

Layout for the Submission of Credit Information in Lesotho

September 2013

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Change Control

Detail of Change	Version Number	Date of Change
1. Corrections made to Annexures 2. Data Field for Daily Files	V2.00	2015/01/12

Introduction

The Lesotho Credit Reporting Act, 2011 makes provision for the regulation of the credit reporting system in accordance with international standards and information protection principles as provided for in the legislation relating to data protection, for the use of credit information for risk management by credit providers and the Central Bank of Lesotho, for licensing of private credit bureau operators, for the provision of technical bureau services and for incidental matters.

Purpose

The purpose of this document is to describe the proposed layout for the submission of Credit Information in Lesotho. With permission from the Credit Providers Association (CPA) in South Africa, the proposed layout follows the same structure, applicable field elements and business rules as currently used by CPA members, to submit Credit Information. This allows for a certain amount of standardization, makes use of technologies and methodologies that are proven to work, reduces development and implementation time and facilitates the possibility of cross-border data sharing.

Minimum data submission requirements as per the Lesotho Credit Reporting Act, 2011 should be adhered to as these requirements govern the bureau acceptance and load of data.

Expected Outcome

The expected outcome of the review of this document is:

1. Agreement on a data submission layout after analysis of the proposed layout, taking into consideration any localization that may be required
2. After consideration of any localization that may be required, agreement on the:
 - a. Title Types
 - b. Ownership Type Codes
 - c. Loan Reason Codes
 - d. Payment Types
 - e. Account Types
 - f. Financial Field Rules
 - g. Default Status Codes
 - h. Repayment Frequency Codes
 - i. Country Codes
 - j. Business Rules
3. Agreement on the General Submission notes listed below

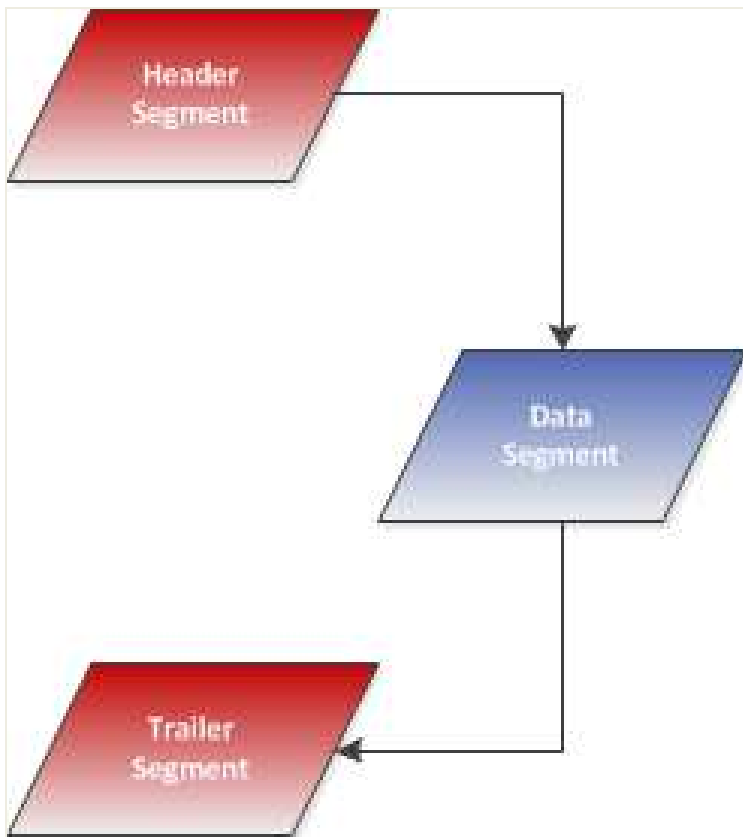
General Submission Notes

1. **File Structure:**
 - a. Header Segment
 - b. Data Segment
 - c. Trailer Segments
2. **Data Submission Format:**
 - a. Electronic fixed length text file (ASCII)
 - b. Must contain an "end of line marker" followed by a "carriage return line feed"
 - c. Standard Alignment (unless expressly stipulated otherwise)
 - i. Alpha Numeric – left aligned
 - ii. Numeric – right aligned

- d. No decimal values should be supplied in any of the financial fields
 - e. All date fields are to be populated as CCYYMMDD or zero filled when not in use
3. **Country Code:**
In order to identify credit information supplied for Lesotho credit agreements, but specifically for reporting purposes to the Central Bank of Lesotho, it is proposed that Lesotho data either be:
- a. Submitted on separate submission files with a new Supplier Reference Number, or
 - b. Each account is identified by a Country Code as specified in the ISO Country Code list (see Annexure I) where Data suppliers hold credit information on Lesotho and South African account holders. This may present a challenge as the affected Data suppliers may in terms of the Lesotho Credit Reporting Act, 2011 not supply this data to any credit bureau that is not registered in Lesotho. It is also an offence for a credit bureau, not registered in Lesotho, to process this information.
- This may be critical (but still awaiting legal opinion) for the exclusion of Lesotho Credit Information in the proposed Data Amnesty in South Africa
4. **Data Submission Media:**
Data submissions should not be submitted directly to the Central Bank but to the credit bureau and must be submitted via either:
- a. sFTP, or
 - b. CD, or
 - c. eMail
5. **Security:**
a. Data Submissions must be encrypted, compressed and password protected
6. **Submission Frequency:**
a. Maximum monthly, specifically payment performance data
b. Daily, for all Registrations and Closures
7. **Lesotho Credit Reporting Act Mandatory Data Requirements:**
Requirements which must be adhered to:
- a. Consumer Header (Identification)
 - i. Lesotho ID, Surname & 1 Forename/initial or;
 - ii. Alternate (Other ID e.g. Passport) Identification, Date of Birth & 1 Forename/initial;
 - b. Contact data – if available, collected by the credit provider
8. **Governance:**
a. Stakeholder Association Code of Conduct
b. Stakeholder Association – monitoring of submissions, quality levels, compliance
c. Monthly reporting returned to Data suppliers and the Central Bank
d. Reporting on the identification of potentially inaccurate data (Load & Rejection Reports, Quality Exception reports)
e. Collaborative corrective action with the Data suppliers
f. Display and return of data - all delivery mechanisms (web, xml etc.)
9. **Assumptions:**
a. Stakeholders accept layout, codes, business rules and sharing of data
b. Voluntary sharing of data, failing which the Regulator will force the sharing of data
c. Adherence to and compliance with a Stakeholder Association Code of Conduct
d. No calculations on the financial fields will be required by the bureau who load, display and report financial data as received
e. The currency in Lesotho is the Lesotho Maloti (LSL) and the South African Rand (ZAR). All financials in the layout to be submitted in Rand (ZAR)
f. Stakeholder Association to pursue reciprocity agreement with the Credit Providers Association and National Loans Register in South Africa with a view to cross border data sharing
g. Lesotho address structures are the same as South Africa
h. Default data display rules as per the CPA i.e. Status W & J in public domain and status I & L in the closed user group
i. Layout, codes and business rules will be finalized by November 2013
j. March 2014 development and testing commences for purposes of implementing the data submission format and rules
k. July 2014 system go live

Monthly File Submission Layout Structure

The below diagram depicts a high-level layout structure. The proposed layout allows for the submission of Consumer Information in Lesotho.



- **Header Segment** – Identifies the Data supplier, relevant month-end and version number being used
- **Data Segment** – contains the credit information to be submitted to the bureau
- **Trailer segment** – indicates the end of the file and also supplies the record count for check balance purposes

Monthly File Submissions Layout

HEADER SEGMENT

- As **Header** details are considered to be **financial information** it is crucial that the information supplied in the header is accurate at all times as inaccuracies will result in delays in load.
- Supplier reference numbers are managed and issued by the credit bureau. A new file will be allocated a Supplier Reference Number once the testing applicant shows an ability to create and maintain a test submission according to requirements.
- Although the Supplier Reference Number field is Alpha, this field **must be right aligned**
- The Month End Date **determines the display month** at the bureau and must therefore reflect accurately in accordance with the consumer's statement, in order to prevent disputes.
- The Month End Date is expected to be **consistent** month on month.
- The Month End Date may **never** be in the future
- The File Creation Date is the date of **Extraction**.
- The File Creation Date Must be equal to or **after** the month end date and may **never** be in the future of date of receipt
- Trading Name / Brand should reflect the name of the business as it is **recognised by the consumer** in order to prevent unnecessary disputes.

FIELD	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
HEADER	1 - 1	A1	Yes	To be denoted by "H"	
SUPPLIER REFERENCE NUMBER	2 - 11	A10	Yes	Bureau will manage this list and allocate numbers	This must be right aligned
MONTH END DATE	12 - 19	N8	Yes	Format CCYYMMDD The date of the month to which the transactions apply	Month end date indicates what month the data represents and this month will determine the display at the Bureau. The billing date is not necessarily a calendar month end date but rather the date of the data providers billing cycle. It is an "as at" date i.e. as at the 15th of the month, 31st of the month etc. Date cannot be in the future and the file will be rejected and returned to the data provider for correction should this be the case.
VERSION NUMBER	20 - 21	N2	Yes	To be denoted by version #	Version of format layout
DATE FILE WAS CREATED	22 - 29	N8	Yes	Format CCYYMMDD The date on which file was	Creation date cannot be in the future and can only be submitted as either the same

FIELD	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
				created	date as the month end date or a date after that date.
TRADING NAME/BRAND NAME	30 - 89	A60	Yes		Trading name of the entity.
FILLER	90 - 700			Spaces	To be space filled.

