC].for a list of valid values.
BusinessLegalConstitution	string	0..1		100	Refer to Legal Constitution catalogue [9.16 Appendix – CF]for a list of valid values.
SalesFigure	string	0..1		20	Sales Figure as submitted by the member
ClassActivity	string	0..1		100	Classification of Activity/Occupation.
EmployeeCount	string	0..1		8	This includes the count of permanent employees

7.3.1.2. CommercialIdentityInfo Type(CommercialIdentityInfo)



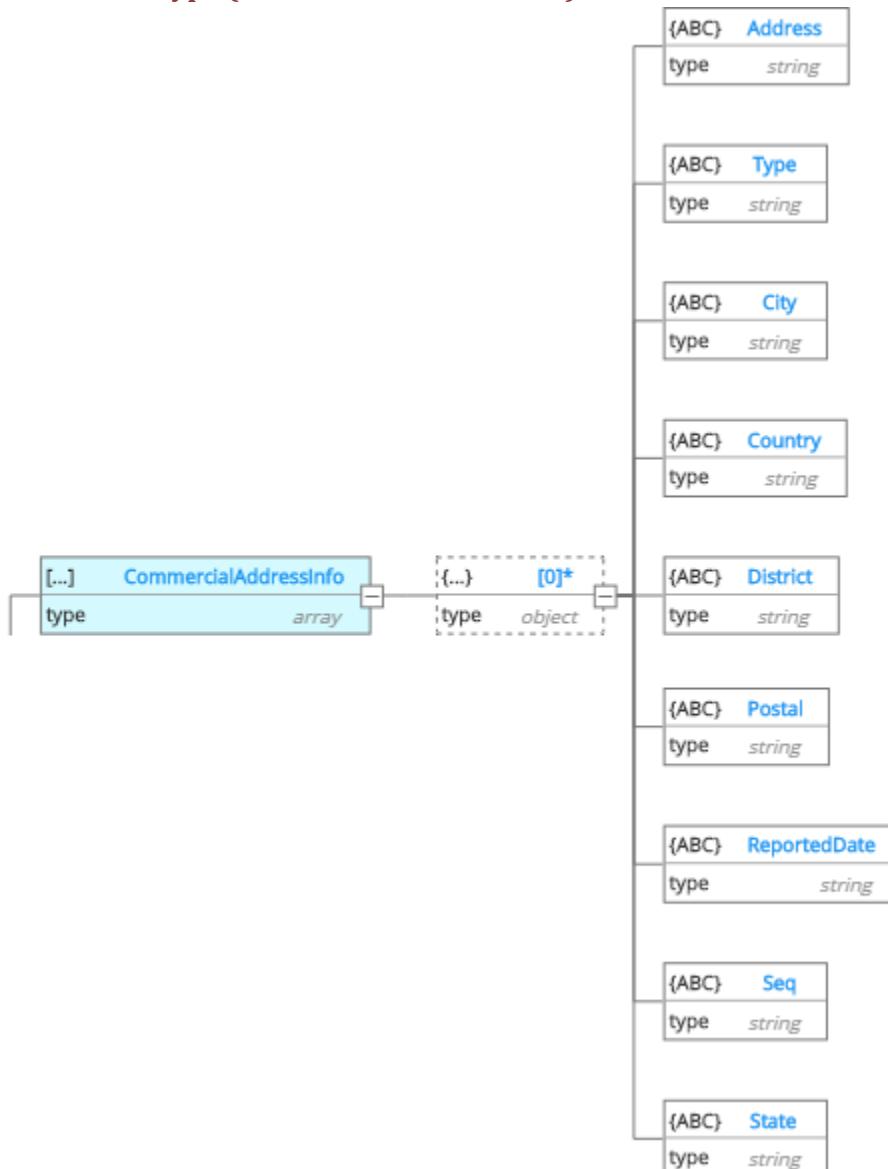
Property	Type	Card.	Min. Length	Max. Length	Description
PANID	IDType	0..1			Permanent Account Number issued by Income Tax Authority. Refer section [7.3.1.2.1.] for more Details.
ServiceTax	IDType	0..1			Service Tax Registration Number issued by Central Excise Authority Refer section [7.3.1.2.1.] for more Details.
CIN	IDType	0..1			Corporate Identification Number Refer section [7.3.1.2.1.] for more Details.
TIN	IDType	0..1			Tax Identification Number for Non-Individuals issued by Income Tax Authority Refer section [7.3.1.2.1.] for more Details.
BusinessRegistration	IDType	0..1			Company Registration Number issued by Registrar of Companies Refer section [7.3.1.2.1.] for more Details.
DUNSNbr	IDType	0..1			DUNS Number issued to the Company Refer section [7.3.1.2.1.] for more Details.

7.3.1.2.1. IDType (PANID, ServiceTax, CIN, TIN, BusinessRegistration, IDOther)



Property	Type	Card.	Min. Length	Max. Length	Description
seq	string	0..1			
IdNumber	string	0..1		40	ID number

7.3.1.3. CommercialAddressInfoType (CommercialAddressInfo)



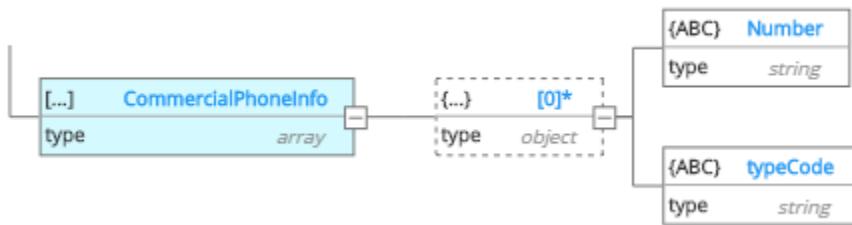
Property	Type	Card.	Min. Length	Max. Length	Description
CommercialAddressInfo	CommercialAddressType	0..*			Refer section [CommercialAddressType(CommercialAddressInfo)] for more details.

CommercialAddressType(CommercialAddressInfo)

Property	Type	Card.	Min. Length	Max. Length	Description
seq	String	0..1			
ReportedDate	String	0..1	0	10	Date format should be 'YYYY-MM-DD'

Type	String	0..1	0	100	Refer to Location Type Catalogue [9.14 Appendix – CD].for a list of valid values.
Address	String	0..1	0	200	Company Address as reported
Postal	String	0..1	0	6	Zip Code of the reported company address
City	String	0..1	0	40	City of the reported company address
District	String	0..1	0	40	District of the reported company address
State	String	0..1	0	50	State to which the Company address belongs.Refer to State catalogue [9.3 Appendix – C] For a list of valid values.
Country	String	0..1	0	100	Possible Values: 079 – India Blank – Not Specified

7.4.1.4. CommercialPhoneInfoType (CommercialPhoneInfo)



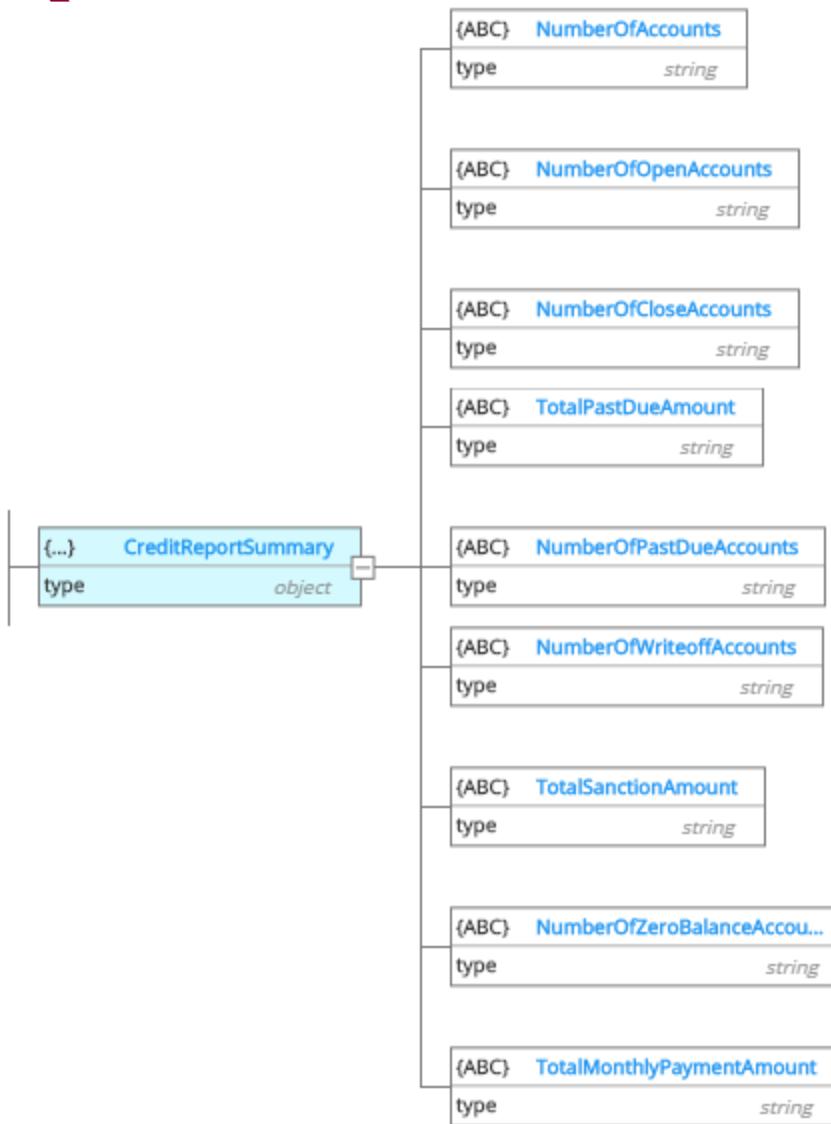
Property	Type	Card.	Min. Length	Max. Length	Description
CommercialPhoneInfo	CommercialPhone Type	0..*			Refer section [CommercialPhoneInfo Type(CommercialPhoneInfo)] for more details.

CommercialPhoneInfoType(CommercialPhoneInfo)

Property	Type	Card.	Min. Length	Max. Length	Description
TypeCode	String	0..1			Phone type code possible values : M Mobile F Fax O Other L Landline
Number	String	0..1	0	55	Phone number as submitted by the member

7.3.2. CreditReportSummaryType (CreditReportSummary)

This section provides Summary of Borrower's credit facility.



