



Extensible Customer Information Language (xCIL) Standard Description Document for W3C DTD/Schema

Version 2.0

A Standard from the Customer Information Quality Technical Committee

CHANGE HISTORY

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| Name | Organisation |
|--------------------------|-------------------------------------|
| Mr. Ram Kumar (Chairman) | MSI Business Solutions, Australia |
| Mr. David RR Webber | XML Global, Inc, USA |
| Mr. John Bennett | Parlo.com, USA |
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| Mr. Marcus Goncalves | Individual member of OASIS, USA |
| Mr. Mark Meadows | Microsoft, USA |
| Mr. Robert James | Individual member of OASIS, U.K |
| Mr. Max Voskob | MSI Business Solutions, New Zealand |

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Last but not least, OASIS and the CIQ TC thanks all users of the CIQ TC standards in real world and for their continuous feedback and support.

2.0 Introduction

Customer (Person or Organisation where, Organisation could be a company, association, club, University, etc) data consists of many components. However, a person or company's name and address is *the key identifier* of a "customer".

Although name and address data is the key identifier of a customer, other customer centric data such as telephone number, e-mail addresses, customer IDs, date of birth, etc helps to uniquely identify a customer. Customer addresses frequently change and it is not trivial to link the customer across multiple addresses with just name information. In the example below, a customer can have two completely different addresses and it is nearly impossible to uniquely identify the customer with the name alone. Customer centric data such as telephone numbers, e-mail addresses, account numbers, etc. are necessary to uniquely identify Ram Kumar.

Ram Kumar
2 Virgo Place
Erskine Park, NSW 2759
Mobile:0412-758025
rkumar@hotmail.com

R.Kumar
MSI Business Solutions
Level 12, 67 Albert Avenue
Chatswood, NSW 2067
Mobile:0412-758025
rkumar@msi.com.au
rkumar@hotmail.com

It is therefore important to define a standard for representing all forms of customer centric data that are unique to the customer and that forms the basis of customer information. Note that here we are not interested in describing customer data that are not centric to the customer such as transaction/financial data.

3.0 The Objective and Scope

The objective of this document is to describe the extensible Customer Information Language (xCIL) W3C DTD/Schema in detail with examples.

This document provides a set of simple guidelines to help using xCIL and exchange information between different parties with minimum misinterpretation and misuse of the structures.

4.0 extensible Customer Information Language (xCIL)

4.1 xCIL

The objective of xCIL is to describe a common structure for representing customer centric in a common standard format. The applications could be CRM/e-CRM, Customer Information Systems, Data Quality (Parsing, Matching, Validation, Verification, etc), Customer Data Warehouses, Payroll, Employee Information System, etc.

However, any party for its own purposes and applications may use xCIL grammar or parts of it.

It is important to read the following documents also:

- xNAL Specifications Document Version 2.0 for W3C DTD/Schema
- xNL Specifications Document Version 2.0 for W3C DTD/Schema
- xAL Specifications Document Version 2.0 for W3C DTD/Schema

xCIL used xNAL standards to represent customer names and addresses.

4.2 The Goal

The goal of xCIL is:

- Open
- Vendor Neutral
- Application Independent, and
- Global, i.e., ability to represent addresses of any country irrespective of culture, religion, language and geographic location.
- Flexible enough to handle simple representation of customer information (Example: Simple user registration system) to complex representation of customer information (Example: name and address parsing).

4.3 What does xCIL not represent

xCIL only defines the XML vocabulary to represent customer centric information in a common format.

xCIL does not:

- define vocabulary for security of the data represented in xCIL format
- define vocabulary for transportation of the data represented in xCIL format
- define vocabulary for messages associated with the data represented in xCIL format
- define vocabulary for privacy and permissioning of the data represented in xCIL format
- validate/verify the actual data represented in xCIL format
- format customer centric data

5.0 Using the xCIL Schema/DTD

5.1 Purpose of the XML Schema/DTD for Customer Information

The XML schema/DTD for customer information has been designed to be truly global and application independent and therefore, is designed to be flexible to handle customer information structures for different applications. For example from a simple user registration system that uses simple customer elements (e.g. Name, address, e-mail address, phone and fax) to a complex customer information validation system that needs all the parsed elements of a customer in detail is supported by xCIL.

5.2 Flexibility

There is no necessity to define a customer using all the possible tags and therefore, make the definition complex. Flexibility is provided to define a customer with the tags that are necessary and are meaningful to the user.

A simple example is shown below:

Let us say, we want to define the occupation of a customer. The occupation is given as say,

**Miss. Nivetha Sakthi
Software Engineer (Full-Time)
Products Division
SakthiSoft, Inc.
Floor 4, Ste 5, Block C
Carnegie VIII
43 West Archer Street
Boulder, CO 80302-4598, USA
Phone: 243-448-5152
Fax: 243-448-5150
E-Mail: nivetha@sakthisoft.com
Manager's Name: Ms. Shantha Devi
ID: SS123321**

With xCIL, you can define this as a simple structure as shown below:

```
<xCIL>
  <CustomerDetails>
    <CustomerID>SS123321</CustomerID>
    <NameDetails PartyType="Person">
      <NameLine>Miss. Nivetha Sakthi</NameLine>
    </NameDetails>
    <PersonInfo>
      <ContactNumbers>
        <ContactNumber Type="Telephone">
          <Number>243-448-5152</Number>
        </ContactNumber>
        <ContactNumber Type="Fax">
          <Number>248-448-5150</Number>
        </ContactNumber>
      </ContactNumbers>
    </PersonInfo>
  </CustomerDetails>
</xCIL>
```

```
</ContactNumber>
</ContactNumbers>
<EmailAddresses>
  <EmailAddress Type="Business">nivetha@sakthisoft.com
  </EmailAddress>
</EmailAddresses>
<Occupations>
  <Occupation>
    <FreeTextLine Type="Position">
      Software Engineer(Full-Time)
    </FreeTextLine>
    <FreeTextLine Type="Department">Products Division</FreeTextLine>
    <FreeTextLine Type="Organisation Name">
      SakthiSoft, Inc
    </FreeTextLine>
  <OrganisationAddress>
    <AddressDetails>
      <Address>
        Floor 4, Ste 5, Block C
        Carnegie VIII
        43 West Archer Street
        Boulder, CO 80302-4598, USA
      </Address>
    </AddressDetails>
  </OrganisationAddress>
  <ManagerName>
    <FreeTextLine>Ms. Shantha Devi</FreeTextLine>
  </ManagerName>
  </Occupation>
</Occupations>
</PersonInfo>
</CustomerDetails>
</xCIL>
```