DATA SEGMENT

- Below is the data segment layout with the required field description, position, format and submission requirement as well as the business rule(s) applicable to the particular field

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
1	DATA	1 - 1	A1	Yes	To be denoted by 'D'	
2	ID NUMBER	2 - 14	N13	Yes	Mandatory, <i>unless date of birth and Passport Number or other ID is supplied</i>	The Lesotho ID is 12 digits long and must be right aligned, <u>no</u> preceding zero's i.e. the field length is 13 but in order to preserve the layout in its current form 12 digits right aligned must be supplied
3	OTHER ID NUMBER OR PASSPORT	15 - 30	A16	Conditional	Mandatory with date of birth if no ID number supplied. Used for other ID, Passport No etc.	<i>Where an ID number is unavailable the Consumer Passport Number or other ID number (Consumers Unique Identifier) <u>and</u> date of birth must be submitted</i>
4	GENDER	31 - 31	A1	No	'M' or 'F'	"M" or "F" only.
5	DATE OF BIRTH	32 - 39	N8	Conditional	Format CCYYMMDD. <i>Date of birth is mandatory if other ID or Passport Number is populated in Field 3</i>	Date cannot be in the future Minors (<18 yrs old) will be reported
6	BRANCH CODE	40 - 47	A8	No	To allow reporting by Data suppliers at branch level. This field needs to be supplied only if it is needed to make the account number unique within the Debtors Book. If not needed to create a unique account number, this field should be space filled. If this field has been zero filled then the bureau may remove the zero's and space fill.	Right align all Account Numbers, Sub Account Number and Branch Codes – DO NOT ZERO FILL It is to be noted that the following combination is unique on the bureau's database and thus must always be supplied in exactly the same format every month: <ul style="list-style-type: none"> • Supplier Reference Number • Branch Code • Account Number • Sub Account Number If account number is currently split over account number and sub account number fields then move to account number field. The account conversion fields must be populated for any change to existing account numbers that were previously sent to the bureau.

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						<p>The only permissible characters to be submitted in these 3 fields are</p> <ul style="list-style-type: none"> - A to Z - 0 to 9 - '/', '\', '-' <p>Remove any spaces within the number</p>
7	ACCOUNT NO.	48 - 72	A25	Yes	Customer Account Number	See field 6 rules above
8	SUB-ACCOUNT NO.	73 - 76	A4	Yes	Only required if Account Number and Branch Code combination is not sufficient to create a unique number within the debtors' book.	All rules that apply to branch codes also apply to sub-account numbers. See field 6
9	SURNAME	77 - 101	A25	Yes	Must be consumer's surname	<p>Only A – Z, apostrophe or hyphen. Use of embedded spaces permitted for surnames such as "van der Merwe" or "van Rensburg".</p> <p>Company names are not allowed. Surname must comprise of at least two characters of which one must be a vowel. "Y" may be included as a vowel.</p>
10	TITLE	102 - 106	A5	No	See Annexure A	Valid titles to be used, any invalid titles will be removed by the bureau.
11	FORENAME OR INITIAL 1	107 -120	A14	Yes	Full Forename is preferred; <i>at least one initial is mandatory</i>	<p>Use one forename or Initial per field</p> <p>Field 11 = Forename 1 or Initial 1</p> <p>Field 12 = Forename 2 or Initial 2</p> <p>Field 13 = Forename 3 or Initial 3</p> <p>Only A – Z, apostrophe or hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"</p>
12	FORENAME OR INITIAL 2	121 - 134	A14	No		
13	FORENAME OR INITIAL 3	135 - 148	A14	No		
14	RESIDENTIAL ADDRESS LINE 1	149 - 173	A25	Conditional	Only physical address of account holder.	Split across 4 lines.
15	RESIDENTIAL ADDRESS LINE 2	174 - 198	A25	Conditional		
16	RESIDENTIAL ADDRESS LINE 3	199 - 223	A25	No		
17	RESIDENTIAL ADDRESS LINE 4	224 - 248	A25	No		
18	POSTAL CODE OF RESIDENTIAL ADDRESS	249 - 254	A6	Conditional		Right aligned with no embedded zeros.
19	OWNER / TENANT	255 - 255	A1	No	'O' or 'T'	"O" or "T" only if neither then space

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
20	POSTAL ADDRESS LINE 1	256 - 280	A25	Conditional	Only postal address which may be the same as the residential address if residential postal deliveries are made. Where res and postal is available send – as per the Act	Split across 4 lines.
21	POSTAL ADDRESS LINE 2	281 - 305	A25	Conditional		
22	POSTAL ADDRESS LINE 3	306 - 330	A25	No		
23	POSTAL ADDRESS LINE 4	331 - 355	A25	No		
24	POSTAL CODE OF POSTAL ADDRESS	356 - 361	A6	Conditional		Right aligned with no embedded zeros.
25	OWNERSHIP TYPE	362 - 363	A2	Conditional	See Annexure B	<p>If not supplied, this field will be defaulted to “00” by the Bureau.</p> <p>01 – If ownership type 01 is supplied then the trading name must be supplied in Field 49 – Employer detail (T/A should not precede the company name)</p> <p>The sole prop should not be defaulted to the account holder’s name or surname but if this has been done the record should still be accepted and loaded.</p> <p>02 – If ownership type 02 is supplied then the financial and account information across all records pertaining to the account number fields supplied must be identical. If the payment type of 02 is submitted then Field 55 (Number of participants in Joint Loan) is mandatory. Records should not be rejected in this instance but the bureau should list a warning so that this file can be trended over a period of time if needed.</p>
26	LOAN REASON CODE (FORMER END USE CODE NLR ACCOUNTS)	364 – 365	A2	Conditional	See Annexure C	This field is mandatory for account types D, M, N, P & T but will also be accepted if supplied for any other account types

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
27	PAYMENT TYPE	366 – 367	A2	Conditional	See Annexure D	<p>If not supplied this field will be defaulted to “00” by the bureau at time of load.</p> <p>If type 02 – Deferred payment is supplied then field 30 (Deferred payment date) is mandatory at all times.</p> <p>Once an account with a single deferred payment date has been paid, the deferred payment date should be removed and the payment type (Field 27) changed to “00, 01 or 03”.</p> <p>If payment Type 04, 05 or 06 is supplied then the Data suppliers needs to ensure that credible supporting evidence is available.</p> <p>If payment type 06 is supplied then a status code of “E” must be supplied once in field 38 when the payment type is first sent as 06, thereafter providers should continue to submit the payment type of “06” without the status code to reflect the restructure. Should the credit provider decide to reinstate the account the payment type should be changed back to an appropriate type, one of the following types should be submitted “00, 01 or 03”.</p>
28	TYPE OF ACCOUNT	368 – 369	A2	Yes	See Annexure E	The Account Type must match the type of contract entered into between the Data provider and the consumer. The field is a two character field. It should be left aligned and padded with a space to the right.
29	DATE ACCOUNT OPENED	370 – 377	N8	Yes	Format CCYYMMDD	<p>If the Date Account Opened is not supplied or is invalid i.e. a future date when compared to the Header date, the record will be rejected.</p> <p>(An allowance of 45 days is made between the month end date and the account open date before the record should be rejected)</p>

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
30	DEFERRED PAYMENT DATE	378 – 385	N8	Conditional	Format CCYYMMDD	<p>Deferred Payment Date must be in the future and is mandatory if a value of “02” is supplied in Field 28.</p> <p>Date on which first payment is due, if payment is for a monthly account for which an initial deferment had been granted, then the deferred payment date is no longer required.</p> <p>In this instance the payment type in Field 28 should be changed from what was previously supplied.</p> <p>If payment isn't monthly but a longer interval is granted for the deferred payment i.e. annual, biannual etc., then the next due date should be inserted in the deferred payment field.</p> <p>Refer to the Process Rules for the data submission rules around Deferred Payments.</p>
31	DATE ON WHICH LAST PAYMENT WAS RECEIVED	386 – 393	N8	Conditional	Format CCYYMMDD	<p>Date of Last Payment cannot be prior to the date account opened, except in the first month of an instalment account where a deposit may have been taken before the account was opened</p> <p>Date of Last Payment cannot be in the future when compared with the month end date submitted in the header.</p> <p>Date of Last Payment or Status date must be within the data retention period of 36 months.</p> <p>If a dormant account is reactivated then the date of last payment should be removed from the record before it is sent to the bureau to be loaded this will prevent the record being rejected because the date of last payment is older than 36 months.</p>