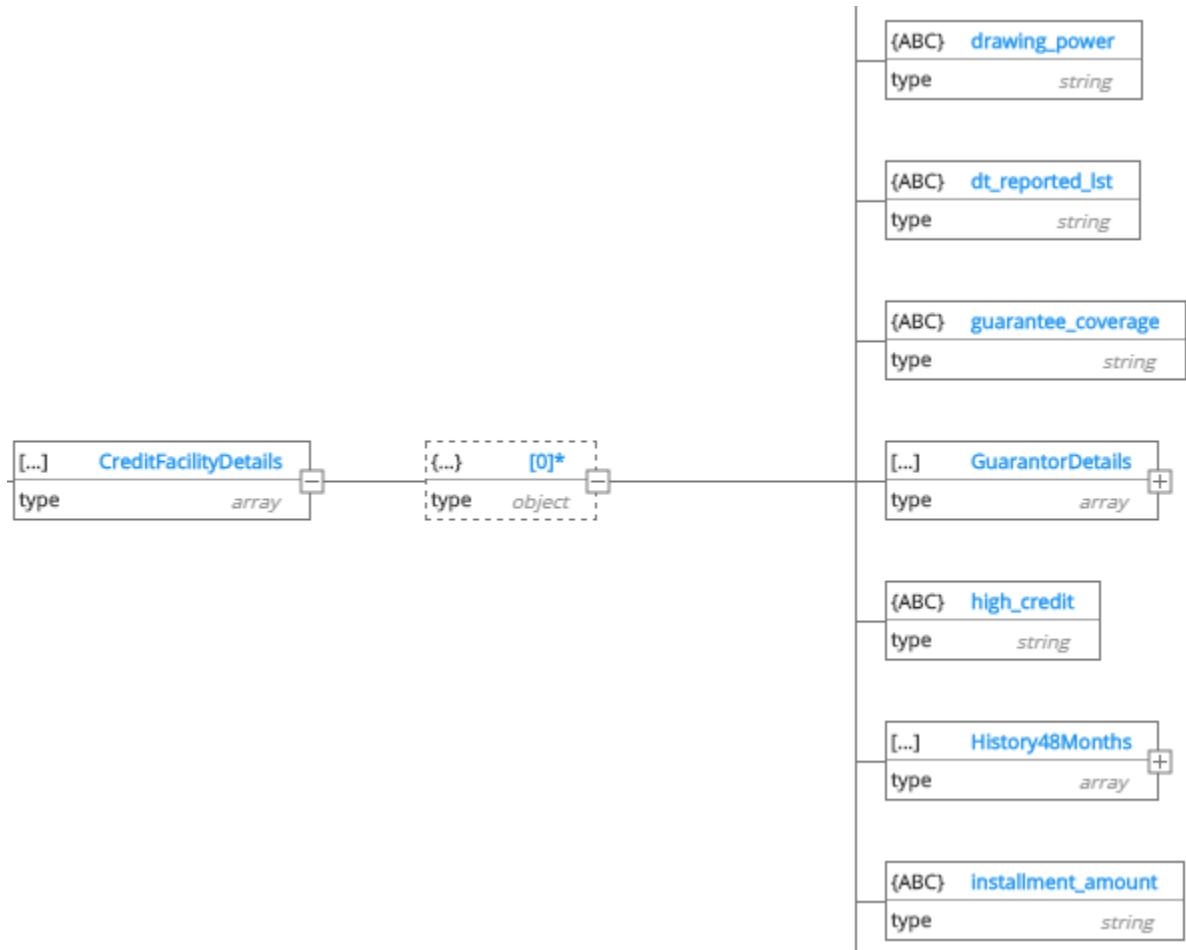
Property	Type	Card.	Min. Length	Max. Length	Description
NumberOfAccounts	String	0..1	0	50	Total number of accounts Includes both open and closed credit facilities.
NumberOfOpenAccounts	String	0..1	0	50	Number of Accounts which have status “open” as of report generation date.
NumberOfCloseAccounts	String	0..1	0	50	Number of Accounts which are not classified as “Open” as of report generation date.

TotalPastDueAmount	String	0..1	0	200	Sum of overdue amounts (counted under NumberOfPastDueAccounts)
NumberOfPastDueAccounts	String	0..1	0	50	Number of accounts with amount overdue.
NumberOfWriteoffAccounts	String	0..1	0	50	The number of accounts that Have status as Write Off
TotalSanctionAmount	String	0..1	0	200	Sum of sanction amount/NAOC for all open accounts.
NumberOfZeroBalanceAccountString s		0..1	0	50	Total number of open Accounts that have a balance amount of zero.
TotalMonthlyPaymentAmount	String	0..1	0	200	Sum of monthly payment amount across all open accounts

7.3.3. CreditFacilityType (CreditFacilityDetails)

This segment contains information on Credit Facility provided to the Borrower. This section can appear multiple times depending upon the Credit facilities availed by the borrower.

{ABC} account_number
type string
{ABC} account_status
type string
{ABC} account_status_code
type string
{ABC} account_status_dt
type string
{ABC} amount_of_contracts_classifi...
type string
{ABC} amount_overdue_limit_overd...
type string
{ABC} asset_based_security_covera...
type string
{ABC} assetclassification_dayspastd...
type string
{ABC} credit_type
type string
{ABC} currency_code
type string
{ABC} current_balance_limit_utilized...
type string
{ABC} date_classified_as_wilful_defa...
type string
{ABC} date_of_suit
type string
[...] DishonouredChequeDetails
type array
{ABC} dispute_id_no
type string



{ABC} institution	type	string
{ABC} last_repaid_amount	type	string
{ABC} loan_expiry_maturity_date	type	string
{ABC} loan_renewal_date	type	string
{ABC} major_reasons_for_restructu...	type	string
{ABC} notional_amount_outstandin...	type	string
{ABC} repayment_frequency	type	string
{ABC} sanctiondate_loanactivation	type	string
{ABC} sanctioned_amount_notional...	type	string
[...] SecuritySgmnt	type	array
{ABC} settled_amount	type	string
{ABC} suit Filed status	type	string
{ABC} tenure_weighted_avg_maturi...	type	string
{ABC} wilful_default_status	type	string
{ABC} written_off_amount	type	string

Property	Type	Card.	Min. Length	Max. Length	Description
CreditFacilityDetails	TypeCreditFacility	0..*			Credit facilities availed as borrower. Refer to section 7.3.3.1 TypeCreditFacility(CreditFacility Details) for details

7.3.3.1 TypeCreditFacility(CreditFacilityDetails)

Property	Type	Card.	Min. Length	Max. Length	Description
Account_Number	String	1		25	Specifies the account number as provided by the financial institution. The number will be masked if the account does not belong to enquiring institution. For the customer's own accounts, the complete account number will be displayed
Account_status	String	1		100	Refers to the latest account status. Refer [9.17 Appendix – CG].for a list of valid values
Account_status_code	String	1		2	Data submission account code
Account_status_dt	String	1		10	The date on which the account status is effective.
amount_of_contracts_classified_npa	String	0..1		20	Amount of Contracts Classified as Non Performing Assets.
amount_overdue_limit_overdue	String	1		20	The overdue amount for the account
asset_based_security_coverage	String	0..1		100	Refer [9.19 Appendix – CI].for a list of valid values
assetclassification_dayspastdue	String	1		100	Refer [9.18 Appendix – CH].for a list of valid values

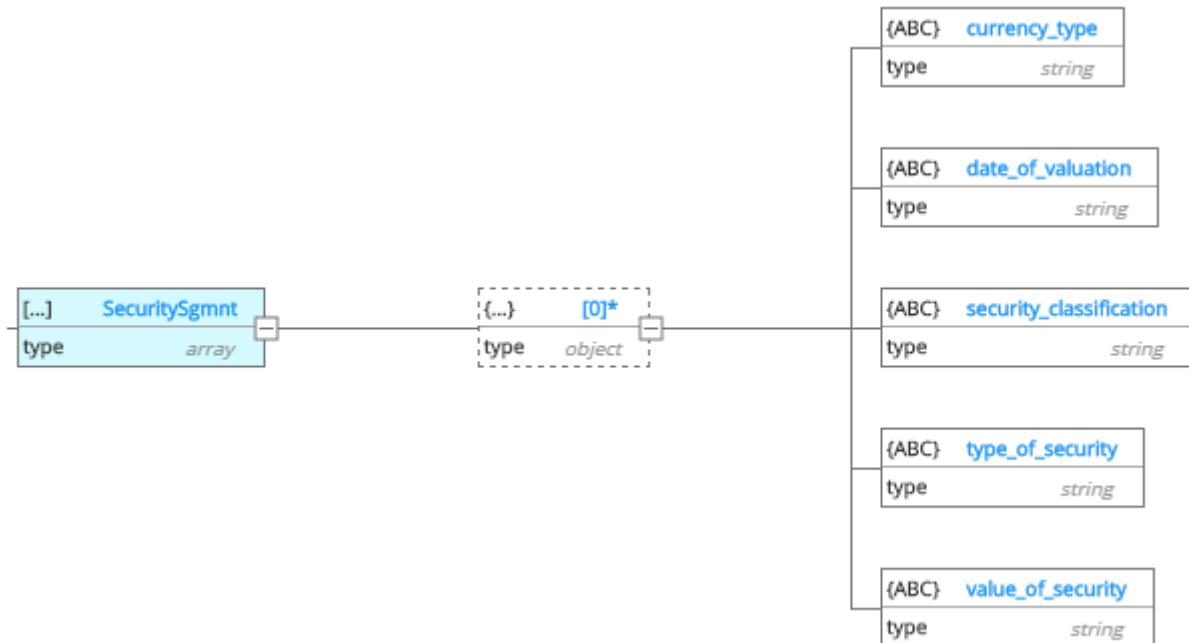
credit_type	String	1		100	Refer [9.11 Appendix – CA].for a list of valid values
currency_code	String	1		3	Refer [9.20 Appendix – CJ].for a list of valid values .Applicable only for sanctioned_amount_notional_amountofcontract
current_balance_limit_utilized_marktomarket	String	1		20	Lists the current balance, limit utilized, marktomarket as per applicable credit type. Can be a positive or negative value.
date_classified_as_wilful_default	String	0..1		10	Date on which the Account was classified as wilful default.
date_of_suit	String	0..1		10	Date when Date when suit was admitted by Authority
dispute_id_no	String	0..1		20	Dispute idnumber when dispute is raised.
drawing_power	String	1		20	Drawing Power as reported
dt_reported_lst	String	1		10	Most recent data reported date
guarantee_coverage	String	0..1		100	Refer [9.21 Appendix – CK].for a list of valid values for a list of valid values.
high_credit	String	0..1		20	Highest amount of credit used by borrower during the reported period
installment_amount	String	0..1		20	Amount paid by the Borrower for repayment of the Credit Facility
Institution	String	1		20	Name of the Member in case the inquiring member is self, else this field is masked

last_repaid_amount	String	0..1		20	The most recent amount paid by the borrower
loan_expiry_maturity_date	String	0..1		10	Expected loan maturity date
loan_renewal_date	String	0..1		10	Expected loan Renewal date
major_reasons_for_restructuring	String	0..1		50	Restructuring Reason: 01= Restructured due to Non- Performance 02= Restructured due to Natural Calamity 99= Others
notional_amount_outstanding_restructured_contracts	String	0..1		20	Sanctioned/ Approved amount of loan/credit. In case of Derivative, it lists the Notional Amount of the contract.
repayment_frequency	String	1		100	Refer [9.22 Appendix – CL].for a list of valid values for the list of valid values
sanctiondate_loanactivation	String	0..1		10	Date on which the Credit Facility was first activated
sanctioned_amount_notional_amountofcontract	String	0..1		20	Sanctioned/ Approved amount of loan/credit .In case of Derivative, the Notional Amount of the contract has to be given. In case of Commercial Paper, the amount of CP is listed.
settled_amount	String	0..1		20	Amount paid in full settlement of overdue loans.
suit Filed_status	String	0..1		100	Refer [9.23 Appendix – CM].for a list of valid values

tenure_weighted_avg_maturity_period	String	0..1		3	Number of months the Credit facility is extended / Weighted. Average maturity period of Contracts is applicable only for Derivatives.
wilful_default_status	String	1		50	0 = Not Wilful Defaulter 1 = Wilful Defaulter
written_off_amount	String	0..1		20	Amount written off from the overall liability
SecuritySgmnt	SecuritySgmnt Type	0..*			Refer section 7.3.3.1.1 SecuritySgmnt Type(SecuritySgmnt) for details
GuarantorDetails	GuarantorDetails Type	0..*			Refer section 7.3.3.1.2 GuarantorDetails Type (GuarantorDetails) for details
DishonouredChequeDetails	DishonouredChequeDetails Type	0..*			Refer section 7.3.3.1.3 DishonouredChequeDetails Type (DishonouredChequeDetails) for details
History48Months	History48MonthsType	0..48			Refer section 7.3.3.1.4 History48MonthsType (History48Months) for details

7.3.3.1.1 SecuritySgmnt Type (SecuritySgmnt)

This section lists the details of security or collateral associated with the Credit Facility. It can appear multiple times per



Credit Facility.