OR, you can define a detailed description of the data as a complex structure as shown below:

```
<xCIL>
  <CustomerDetails>
    <CustomerID>SS123321</CustomerID>
    <NameDetails PartyType="Person">
      <PersonName>
        <Title>Miss</Title>
        <FirstName>Nivetha</FirstName>
        <LastName>Sakthi</LastName>
      </PersonName>
    </NameDetails>
    <PersonInfo>
      <ContactNumbers>
        <ContactNumber Type="Telephone"
                      NumberType="Business Line"
                      ContactNature="Business">
          <AreaCode>243</AreaCode>
          <Number>448-5152</Number>
        </ContactNumber>
        <ContactNumber Type="Fax">
```

```
        NumberType="Business Line">
    <AreaCode>248</AreaCode>
    <Number>448-5150</Number>
  </ContactNumber>
</ContactNumbers>
<EmailAddresses>
  <EmailAddress Type="Business">nivetha@sakthisoft.com
  </EmailAddress>
</EmailAddresses>
<Occupations>
  <Occupation>
    <Position>
      <PositionTitle>Software Engineer</PositionTitle>
    </Position>
    <WorkType>FullTime</WorkType>
    <Department>
      <DepartmentName>Products Division</DepartmentName>
    </Department>
    <NameOfOrganisation>
      <OrganisationNameDetails>
        <OrganisationName>SakthiSoft</OrganisationName>
        <OrganisationType>Inc</OrganisationType>
      </OrganisationNameDetails>
    </NameOfOrganisation>
    <OrganisationAddress>
      <AddressDetails>
        <Country>
          <CountryName>USA</CountryName>
        <AdministrativeArea>
          <AdministrativeAreaName>COLORADO</AdministrativeAreaName>
        <Locality>
          <LocalityName>BOULDER</LocalityName>
        <Thoroughfare>
          <ThoroughfareNumber>43</ThoroughfareNumber>
          <ThoroughfarePreDirection>WEST</ThoroughfarePreDirection>
          <ThoroughfareName>ARCHER</ThoroughfareName>
          <ThoroughfareTrailingType>
            Street</ThoroughfareTrailingType>
          <Premise Type="BUILDING">
            <PremiseName>CARNEGIE VIII</PremiseName>
            <SubPremise Type="BLOCK">
              <SubPremiseNumber>C</SubPremiseNumber>
              <SubPremise Type="STE">
                <SubPremiseNumber>5</SubPremiseNumber>
                <SubPremise Type="FLOOR">
                  <SubPremiseNumber>4</SubPremiseNumber>
                </SubPremise>
              </SubPremise>
            </SubPremise>
          </Premise>
        </Thoroughfare>
        <PostalCode>
          <PostalCodeNumber>80302</PostalCodeNumber>
          <PostalCodeNumberExtension Type="DeliveryPointSuffix">
            4598</PostalCodeNumberExtension>

```

```
</PostalCode>
</Locality>
</AdministrativeArea>
</Country>
</AddressDetails>
</OrganisationAddress>
<ManagerName>
  <PersonName>
    <Title>Ms</Title>
    <FirstName>Shantha</FirstName>
    <LastName>Devi</LastName>
  </PersonName>
</ManagerName>
</Occupation>
</Occupations>
</PersonInfo>
</CustomerDetails>
</xCIL>
```

5.3 Don't get confused – keep it simple

Some users might feel that xCIL provides too much information to represent a simple customer data for their application. This is not true and the example in the previous section confirms this. xCIL can be used to define customer data in simple terms or in complex terms. It is up to the user to decide how they want to implement xCIL.

Important: Use only elements and attributes that make sense to you. Ignore the rest that are needless for you.

Enough flexibility is provided to make the customer data representation simple without using the detailed level of tags. Most of the elements and attributes are optional.

5.4 Namespaces and Versions

xCIL Schema's namespace is:

urn:oasis:names:tc:ciq:xsdschema:xCIL:[major version number]
where [major version number] is substituted with a number (e.g. 2.0, 2.5, etc.)

Schemas with different major version numbers are not compatible.

Attribute *version* of Schema's element *schema* indicates minor version number. Schemas with different minor version numbers are backward compatible.

DTD provides an attribute called “Version” that defines the version number of the DTD.

5.5 XML Schema: Extensibility

xCIL Schema was designed to be extensible.

1. some elements can have any child elements from **##other** namespaces (any that is not xCIL namespace)
2. all elements can have any attributes from **##other** namespaces (any that is not xCIL namespace)
3. key elements and types are declared globally to be reused by other schemas

5.6 XML Schema: Document Fragments

xCIL Schema can be used to validate document fragments with globally declared elements as root elements.

5.7 Deep Nesting vs. Flat Structure

xCIL Schema/DTD allows dual way of reflecting relationships between entities: building a hierarchy or setting a reference.

Following are the keys (Primary and Foreign) provided to set references:

- xNL and xAL provides Primary and Foreign Keys (*NameDetailsKey*, *AddressDetailsKey*, and *NameDetailsKeyRef*) to enable setting reference to name details of a person/organisation and address details of a person/organisation within and to an external XML document.
- xCIL also provides a Primary Key (*CustomerDetailsKey*) and a Foreign Key (*CustomerDetailsKeyRef*).

Given that xCIL heavily uses xNL's NameDetails element and xAL's AddressDetails element, use of the reference keys within an xCIL document will help simplify the nesting in the xCIL document. This feature is an option and is not mandatory.

Let us look at the example below:

```
<xCIL>
  <CustomerDetails Key="1234567">
    <CustomerID>AUS12345678</CustomerID>
    <n:NameDetails NameDetailsKey="789689778947895"
      ext:KeyLocation="xPath statement or URL "/>
    <a:AddressDetails AddressDetailsKey="reference to another
      a:AddressDetails element that can be elsewhere"/>
  <PersonInfo>
    <FinancialAccounts>
      <FinancialAccount Type="Cheque">
        <OwnershipInfo OwnershipType="Joint Account">
          <n:NameDetails NameDetailsKey="reference to another
            n:NameDetails element that can be elsewhere"/>
          <n:NameDetails NameDetailsKey="reference to another
            n:NameDetails element that can be elsewhere"/>
        </OwnershipInfo>
        <FinancialInstitutionDetails Type="Bank">
          <n:NameDetails NameDetailsKey="reference to another
            n:NameDetails element that can be elsewhere"/>
        </FinancialInstitutionDetails>
      </FinancialAccount>
    </FinancialAccounts>
  </PersonInfo>
</xCIL>
```

```
<a:AddressDetails AddressDetailsKey="reference to  
another a:AddressDetails element that can be elsewhere"/>  
</FinancialInstitutionDetails>  
</FinancialAccount>  
</FinancialAccounts>  
<FamilyMembers>  
    <FamilyMember Type="Parent" RelationshipType="Father"  
        CustomerDetailsKeyRef="reference  
        to another CustomerDetails element that can be elsewhere or  
        in the same document"/>  
    <FamilyMember Type="Parent" RelationshipType="Mother"  
        CustomerDetailsKeyRef="reference  
        to another CustomerDetails element that can be elsewhere or  
        in the same document"/>  
</FamilyMembers>  
</PersonInfo>  
</CustomerDetails>  
</xCIL>
```

In the example above, you can see how customer details (including name details and address details) can be referenced (either within a document or external to the document). In case of Schema, one can also define an attribute that points to the actual location of the data associated with the reference key.

Note that *NameDetailsKey*, *NameDetailsKeyRef*, *AddressDetailsKey*, *CustomerDetailsKey*, and *CustomerDetailsKeyRef* are not a constraint and existence of the referenced element is not checked at validation.