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
32	OPENING BALANCE/CREDIT LIMIT	394 – 402	N9	Conditional	<p>See Annexure F</p> <p>Whole Numbers Only. Must never be negative</p> <p>Account For Opening Bal Type</p> <p>B Credit Limit</p> <p>C Credit Limit</p> <p>D Opening Bal</p> <p>E Credit Limit</p> <p>F Leave Blank</p> <p>G Credit Limit</p> <p>H Opening Bal</p> <p>I Opening Bal</p> <p>J Credit Limit</p> <p>K Opening Bal</p> <p>L Leave Blank</p> <p>N Opening Bal</p> <p>O Leave Blank</p> <p>P Opening Bal</p> <p>R Credit Limit</p> <p>S Leave Blank</p> <p>T Credit Limit</p> <p>U Leave Blank</p> <p>V Credit Limit</p>	<p>Record will be rejected if this value is not supplied for account types</p> <p>D H I K N P T</p> <p>This field may be supplied as zero for account types C, R, G, E, B & J in the following circumstances:</p> <p>1. Where an account has been closed with a positive status code</p> <p>2. Where an account has arrears or misconduct has occurred and the limit has been set to zero to prevent further purchases.</p>
33	CURRENT BALANCE	403 - 411	N9	Yes	Whole Numbers only. If value is a credit balance then field 34 must be populated with a C .	<p>If charges (interest, etc.) are included in balance overdue the Current Balance must also be increased to reflect these charges.</p> <p>If account is paid up or settled in full and the account is not in credit (i.e. status code = C, P, F, M, V, X, H, G, K, T, S) then the current balance value must be set to "0" and the current balance debit indicator must be set to a D. With the exception of Status code "P" as this code can be submitted with a credit current balance.</p> <p>If the account is in credit then field 34 (Current balance debit indicator) must have an indicator of C and the credit balance must</p>

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						be supplied in this field. Credit balances must be reflected as whole Numbers only e.g. 100 and not 100- or 100.99
34	CURRENT BALANCE INDICATOR	412 – 412	A1	Yes	D = Debit C = Credit	If account has a credit balance then this field is supplied as a C If account has a debit or 0 balance then this field must be set to a D
35	AMOUNT OVERDUE	413 – 421	N9	Conditional	Whole Numbers only. Will reflect the balance of cumulative missed payments	AKA Debit Arrears – Only debit balances to be supplied here. Field must be populated with an overdue balance if “Months in Arrears” field 37 is populated or status code field 38 is populated with “W”, ‘I’, ‘J’ OR ‘L’. If account is paid in full (i.e. status code = ‘C’, ‘P’, ‘F’, ‘M’, ‘V’, ‘X’, ‘H’, ‘G’, ‘K’, ‘T’, ‘S’), then value must be set to “0”. In the case of written-off accounts, the amount overdue field should reflect the amount actually written off.
36	INSTALMENT AMOUNT	422 – 430	N9	Yes	Whole Numbers only. For Revolving account submit instalment due. For Instalment account use regular instalment amount.	Use total instalment due as per statement, this value must be greater than zero unless an account is paid up or settled in full (i.e. status code = ‘C’, ‘P’, ‘F’, ‘M’, ‘V’, ‘X’, ‘H’, ‘G’, ‘K’, ‘T’, ‘S’). Then value must be set to “0”. Instalment should only be greater than the current balance if there is a contractual agreement between the Data provider and the consumer which allows for such an anomaly. Instalments may equal zero for revolving credit account types provided the current balance is less than a specified amount. This field may be supplied as zero in instances where interest free credit is offered

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						<p>for a period of time, generally 60 days from date of transaction on a credit card account. Or if the current balance is considered to be a “low” balance.</p> <p>The instalment is used for affordability assessment purposes by Data providers.</p>
37	MONTHS IN ARREARS	431 – 432	N2	Conditional	Total number of months that the instalment is in arrears (displayed in months).	<p>Accurate actual number of months to be supplied here, anything greater than 9 will be defaulted to 9 for display purposes only by the bureau.</p> <p>When an accounts is not in arrears – set to 00</p> <p>If month in arrears field is populated with a value greater than zero, the amount overdue field must contain a value greater than zero.</p> <p>Months in arrears cannot be greater than the number of months an account has been opened and will also be warned on by the bureau but not rejected</p>
38	STATUS CODE	433 – 434	A2	Conditional	See Annexure G	<p>Status of account – only use codes in the Default Data & Repayment History Status Codes Table.</p> <p>If Status code field is populated then Status Date field is mandatory.</p> <p>Must be left aligned as this is an Alpha Numeric field.</p> <p>If an invalid status code is received then the entire record will be rejected.</p> <p>Status dates should not be submitted if the status code field is blank.</p>
39	REPAYMENT FREQUENCY	435 -436	N2	Conditional	See Annexure H	Regardless of repayment frequency records must be submitted monthly.

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						<p>Contractual repayment period, if not supplied will be defaulted to monthly ("03")</p> <p>01 – Weekly balances should be rolled up as for monthly submission</p> <p>02 – Fortnightly balances should be rolled up as for monthly submission</p> <p>04 – Quarterly must populate deferred payment date</p> <p>05 – Bi Annual must populate deferred payment date.</p> <p>06 – Annual must populate deferred payment date.</p>
40	TERMS	437 - 440	N4	Conditional		<p>Number of instalments relating to the original contract, unless a status code of E is supplied in which case the new term should be supplied once for the month when the change occurred.</p> <p>Repayment period must be greater than or equal to 1 for account types</p> <p>I – Instalment P – Personal Loan H – Home Loan B – Building Loan T – Student Loan K – Unsecured credit transaction D – Debt recovery account</p> <p>Zero fill for other account types.</p>
41	STATUS DATE	441 - 448	N8	Yes, only if applicable	Format CCYYMMDD	<p>If a status code has been populated in field 28 then this field becomes mandatory. The converse is also true i.e. if a Status Date field is populated then Status Code field is mandatory.</p>

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						Any records containing status codes but no status dates will be rejected by the bureau. Status dates cannot be in the future.
42	OLD SUPPLIER BRANCH CODE	449 - 456	A8	Yes, only if applicable	Mandatory if changes are made to the account number, branch code, sub account or when a book is transferred from one Data supplier to another. Fields 42 – 45 must be populated in full if an account conversion is taking place	The bureau is to be notified in advance when a provider is planning to change any of this information. Fields 42-45 can only be supplied once in the month of change . Failure to submit this information if an account conversion has taken place will result in duplicate records on the bureau.
43	OLD ACCOUNT NUMBER	457 - 481	A25	Yes, only if applicable		
44	OLD SUB-ACCOUNT NUMBER	482 -485	A4	Yes, only if applicable		
45	OLD SUPPLIER REFERENCE NUMBER	486 - 495	A10	Yes, only if applicable		
46	HOME TELEPHONE	496 - 511	A16	Conditional	<i>Contact numbers should be supplied if the information is stored by the credit provider.</i>	Right justify Must not be zero (0) filled.
47	CELLULAR TELEPHONE	512 - 527	A16	Conditional		Right justify Must not be zero (0) filled.
48	WORK TELEPHONE	528 -543	A16	Conditional		Right justify Must not be zero (0) filled
49	EMPLOYER DETAIL	544 -603	A60	Optional	Name of the company that employs the account holder. If trading as a Sole Prop then the name of the Sole Prop must be supplied. Do not precede with T/A. This field must not be defaulted to the account holders name or surname	Only A – Z, 0-9, apostrophe or Hyphen allowed. Must not be zero (0) filled.
50	INCOME	604 -612	N9	Optional	Gross income to be supplied in line with Income Frequency (field 51)	Bureau will mask Income information – only to be used for statistical analysis
51	INCOME FREQUENCY	613 - 613	A1	Conditional	See Annexure I	Mandatory if field 50 is populated
52	OCCUPATION	614 - 633	A20	Optional		Job Title. Only A – Z, apostrophe or Hyphen

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						allowed.
53	THIRD PARTY NAME	634 -693	A60	Optional		Used for accounts sold to a 3 rd party. Field 53 is mandatory if Field 54 is populated and should contain the company name of the purchaser of the debt. A status code should be supplied to close the account <ul style="list-style-type: none"> Status code C to be supplied for current accounts that are sold that are not delinquent. Status code W, I, J, L to be submitted for delinquent accounts that are sold
54	ACCOUNT SOLD TO THIRD PARTY	694 -695	N2	Conditional	01 indicates an Account has been sold to 3 rd party	Field 54 is mandatory if Field 53 is populated. Indicates debt sold to a third party.
55	NO OF PARTICIPANTS IN JOINT LOAN	696 -698	N3	Conditional		Mandatory if Ownership Type is "02" in Field 25. Bureau to warn if this count is not the same as the number of records submitted for an account. Mandatory if Ownership Type is "02" in Field 25. Bureau to warn if this count is not the same as the number of records submitted for an account.
56	FILLER	699 - 700	A2		Spaces	To be space filled.

TRAILER SEGMENT

- The Trailer should reflect a **count of the number of records in the file (including the header and trailer)**
- The trailer is used as an end of file marker as well as a check balance for data transfer confirmation and thus should **always reflect accurate details** pertaining to the file in order to assist the credit bureau in ensuring **full file transfers and load completion**.

FIELD	POSITION	FORMAT A= Alpha N - Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
TRAILER	1 – 1	A1	Yes		To be Denoted by a T
NUMBER OF RECORDS SUPPLIED	2 – 10	N9	Yes		To include header and trailer records – number of records supplied must reflect the total number of records supplied.
FILLER	11 – 700			Spaces	To be space filled.