Property	Type	Card.	Min. Length	Max. Length	Description
SecuritySgmt	TypeSecuritySgmt	0..*			Credit facilities availed as borrower. Refer to section TypeSecuritySgmt (SecuritySgmt) for details

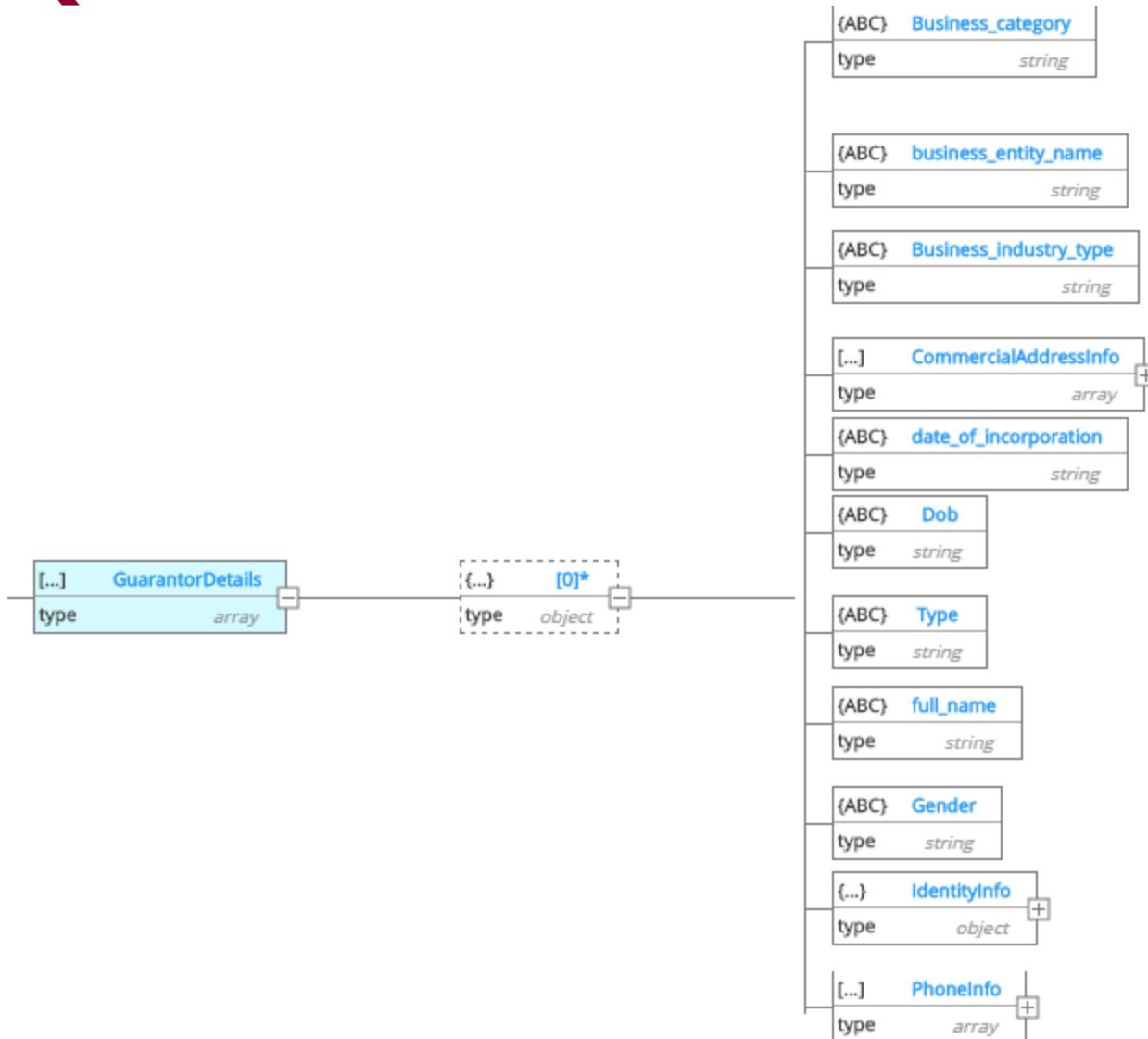
TypeSecuritySgmt (SecuritySgmt)

Property	Type	Card.	Min. Length	Max. Length	Description
currency_type	String	1		3	Refer [9.20 Appendix – CJ].for a list of valid values
date_of_valuation	String	0..1		10	The latest date on which the valuation was done.
security_classification	String	1		100	Refer [9.24 Appendix – CN].for a list of valid values
type_of_security	String	1		100	Refer [9.25 Appendix – CO].for a list of valid values
value_of_security	String	0..1		20	Value of the Security as on the date of Valuation.

7.3.3.1.2 GuarantorDetails Type (GuarantorDetails)

This section details out the general information for entities or individuals that have guaranteed the respective credit facility availed by the borrower.

Property	Type	Card.	Min. Length	Max. Length	Description
GuarantorDetails	TypeGuarantorDetails	0..*			Refer to section 7.3.3.1.2.1 Type GuarantorDetails (GuarantorDetails) for details

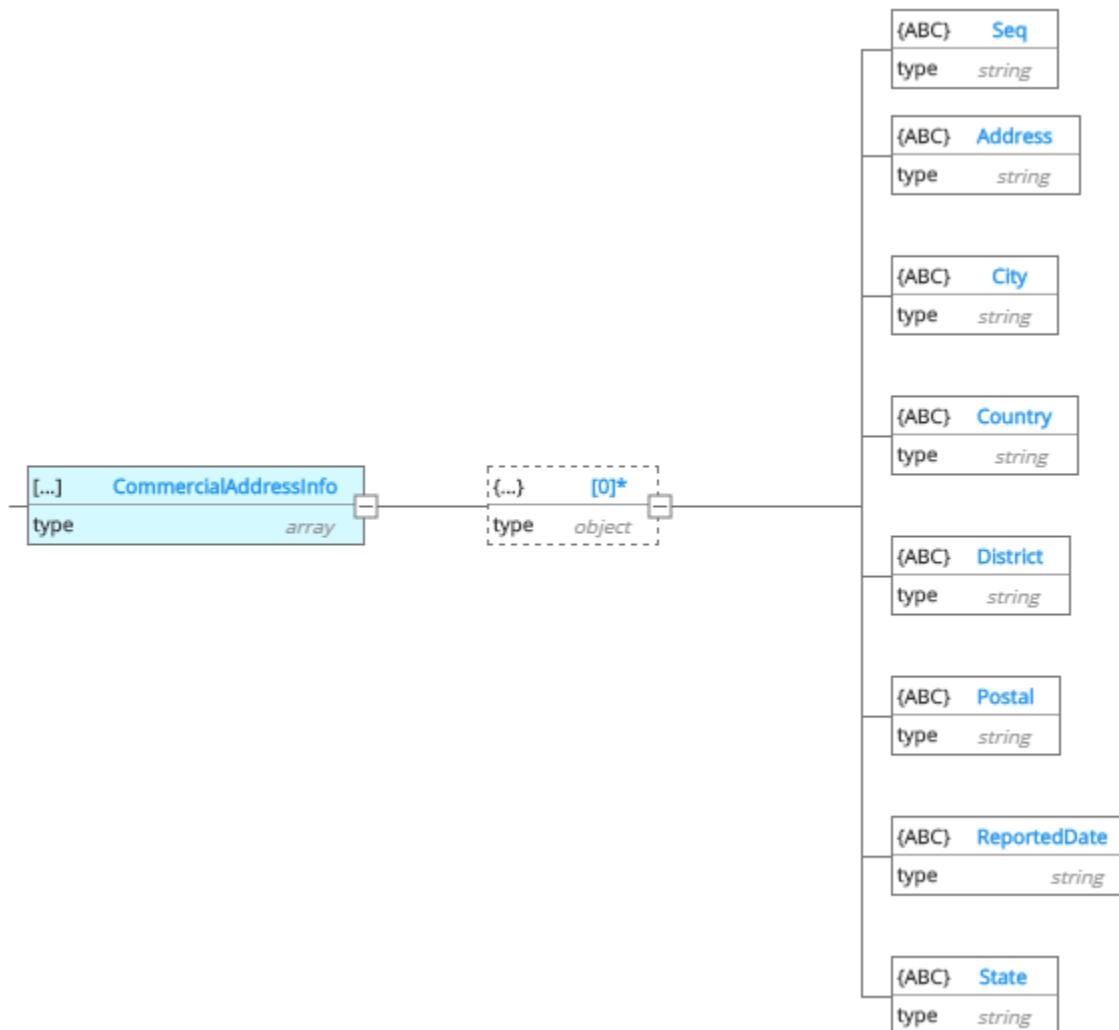


7.3.3.1.2.1 TypeGuarantorDetails (GuarantorDetails)

Property	Type	Card.	Min. Length	Max. Length	Description
Type	String	1		50	1= Business Entity Registered in India 2=Resident Indian Individual 3= Business Entity Registered Outside India 4= Foreign/ Non-Resident Indian Individual
Business_category	String	0..1		100	Required if Type Field =1 or 3. Refer [9.12 Appendix – CB].for a list of valid values
business_entity_name	String	0..1		125	Entity Name .Applicable if Type Field =1 or 3.

Business_industry_type	String	0..1		100	Applicable if Type Field =1 or 3. Refer [9.13 Appendix – CC].for a list of valid values
CommercialAddressInfo	GuarantorCommercialAddressInfoType	1..*			Refer section GuarantorCommercialAddressInfoType(CommercialAddressInfo) for details
date_of_incorporation	String	0..1		10	The date on which the Business is Registered / Incorporated. Applicable if Type Field =1 or 3.
Dob	String	0..1		10	Applicable if Type Field =2 or 4.
full_name	String	1		150	Applicable if Type Field =2 or 4.
Gender	String	0..1		2	Applicable if Type Field =2 or 4. 01 Male 02 Female 03 Transgender
IdentityInfo	GuarantorIdentityInfoType	1..*			Refer section GuarantorIdentityInfoType(IdentityInfo) for details
PhoneInfo	GuarantorPhoneInfoType	0..*			Refer section 7.4.1.4. CommercialPhoneInfoType(CommercialPhoneInfo) for details

GuarantorCommercialAddressInfoType (CommercialAddressInfo)

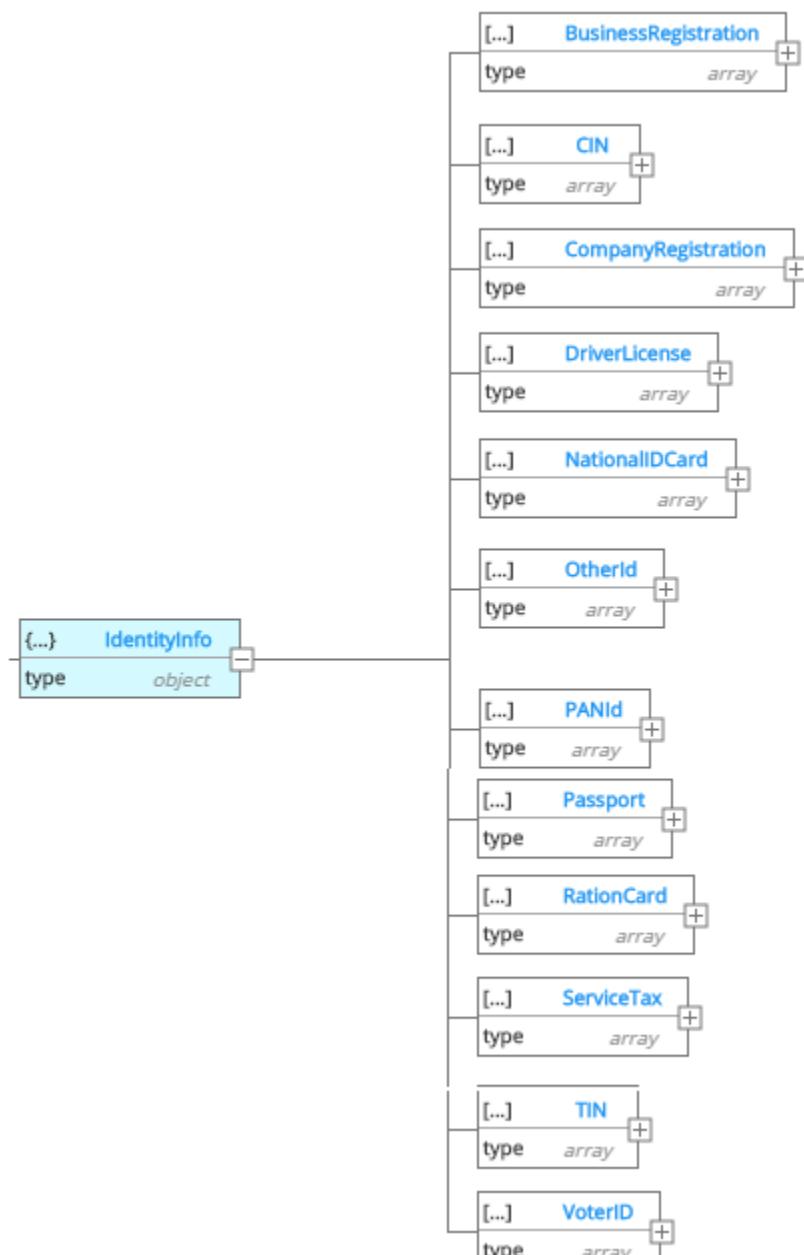


Property	Type	Card.	Min. Length	Max. Length	Description
seq	String	0..1			
ReportedDate	String	0..1		10	Date format should be 'YYYY-MM-DD'
Address	String	0..1		200	Company /Individual Address as reported
Postal	String	0..1		6	Zip Code of the reported address
City	String	0..1		40	City of the reported address
District	String	0..1		40	District of the reported address

State	String	0..1		50	Refer [9.3 Appendix – C].for a list of valid values
Country	String	0..1		100	Refer to Country catalogue [9.26 Appendix – CP] for a list of valid values.