5.8 Where to start

Understanding this schema/DTD can be difficult for some users. To make it easier we would suggest you to undertake the following exercises:

- Read this document
- Take a look at the examples of XML documents for xCIL
- Take a look at schema/DTD diagrams.
- Try to build the structures you need using the schema/DTD

Meaning of every element and attribute is described using *annotation/documentation* elements in XML schema.

For full schema description you can either go thru the schema's/DTDs source code or use the detailed description of elements in this document or in the HTML document.

5.9 Compatibility between DTD and Schema

Instances of XML documents valid for xCIL W3C Schema may not always be valid for xCIL DTD and vise-versa, but the structures are almost identical.

5.10 Document Exchange between different parties

xCIL provides descriptions for every element and attribute, but it is up to the users how they implement it.

If you want to exchange information between different parties make sure that they compatible:

1. all parties use the same namespace and version
2. all parties use the same interpretation of xCIL elements and attributes
3. all parties agreed on enumerations and values used to describe types of data (for example element “CustomerDetails” has attribute “PartyType” to indicate that the party could be a person or a company, which is likely to be a predefined list of values for one party, but may not compatible with a corresponding list of another party)

5.11 When to use xCIL and when to use xCRL

xCIL is used to define the unique characteristics associated with a party, where the party could be a person or an organisation. An organisation could be a club, association, university, company, etc.

Extensible Customer Relationships Language (xCRL) Standard of OASIS CIQ TC is used to define the relationships between individual parties, where the party could be a person or an organisation.

In xCIL one does have some simple relationships (though not explicit definition of relationships) namely,

- A person and his/her manager
- A person and his/her family (e.g. Parents, child, spouse, etc)
- An organisation and its branches
- etc.

Given that the above are essential parts of uniquely identifying a customer, there is no choice, but to have them as part of xCIL. But, xCRL is a standard specifically dedicated to defining these relationships in detail. Note that xCRL uses xCIL to define the individual parties. One can just use xCRL and ignore xCIL standard if relationships are also important along with the customer information. But not application concentrates on defining relationships.

6.0 XML Tagging Conventions

We have extracted the XML tagging guidelines from the Open Travel Association Group (OTA) and from the ebXML as the basis for tagging xCIL definitions with some changes to them.

6.1.1 Guidelines for Tag Naming Conventions

A key part of the XML grammar is consistent naming conventions for tags that represent the infrastructure and business-related elements. Tag name writers MUST follow these rules unless business requirements require other naming conventions.

- Use mixed case tag names, with the leading character of each word in upper case and the remainder in lower case.
Example: <PostalCode>
- Acronyms are discouraged, but where needed, use all upper case.
Example: <UserID>
- Illegal characters cannot be used (e.g.: forward slash, etc.). Recommended characters in a tag name are basically limited to letters and underscores.
Example: (not allowed) <Date/Time>
- The use of periods to indicate the version and hierarchy is discouraged.

Tag writers SHOULD use these guidelines when constructing tag names.

- Use the same tag names with elements in a similar child structure
Example: <ContactAddress>
 <HomeAddress>
 <WorkAddress>
- Use plural tag names only for collections.
Example: <CreditCards>
 <CreditCard>
- Element and attribute name size have no limitation. The names must be meaningful. Example:
 <CustomerRelationshipInformation>

Element and attribute names should incorporate the proposed list of suffixes for tag names as recommended by ebXML. The ebXML Data Element Representation Classes are the following (includes ebXML definition):

Amount - A number of monetary units specified in a currency where the unit of currency is explicit or it may be implied.

Code - A character string that represents a member of a set of values.

Boolean - An enumerated list of two, and only two, values which indicates a Condition such as on/off; true/false etc. (It was the general consensus to use 'Flag' as a term to indicate a Boolean value.)

Date - A day within a particular calendar year. Note: Reference ISO 8601.

Time - The time within any day in public use locally, independent of a particular day.
Reference ISO 8601:1988.

DateTime - A particular point in the progression of time. Note: This may incorporate dependent on the level of precision, the concept of date.

Identifier - (standard abbreviation Id, meaning a unique identifier) A character string used to identify and distinguish uniquely, one instance of an object within an identification scheme.

Name - A word or phrase that constitutes the distinctive designation of a person, object, place, event, concept etc.

Quantity - A number of non-monetary units. It is normally associated with a unit of measure.

Number - A numeric value that is often used to imply a sequence or a member of a series.

Rate - A ratio of two measures.

Text - A character string generally in the form of words.

Measure - A numeric value that is always associated with a unit of measure.

7.0 Customer Data Elements

Following are the customer data elements that this xCIL framework supports and we will then break up the customer data elements into further details and map them with the defined XML tags in the xCIL DTD/Schema.

1. Name and address details
2. Customer Identifier
3. Organisation details – Branch details, registration details, stock details
4. Birth details
5. Age details
6. Gender
7. Marital Status
8. Physical Characteristics
9. Physical Status
10. Language details – read, write, speak
11. Nationality details
12. Visa details
13. Occupation
14. Qualification details
15. Passport details
16. Country of Residency details
17. Religion details
18. Ethnicity details
19. Telephone details
20. Facsimile details
21. Cellular Phone details
22. Pager
23. E-mail details
24. URL details
25. Account details
26. Identification card details
27. Tax number details
28. Vehicle Information Details
29. Family member details
30. Income details
31. Reference Check details
32. Hobbies
33. Habits

8.0 xCIL DTD/Schema Grammar

This section describes the xCIL Grammar in detail. We have used the DTD version of xCIL to generate the diagrams and to explain the grammar. However, note that the structures of DTD and Schema are compatible except for the `##other` element used in the Schema. Moreover, in Schema, structures are defined as elements (local and global), simple type, complex type or of a particular Type.

For detailed documentation of the XML Schema version of xCIL, users are recommended to download the HTML documentation of xCRL from <http://www.oasis-open.org/committees/ciq>.

How to read the diagrams in the following sections:

| | | |
|---|---|---|
| 1 | : | Either Or |
| ? | : | Optional (0 or more occurrences) |
| + | : | At least 1 (1 or more occurrences) |
| ◆ | : | An Element |
| ● | : | An Attribute |
|  | : | Has sub elements |

XML Containers consist of sub-XML elements and are not used to tag a piece of data directly. They use their sub-elements to tag the data. XML Elements are used to tag a piece of data directly.

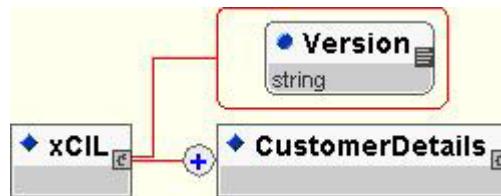
For ease of reading, under XML Elements column in the tables in the following sections, XML Tag names in **bold** are XML Containers (consisting of sub-XML elements), XML Tags in regular text are XML Elements and Tag names in *italics* in the Description column of the tables are Attributes of XML elements. Let us consider the following example:

```
<Name>
  <FirstName Type="Given Name">Ram</FirstName>
  <LastName>Kumar</LastName>
</Name>
```

<Name> is the Container, <FirstName> and <LastName> are the XML Elements and *Type* is the Attribute.