Daily File Submissions

Submission Notes

- Daily files are expected to contain all **New** accounts and **Closure** status codes. Only the closure status codes mentioned below are mandatory. It is expected that the registrations, for account types which are required to register their new accounts and status updates, (for all account types) are submitted within **48 hours** of the occurrence at the provider.
- The Daily Layout does not require a header or trailer as the layout has been adjusted to note the required fields per row to allow the bureau to execute batch loads and speed up processing. Providers may choose to batch daily registrations and closures into one file for all Data suppliers or supply data in the daily layout in separate files per Data supplier depending which is more convenient for the provider.
- The Daily Layout is identical to the Monthly Layout with the exception of the addition of two fields added to the end:
 - Supplier Reference Number and Transaction Date.
 - The population of these fields must meet the requirements of the layout for the Supplier Reference Number field and Month End Date fields
- It is crucial that the information supplied in these fields is accurate at all times as inaccuracies will result in delays in load
- Supplier reference numbers are managed and issued by the credit bureau. A new file will be allocated a Supplier Reference Number once the testing applicant shows an ability to create and maintain a test submission according to requirements.
- Although the Supplier Reference Number field is Alpha, this field **must be right aligned**
- The Transaction Date **determines the display date** at the bureau and must therefore reflect accurately to prevent disputes.
- The Transaction Date is expected to be **consistent** with the date of submission (within 48 hours).
- The Transaction Date may **never** be in the future
- Trading Name / Brand should reflect the name of the business as it is **recognised by the consumer** in order to prevent unnecessary disputes.
- An important note: in order to prevent potential duplicates it is critical that the Account, Sub Account and Branch Code fields **ARE NOT CHANGED** between the Monthly and Daily submissions, these **MUST** match **EXACTLY** to facilitate match and update of registrations and closures at the bureau.
- The following account types are **excluded** from submission of registrations; however, closures are still expected daily within 48 hours of occurrence at the Data suppliers:
 - Open Services (F)
 - Life Insurance (L)
 - Short Term Insurance (S)
 - Utilities (U)
- All other account types are expected to develop and submit both registrations and closures daily within 48 hours.
- The following status codes are mandatory for submission in daily files:
 - The account type in use drives those statuses which are allowed for that account type
 - (C) Closed
 - (F) Lapsed Policy
 - (G) Cancelled by Consumer
 - (K) Paid Out Deceased Claim
 - (M) Paid Out Disability
 - (S) Surrendered

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- (T) Early Settlement
- (V) Cooling Off Settlement
- (X) Paid Up Default

Daily File Submissions Layout

- Below is the daily layout with the required field description, position, format and submission requirements as well as the business rule(s) applicable to the particular field

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
1	DATA	1 -1	A1	Yes	To be denoted by 'R' or 'C'	
2	ID NUMBER	2 - 14	N13	Yes	Mandatory, <i>unless date of birth and Passport Number or other ID is supplied</i>	The Lesotho ID is 12 digits long and must be right aligned, <u>no</u> preceding zero's i.e. the field length is 13 but in order to preserve the layout in its current form 12 digits right aligned must be supplied
3	OTHER ID NUMBER OR PASSPORT	15 - 30	A16	Conditional	Mandatory with date of birth if no ID number supplied. Used for other ID, Passport No etc.	<i>Where an ID number is unavailable the Consumer Passport Number or other ID number (Consumers Unique Identifier) <u>and</u> date of birth must be submitted</i>
4	GENDER	31 - 31	A1	No	'M' or 'F'	"M" or "F" only.
5	DATE OF BIRTH	32 - 39	N8	Conditional	Format CCYYMMDD. <i>Date of birth is mandatory if other ID or Passport Number is populated in Field 3</i>	Date cannot be in the future Minors (<18 yrs old) will be reported
6	BRANCH CODE	40 - 47	A8	No	To allow reporting by Data suppliers at branch level. This field needs to be supplied only if it is needed to make the account number unique within the Debtors Book. If not needed to create a unique account number, this field should be space filled. If this field has been zero filled then the bureau may remove the zero's and space fill.	Right align all Account Numbers, Sub Account Number and Branch Codes – DO NOT ZERO FILL It is to be noted that the following combination is unique on the bureau's database and thus must always be supplied in exactly the same format every month: <ul style="list-style-type: none"> • Supplier Reference Number • Branch Code • Account Number • Sub Account Number If account number is currently split over account number and sub account number fields then move to account number field. The account conversion fields must be populated for any change to existing

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						<p>account numbers that were previously sent to the bureau.</p> <p>The only permissible characters to be submitted in these 3 fields are</p> <ul style="list-style-type: none"> - A to Z - 0 to 9 - '/', '\', '-' <p>Remove any spaces within the number</p>
7	ACCOUNT NO.	48 - 72	A25	Yes	Customer Account Number	See field 6 rules above
8	SUB-ACCOUNT NO.	73 - 76	A4	Yes	Only required if Account Number and Branch Code combination is not sufficient to create a unique number within the debtors' book.	All rules that apply to branch codes also apply to sub-account numbers. See field 6
9	SURNAME	77 - 101	A25	Yes	Must be consumer's surname	<p>Only A – Z, apostrophe or hyphen. Use of embedded spaces permitted for surnames such as “van der Merwe” or “van Rensburg”.</p> <p>Company names are not allowed. Surname must comprise of at least two characters of which one must be a vowel. <u>“Y” may be included as a vowel.</u></p>
10	TITLE	102 - 106	A5	No	See Annexure A	List of valid titles to be used, any invalid titles will be removed by the bureau.
11	FORENAME OR INITIAL 1	107 -120	A14	Yes	Full Forename is preferred; <i>at least one initial is mandatory</i>	<p>Use one forename or Initial per field</p> <p>Field 11 = Forename 1 or Initial 1</p> <p>Field 12 = Forename 2 or Initial 2</p> <p>Field 13 = Forename 3 or Initial 3</p> <p>Only A – Z, apostrophe or hyphen. Use of embedded spaces permitted for forenames such as “Sue Ann”</p>
12	FORENAME OR INITIAL 2	121 - 134	A14	No		
13	FORENAME OR INITIAL 3	135 - 148	A14	No		
14	RESIDENTIAL ADDRESS LINE 1	149 - 173	A25	Conditional	Only physical address of account holder.	Split across 4 lines.
15	RESIDENTIAL ADDRESS LINE 2	174 - 198	A25	Conditional		
16	RESIDENTIAL ADDRESS LINE 3	199 - 223	A25	No		
17	RESIDENTIAL ADDRESS LINE 4	224 - 248	A25	No		
18	POSTAL CODE OF	249 - 254	A6	Conditional		Right aligned with no embedded zeros.

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
	RESIDENTIAL ADDRESS					
19	OWNER / TENANT	255 - 255	A1	No	'O' or 'T'	"O" or "T" only if neither then space
20	POSTAL ADDRESS LINE 1	256 - 280	A25	Conditional	Only postal address which may be the same as the residential address if residential postal deliveries are made. Where res and postal is available send – as per the Act	Split across 4 lines.
21	POSTAL ADDRESS LINE 2	281 - 305	A25	Conditional		
22	POSTAL ADDRESS LINE 3	306 - 330	A25	No		
23	POSTAL ADDRESS LINE 4	331 - 355	A25	No		
24	POSTAL CODE OF POSTAL ADDRESS	356 - 361	A6	Conditional		Right aligned with no embedded zeros.
25	OWNERSHIP TYPE	362 - 363	A2	Conditional	See Annexure B	<p>If not supplied, this field will be defaulted to "00" by the bureau.</p> <p>01 – If ownership type 01 is supplied then the trading name must be supplied in Field 49 – Employer detail (T/A should not precede the company name)</p> <p>The sole prop should not be defaulted to the account holder's name or surname but if this has been done the record should still be accepted and loaded.</p> <p>02 – If ownership type 02 is supplied then the financial and account information across all records pertaining to the account number fields supplied must be identical. If the payment type of 02 is submitted then Field 55 (Number of participants in Joint Loan) is mandatory. Records should not be rejected in this instance but the bureau should list a warning so that this file can be trended over a period of time if needed.</p>
26	LOAN REASON CODE (FORMER END USE CODE)	364 – 365	A2	Conditional	See Annexure C	This field is mandatory for account types D, M, N, P & T but will also be accepted if supplied for any other account types

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
	NLR ACCOUNTS)					
27	PAYMENT TYPE	366 – 367	A2	Conditional	See Annexure D	<p>If not supplied this field will be defaulted to “00” by the bureau at time of load.</p> <p>If type 02 – Deferred payment is supplied then field 30 (Deferred payment date) is mandatory at all times.</p> <p>Once an account with a single deferred payment date has been paid, the deferred payment date should be removed and the payment type (Field 27) changed to “00, 01 or 03”.</p> <p>If payment Type 04, 05 or 06 is supplied then the Data suppliers needs to ensure that credible supporting evidence is available.</p> <p>If payment type 06 is supplied then a status code of “E” must be supplied once in field 38 when the payment type is first sent as 06, thereafter providers should continue to submit the payment type of “06” without the status code to reflect the restructure. Should the credit provider decide to reinstate the account the payment type should be changed back to an appropriate type, one of the following types should be submitted “00, 01 or 03”.</p>
28	TYPE OF ACCOUNT	368 – 369	A2	Yes	See Annexure E	The Account Type must match the type of contract entered into between the Data provider and the consumer. The field is a two character field. It should be left aligned and padded with a space to the right.
29	DATE ACCOUNT OPENED	370 – 377	N8	Yes	Format CCYYMMDD	<p>If the Date Account Opened is not supplied or is invalid i.e. a future date when compared to the Header date, the record will be rejected.</p> <p>(An allowance of 45 days is made between the month end date and the</p>