GuarantorIdentityInfoType (IdentityInfo)

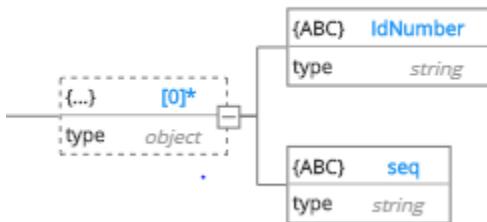
This section lists the ID details of entity or individual guarantor as applicable.



Property	Type	Card.	Min. Length	Max. Length	Description
PANID	IDType	0..5			Permanent Account Number issued by Income Tax Authority. Refer section [IDType] for more Details. Applicable for all Types.
ServiceTax	IDType	0..5			Service Tax Registration Number issued by Central Excise Authority Refer section [IDType] for more Details. Applicable if Type Field=1 or 3.
CIN	IDType	0..5			Corporate Identification Number Refer section [IDType] for more Details. Applicable if Type Field =1 or 3.
TIN	IDType	0..5			Tax Identification Number for Non-Individuals issued by Income Tax Authority Refer section [IDType] for more Details. Applicable if Type Field =1 or 3.
BusinessRegistration	IDType	0..5			Company Registration Number issued by Registrar of Companies Refer section [IDType] for more Details. Applicable if Type Field =1 or 3.
PassportID	IDType	0..5			Consumer's Passport Number as on record Applicable if Type Field =2 or 4. Refer section [IDType] for more Details.
DriverLicence	IDType	0..5			Consumer's Driver's License Number as on record Applicable if Type Field =2 or 4. Refer section [IDType] for more Details.
VoterID	IDType	0..5			Consumer's Voter ID as on record Applicable if Type Field =2 or 4. Refer section [IDType] for more Details.
NationalIDCard	IDType	0..5			Applicable if Type Field =2 or 4. Refer section [IDType] for more Details.

RationCard	IDType	0..5		Consumer's Ration Card Number as on record Applicable if Type Field =2 or 4. Refer section [IDType] for more Details.
OtherID	IDType	0..5		Consumer's other ID as reported Applicable if Type Field =2 or 4. Refer section [IDType] for more Details.

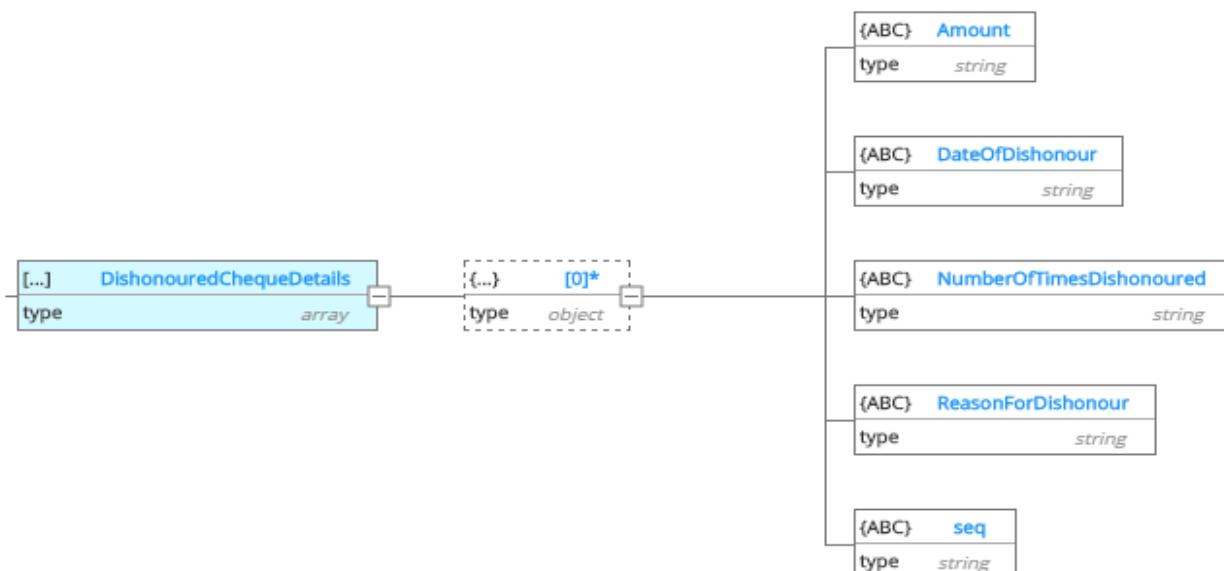
IDType



Property	Type	Card.	Min. Length	Max. Length	Description
seq	string	0..1			
IdNumber	string	1	1	40	ID number

7.3.3.1.3 DishonouredChequeDetails Type (DishonouredChequeDetails)

This section contains information on cheques dishonoured, if any, by a Subject related to Credit Facility as Borrower.



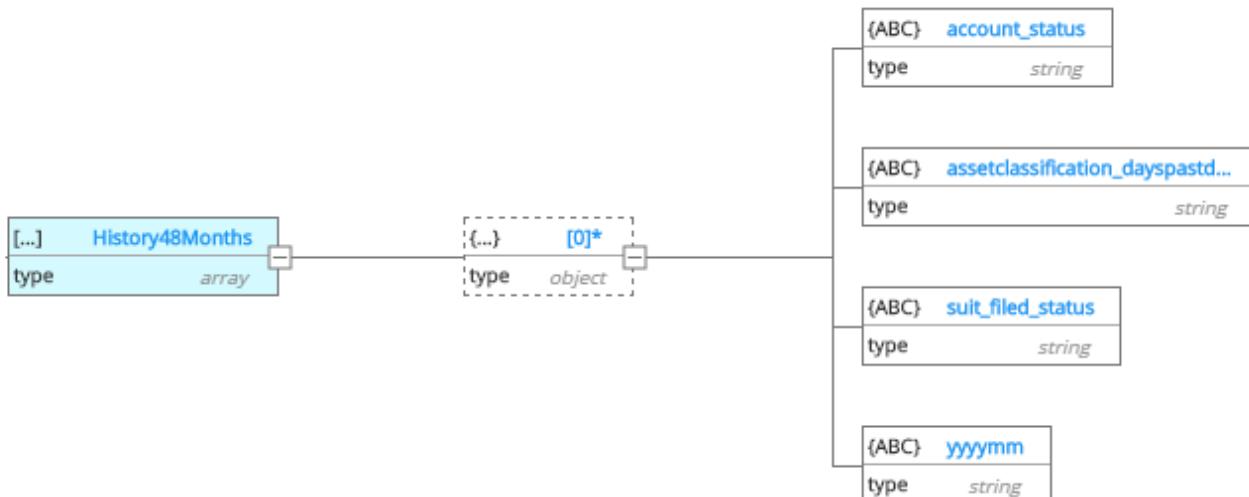
Property	Type	Card.	Min. Length	Max. Length	Description
DishonouredChequeDetails	Type DishonouredChequeDetails	0..*			Refer to section Type DishonouredChequeDetails (DishonouredChequeDetails) for details

Type DishonouredChequeDetails (DishonouredChequeDetails)

Property	Type	Card.	Min. Length	Max. Length	Description
seq	string	1			
DateOfDishonour	string	1		10	Date when the cheque has been dishonoured
Amount	string	1		20	Amount of the cheque dishonored
NumberOfTimesDishonoured	string	1		10	Number of times the cheque was dishonoured
ReasonForDishonour	string	1		50	Contains below possible reason values 01 Insufficient Funds

7.3.3.1.4 History48MonthsType (History48Months)

This section gives the corresponding Account history for most recent 48 months. The history months are determined basis the last reported date.



Property	Type	Card.	Min. Length	Max. Length	Description
yyyymm	string	0..1			Month
Month.account_status	string	0..1	0	10	Refers to the Payment status. Refer [9.17 Appendix – CG].for a list of valid values
Month.suit_filed_status	string	0..1	0	10	Refer [9.23 Appendix – CM].for a list of valid values
Month.assetclassification_dayspastdue	string	0..1	0	10	Refer [9.18 Appendix – CH].for a list of valid values

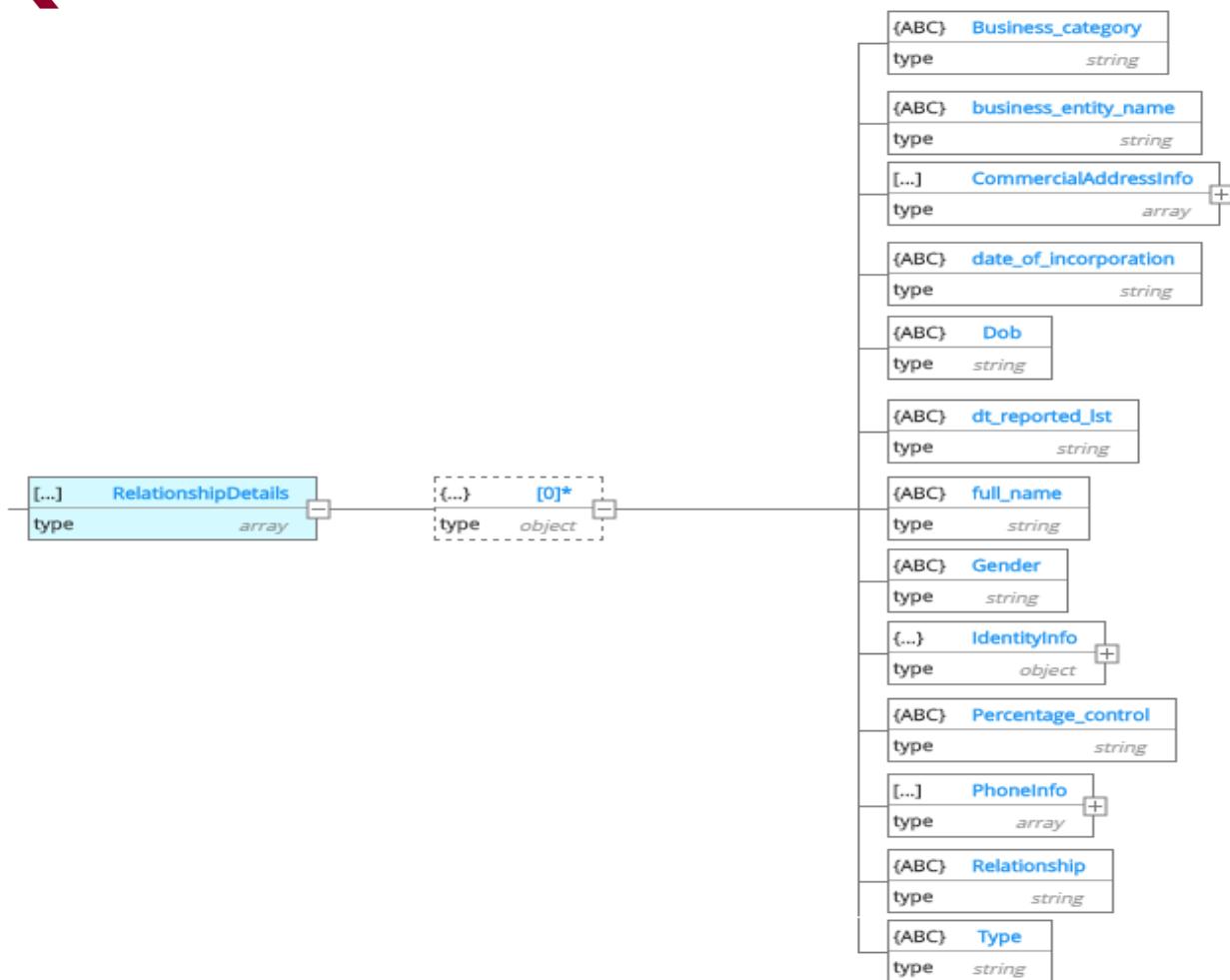
7.3.4. CreditFacilityType (CreditFacilityDetailsAsGuarantor)

This section contains the credit facilities that have been guaranteed by the borrowing business entity. This section can appear multiple times depending upon the Credit facilities guaranteed by the borrower.