In the following sections, we have deliberately used examples of addresses that are represented using xAL at a detailed level. It is emphasised here again that addresses need not be represented at a detailed level. It depends upon the application requirements to define the level of addressing.

8.1 xCIL Element



“xCIL” is the root element and is a container consisting of a sub-element called “CustomerDetails” that can occur multiple times, but must occur at least once. The attribute “Version” defines the version of xCIL used (specific to DTD only) and has a fixed value. For example, the value is “2.0” for version number 2.0.

Example:

```
<xCIL Version="2.0">
  <CustomerDetails>
    .....
    .....
  </CustomerDetails>
  <CustomerDetails>
    .....
    .....
  </CustomerDetails>
</xCIL>
```

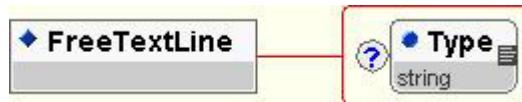
8.2 FreeTextLine Element

FreeTextLine element can be used as a free format text to represent customer information data. This element can be used when one does not want to break a piece of string of data into individual elements. For example, a name say, Mr. Ram Kumar, can be tagged with XML elements in xCRL as:

```
<FreeTextLine Type="Full Name">Mr. Ram Kumar</FreeTextLine>
```

OR

```
<Title>Mr</Title>
<FirstName>Ram</FirstName>
<LastName>Kumar</LastName>
```



FreeTextLine element has an attribute namely,

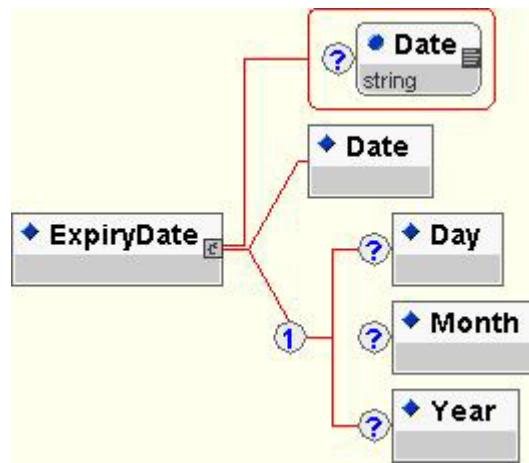
Type: To indicate the type of customer information data tagged by FreeTextLine element. This is optional.

8.3 Date Elements

“Date” is a commonly re-used element and is a container. Following are the Date Elements defined in xCIL:

- IssueDate
- ExpiryDate
- JoinDate
- LeaveDate
- StartDate
- CompletionDate

All these Date elements carry a common syntax/grammar and the common syntax/grammar as shown in the diagram below:

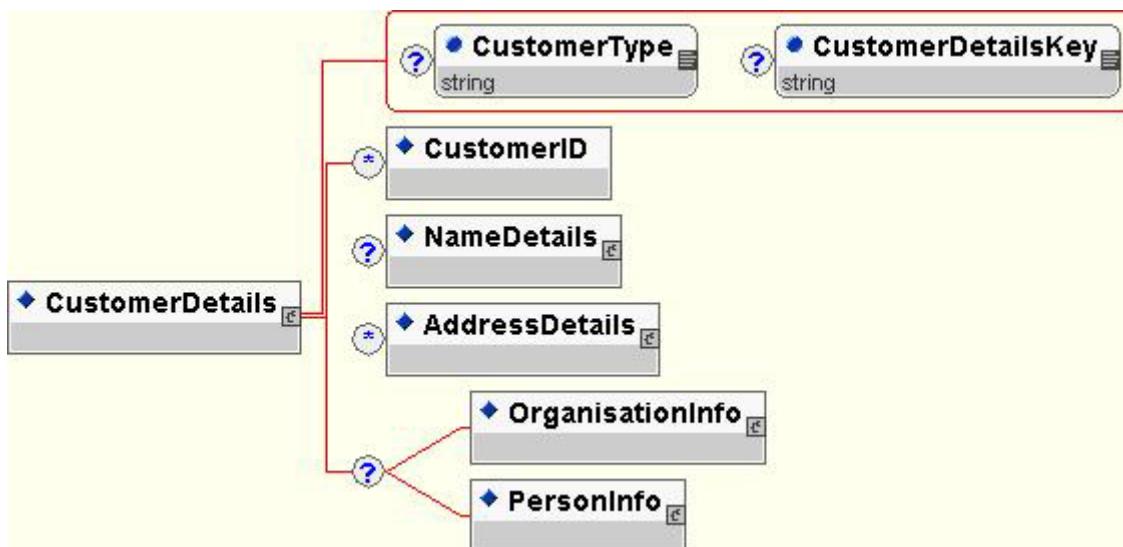


The Container elements are ExpiryDate, JoinDate, StartDate, IssueDate, CompletionDate and LeaveDate. These containers have an attribute called “*Date*” that takes the value of date as a free format text.

| Date Elements | XML Elements | Description |
|---------------|--------------|--|
| Date | Date | This element is the sub-element of the Container element. This element can occur once and it is optional (0 or 1). This element defines the Date as a general field. In Schema it is of type xsd:Date. |
| Day | Day | This element is the sub-element of the Container element. This element can occur once and is optional (0 or 1). This element defines the day of the date. |
| Month | Month | This is the sub-element of the Container element. This element can occur once and is optional (0 or 1). This element defines the month of the date. |
| Year | Year | This is the sub-element of the Container element. This element can occur once and is optional (0 or 1). This element defines the year of the date. |

8.4 CustomerDetails Element

CustomerDetails is the element that defines customer information data elements by breaking down into more detailed level.