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						account open date before the record should be rejected)
30	DEFERRED PAYMENT DATE	378 – 385	N8	Conditional	Format CCYYMMDD	<p>Deferred Payment Date must be in the future and is mandatory if a value of “02” is supplied in Field 28.</p> <p>Date on which first payment is due, if payment is for a monthly account for which an initial deferment had been granted, then the deferred payment date is no longer required.</p> <p>In this instance the payment type in Field 28 should be changed from what was previously supplied.</p> <p>If payment isn't monthly but a longer interval is granted for the deferred payment i.e. annual, biannual etc., then the next due date should be inserted in the deferred payment field.</p> <p>Refer to the Process Rules for the data submission rules around Deferred Payments.</p>
31	DATE ON WHICH LAST PAYMENT WAS RECEIVED	386 – 393	N8	Conditional	Format CCYYMMDD	<p>Date of Last Payment cannot be prior to the date account opened, except in the first month of an instalment account where a deposit may have been taken before the account was opened</p> <p>Date of Last Payment cannot be in the future when compared with the month end date submitted in the header.</p> <p>Date of Last Payment or Status date must be within the data retention period of 36 months.</p> <p>If a dormant account is reactivated then the</p>

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						date of last payment should be removed from the record before it is sent to the bureau to be loaded this will prevent the record being rejected because the date of last payment is older than 36 months.
32	OPENING BALANCE/CREDIT LIMIT	394 – 402	N9	Conditional	See Annexure F Whole Numbers Only. Must never be negative Account For Opening Bal Type B Credit Limit C Credit Limit D Opening Bal E Credit Limit F Leave Blank G Credit Limit H Opening Bal I Opening Bal J Credit Limit K Opening Bal L Leave Blank N Opening Bal O Leave Blank P Opening Bal R Credit Limit S Leave Blank T Credit Limit U Leave Blank V Credit Limit	Record will be rejected if this value is not supplied for account types D H I K N P T This field may be supplied as zero for account types C, R, G, E, B & J in the following circumstances: 1. Where an account has been closed with a positive status code 2. Where an account has arrears or misconduct has occurred and the limit has been set to zero to prevent further purchases.
33	CURRENT BALANCE	403 - 411	N9	Yes	Whole Numbers only. If value is a credit balance then field 34 must be populated with a C .	If charges (interest, etc.) are included in balance overdue the Current Balance must also be increased to reflect these charges. If account is paid up or settled in full and the account is not in credit (i.e. status code = C, P, F, M, V, X, H, G, K, T, S) then the current balance value must be set to “0” and the current balance debit indicator must be set to a D. With the exception of Status code “P” as this code can be

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						<p>submitted with a credit current balance.</p> <p>If the account is in credit then field 34 (Current balance debit indicator) must have an indicator of C and the credit balance must be supplied in this field.</p> <p>Credit balances must be reflected as whole Numbers only e.g. 100 and not 100- or 100.99</p>
34	CURRENT BALANCE INDICATOR	412 – 412	A1	Yes	D = Debit C = Credit	<p>If account has a credit balance then this field is supplied as a C</p> <p>If account has a debit or 0 balance then this field must be set to a D</p>
35	AMOUNT OVERDUE	413 – 421	N9	Conditional	Whole Numbers only. Will reflect the balance of cumulative missed payments	<p>AKA Debit Arrears – Only debit balances to be supplied here.</p> <p>Field must be populated with an overdue balance if “Months in Arrears” field 37 is populated or status code field 38 is populated with “W”, “I”, “J” OR “L”. If account is paid in full (i.e. status code = ‘C’, ‘P’, ‘F’, ‘M’, ‘V’, ‘X’, ‘H’, ‘G’, ‘K’, ‘T’, ‘S’), then value must be set to “0”.</p> <p>In the case of written-off accounts, the amount overdue field should reflect the amount actually written off.</p>
36	INSTALMENT AMOUNT	422 – 430	N9	Yes	<p>Whole Numbers only.</p> <p>For Revolving account submit instalment due.</p> <p>For Instalment account use regular instalment amount.</p>	<p>Use total instalment due as per statement, this value must be greater than zero unless an account is paid up or settled in full (i.e. status code = ‘C’, ‘P’, ‘F’, ‘M’, ‘V’, ‘X’, ‘H’, ‘G’, ‘K’, ‘T’, ‘S’). Then value must be set to “0”.</p> <p>Instalment should only be greater than the current balance if there is a contractual agreement between the Data provider and the consumer which allows for such an anomaly.</p>

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						<p>Instalments may equal zero for revolving credit account types provided the current balance is less than a specified amount.</p> <p>This field may be supplied as zero in instances where interest free credit is offered for a period of time, generally 60 days from date of transaction on a credit card account. Or if the current balance is considered to be a “low” balance.</p> <p>The instalment is used for affordability assessment purposes by Data providers.</p>
37	MONTHS IN ARREARS	431 – 432	N2	Conditional	Total number of months that the instalment is in arrears (displayed in months).	<p>Accurate actual number of months to be supplied here, anything greater than 9 will be defaulted to 9 for display purposes only by the bureau.</p> <p>When an accounts is not in arrears – set to 00</p> <p>If month in arrears field is populated with a value greater than zero, the amount overdue field must contain a value greater than zero.</p> <p>Months in arrears cannot be greater than the number of months an account has been opened and will also be warned on by the bureau but not rejected</p>
38	STATUS CODE	433 – 434	A2	Conditional	See Annexure G	<p>Status of account – only use codes in the Default Data & Repayment History Status Codes Table.</p> <p>If Status code field is populated then Status Date field is mandatory.</p> <p>Must be left aligned as this is an Alpha Numeric field.</p> <p>If an invalid status code is received then</p>

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						the entire record will be rejected. Status dates should not be submitted if the status code field is blank.
39	REPAYMENT FREQUENCY	435 -436	N2	Conditional	See Annexure H	Regardless of repayment frequency records must be submitted monthly. Contractual repayment period, if not supplied will be defaulted to monthly ("03") 01 – Weekly balances should be rolled up as for monthly submission 02 – Fortnightly balances should be rolled up as for monthly submission 04 – Quarterly must populate deferred payment date 05 – Bi Annual must populate deferred payment date. 06 – Annual must populate deferred payment date.
40	TERMS	437 - 440	N4	Conditional		Number of instalments relating to original contract, unless a status code of E is supplied in which case the new term should be supplied once for the month when the change occurred. Repayment period must be greater than or equal to 1 for account types I – Instalment P – Personal Loan H – Home Loan B – Building Loan T – Student Loan K – Unsecured credit transaction D – Debt recovery account

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						Zero fill for other account types.
41	STATUS DATE	441 - 448	N8	Yes, only if applicable	Format CCYYMMDD	<p>If a status code has been populated in field 28 then this field becomes mandatory. The converse is also true i.e. if a Status Date field is populated then Status Code field is mandatory.</p> <p>Any records containing status codes but no status dates will be rejected by the bureau.</p> <p>Status dates cannot be in the future.</p>
42	OLD SUPPLIER BRANCH CODE	449 - 456	A8	Yes, only if applicable	Mandatory if changes are made to the account number, branch code, sub account or when a book is transferred from one Data supplier to another. Fields 42 – 45 must be populated in full if an account conversion is taking place	The bureau is to be notified in advance when a provider is planning to change any of this information. Fields 42-45 can only be supplied once in the month of change . Failure to submit this information if an account conversion has taken place will result in duplicate records on the bureau.
43	OLD ACCOUNT NUMBER	457 - 481	A25	Yes, only if applicable		
44	OLD SUB-ACCOUNT NUMBER	482 -485	A4	Yes, only if applicable		
45	OLD SUPPLIER REFERENCE NUMBER	486 - 495	A10	Yes, only if applicable		
46	HOME TELEPHONE	496 - 511	A16	Conditional	<i>Contact numbers should be supplied if the information is stored by the credit provider.</i>	Right justify Must not be zero (0) filled.
47	CELLULAR TELEPHONE	512 - 527	A16	Conditional		Right justify Must not be zero (0) filled.
48	WORK TELEPHONE	528 -543	A16	Conditional		Right justify Must not be zero (0) filled
49	EMPLOYER DETAIL	544 -603	A60	Optional	Name of the company that employs the account holder. If trading as a Sole Prop then the name of the Sole Prop must be supplied. Do not precede with T/A. This field must not be defaulted to the account holders	Only A – Z, 0-9, apostrophe or Hyphen allowed. Must not be zero (0) filled.