The same element as 7.3.3. [CreditFacilityType \(CreditFacilityDetails\)](#) is repeated.

7.3.5. RelationshipDetailsType (RelationshipDetails)

This Segment contains general information on individuals or business entities related to the Borrower. It can appear multiple times for a Borrower Segment depending upon the occurrence of related individuals or business entities.



Property	Type	Card.	Min. Length	Max. Length	Description
RelationshipDetails	Type RelationshipDetails	0..*			Refer to section 7.3.5.1 Type RelationshipDetails Details (RelationshipDetails) for details

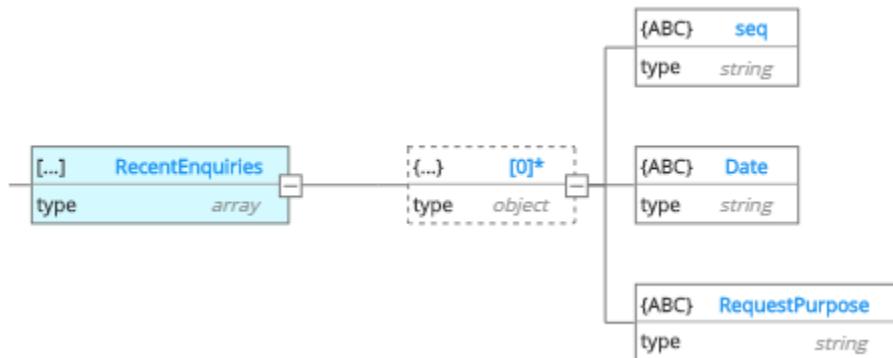
7.3.5.1. Type RelationshipDetails Details (RelationshipDetails)

Property	Type	Card.	Min. Length	Max. Length	Description
Type	string	1		50	1= Business Entity Registered in India 2=Resident Indian Individual 3= Business Entity Registered Outside India 4= Foreign/Non-Resident Indian Individual
Relationship	string	1		100	Refer 9.27Appendix – CP for a list of valid values.
PhoneInfo		0..*			Refer section 7.4.1.4. CommercialPhoneInfoType(CommercialPhoneInfo) for details.
Percentage_control	string	0..1		6	Percentage of shares owned by Borrower in Related Business Entity or Percentage of shares owned by Related Person/ Business Entity in the Borrower
IdentityInfo					Refer section GuarantorIdentityInfoType(IdentityInfo) for details
Gender	String	0..1		20	Applicable if Type Field =2 or 4. 01 Male 02 Female 03 Transgender
full_name	String	1		150	Applicable if Type Field =2 or 4.
dt_reported_lst	String	1		10	Most recent data reported date
Dob	String	0..1		10	Applicable if Type Field =2 or 4.

date_of_incorporation	String	0..1		10	The date on which the Business is Registered / Incorporated. Applicable if Type Field =1 or 3.
CommercialAddressInfo					Refer section GuarantorCommercialAddressInfoType(CommercialAddressInfo) for details
business_entity_name	String	0..1		125	Entity Name .Applicable if Type Field =1 or 3.
Business_category	String	0..1		100	Required if Type Field =1 or 3. Refer [9.12 Appendix – CB].for a list of valid values

7.3.6. EnquiryDetailsType (RecentEnquiries)

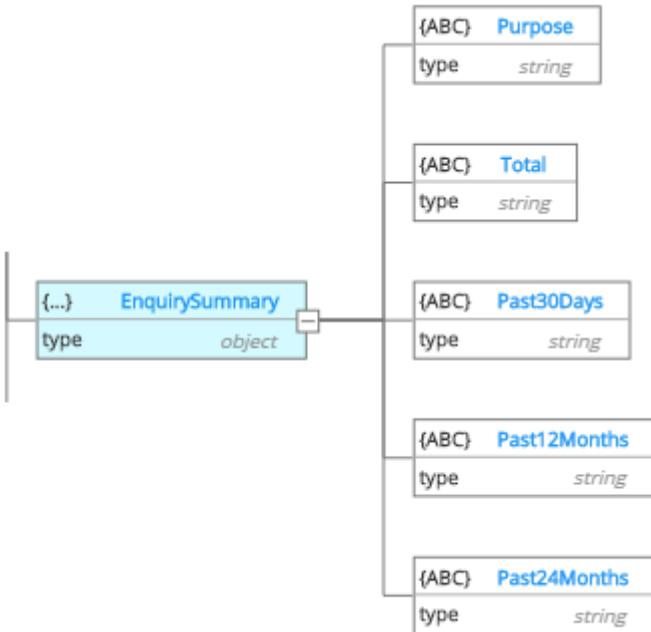
This segment lists the previous enquiries made on the borrower.



Property	Type	Card.	Min. Length	Max. Length	Description
EnquiryDetails	EnquiryDetails Type	0..*			Refer section [EnquiryDetailsType(EnquiryDetails)] for more details.

Property	Type	Card.	Min. Length	Max. Length	Description
seq	String	0..1			
Date	String	0..1			Date format should be 'YYYYMM-DD' Date on which the enquiry was made on the Borrower
RequestPurpose	String	0..1		100	Stated reason for enquiry as indicated by the enquiring institution Refer [9.11 Appendix – CA].for a list of valid values

7.3.7. EnquirySummaryType (EnquirySummary)

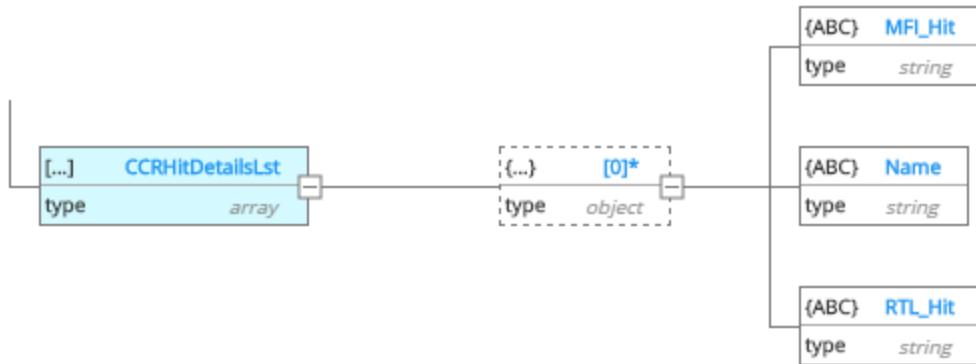


Property	Type	Card.	Min. Length	Max. Length	Description
Purpose	string	0..1	0	5	Indicates the stated reason for inquiry. Since summary, it is listed as ALL.

Total	String	0..1	0	5	Total number of enquiries
Past30Days	string	0..1	0	5	Total number of enquiries within the last 30 days on the borrower
Past12Months	string	0..1	0	5	Total number of enquiries within the last 12 months on the borrower.
Past24Months	string	0..1	0	5	Total number of enquiries within the last 24 months on the borrower
Recent	string	0..1	0	10	Most recent enquiry date

7.4. CCRHitDetailsLst (CCRHitDetailsLst)

This section returns a consolidated view of the Individual Guarantor's whose Individual (Retail and MFI) reports would be pulled in case of Primary Commercial pull.



Property	Type	Card.	Min. Length	Max. Length	Description
Name	string	1	0	200	Lists the name of individual Guarantor for the Entity (As borrower). For these the Individual Reports are generated

MFI_HIT	string	1	1	1	Lists if the Individual Guarantor is a HIT or NO HIT for MFI . Possible values: Y, N
RTL_HIT	string	1	1	1	Lists if the Individual Guarantor is a HIT or NO HIT for Retail . Possible values: Y, N

7.5. InquiryRequestScoreType(Score)

The input score element is returned as is. Refer section [6.3.RequestScoreType \(Score\)](#) for details.

8. Error Messages

S.No	Error Code	Error Description
1	E0001	Customer not active.
2	E0002	Customer ID not found.
3	E0005	Incorrect user or password.
4	E0007	Customer ID entered is invalid.
5	E0008	The IP is not valid for WS Inquiry.
6	E0010	User ID entered is invalid.
7	E0013	User has exceeded the maximum number of incorrect logon attempts.
8	E0019	User password expired.
9	E0020	Mandatory Request Header fields are missing. Please check
10	E0021	User ID does not exist for the given customer.
11	E0022	User ID is not active.
12	E0023	User Account is locked.
13	E0024	User not Found in the database.
14	E0025	User doesnt have WS access.
15	E0026	Member Number invalid.

16	E0027	Member number has been assigned to a different customer.
17	E0028	Product code absent, invalid or does not exist in system.
18	E0029	An Internal Error has occurred.
19	E0030	An Internal Error has occurred.
20	E0032	Please provide any one of the following ID information: Tax ID (PAN Card), Passport ID, Driver License.
21	E0033	Request XML is not well-formed.
22	E0034	Invalid product Version ID.
23	E0035	Phone number cannot have same digit at all places.
24	E0036	Phone(Mobile) is invalid.Length should be between 10 and 15
25	E0037	Phone(Mobile): Mobile phone number cannot start with 1.
26	E0038	Phone(Mobile): Mobile phone number is invalid. It cannot have same digit at all places.
27	E0039	Phone(Home): Home phone number is invalid. Please enter numeric data only.
28	E0040	Phone(Home): Home phone number length cannot be less than 5 and greater than 15.
29	E0041	Phone(Home): STD Code starting with 00, cannot have phone number less than 9 numbers.
30	E0042	Phone(Home): Phone Number is invalid. It cannot have same digit at all places.
31	E0043	At least one of the Personal IDs is mandatory.
32	E0044	At least one Phone Number is mandatory.
33	E0045	Inquiry Purpose is invalid.
34	E0046	System temporarily unavailable.
35	E0047	Inquiry Purpose must be specified.
36	E0048	Address information not present.
37	E0049	Address too long. Address length should not exceed 220 characters.
38	E0050	First Name is mandatory.
39	E0051	Full Name is mandatory.

40	E0052	Either (AdditionalName1, AddtionalType1) or (AdditionalName2, AdditionalType2) must be specified.
41	E0053	Additional name types must be different in case of Father and Mother
42	E0054	Invalid Additional Name Type 1.
43	E0055	Inquiry Purpose is invalid.
44	E0056	At least one of the ID Information or Phone numbers is mandatory.
45	E0057	At least one of the ID Information or Phone numbers is mandatory.
46	E0058	Transaction Amount is invalid. It should be numeric.
47	E0059	Date of birth is in wrong format. Please provide DOB in YYYY-MM-DD format.
48	E0060	First Name is either too long or contains some invalid characters.
49	E0061	Middle Name is either too long or contains some invalid characters.
50	E0062	Last Name is either too long or contains some invalid characters.
51	E0063	Full Name is either too short or contains some invalid characters.
52	E0064	Additional Name 1 is either too long or contains some invalid characters.
53	E0065	Additional Name 2 is either too long or contains some invalid characters.
54	E0066	Postal Code (PIN) is in wrong format.
55	E0067	State code is either in wrong format or invalid.
56	E0068	State code must be specified.
57	E0069	PAN card is in wrong format.
58	E0070	Invalid Additional Name Type 2.
59	E0071	Passport ID is in wrong format.
60	E0072	Voter ID is in wrong format.
61	E0073	Gender is wrong.
62	E0074	Member Number is in wrong format.
63	E0075	Security Code is in wrong format.