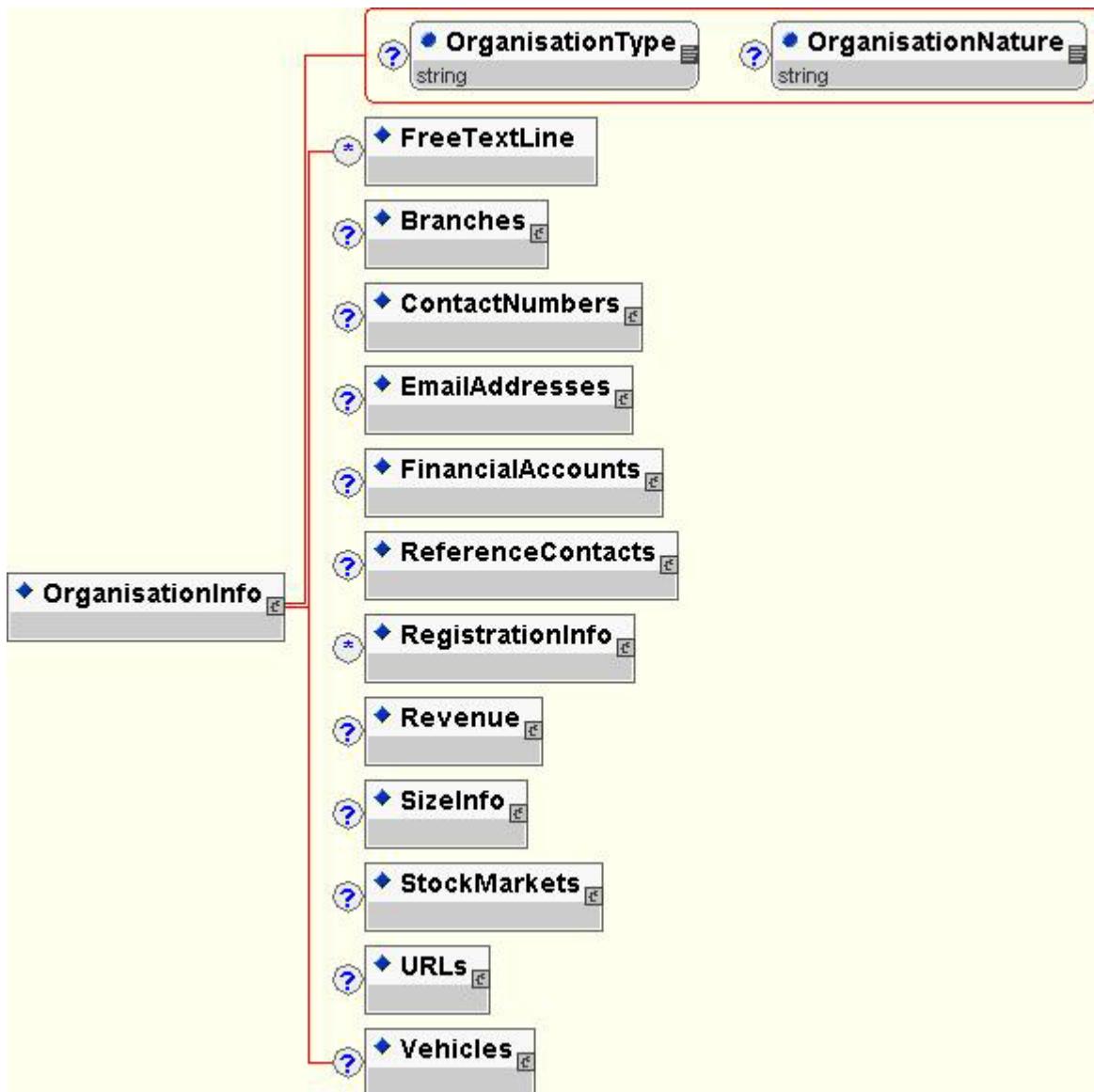


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|--------------------------|--|
| Details of a customer | CustomerDetails | <p>This element is a container and is the sub-element of the root element xCIL. This element can occur multiple times and must occur at least once (1 or more). This element has sub-elements that define the customer information in detail. This element can contain more than one customer details. This element provides the following attributes:</p> <p><i>PartyType</i>: Defines the type of party and is optional. “PartyType” could be Person or Organisation</p> <p><i>CustomerDetailsKey</i>: Defines the primary key and is optional. Key identifier for the element for not reinforced references from other elements. Not required to be unique for the document to be valid, but application may get confused if not unique. Extend this schema adding unique constraint if needed.</p> |
| Customer Identification | CustomerID | <p>This element is the sub-element of root element “CustomerDetails”. This element can occur multiple times and it is optional. This element defines unique ID for a customer (some corporate databases do have unique customer Ids). This element provides the following attribute:</p> <p><i>Type</i>: To define the type of customer ID Example: Unique record number, a unique number for a customer, etc.</p> |
| Customer Name | NameDetails | <p>This element is a container and is a sub-element of root element “CustomerDetails”. This element can occur once and is optional. Defines the name of the customer in detail. This element is part of xNL</p> |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| | | vocabulary. Refer to the “xNL Specifications Document” for further details about xNL. |
| Customer Address | AddressDetails | This element is a container and is a sub-element of root element “CustomerDetails”. This element can occur once and is optional. This element defines the address of the customer in detail. This element is part of xAL vocabulary. Refer to the “xAL Specifications Document” for further details about xAL. |
| Information about Organisation | OrganisationInfo | This element is a container and is a sub-element of root element “CustomerDetails”. This element can occur once and is optional. If the customer is “Organisation”, then this element should be used. This element has sub-elements that define customer centric data (other than name and address) about the organisation in detail. See section “OrganisationInfo Element” for further details about this container. |
| Information about Person | PersonInfo | This element is a container and is the sub-element of root element “CustomerDetails”. This element can occur once and is optional. If the customer is “Person”, then this element should be used. This element has sub-elements that define customer centric data (other than name and address) about the person in detail. See section “PersonInfo Element” for further details about this container. |

8.5 OrganisationInfo Element

This element is used to define the details about the Customer “Organisation” in detail. OrganisationInfo Element has the following elements as shown in the figure below:

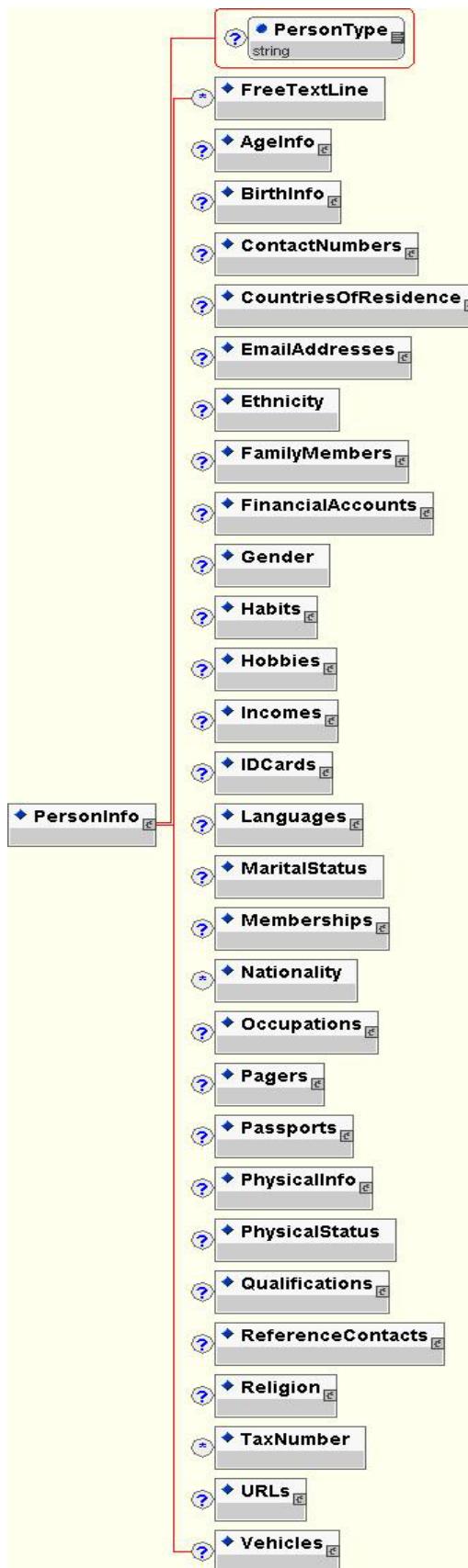


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---------------------------------|--------------------------|---|
| Data as a free format text line | FreeTextLine | This element is used to define data as a free format text and can occur multiple times and is optional. See section “FreeTextLine Element” for further details. |
| Defines the | Branches | This element is a container and is a sub-element of “OrganisationInfo” |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|---|
| branches of an organisation | | element and can occur once and is optional. This element has sub-elements to define the branches of an organisation. See “Branch Element” section for further details. |
| Defines the contact numbers of an organisation | ContactNumbers | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the contact numbers of an organisation. See “ContactNumber Element” section for further details. |
| Defines the e-mail addresses of an organisation | EmailAddresses | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the email addresses of an organisation. See “EmailAddress Element” section for further details. |
| Defines the Financial Accounts of an organisation | FinancialAccounts | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the financial accounts of an organisation. See “FinancialAccount Element” section for further details. |
| Defines the Reference Contacts of an organisation | ReferenceContacts | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the reference contacts of an organisation. See “ReferenceContact Element” section for further details. |
| Defines the Registration details of an organisation | RegistrationInfo | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the registration details of an organisation. See “RegistrationInfo Element” section for further details. |
| Defines the Revenue details of an organisation | Revenue | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the revenue details of an organisation. See “Revenue Element” section for further details. |
| Defines the size of the organisation | SizeInfo | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the size details of an organisation. See “SizeInfo Element” section for further details. |
| Defines the stock market details of an organisation | StockMarkets | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the stock market details of an organisation. See “StockMarket Element” section for further details. |
| Defines the URLs of an organisation | URLs | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the URLs of an organisation. See “URL Element” section for further details. |
| Defines the vehicle details of an organisation | Vehicles | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the vehicles details of an organisation. See “Vehicle Element” section for further details. |

8.6 PersonInfo Element

This element is used to define the details about the Customer “Person” in detail. PersonInfo Element has the following elements as shown in the figure below:



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|---------------------------------|--|
| Data as a free format text line | FreeTextLine | This element is used to define data as a free format text and can occur multiple times and is optional. See section “FreeTextLine Element” for further details. |
| Defines the age details of a person | AgeInfo | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the age details of a person. See “Age Element” section for further details. |
| Defines the birth details of a person | BirthInfo | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the birth details of a person. See “BirthInfo Element” section for further details. |
| Defines the contact numbers of a person | ContactNumbers | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the contact numbers of a person. See “ContactNumber Element” section for further details. |
| Defines the countries of residence of a person | CountriesOfResidence | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the countries of residence of a person. See “CountriesOfResidence Element” section for further details. |
| Defines the e-mail addresses of a person | EmailAddresses | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the email addresses of a person. See “EmailAddress Element” section for further details. |
| Defines the ethnicity of a person | Ethnicity | This element is a sub-element of “PersonInfo” element and can occur once and is optional. This element defines the ethnicity of a person. Example: Asian, African, etc. |
| Defines the Financial Accounts of the organisation | FinancialAccounts | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the financial accounts of an organisation. See “FinancialAccount Element” section for further details. |
| Defines the gender of a person | Gender | This element is a sub-element of “PersonInfo” element and can occur once and is optional. This element defines the gender of a person. Example: Male, Female, etc. |
| Defines the habits of a person | Habits | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the habits of a person. See “Habit Element” section for further details. |
| Defines the hobbies of a person | Hobbies | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the hobbies of a person. See “Hobby Element” section for further details. |
| Defines the ID card details of a person | IDCards | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the ID Cards of a person. See “IDCard Element” section for further details. |

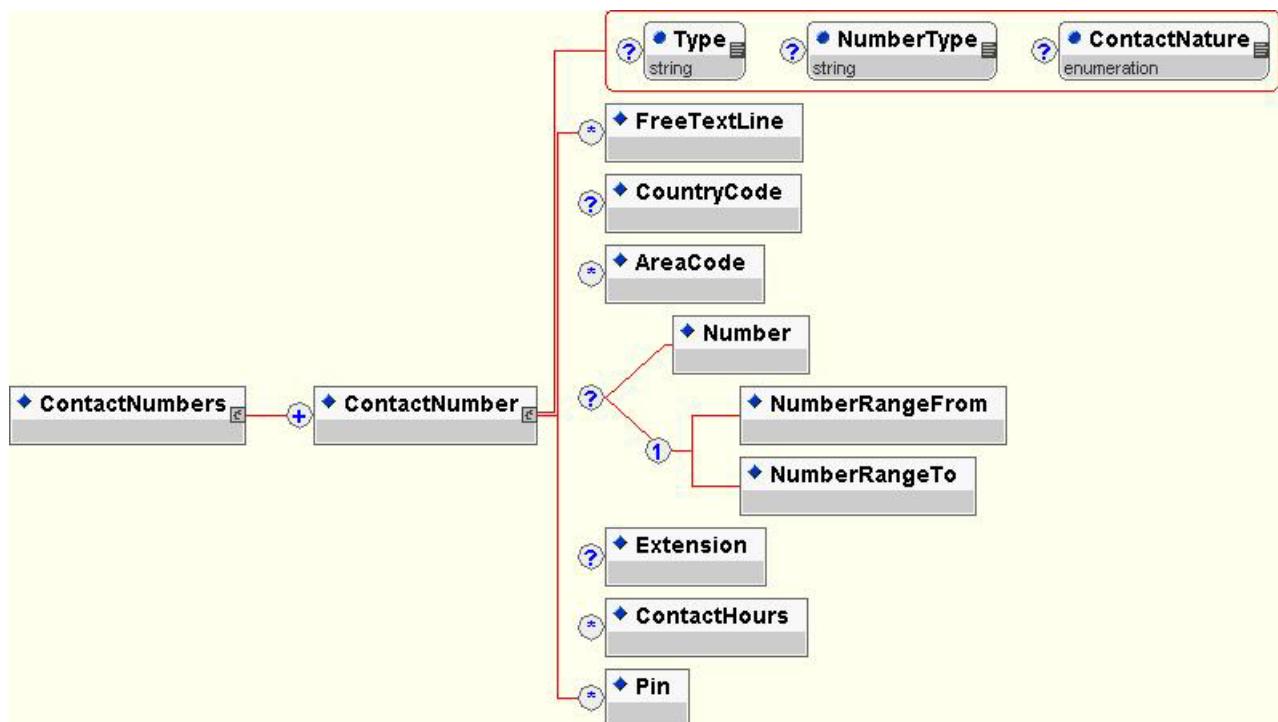
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|---------------------------------|--|
| Defines the income details of a person | Incomes | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the income details of a person. See “Income Element” section for further details. |
| Defines the languages of a person | Languages | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the languages of a person. See “Language Element” section for further details. |
| Defines the marital status of a person | MaritalStatus | This element is a sub-element of “PersonInfo” element and can occur once and is optional. This element defines the marital status of a person. Example: Single, Married, Divorced, Engaged, etc. |
| Defines the memberships of a person | Memberships | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the memberships of a person. See “Membership Element” section for further details. |
| Defines the Nationality of a person | Nationality | This element is a sub-element of “PersonInfo” element and can occur once and is optional. This element defines the nationality of a person. Example: Australia, American, Indian, etc. Has an attribute: <i>Type</i> : Defines the type and is optional. If the element can be classified by different types, use this attribute to indicate the type or put some supplementary information, otherwise ignore it. |
| Defines the occupations of a person | Occupations | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the occupations of a person. See “Occupation Element” section for further details. |
| Defines the pagers of a person | Pagers | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the pagers of a person. See “Pager Element” section for further details. |
| Defines the passports of a person | Passports | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the passports of a person. See “Passport Element” section for further details. |
| Defines the physical characteristics of a person | PhysicalInfo | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the physical characteristics of a person. See “PhysicalInfo Element” section for further details. |
| Defines the physical status of a person | PhysicalStatus | This element is a sub-element of “PersonInfo” element and can occur once and is optional. This element defines the physical status of a person. Example: Dead, Living, etc. |
| Defines the qualifications of a person | Qualifications | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the qualifications of a person. See “Qualifications Element” section for further details. |
| Defines the Reference | ReferenceContacts | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub- |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| Contacts of a person | | elements to define the reference contacts of a person. See “ReferenceContact Element” section for further details. |
| Defines the family member details of a person | FamilyMembers | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the family member details of a person. See “FamilyMember Element” section for further details. |
| Defines the religion details of a person | Religion | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the religion details of a person. See “Religion Element” section for further details. |
| Defines the tax number of a person | TaxNumber | This element is a sub-element of “PersonInfo” element and can occur multiple times (0 or more) and is optional. This element defines the tax number of a person. Has an attribute: <i>Type</i> : Defines the type of tax number and is optional. Example: ABN as in Australia |
| Defines the URLs of a person | URLs | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the URLs of a person. See “URL Element” section for further details. |
| Defines the vehicle details of a person | Vehicles | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the vehicles details of a person. See “Vehicle Element” section for further details. |
| Defines the VISAs that a person holds | Visas | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the visas of a person. See “Visa Element” section for further details. |