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
					name or surname	
50	INCOME	604 -612	N9	Optional	Gross income to be supplied in line with Income Frequency (field 51)	Bureau will mask Income information – only to be used for statistical analysis
51	INCOME FREQUENCY	613 - 613	A1	Conditional	See Annexure I	Mandatory if field 50 is populated
52	OCCUPATION	614 - 633	A20	Optional		Job Title. Only A – Z, apostrophe or Hyphen allowed.
53	THIRD PARTY NAME	634 -693	A60	Optional		Used for accounts sold to a 3 rd party. Field 53 is mandatory if Field 54 is populated and should contain the company name of the purchaser of the debt. A status code should be supplied to close the account <ul style="list-style-type: none"> Status code C to be supplied for current accounts that are sold that are not delinquent. Status code W, I, J, L to be submitted for delinquent accounts that are sold
54	ACCOUNT SOLD TO THIRD PARTY	694 -695	N2	Conditional	01 indicates an Account has been sold to 3 rd party	Field 54 is mandatory if Field 53 is populated. Indicates debt sold to a third party.
55	NO OF PARTICIPANTS IN JOINT LOAN	696 -698	N3	Conditional		Mandatory if Ownership Type is “02” in Field 25. Bureau to warn if this count is not the same as the number of records submitted for an account. Mandatory if Ownership Type is “02” in Field 25. Bureau to warn if this count is not the same as the number of records submitted for an account.
56	FILLER	699 - 700	A2		Spaces	To be space filled.
57	SUPPLIER REFERENCE NUMBER	701 -710	A10	Yes		Exception: This must be right aligned This number is issued by the credit bureau and only numbers issued by the bureau will be deemed valid
58	TRANSACTION DATE	711 – 718	N8	Yes		Format CCYYMMDD The month end date which should be updated at the credit bureau. The Date cannot be in the future

No.	FIELD DESCRIPTION	POSITION	FORMAT A = Alpha N = Numeric	MANDATORY	COMMENTS	ADDITIONAL BUSINESS RULES
						Determines the display month at bureau

Annexure A (Title Table)

FIELD 10 - TITLE TABLE

CODE	DESCRIPTION
ADV	Advocate
CAPT	Captain
COL	Colonel
DR	Doctor
DS	Dominee
JUDGE	Judge
KAPT	Kaptein
KOL	Kolonel
LADY	Lady
LT	Lieutenant
LORD	Lord
MAJ	Majoor//Major
ME	MEJ/MEV
MEJ	Mejufrou
MEV	Mevrou
MISS	Miss
MNR	Meneer
MR	Mister
MRS	Mrs
MS	Miss/Mrs
PAST	Pastoor
PROF	Professor
REV	Reverend
SERS	Sersant

CODE	DESCRIPTION
SGT	Sergeant
SIR	Sir

Annexure B (Ownership Type)

FIELD 25 – OWNERSHIP TYPE

CODE	DESCRIPTION	DEFINITION
00	Other	This is the default ownership type
01	Sole Proprietor	<p>If supplied then field 49 (Employer) should be populated with the trading name of the Sole Proprietor DO NOT precede the company with T/A or TA (Trading as). Or any variant thereof. The bureau will warn if this is done.</p> <p>DO NOT default to the consumers name or surname. The bureau will warn if this is done.</p>
02	Joint Loan	<p>Where this is supplied Field 55 (number of Participants in a Joint Loan) becomes mandatory. It will be expected that the number of participants in the loan matches the number of records in the file with the same account, sub account and branch information and that the financial fields reported for the account, for each consumer sharing an account, match exactly.</p> <p>DO NOT change the number of participants in a loan if this is not an accurate change, if this is the case then a closure on the specific participant which has been removed will be expected and a payment type of 10 is expected in order to indicate the release of the specific consumer from the joint loan / policy – this should be accompanied by a closure status code for the consumer who was released</p> <p>Changes to the number of participants affect the validation of the number of records to expect, and where these do change, will result in un-updated records.</p> <p>The bureau must report changes to the number of participants as a warning.</p>

Annexure C (Loan Reason Codes)

FIELD 26 - LOAN REASON CODES

CODE	DESCRIPTION	DEFINITION
C	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Other Emergency
D	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Death / Funeral
E	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Medical
G	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Income Loss
I	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances: Loss - Theft or Fire
H	Home Loans	New property acquisition or upgrades to existing property
S	Study Loan	Loan to fund formal studies at a recognised institution
F	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
R	Consolidation Loan	A loan resulting from the Debt Consolidation
O	Other	A loan other than the ones stipulated above
J	Small Business	A loan to a sole proprietor

Annexure D (Payment Type)**FIELD 27 - PAYMENT TYPE & PRIORITY TABLE**

CODE	DESCRIPTION	DEFINITION	PRIORITY LISTING
00	Other	Use if not listed below	9
01	Payroll Deduction	Payment made by Employer, deducted from consumer at point of payroll	6
02	Deferred Payment	Where payment is deferred (payment holiday, buy now and pay later type agreements) or where repayment frequency is greater than monthly. Mandatory if deferred payment date (field 30) is populated	5
03	Staff Account	Accounts which are managed by a credit provider for staff if consumer is responsible and payment is not made via payroll, If payment is made by Employer at Payroll, please use 01	7
04	Under Administration	If an administration order has been confirmed If used, credible evidence must be held by the Data suppliers	1
05	Judgement Granted	If judgment has been granted If used, credible evidence must be held by the Data suppliers	2
06	Debt Restructured	If a change is made to the terms or structure of an existing agreement, this field should be populated with 06 and an E status code submitted in field 38, with the associated date in field 41, this status and status date must only be submitted once in the month of occurrence. The record may continue to be submitted with a payment type of 06 thereafter. A change to field 40 (Term) is also expected. If used, credible evidence must be held by the Data suppliers Should the credit provider decide to reinstate the account the payment type should be changed back to an appropriate type, one of the following types should be submitted "00, 01 or 03".	3
07	Voluntary Debt Consolidation	To be used as an indicator that a consolidation loan has been issued. All Consolidation products should be submitted as 07	4
08	Debt Rescheduled	*Not presently in use*	-
09	Forced Reduction of Overdraft	Use this indicator to show a Forced Reduction of an Overdraft limit May only be used with Account type V Instalment is mandatory if this indicator is submitted If 09 is supplied, the deferred payment date may be populated if the repayment agreement is in the future or is deferred for a period of time.	8

Annexure E (Account Type)**FIELD 28 - ACCOUNT TYPES**

CODE	DESCRIPTION	DEFINITION
B	Building Loan	Loans which are granted independently of a Bond account which are specifically for use in building, either in additions or from foundation. These are generally consumed in portions as the building progresses.
C	Credit Card	Account where an available allowed facility is granted, payment commitments in line with the agreed timelines must be made in order that the facility can be retained.
D	Debt Recovery	Where an account has previously been written off and is now in the collections environment
E	Single Credit Facility	A facility where numerous products have been combined or where facility allows for various transaction types to occur within an agreed available limit at a specific rate.
F	Open - Services	Service type accounts which do not have a credit limit but where the total expenditure in the previous month is expected to be paid in full after each cycle. This will include the accounts such as: Telecoms, Security, Cellular, Subscription accounts for value add services (prepaid etc.)
G	Garage	Only Independent Cards which are not paid by automatic transfer linked to a credit card account, if automatic transfer linked to credit card, the expenditure on this card must be included in the credit card submission
H	Home loan	Bond accounts, including "Access Bond" type accounts which are not considered to be single credit facilities.
I	Instalment	Where an instalment agreement is signed. A specific instalment is expected for the purchase of goods. <i>*This should exclude Vehicle Asset Finance agreements; VAF should be submitted under account type Y*</i>
L	Life Insurance	For Life Insurance Policies - premiums only
M	One Month Personal Loan	Loan granted to consumer for use in his personal capacity where the loan is to be repaid within 1 month
N	Secured Pension / Policy Backed Lending	Loan granted against a pension / policy Must be treated in the same way as a personal loan
O	Open - Limitless	Open Credit Facility where the account is truly limitless in terms of available credit AND where repayment in full is expected at the end of each agreed period.
P	Personal loan	Loan granted to consumer for use in his personal capacity where the loan is to be repaid over a term greater than 1 month
R	Revolving Credit Store Cards	A Store Card where a limit is available to the consumer and an instalment is required monthly. This value may be accessed as required up to the agreed limit
S	Short Term Insurance	For Short Term Policies -premiums only
T	Student Loan	Use only if the product is paid directly to the Tertiary Institution. If funds are dispersed directly to the consumer, please use M or P.
U	Utility	Rates, Water, Electricity, Levies Accounts
V	Overdraft	Overdraft Facility
W	Rentals Asset	Rental of Vehicles, white goods (such as Appliances, Televisions etc.)