64	E0076	Company ID, User Name and Password must be specified.
65	E0077	Member Number and Security Code must be specified.
66	E0078	Branch ID too long. Branch ID length should not exceed 30 characters.
67	E0079	Kendra ID too long. Kendra ID length should not exceed 30 characters.
68	E0080	Additional Search Field too long. Additional Search Field length should not exceed 35 characters.
69	E0081	Postal Code (PIN) must be specified.
70	E0082	Ration Card too long. Ration Card length should not exceed 50 characters.
71	E0083	Additional ID 1 too long. Additional ID 1 length should not exceed 50 characters.
72	E0084	Additional ID 2 too long. Additional ID 2 length should not exceed 50 characters.
73	E0085	National ID too long. National ID length should not exceed 50 characters.
74	E0086	Date of birth must be specified.
75	E0087	Customer Reference Number length should not exceed 40 characters.
76	E0088	Customer ID / Company ID must be a number.
77	E0089	User ID is invalid. It is either too long or contains invalid characters.
78	E0090	Product code does not exist in system.
79	E0091	Customer Reference Number is invalid.
80	E0092	Driver License is too long. Driver License length should not exceed 50 characters.
81	E0093	Either of Relationship Type 1 or Relationship Type 2 is invalid.
82	E0094	Account Number too long. Account Number length should not exceed 35 characters.
83	E0095	Either of Tax ID / PAN ID or National ID or Voter ID must be specified

84	E0098	Mobile Number (seq=1) is mandatory
85	E0099	InquiryFieldsDsv - State1 (P21) is missing or invalid
86	E0100	InquiryFieldsDsv - At least one valid ID Type/value combination is mandatory
87	E0101	Address is too small.Address should be atleast 10 characters
88	E0102	Mobile Number and ID is mandatory for this product
89	E0103	Member number not found for given customer
90	E0104	Invalid security code
91	E0105	Multiple Product code of same type
92	E0400	Bad request
93	E0401	Unexpected error occurred
94	E0402	Unexpected error occurred
95	E0403	Unexpected error occurred
96	E0404	Unexpected error occurred
97	E0405	Unexpected error occurred
98	E0406	Unable to perform Voter verification
99	E0407	Unexpected error occurred
100	E0408	Unexpected error occurred
101	E0409	Unexpected error occurred
102	E0410	Unable to get bureau response
103	E0411	Unable to verify input PII against bureau data
104	E0412	Unable to read bureau response
105	E0413	Unexpected error occurred
106	E0414	Unexpected error occurred
107	E0415	Unexpected error occurred
108	E0416	Unexpected error occurred
109	E0417	Unexpected error occurred
110	E0418	Unexpected error occurred

111	E0419	Unexpected error occurred
112	E0420	Unexpected error occurred
113	E0501	Product Code(MCR) is incorrect. Please Check
114	E0502	Id is mandatory.
115	E0503	Transaction Amount is mandatory.
116	E0504	Transaction amount is invalid.
117	E0505	Agent Phone Number is null.
118	E0506	Agent Phone Number is mandatory.
119	E0507	Aadhar ID is mandatory.
120	E0508	SMS Content field is null.
121	E0509	SMS Content field is mandatory.
122	E0510	SMS Content field value is incorrect.
123	E0511	Last Name is mandatory.
124	E0512	Success Code is 0.
125	E0513	Amount Related to Inquiry field is null.
126	E0514	Yes Bank Response Mandatory Fields Check Failed.
127	E0515	Credit Information is not provided.
128	E0516	Tradeline Information is not provided.
129	E0517	CreditReportSummary Information is not provided.
130	E0518	CreditReportAttributes Information is not provided.
131	E0519	Oldest Date Opened is not provided.
132	E0520	Zip Code value is incorrect.
133	E0521	Zip Code is mandatory.
134	E0522	Relation Name is in incorrect format.
135	E0523	Relation Name is mandatory.
136	E0524	Virtual Mobile Number not present in request
137	E0525	Virtual mobile Number not mapped to any member number. Please contact Equifax Support.

138	E0526	Member number - security code mapping not found.
139	E0601	Exception occurred in cir360ToGDSRequestMapper() method while invoking GDS Service.
140	E0602	Exception occurred while invoking GDS Service in invokeGDSService() method.
141	E0603	Exception occurred while invoking Business Rules in getDroolServiceResponse() method.
142	E0604	Exception occurred in ruleEngineBRTоСIRMapper() method.
143	E0701	Relation type and name are mandatory
144	E0702	Inquiry purpose is Invalid. Please check.
145	E0703	Email Address is invalid. It must contain @ and . and length should be less than 100.
146	E0704	Request Body and Request Body Commercial both are populated. Please check.
147	E0705	In address field, city length should be between 0 and 40
148	E0706	In address field, locality length should be between 0 and 40
149	E0708	Family Details are mandatory
150	E0709	Address type is incorrect. Please check.
151	E0710	Phone type is incorrect. Please check.
152	E0711	Email type is incorrect. Please check.
153	E0712	Address Line(AddrLn1 and AddrLn2) length should be maximum 220 characters. Please check.
154	E0713	DIN format is incorrect. Please check.
155	E0714	Duns Number format is incorrect. Please check.
156	E0715	Please enter valid ID.
157	E0800	Address is not specified. Please Check
158	E0801	Address Sequence number is incorrect. Please Check
159	E0802	Address Sequence number must be specified and it must be numeric. Please Check
160	E0803	Address Decision Flag is True. 2 Addresses are mandatory.
161	E0804	Decision Segment field is empty or null. Please check

162	E0805	Decision Segment is invalid. Please check
163	E0806	Duration in months field is empty or null. Please check
164	E0807	Duration in months field is invalid. Please check
165	E0808	Match Preference is empty or null
166	E0809	Company category is empty or null. Please check
167	E0810	Company category is invalid. Please check
168	E0811	Employment type is empty or null. Please check
169	E0812	Employment type is invalid. Please check
170	E0813	Decision Segment is mandatory. Please check
171	E0814	Duration in months field is mandatory. Please check
172	E0815	Match Preference is mandatory. Please check
173	E0816	Company category is mandatory. Please check
174	E0817	Employment type is mandatory. Please check
175	E0818	Phone sequence number is incorrect. Please check
176	E0819	Phone Sequence number must be specified and it must be numeric. Please Check
177	E0820	Phone Decision Flag is True. 2 Phones are mandatory.
178	E0821	Transanction Amount is incorrect. Please check
179	E0822	Product Code List can contain either IDR or IDS
180	E0823	Score type or version is incorrect. Please check
181	E0824	Match Preference Field is invalid. Please check
182	E0825	Product Type Field is invalid. Please check.
183	E0826	Phone number is empty or null. Please check
184	E0827	Id type cannot be repeated. Please check
185	E0828	Phone sequence number cannot be repeated. Please check
186	E0829	Id sequence number must be specified and it must be numeric. Please check
187	E0830	Id sequence number cannot be repeated. Please check

188	E0831	Email sequence number must be specified and it must be numeric. Please check
189	E0832	Email sequence number cannot be repeated. Please check
190	E0833	Address sequence number cannot be repeated. Please check
191	E0834	Product Type is empty or null. Please check
192	E0835	Product Type is mandatory. Please check.
193	E0836	Phone length should be between 5 and 15. Please check
194	E0837	Phone number cannot have same digit at all places.
195	E0838	Mandatory Custom Fields not present. Please check.
196	E0839	Business Name not present. Please check.
197	E0840	Bussiness Name is either too long or contains some invalid characters.
198	E0841	Either one valid ID or Phone is Mandatory.
199	E0842	Business Registration format is incorrect. Please check.
200	E0843	CIN format is incorrect. Please check.
201	E0844	TIN format is incorrect. Please check.
202	E0845	Service Tax # format is incorrect. Please check.
203	E0846	Fax number length cannot be less than 5 and greater than 15.
204	E0847	Address line (AddrLn1 + AddrLn2) length exceeds 200 char. Please check.
205	E0900	Data validation error. Please check
206	E0901	Duplicate APPLICANTID AND APPLICATIONNO submitted for De-Dup. Existing UCID returned.
207	E0902	Duplicate APPLICANTID AND APPLICATIONNO submitted for De-Dup with different Personal Identity Information. Please check
208	E0903	Internal Error occurred in De-Dup service. Please contact Equifax Support team
209	E0904	Product Code sent is incorrect. De-Dup service is configured for : LTR
210	E0905	Product ID field is Empty or incorrect. Please check
211	E0906	ApplicationNo submitted is Empty. Please check

212	E0907	ApplicantID
213	E0908	Business Segment sent is incorrect. Please check : XYZ
214	E0909	The Id AND Phone both are NULL . Minimum one valid ID or Phone is Mandatory.
215	E0910	PAN card format is incorrect. Please check
216	E0911	Aadhar card format is incorrect. Please check
217	E0912	Ration card format is incorrect. Please check
218	E0913	Passport number format is incorrect. Please check
219	E0914	Voter ID card format is incorrect. Please check
220	E0915	Driving license format is incorrect. Please check
221	E0916	Other ID card format is incorrect. Please check
222	E0917	The Id type sent is incorrect. Please check. Incorrect type
223	E0918	Zip Code passed is incorrect. Please check
224	E0919	State Sent is incorrect. Please check
225	E0920	Address line (AddrLn1 + AddrLn2) length exceeds 900 char. Please check
226	E0921	Product ID is mandatory
227	E0922	Applicant ID is mandatory
228	E0923	Business Segment is mandatory
229	E0924	Product ID is too long. Length limit-50
230	E0925	Applicant Number is too long. Length limit-50
231	E0926	Applicant ID is too long. Length limit-50
232	E0927	Mandatory fields are missing(Business segment,applicant ID,application number,product ID)
233	E0928	Business Segment is too long
234	E0929	Business segment is invalid
235	E0930	Phone(Mobile) is invalid. Please enter only numeric data with length > 6.
236	E0931	Check whether the incoming request is null.

237	E0932	Email address not specified
238	E0933	Email address too long
239	E0934	Customer ID is mandatory
240	E0935	City code is not specified
241	E0936	City code is tool long
242	E0937	Relation name is not specified
243	E0938	Relation name is too long
244	E0939	Product Code(LTR) is incorrect. Please Check
245	E0940	Product is null. Please check
246	E0942	ApplicantID is null. Please check.
247	E0943	Applicant Number is null. Please check.
248	E0944	Business Segment. Please check.
249	E0945	Branch ID is null. Please check.
250	E0946	Branch ID is too long. Please check.
251	E0947	Application Number is mandatory.
252	E0948	ID type or value is null. Please check.
253	E0949	State Code is incorrect. Please check.
254	E0950	State Code is too long. Please check.
255	E0951	Member Number is incorrect
256	E0952	Inquiry purpose is incorrect
257	EX09	Unable to perform PAN Verification

9. Appendix List

9.1 Appendix – A

Table 1: Inquiry Purpose

Code	Description	Applicable for
00	Other	Retail
01	Auto Loan	Retail
02	Housing Loan	Retail

03	Property Loan	Retail
04	Loan against Shares/Securities	Retail
05	Personal Loan	Retail
06	Consumer Loan	Retail
07	Gold Loan	Retail
08	Education Loan	Retail
09	Loan to Professional	Retail
10	Credit Card	Retail
11	Lease	Retail
12	Overdraft	Retail
13	Two-wheeler Loan	Retail
14	Non-Funded Credit Facility	Retail
15	Loan Against Bank Deposits	Retail
16	Fleet Card	Retail
17	Commercial Vehicle Loan	Retail
18	Telco - Wireless	Retail
19	Telco - Broadband	Retail
20	Telco - Landline	Retail
31	Secured Credit Card	Retail
32	Used Car Loan	Retail
33	Construction Equipment Loan	Retail
34	Tractor Loan	Retail
35	Corporate Credit Card	Retail
3A	Auto Lease	Retail
51	Business Loan	Retail
52	Business Loan-Priority Sector-Small Business	Retail
53	Business Loan - Priority Sector- Agriculture	Retail
54	Business Loan - Priority Sector- Others	Retail
55	Business Non-Funded Credit Facility	Retail
56	Business Non-Funded Credit Facility - Priority Sector - Small Business	Retail
57	Business Non-Funded Credit Facility - Priority Sector - Agriculture	Retail
58	Business Non-Funded Credit Facility - Priority Sector - Other	Retail
59	Business Loan Against Bank Deposits	Retail
60	Staff Loan	Retail
8A	Disclosure	Retail
0E	MicroFinance Business Loan	MFI
1E	MicroFinance Personal Loan	MFI
2E	MicroFinance Housing Loan	MFI
3E	MicroFinance Others	MFI