CODE	DESCRIPTION	DEFINITION
X	Rentals Property	Property Rentals
Y	Vehicle Asset Finance	Vehicle Asset Finance
Z	Revolving Non Store Card	A limit which is available to the consumer where a specific instalment is required monthly and once a percentage or agreed value is repaid, this value may be accessed again up to the agreed limit

Process Rules

- Every Account type / Product type should be submitted in a separate file, each will be issued with a Supplier Reference Number indicating the Trading name of the organisation, brand or product which is recognisable to the consumer. This enables the consumer to see which account information reflected on the bureau refers to and will prevent disputes arising from confusion over which accounts are reflected.
- Some account types may be combined depending on the product or brand: i.e. B & H, C & G and P & M may be combined into one file. Account type is mandatory, if not populated the record will reject

Annexure F (Financial Field Rules)

In the interest of consistent reporting by all Data suppliers the following guidelines have been developed and must be considered when extracting the required financial fields

The categorisations discussed below include the following account types:

Standard Credit Agreements:	may include account types:	B, D, H, I, M, N, P, T and Y
Credit Facility Agreements:	may include account types:	B, C, E, G, H, O, R, V and Z
Insurance:	includes account types:	L and S
Incidental:	includes account types:	F, U, W, X

Opening Balance / Loan Amount / Credit Limit:

- The inception value or limit available in reporting month.
 - In the case of a standard Credit Agreement
 - The Capital amount at the inception of the agreement inclusive of costs and/or fees which are capitalised
 - May not include future costs, fees, interest or insurance over the term
 - In the case of a Credit Facility,
 - The Facility limit / Credit limit granted to the consumer and which will appear on the consumers statement in the month being reported
 - This is expected to change if the limit is altered/reviewed at any point
 - No maximum / shadow limits to be reported
 - In the case of Overdrafts
 - The Facility limit / Credit limit granted to the consumer
 - This is expected to change if the limit is altered/reviewed at any point
 - No maximum / shadow limits to be reported
 - In the case of insurance or incidental
 - This should be zero

Current Balance:

- The balance of the account as at month end.
 - In the case of a standard Credit Agreement
 - The balance of the account (capital still owing) + costs, fees & interest as at the month end being reported
 - No future costs fees or interest is to be reported
 - In the case of a Credit Facility
 - If available but not in use or paid up this should be 0
 - The value utilised / accessed and owing
 - No future costs fees or interest is to be reported
 - The Current balance may be reported as in credit if this is the case
- Note:** the above applies to deferred payment accounts also

- In the Case of Overdrafts
 - If available but not in use or paid up this should be 0
 - The value utilised / accessed and owing
 - No future costs fees or interest is to be reported
 - No Credit Current balances may be reported
- In the case of Insurance
 - This should be the value being sought from the consumer (present months premium)
- In the case of Incidental
 - This should be the balance of the consumers account (usage, fees, charges etc. less payments received for the reporting period)
 - The Current balance may be reported as in credit if this is the case

Instalment:

- The amount which is expected from the consumer in order to ensure the account will remain current
- All values reported must be as at the reporting month and not include any future billing which are not being sought from the consumer in the month of reporting.
 - In the case of a standard Credit Agreement
 - The instalment which will be sought from the consumer in accordance with the credit agreement, inclusive of costs, fees, insurance and other charges which may be incurred monthly (club fees, product fees)
 - Exception:** If a deferred payment type and date are populated then the instalment should reflect the expected instalment at the deferred date (thus may include future insurance, costs and interest to the point of the expected payment).
 - In the case of a Credit Facility
 - Where there is a variable instalment based on usage, then this should be what will be sought from the consumer in accordance with the credit agreement inclusive of costs, fees, insurance and other charges which may be incurred monthly (club fees, product fees)
 - For Facility accounts the instalment must include any overdue amounts
 - Exception:** If a deferred payment type and date are populated then the instalment should reflect the expected instalment at the deferred date (thus may include future insurance, costs and interest to the point of the expected payment).
 - In the case of Overdrafts
 - Instalments are only expected where the facility has been revoked and an agreed instalment is required and agreed with the consumer
 - OR where there has been a forced or voluntary limit reduction and an agreed instalment / payment is expected / agreed in order to reduce the facility limit
 - In the case of Insurance
 - this should be the value being sought from the consumer (present months premium)
 - In the case of incidental
 - This should be the value being sought from the consumer (including usage, fees, insurance, admin, and any other charges)
 - For incidental accounts the instalment must include any overdue amounts

Overdue:

- Total value which has not been received within the agreed repayment period (monthly, weekly, annually) etc.
- This value should be including overdue costs, overdue insurance and overdue Interest.

- Where there is an agreed Contractual instalment for the accounts type the overdue contractual instalments or portions thereof should be reported as overdue (the instalments which have not been met or portion of instalment not met depending on your business deems to be overdue)
- Where there is a variable instalment for the account type the overdue which has not been paid within the agreed repayment period should be included in the instalment being sought i.e. if an account is payable monthly then overdue should be the combined total of 30+ days
- For Overdraft
 - This should be the variance between the credit limit and the current balance, assuming the limit is revoked or the credit limit is reduce monthly or set to zero.

All Financial data should always reflect the values which the consumer would view on his / her statement for the reporting month

Annexure G (Status Codes)**FIELD 38 - REPAYMENT HISTORY CODES**

CODE	DESCRIPTION	DEFINITION
C	Account Closed	<p>Account fully paid and has been closed. May be used for any account type with the exception of S & L Current balance, Overdue Balance, Months in arrears and instalment amount must be set to zero upon submission. Accounts may be reopened after a C status codes has been supplied in the following circumstances:</p> <ul style="list-style-type: none"> • The account was closed in error • A payment has been returned after submission and the closure should be reversed • An account for life which the consumer requested be closed, has been reactivated <p>Due to bureau restrictions on the values associated with the creation of public domain records; where the current balance instalment and overdue amount of a negative status code (W, I, J or L) is submitted as less than R100.00, the bureau is obligated to reject these records. In order that these records can be updated and not left in limbo at bureau, Data suppliers must submit these records with a Status Code of C (Closed)</p>
D	Disputed	<p>An indicator to remove the record from display while a dispute is investigated May be repeated Submission of this code at any stage may require manual intervention at the bureau to remove, please use this code very carefully or manage disputes via manual processes</p>
E	Terms Extended	<p>Repayment terms have been extended. To be accompanied by a payment type of 06 or 08. A change in terms and update of the instalment field will be expected This code should not be submitted in instances of temporary instalment deferment, deferred payment should be utilised in those instances.</p>
F	Lapsed Policy	<p>Consumer has allowed Insurance Policy to lapse due to non-payment May only be used for Account types S & L Current Balance, Overdue Balance, Months in arrears and Instalment amount must be set to zero upon submission.</p>
G	Cancelled by consumer	<p>Policy Cancelled by Consumer May only be used for Account types S & L Current Balance, Overdue Balance, Months in arrears and Instalment amount must be set to zero upon submission.</p>
H	Cancelled by Supplier	<p>May only be used for Account types S & L May follow a 0 months in arrears Current Balance, Overdue Balance, Months in Arrears and Instalment amount must be set to zero upon submission.</p> <p>This is a cancellation code. If a policy is cancelled by a Data supplier it may not necessarily be a negative activity; this could be</p>

CODE	DESCRIPTION	DEFINITION
		as a result of a surplus of claims, a consumer's refusal to adhere to one or more terms in the policy and may not be related to their financial position at all.
I	Facility Revoked Adverse code NOT displayed in public domain	Supplier has revoked access to the facility May only be used for account types B, C, E, G, O, R, V or Z Current Balance, Instalment, Overdue Balance and Months in Arrears must be populated with the relevant balances Due to the bureau restriction in terms of the values associated with public domain records, where the value of a default listing (status code W, I, J or L) is less than R100.00, this should be submitted as a Closed status.
J	Repossession Adverse Code Displayed in public domain	Goods have been repossessed due to non-payment May only be used for account types B, E, H, I, N or Y The value should only ever be the value of the write off incurred at the Data supplier and thus the Current Balance, Instalment, Overdue and Months in Arrears submitted for this status should reflect the balances after the goods have been sold to recoup the outstanding balance of the agreement. Due to the bureau restriction in terms of the values associated with public domain records, where the value of a default listing (status code W, I, J or L) is less than R100.00, this should be submitted as a Closed status.
K	Paid out Deceased Claim	Deceased Claim paid to Principal Policy Holder only – i.e. to be used in instances where the Principal Policy Holder receives a pay-out for cover of another individual. May only be used for Account type L Where the Principal Policy holder is the deceased party and the claim is paid to their beneficiary a Z status code will be expected.
L	Handed Over Adverse code NOT displayed in public domain	Account handed over to attorney or collection agency for recovery but still owned by the Data supplier. Can be used for all account types except L & S Current Balance, Instalment, Overdue Balance and Months in Arrears must be populated with the relevant balances Due to the bureau restriction in terms of the values associated with public domain records, where the value of a default listing (status code W, I, J or L) is less than R100.00, this should be submitted as a Closed status. This status should not be used in the case of the sale of poorly performing records, these should be submitted as written off where a financial loss has been incurred by the Data supplier.
M	Paid out Disability	Disability Claim Paid out to principal policy holder May only be used for Account type L Balances should be submitted as indicative of the agreement in place, if the policy continues after the claim, then the record should continue to be submitted with the relevant instalment populated, however if the policy ends upon the claim being processed then the M may be used as the final status of the account
P	Paid Up	Account paid up but may become active in the future. May be repeated Current Balance, Overdue and Instalment amount are to be set to zero upon submission, unless Current Balance is in credit, if this is the case then send the credit current balances but ensure that the debit credit indicator is supplied as C for the current balance field. Months in arrears should not be greater than 0, never supply as the number of payment in advance if a credit current balance