Table 2: Gender

Code	Description
M	FEMALE
F	MALE
T	TRANSGENDER

9.3 Appendix – C**Table 3: State Code & Name List**

Value	Description
AN	Andaman & Nicobar Islands
AP	Andhra Pradesh
AR	Arunachal Pradesh
AS	Assam
BR	Bihar
CG	Chattisgarh
CH	Chandigarh
DD	Daman & Diu
DL	Delhi
DN	Dadra & Nagar Haveli
GA	Goa
GJ	Gujarat
HP	Himachal Pradesh
HR	Haryana
JH	Jharkhand
JK	Jammu & Kashmir
KA	Karnataka
KL	Kerala
LD	Lakshadweep
MH	Maharashtra
ML	Meghalaya
MN	Manipur
MP	Madhya Pradesh
MZ	Mizoram
NL	Nagaland
OR	Orissa

PB	Punjab
PY	Pondicherry/Puducherry
RJ	Rajasthan
SK	Sikkim
TG	Telangana
TN	Tamil Nadu
TR	Tripura
UL	Uttaranchal/Uttarakhand
UP	Uttar Pradesh
WB	West Bengal

9.4 Appendix – D

Table 4: Relationship Details

Code	Description
F or K01	Father
H or K02	Husband
B or K07	Brother
S or K04	Son
U or K12	Son In Law
Y or K09	Father In Law
T or K13	Brother IN Law
O or K15	Other
M or K03	Mother
W or K06	Wife
C or K14	Sister
D or K05	Daughter
V or K10	Daughter-In-Law
Z or K08	Mother-In-Law
X or K11	Sister-In Law

9.5 Appendix – E

Table 5: Phone Type

Code	Description
H	Home
M	Mobile
P	Personal Home Fax #
F	Work Fax
T	Work Telephone
E	Employer Telephone

Table 6: Ownership

Code	Values
1	Individual
2	Authorized User (refers to supplementary credit card holder)
3	Guarantor
4	Joint

9.7 Appendix – G**Table 7: Payment Frequency**

Code	Description
1	Weekly
2	Fortnightly
3	Monthly
4	Quarterly

9.8 Appendix – H**Table 8: Type of Collateral**

Code	Description
00	No Collateral
01	Property
02	Gold
03	Shares
04	Saving Account and Fixed Deposit

9.9 Appendix – I**Table 9: Status**

Code	Description
000	Current Account
01+	1-29 days past due
30+	30-59 days past due
60+	60-89 days past due
90+	90-119 days past due
120+	120-179 days past due

180+	180-359 days past due
RES	Restructured Loan
RGM	Restructured Loan - Govt Mandate
CLSD	Closed Account
PWOS	Post Written Off Settled
360+	360-539 days past due
540+	540-719 days past due
*	Data Not Reported
WDF	Willful Default
720+	720+ days past due
SF	Suit Filed
SET	Settled
INAC	Account is Inactive
ADJ	Adjustment Pending
STD	Standard
LOSS	Loss
SPM	Special Mention
RNC	Restructured Loan - Natural Calamity
LNSB	Loan Submitted
FPD	First Payment Default
SUB	Sub-standard
DBT	Doubtful
DIS	Dispute Resolution Pending
LAND	Loan Approved, Not Yet Disbursed
CUF	Closed Account/ Unpaid Final Bill
DEC	Loan Declined
WOF	Charge Off/Written Off
*	Prior to account opened
NEW	New Account
BK	Included in Bankruptcy

9.10 Appendix – J

Table 10: Score Codes and Version

Score Type	Score Version	Score Description	Applicable for
ERS	3.0	M001	Retail
EIS	1.0	Estimated Income Segmentation Model	Retail
EIR	1.0	Estimated Income Risk Model	Retail
EE	1.0	Estimated EMI	Retail
GS	1.0	Equifax MFI Graduation Score	MFI

9.11 Appendix – K

Table 11: Scoring element codes

Score Type	Code	Description
ERS	1b	Delinquent balance is mid-range
	1c	Delinquent balance is high
	2b	Major derogatories on credit card tradelines are high
	3b	Medium delinquency balance on loans for commercial use/agriculture
	3c	High delinquency balance on loans for commercial use/agriculture
	4a	Commercial loan tradeline is new
	4b	Commercial loan tradeline is mid-aged
	5a	No. of home loan tradelines are low
	5b	No. of home loan tradelines are mid-range
	6a	Installment loan tradeline is new
	6b	Installment loan tradeline is mid-aged
	7b	Medium utilization of commercial loan tradelines
	7c	High utilization of commercial loan tradelines
	8b	No. of delinquent commercial loan tradelines are mid-range
	8c	No. of delinquent commercial loan tradelines are high
	9b	No. of delinquent secured loan tradelines are mid-range
	9c	No. of delinquent secured loan tradelines are high
	10b	No. of delinquent tradelines are mid-range
	10c	No. of delinquent tradelines are high
	11a	No. of satisfactory tradelines are low
	11b	No. of satisfactory tradelines are mid-range
	- 9999	No Desc
	12a	Most Recent personal finance tradeline is new
	12b	Most Recent personal finance tradeline is mid-aged
	13b	Past due balance is medium
	13c	Past due balance is high
	14b	No. of delinquent tradelines in the last year are mid-range

	14c	No. of delinquent tradelines in the last year are high
	15b	No. of two wheeler loans with balance is high
	16b	No. of unsecured tradelines reported in the last 3 months are mid-
	16c	No. of unsecured tradelines reported in the last 3 months are high
GS	101	Delinquency occurrences
	102	Sanctioned amounts
	103	Installment amounts
	104	Number of trades
	105	Installment amounts
	100	Insufficient data to score

9.11 Appendix – CA

Table 11: Credit Type

Code	Description
0100	Cash credit
0200	Overdraft
0300	Demand loan
0310	Loan extended through credit cards
0410	Medium term loan (period above 1 year and up to 3 years)
0420	Long term loan (period above 3 years)
0500	Packing credit (all export pre-shipment finance)
0610	Export bills purchased
0620	Export bills discounted
0630	Export bills advanced against
0640	Advances against export cash incentives and duty draw-back claims
0710	Inland bills purchased
0720	Inland bills discounted
0800	Advances against import bills
0900	Foreign currency cheques TCS/DDS/TTS/MTS purchased
1000	Lease finance
1100	Hire purchase
2000	Bank guarantee
2100	Deferred payment guarantee
3000	Letters of credit
3100	Corporate credit card
4000	Commercial vehicle loan
4100	Equipment financing (construction office medical)
5000	Unsecured business loan
5100	Short term loan (less than 1 year)
5200	Aggregation of all fund based facilities

5300	Aggregation of all non fund based facilities
5400	Facilities interchange between fund & non fund based
5500	Derivatives
5600	Plain vanilla forex forward contracts
5700	Plain vanilla int rate swap(all including INR as coupon)
5800	Plain vanilla foreign currency option (including INR cross currency)
5900	Complex int rate derv with optionalities
6000	Any complex derivative loan involving foreign currency with option
6100	Contracts on past performance – imports
6200	Contracts on past performance – exports
9000	Aggregate of all borrowings due to filing of suit
9001	Auto Loan
9002	Property Loan
9003	Gold Loan
9004	Loan Against Shares/Securities
9005	HealthCare Finance
9006	Infrastructure Finance
9007	Factoring
9008	Commercial Paper
9009	NCD – Non Convertible Debentures
9010	Unhedged Foreign Currency Exposure
9011	Payment Account (Point of Sale & Payment Gateways)
9999	Others

9.12 Appendix – CB

Table 12: Business Category

Code	Description
01	MSME
02	SME
03	Micro
04	Small
05	Medium
06	Large
07	Others

9.13 Appendix – CC

Table 13: Business / Industry Type

Code	Description
01	Manufacturing
02	Distribution
03	Wholesale

04	Trading
05	Broking
06	Service
07	Importing
08	Exporting
09	Agriculture
10	Dealers
11	Others

9.14 Appendix – CD

Table 14: Address Category

Code	Description
01	Registered Office – Required
02	Branch / Regional Office
03	Warehouse
04	Plant / Factory Address
05	Others

9.15 Appendix – CE

Table 15: ID Type

Type	Description
B	Business Registration
T	PAN
C	CIN
A	TIN
Y	DIN
S	Service Tax #
O	Other
U	DUNS Number

9.16 Appendix – CF

Table 16: Business Legal Constitution

Code	Constitution
11	Private Limited
12	Public Limited
20	Business Entities Created by Statute
30	Proprietorship
40	Partnership
50	Trust
55	Hindu Undivided Family
60	Co-operative Society
70	Association of Persons

80	Government
85	Self Help Group
99	Not classified

9.17 Appendix – CG

Table 17: Account Status

Code	Description
OPN	Open
CLSD	Closed By Payment
SET	Settled & Closed
RES	Restructured
WOF	Written Off
PWOS	Settled Post Write Off
INV	Invoked
DEV	Devolved
RNC	Restructured Due to Natural Calamity

9.18 Appendix – CH

Table 18: Asset Classification/ Days Past Due

Code	Description
STD	Standard
SUB	Sub-standard
DBT	Doubtful
LOSS	Loss
SMA	Special Mention Accounts
SMA 0	SMA 0 – Principal or interest payment not overdue for more than 30 days but account showing signs of incipient stress.
SMA 1	SMA 1 – Principal or interest payment overdue between 31-60 days
SMA 2	SMA 2 – Principal or interest payment overdue between 61 – 90 days, and NA (Not applicable)
DBT 1	Doubtful -1
DBT 2	Doubtful -2
DBT 3	Doubtful -3
NPA	NPA – Non Performing Assets
1000	0 Day Past Due
1001	1 Day Past Due
1002	2 Days Past Due
1nnn	Nnn Days Past Due Note: Nnn is the actual number of days. E.g., report 1114, if the number of days past due is 114 days

9.19 Appendix – CI

Table 19: Security Coverage

Code	Description
01	Full
02	Partial
03	Nil

9.20 Appendix – CJ

Table 20: Currency Code

Code	Description	Code	Description
ADF	Andorran Franc	LSL	Lesotho Loti
ADP	Andorran Peseta	LTL	Lithuanian Litas
AED	(United) Arab Emirates Dirham	LUF	Luxembourg Franc
AED	United Arab Emirates Dirham	LVL	Latvian Lats
AFA	Afghanistan Afghani	LYD	Libyan Dinar
ALL	Albanian Lek	MAD	Moroccan Dirham
ANG	(Netherlands) Antillian Guilder	MGF	Malagasy Franc
ANG	Netherlands Antillian Guilder	MMK	Myanmar Kyat
AON	Angolan New Kwanza	MNT	Mongolian Tugrik
ARA	Argentine Austral	MOP	Macau Pataca
ARS	Argentine Peso	MRO	Mauritanian Ouguiya
ATS	Austrian Schilling	MTL	Maltese Lira
AUD	Australian Dollar	MUR	Mauritius Rupee
AWG	Aruban Florin (old guilder)	MVR	Maldives Rufiyaa
BBD	Barbados Dollar	MWK	Malawi Kwacha
BDT	Bangladeshi Taka	MXP	Mexican Peso
BEF	Belgian Franc	MYR	Malaysian Ringgit
BGL	Bulgarian Lev	MZM	Mozambique Metical
BHD	Bahraini Dinar	NAD	Namibian Dollar
BIF	Burundi Franc	NGN	Nigerian Naira
BMD	Bermudian Dollar	NIO	Nicaraguan Cordoba Oro
BND	Brunei Dollar	NLG	Netherlands Guilder
BOB	Bolivian Boliviano	NLG	Dutch Guilder