CODE	DESCRIPTION	DEFINITION
		has been submitted Status code P is only allowed for account types B, C, E, F, G, H, O, R, U, V, W, X, Z
S	Surrendered	Policy surrendered and paid out. May only be used for Account type L Current Balance, Overdue, Months in Arrears and Instalment amount are to be set to zero upon submission
T	Early Settlement	Outstanding Balance settled before agreed term May only be used for Account Types B, D, E, H, I, M, N, P, T and Y Current Balance, Overdue, Months in Arrears and Instalment amount are to be set to zero upon submission
V	Cooling Settlement Off	Loan settled within the 5 day cooling off period. May only be used for Account types B, D, E, F, H, I, M, N, P, T, U, W, X and Y Current Balance, Overdue, Months in Arrears and Instalment amount are to be set to zero upon submission
W	Written Off Adverse Code Displayed in public domain	Account written off due to non-payment Can be used for all account types except L & S Current Balance, Instalment, Overdue Balance and Months in Arrears must be populated with the relevant balances This code may only be submitted in instances where the Data supplier has incurred a loss i.e. the Data supplier must have written the value off within the business. Due to the bureau restriction in terms of the values associated with public domain records, where the value of a default listing (status code W, I, J or L) is less than R100.00, this should be submitted as a Closed status.
X	Paid up Default	Update of previously submitted default status codes (W, I, J, L) to reflect as paid up Can be used for all account types except L & S Current Balance, Overdue, Months in Arrears and Instalment amount are to be set to zero upon submission The original status date should be utilised to ensure that the listing period of the adverse code is not prolonged or inferred by submission of this code. In instances where an account has been allocated to a consumer for life, status code P may be used to indicate closure, unless the consumer specifies the supply of status code C.
Z	Deceased	Where a consumer has been confirmed as deceased
AA	Suspended	NOT IN USE
AC	Frozen	NOT IN USE

Process Rules

- In terms of Guideline CB2 of the Lesotho Credit Reporting Act, 2011, if a status code is submitted then a status date is **mandatory**.
- The only status codes which may be repeated are D & P.
- The use of status code D must be monitored and it must be noted that the removal of this status once submitted in file submission to the bureau is a manual process. Simply dropping this code from your submission does not bring the record in question back into display; this code must be requested to be removed via manual update processes to ensure that the status is removed from the payment profile line completely facilitating its display.
- Status codes must be submitted, once, in the month of occurrence along with the date of this occurrence and then the status code, if no change has occurred and is the same as the previous month, must be removed from subsequent submissions.

- If an account has no subsequent update and will no longer be used in the business, then the record may be dropped from submission in the month after the status code supplied. Generally this will include records with the following statuses (C, F, G, H, J, K, M, S, T, V, W, X, Z), unless the business is in a position to update records in a collection environment.
- If a Data supplier is not in a position to submit subsequent updates to an account once a negative status has been submitted (W, I, J or L), then the record must be excluded from the submission once the code has been submitted and only resubmitted again in the month where this status changes (i.e. once payment in full is received an X status code will be expected)
- Records submitted with status codes A, B, N, O, Q, R, U and Y will be rejected as these status codes are no longer in use.
- Negative Status Codes, defined as enforcement actions, will be displayed for two years and may only be removed if these are deemed to be factually incorrect.
- No negativity should be inferred from the use of G, H, K, M or S in isolation
- Due to the bureau restriction on the values associated with the creation of public domain records; where the Current Balance, Instalment and Overdue amount of a negative status code (W, I, J or L) is submitted as less than R100.00, the bureau is obligated to reject these records. In order that these records can be updated and not left in limbo at the bureau, Data suppliers must submit these records with a Status Code of C (Closed).

Annexure H (Repayment Frequency)**FIELD 39 – REPAYMENT FREQUENCY CODES**

CODE	DESCRIPTION	DEFINITION
01	Weekly	Balances Should be rolled up as for monthly submission
02	Fortnightly (two weekly)	Balances Should be rolled up as for monthly submission
03	Monthly	Where monthly payment is expected
04	Quarterly (four monthly)	Deferred Payment date is mandatory See Deferred Payment Rules and Requirements below
05	Semi-annually (Six-monthly)	Deferred Payment date is mandatory See Deferred Payment Rules and Requirements below
06	Annually	Deferred Payment date is mandatory See Deferred Payment Rules and Requirements below

For Credit Agreements

- If Payment Type is 02 then Deferred payment date (Field 30) is mandatory
- Deferred payment date may not be older than 23 months
- Deferred payment date must be greater than the month end date in the header
- Deferred payment date must be in the future
- Deferred payment date must be removed in the month the payment is expected
- Records for Deferred payment are to be submitted monthly regardless of frequency in order to reflect accurate current balance and usage details.
- Once an account with a single deferred payment date (buy now pay later / payment holiday agreement) is due, the deferred payment date should be removed and the payment type (Field 27) changed to the applicable payment type from then on.
- The instalment, as it is the future expected instalment based on the deferred payment, is inclusive of interest up to the deferred payment date (due date).
- The Current balance is interest only up to the month of submission and may therefore be less than the instalment.
- For instances where a single payment deferred to a later date, the full amount advanced should be populated in the opening balance, current balance and instalment amount along with the submission of the deferred payment date indicating the expected payment date.
- If a subsequent deferred payment is due then the new deferred payment date should be supplied in the month after the account was due for the previous deferment.
- Months in arrears (Field 37) must be supplied as actual months past due
- If months in arrears is populated an overdue balance should be expected
- Until the first payment is received, it should be noted that Deferred Payment accounts will have no date of last payment. The bureau is to ensure that deferred payment accounts are not rejected due to this.

For insurance account types (S & L)

- For all policies where payment is expected in the future (not monthly) deferred payment type and deferred payment date should be populated with the expected date of the renewal – It is noted that the consumer has the right to shop around for insurance and may decide to move prior to the future payment of his policy, however, it is valuable for Credit Providers to see the payment behaviour of the consumer on his insurance and be aware that a payment will possibly be made in the future.
- Cyclical payments must be included in all submissions.
- Where the consumer cancels their policy, either within the year or at due date, a status code of G must be submitted.

Annexure I (Income Frequency)

FIELD 51 – INCOME FREQUENCY CODES

CODE	DESCRIPTION
M	Monthly
W	Weekly
F	Fortnightly
Q	Quarterly
A	Annually

Annexure J (Country Codes)**AFRICA ISO COUNTRY CODES**

ENGLISH SHORT NAME	ALPHA-2 CODE	ALPHA-3 CODE	NUMERIC
Algeria	DZ	DZA	012
Angola	AO	AGO	024
Benin	BJ	BEN	070
Botswana	BW	BWA	100
Burkina Faso	BF	BFA	854
Burundi	BI	BDI	108
Cameroon	CM	CMR	120
Cape Verde	CV	CPV	132
Central African Republic (the)	CF	CAF	140
Chad	TD	TCD	148
Comoros	KM	COM	174
Côte d'Ivoire	CI	CIV	384
Congo (the Democratic Republic of the)	CD	COD	180
Djibouti	DJ	DJI	262
Egypt	EG	EGY	818
Equatorial Guinea	GQ	GNQ	226
Eritrea	ER	ERI	232
Ethiopia	ET	ETH	231
Gabon	GA	GAB	266
Gambia (The)	GM	GMB	270
Ghana	GH	GHA	288
Guinea	GN	GIN	324
Guinea-Bissau	GW	GNB	624
Kenya	KE	KEN	404

ENGLISH SHORT NAME	ALPHA-2 CODE	ALPHA-3 CODE	NUMERIC
Lesotho	LS	LSO	426
Liberia	LR	LBR	430
Libya	LY	LBY	434
Madagascar	MG	MDG	450
Malawi	MW	MWI	454
Mali	ML	MLI	466
Mauritania	MR	MRT	478
Mauritius	MU	MUS	480
Morocco	MA	MAR	504
Mozambique	MZ	MOZ	508
Namibia	NA	NAM	516
Niger (the)	NE	NER	562
Nigeria	NG	NGA	566
Congo (the Democratic Republic of the)	CD	COD	180
Rwanda	RW	RWA	646
Sao Tome and Principe	ST	STP	678
Senegal	SN	SEN	686
Seychelles	SC	SYC	690
Sierra Leone	SL	SLE	694
Somalia	SO	SOM	706
South Africa	ZA	ZAF	710
Sudan (the)	SD	SDN	729
Swaziland	SZ	SWZ	748
Tanzania, United Republic of	TZ	TZA	834
Togo	TG	TGO	768
Tunisia	TN	TUN	788
Uganda	UG	UGA	800
Western Sahara	EH	ESH	732

ENGLISH SHORT NAME	ALPHA-2 CODE	ALPHA-3 CODE	NUMERIC
Zambia	ZM	ZMB	894
Zimbabwe	ZW	ZWE	716

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