BRC	Brazilian Cruzeiro	NOK	Norwegian Kroner
BRL	Brazilian Real	NPR	Nepalese Rupee
BSD	Bahamian Dollar	NZD	New Zealand Dollar
BTN	Bhutan Ngultrum	OMR	Omani Riyal
BWP	Botswana Pula	PAB	Panamanian Balboa
BZD	Belize Dollar	PEN	Peruvian Nuevo Sol
CAD	Canadian Dollar	PGK	Papua New Guinea Kina
CHF	Swiss Franc	PHP	Philippine Peso
CLP	Chilean Peso	PKR	Pakistan Rupee
CNY	Chinese Yuan Renminbi	PLZ	Polish Zloty
COP	Colombian Peso	PTE	Portuguese Escudo
CRC	Costa Rican Colon	PYG	Paraguay Guarani
CSK	Czech Koruna	QAR	Qatari Rial
CUP	Cuban Peso	ROL	Romanian Leu
CVE	Cape Verde Escudo	RUB	Russian Rouble
CVP	Cyprus Pound	SAR	Saudi Riyal
DEM	German Mark	SBD	Solomon Isl.Dollar
DJF	Djibouti Franc	SCR	Seychelles Rupee
DKK	Danish Krone	SDD	Sudanese Dinar
DOP	Dominican Peso	SDP	Sudanese Pound
DZD	Algerian Dinar	SEK	Swedish Krona
ECS	Ecuador Sucre	SGD	Singapore Dollar
EEK	Estonian Kroon	SHP	St. Helena Pound
EGP	Egyptian Pound	SIT	Slovenian Tolar
ESP	Spanish Peseta	SKK	Slovak Koruna
ETB	Ethiopian Birr	SLL	Sierra Leone
EUR	Euro	SOS	Somali Schilling
FIM	Finnish Markka	SRG	Suriname Guilder
FJD	Fiji Dollar	STD	Sao Tome and Principe Dobra
FKP	Falkland Isl.Pound	SVC	El Salvador Colon
FRF	French Franc	SYP	Syrian Pound
GBP	British Pound	SZL	Swaziland Lilangeni
GBP	Pound Sterling	THB	Thai Baht
GBP	United Kingdom Pound	TND	Tunisian Dinar
GHC	Ghanaian Cedi	TOP	Tongan Pa'anga
GIP	Gibraltar Pound	TRL	Turkish Lira

GMD	Gambian Dalasi	TTD	Trinidad and Tobago Dollar
GNF	Guinea Franc	TWD	Taiwan Dollar
GRD	Greek Drachma	TZS	Tanzanian Schilling
GTQ	Guatemalan Quetzal	UAG	Ukraine Hryvnia
GWP	Guinea-Bissau Peso	UAK	Ukraine Karbovanets
GYD	Guyanan Dollar	UGS	Uganda Schilling
HKD	Hong Kong Dollar	USD	US Dollar
HNL	Honduran Lempira	UYP	Uruguayan Peso
HRK	Croatian Kuna	VEB	Venezuelan Bolivar
HTG	Haitian Gourde	VND	Vietnamese Dong
HUF	Hungarian Forint	VUV	Vanuatu Vatu
IDR	Indonesian Rupiah	WST	Samoan Tala
IEP	Irish Punt	XAF	CFA Franc BEAC (<i>for Cameroon, the Central African Republic, Chad, Congo, Equatorial Guinea and Gabon</i>)
ILS	Israeli New Shekel	XAF	Cameroon: CFA Franc BEAC
INR	Indian Rupee	XAF	The Central African Republic: CFA Franc BFAC
IQD	Iraqi Dinar	XAF	Chad: CFA Franc BEAC
IRR	Iranian Rial	XAF	Congo: CFA Franc BEAC
ISK	Iceland Krona	XAF	Equatorial Guinea: CFA Franc BEAC
ITL	Italian Lira	XAF	Gabon: CFA Franc BEAC
JMD	Jamaican Dollar	XAG	Silver (oz.)
JOD	Jordanian Dinar	XAU	Gold (oz.)
JPY	Japanese Yen	XOF	Benin: CFA Franc BCEAO
KES	Kenyan Schilling	XOF	Burkino Faso: CFA Franc BCEAO
KHR	Kampuchean (Cambodian) Riel	XOF	CFA Franc BCEAO (for Benin, Burkino Faso, Cote D'Ivoire,
KHR	Kampuchean (Cambodian) Riel	XOF	Mali: CFA Franc BCEAO
KMF	Comoros Franc	XOF	Niger: CFA Franc BCEAO

KPW	North Korean Won	XOF	Cote D'Ivoire: CFA Franc BCEAO
KRW	Korean Won	XOF	Senegal: CFA Franc BCEAO
KWD	Kuwaiti Dinar	XOF	Togo: CFA Franc BCEAO
KYD	Cayman Islands Dollar	XPD	Palladium (oz.)
KZT	Kazakhstan Tenge	XPT	Platinum (oz.)
LAK	Lao Kip	YUN	Yugoslav Dinar
LBP	Lebanese Pound	ZAR	South African Rand
LKR	Sri Lanka Rupee	ZMK	Zambian Kwacha
LRD	Liberian Dollar	ZWD	Zimbabwe Dollar

9.21 Appendix – CK

Table 21: Guarantee Coverage

Code	Description
01	Full
02	Partial
03	Nil

9.22 Appendix – CL

Table 22: Repayment Frequency

Code	Description
01	Monthly
02	Quarterly
03	Half yearly
04	Annual
05	On Demand
06	Bullet
07	Rolling
08	Others

Table 23: Suit Filed Status

Code	Description
NS	Not a Suit Filed Case
SF	Suit Filed
TP	Trial in Progress
DI	Decree issued by court
ED	Execution of Decree

9.24 Appendix – CN**Table 24: Security Classification**

Code	Description
01	Primary – First Charge
02	Primary – Second Charge
03	Primary – Third Charge
04	Primary – Parri Passu
21	Collateral – First Charge
22	Collateral – Second Charge
23	Collateral – Third Charge
24	Collateral – Parri Passu

9.25 Appendix – CO**Table 25: Security Type**

Code	Description
001	Cash/ Bullion/ Bank Deposits
002	Shares/ Bonds/ Securities
003	Inventory (Raw Material, WIP and Finished Goods)
004	Accounts Receivable
005	Other Current Assets
006	Plant & Machinery and Equipment
007	Land & Buildings
008	Other Fixed Assets
009	Other Assets
010	Aggregate of all Current Assets
011	Aggregate of all Fixed Assets

Table 26: Country

Code	Description	Code	Description
001	Afghanistan	099	Libyan Arab Jamahiriya
002	Albania	100	Liechtenstein
003	Algeria	101	Lithuania
004	Andorra	102	Luxembourg
005	Angola	103	Madagascar
006	Antigua and Barbuda	104	Malawi
007	Argentina	105	Malaysia
008	Armenia	106	Maldives
009	Australia	107	Mali
010	Austria	108	Malta
011	Azerbaijan	109	Marshall Islands
012	Bahamas	110	Mauritania
013	Bahrain	111	Mauritius
014	Bangladesh	112	Mexico
015	Barbados	113	Micronesia, Federated States of
016	Belarus	114	Monaco
017	Belgium	115	Mongolia
018	Belize	116	Morocco
019	Benin	117	Mozambique
020	Bhutan	118	Myanmar
021	Bolivia	119	Namibia
022	Bosnia and Herzegovina	120	Nauru
023	Botswana	121	Nepal
024	Brazil	122	Netherlands
025	Brunei Darussalam	123	New Zealand
026	Bulgaria	124	Nicaragua
027	Burkina Faso	125	Niger
028	Burundi	126	Nigeria
029	Cambodia	127	Norway
030	Cameroon	128	Oman
031	Canada	129	Pakistan
032	Cape Verde	130	Palau
033	Central African Republic	131	Palestinian Authority
034	Chad	132	Panama
035	Chile	133	Papua New Guinea

036	China	134	Paraguay
037	Colombia	135	Peru
038	Comoros	136	Philippines
039	Congo	137	Poland
040	Costa Rica	138	Portugal
041	Cote d'Ivoire	139	Qatar
042	Croatia	140	Republic of Korea
043	Cuba	141	Republic of Moldova
044	Cyprus	142	Romania
045	Czech Republic	143	Russian Federation
046	Democratic People's	144	Rwanda
047	Democratic Republic of the	145	Saint Kitts and Nevis
048	Denmark	146	Saint Lucia
049	Djibouti	147	Saint Vincent and the Grenadines
050	Dominica	148	Samoa
051	Dominican Republic	149	San Marino
052	East Timor	150	Sao Tome and Principe
053	Ecuador	151	Saudi Arabia
054	Egypt	152	Senegal
055	El Salvador	153	Serbia and Montenegro
056	Equatorial Guinea	154	Seychelles
057	Eritrea	155	Sierra Leone
058	Estonia	156	Singapore
059	Ethiopia	157	Slovakia
060	Fiji	158	Slovenia
061	Finland	159	Solomon Islands
062	France	160	Somalia
063	Gabon	161	South Africa
064	Gambia	162	Spain
065	Georgia	163	Sri Lanka
066	Germany	164	Sudan
067	Ghana	165	Suriname
068	Greece	166	Swaziland
069	Grenada	167	Sweden
070	Guatemala	168	Switzerland
071	Guinea	169	Syrian Arab Republic
072	Guinea-Bissau	170	Taiwan
073	Guyana	171	Tajikistan
074	Haiti	172	TFYR Macedonia
075	Honduras	173	Thailand

076	Hong Kong	174	Togo
077	Hungary	175	Tonga
078	Iceland	176	Trinidad and Tobago
079	India	177	Tunisia
080	Indonesia	178	Turkey
081	Iran (Islamic Republic of)	179	Turkmenistan
082	Iraq	180	Tuvalu
083	Ireland	181	Uganda
084	Israel	182	Ukraine
085	Italy	183	United Arab Emirates
086	Jamaica	184	United Kingdom
087	Japan	185	United Republic of Tanzania
088	Jordan	186	United States of America
089	Kazakhstan	187	Uruguay
090	Kenya	188	Uzbekistan
091	Kiribati	189	Vanuatu
092	Kuwait	190	Venezuela
093	Kyrgyzstan	191	Vietnam
094	Lao People's Democratic	192	Western Sahara
095	Latvia	193	Yemen
096	Lebanon	194	Zambia
097	Lesotho	195	Zimbabwe
098	Liberia		

9.27 Appendix – CQ

Table 27: Relationship

Code	Description
10	Shareholder
11	Holding Company
12	Subsidiary Company
20	Proprietor
30	Partner
40	Trustee
51	Promoter Director
52	Nominee Director
53	Independent Director
54	Director - Since Resigned
55	Individual Member of SHG
56	Other Director
60	Others



10. Java Sample Program

Below are the steps to use the sample Java program attached as [CIR360ClientApp](#) in the Kit.

1. Import this project into eclipse as maven project.
2. Cir360ClientApp.java is the main file to run as java application.
3. config.properties has below contents :

```
#SERVICE_REQUEST_FILE=./resources/input/requestCCRRTL.txt (For individual json Request use this)  
SERVICE_REQUEST_FILE=./resources/input/requestCCRcommercial.txt (For commercial json Request use this)  
SERVICE_RESPONSE_FILE=./resources/output/responseCCR.txt (txt is the file where output is saved)  
SERVICE_URL=https://eportuat.equifax.co.in/cir360Report/cir360Report (is the UAT URL change the same for prod)
```

4. In input file requestCCR.txt / requestCCRcommercial.txt Need to change below details as applicable

```
"CustomerId":"***",  
"UserId":"***",  
"Password":"***",  
"MemberNumber":"***",  
"SecurityCode":"***",
```

5. The output will be cast to InquiryResponse.java file object.

6. The path for InquiryResponse.java & its child classes is:

Cir360ClientApp\src\main\java\com\equifax\india\cir360\DTO\main

***** End of Document *****