8.7 ContactNumber Element

ContactNumber element is used to define the data associated with modes of contact of the customer such as telephone, fax and cellular/mobile phones. This element is used by the following elements:

- OrganisationInfo, and
- PersonInfo



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|--------------------------|--|
| Contact number details | ContactNumber | <p>This element is a container and is a sub-element of “ContactNumbers” element. This element has sub-elements that define the contact number details. This element can occur multiple times and must occur at least once (1 or more). Examples of contact number are: Telephone, Fax and Mobile/Cellular phones. This element provides the following attributes:</p> <p><i>Type</i>: Defines the type of contact number and is optional. Example: Telephone, Mobile, Fax</p> <p><i>NumberType</i>: Defines Type of contact number and is optional. Example: Free Call number, Toll Free number, Residential number, Business number, etc.</p> <p><i>ContactNature</i>: Defines the Nature of contact and is optional. Example: Business or Personal</p> |
| Contact | FreeTextLine | This element is used to define contact number details as |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| number data as a free format text | | a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Country code of the contact number | CountryCode | This element is a sub element of “ContactNumber” element and is used to define the country code of the contact number. This element can occur once and is optional (0 or 1). Example: 61 for Australia, 1 for USA, etc |
| Area code of the contact number | AreaCode | This element is a sub element of “ContactNumber” element and is used to define the area code of the contact number. This element can occur multiple times and is optional (0 or more). This element provides the following attribute: <i>Type</i> : Defines the type of area code and is optional. Example: Trunk Code, National Code, City Code, etc. |
| Contact Number | Number | This element is a sub element of “ContactNumber” element and is used to define the actual contact number. This element can occur once and is mandatory. <i>Type</i> : Defines the type of number and is optional. Example: Full number. Can use this element to define the complete number with country code and area code or just the number. |
| Contact Number range from | NumberRangeFrom | This element is a sub element of “ContactNumber” element and is used to define the starting number range. For example, in some organisations, there is a number range from say, 8761000-87610003. This element can occur once and is mandatory. Here the start number range is 8761000 (from the above example). |
| Contact Number range to | NumberRangeTo | This element is a sub element of “ContactNumber” element and is used to define the ending number range. For example, in some organisations, there is a number range from say, 8761000-87610003. This element can occur once and is mandatory. Here the end number range is 8761003 (from the above example). |
| Extension for the contact number | Extension | This element is a sub element of “ContactNumber” element and is used to define the extension of the contact number. Can occur once and is optional. |
| Hours for using the contact number | ContactHours | This element is a sub element of “ContactNumber” element and is used to define the contact hours for the number. This element can occur multiple times and is optional (0 or more). This element provides the following attributes: <i>Start</i> : Defines the start time of contact and is optional. <i>End</i> : Defines the end time of contact and is optional. <i>TimeType</i> : Defines the unit of time and is optional. Example: 12 Hours, 24 Hours |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| Pin code | Pin | <p>This element is a sub element of “ContactNumber” element and is used to define the pin code for the contact number. This element can occur multiple times and is optional (0 or more). This element provides the following attribute:</p> <p><i>Type</i>: Defines the type of pin and is optional. Example: Security Code.</p> |

8.7.1 Example

```

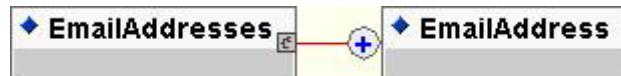
<ContactNumbers>
    <ContactNumber Type="Telephone"
                   NumberType="Business Line"
                   ContactNature="Business">
        <CountryCode>61</CountryCode>
        <AreaCode>243</AreaCode>
        <Number>448-5152</Number>
        <ContactHours Start="9:00AM"
                      End="12:30PM">
        </ContactHours>
        <ContactHours Start="2:00PM"
                      End="04:30PM">
        </ContactHours>
    </ContactNumber>
    <ContactNumber Type="Fax" NumberType="Business Line">
        <CountryCode>61</CountryCode>
        <AreaCode>248</AreaCode>
        <Number>448-5150</Number>
    </ContactNumber>
</ContactNumbers>

```

8.8 EmailAddress Element

The EmailAddress element is used to define the email address in detail. This element is used by the following elements:

- OrganisationInfo, and
- PersonInfo



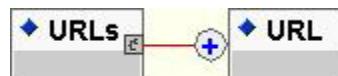
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| Email address | EmailAddress | <p>This element is a sub-element of EmailAddresses element and is used to define the e-mail address. This element can occur multiple times and must occur at least</p> |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|--------------------------|---|
| | | once (1 or more This element provides the following attribute: <i>Type</i> : Defines the type of email address and is optional. Example: Personal, Business, etc. |

8.9 URL Element

The URL element is used to define the URL address in detail. This element is used by the following elements:

- OrganisationInfo, and
 - PersonInfo

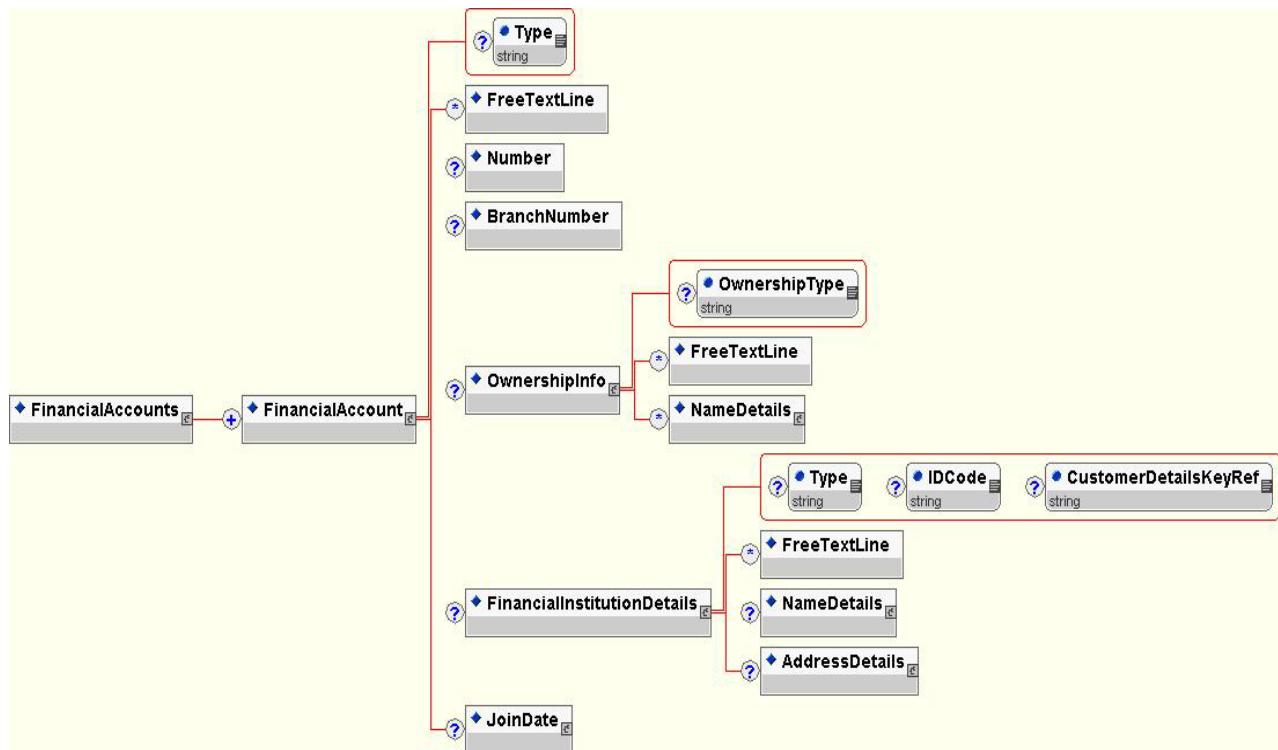


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|--------------------------|--|
| URL address | URL | <p>This element is a sub-element of URLs element and is used to define the URL address. This element can occur multiple times and must occur at least one (1 or more). This element provides the following attribute:</p> <p><i>Title</i>: Defines the title of URL address and is optional.</p> |

8.10 FinancialAccount Element

The **FinancialAccount** element defines the account of a person or organisation in detail. This element is used by the following elements:

- OrganisationInfo, and
 - PersonInfo



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|---|
| Information about customer financial Account | FinancialAccount | This element is a container and is a sub-element of “FinancialAccounts” element. This element contains sub-elements to describe the financial account details of a customer. This element can occur multiple times and it must occur at least once (1 or more). This element provides the following attribute: <i>Type</i> : Defines the type of financial account and is optional. Example: Could be savings, cheque, home loan, etc. |
| Financial account data as a free format text | FreeTextLine | This element is used to define financial account details as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Account number | Number | This element is a sub-element of “FinancialAccounts” element that is used to define the account number. This element can occur once and is optional (0 or 1). This element provides the following attribute: <i>Type</i> : Defines the type of account number and is optional. |
| Branch number | BranchNumber | This element is a sub-element of “FinancialAccounts” element that is used to define the branch number. This element can occur once and is optional (0 or 1). |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|------------------------------------|---|
| | | This element provides the following attribute: <i>Type</i> : Defines the type of branch number and is optional. |
| Account owner details | OwnershipInfo | This element is a sub-element of “FinancialAccounts” element that is used to define the ownership details for the account. This element can occur once and is optional (0 or 1) This element provides the following attribute: <i>OwnershipType</i> : Defines the type of ownership and is optional. Example: Joint, Individual, etc. |
| Financial institution that holds the account | FinancialInstitutionDetails | This element is a sub element of “FinancialAccounts” element to represent the details of the financial institution where the account is held. This element has sub-elements to represent the financial institution details. This element can occur once and is optional. This element provides the following attributes: <i>Type</i> : Defines the type of institution and is optional. Example: Bank, Credit Union, etc. <i>IDCode</i> : Defines the code for the financial institution and is optional. <i>CustomerDetailsKeyRef</i> : Defines the reference key to “CustomerDetails” element (foreign key) and is optional. See section “FinancialInstitutionDetails Element” for further details. |
| Date of forming the account. | JoinDate | See section “Date Elements” to know the syntax/grammar of this element. This element can occur once and is optional. |

8.10.1 Example

Shantha Devi and Ram Kumar
Joint Cheque Account
Account Number: 1351980101
Branch: 402
Commonwealth Bank
123 Victoria Avenue
Chatswood, NSW 2067
Join Date: 11 January 2000

```
<xCIL>
  <CustomerDetails>
    <PersonInfo>
      <FinancialAccounts>
        <FinancialAccount Type="Cheque">
          <Number>1351980101</Number>
          <BranchNumber>402</BranchNumber>
          <OwnershipInfo OwnershipType="Joint Account">
            <NameDetails>
```

```

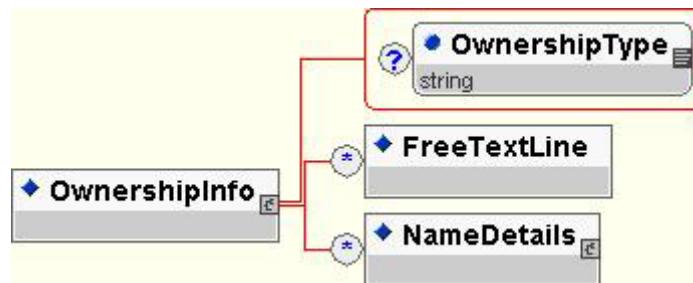
<JointPersonName>
    <PersonName>
        <FirstName>Shantha</FirstName>
        <LastName>Devi</LastName>
    </PersonName>
    <PersonName>
        <FirstName>Ram</FirstName>
        <LastName>Kumar</LastName>
    </PersonName>
</JointPersonName>
</NameDetails>
</OwnershipInfo>
<FinancialInstitutionDetails>
    <NameDetails>
        <NameLine Type="Bank">Commonwealth Bank</NameLine>
    </NameDetails>
<AddressDetails>
    <Address>
        123 Victoria Avenue
        Chatswood, NSW 2067
    </Address>
</AddressDetails>
</FinancialInstitutionDetails>
<JoinDate>
    <Date>11 January 2000</Date>
</JoinDate>
</FinancialAccount>
</FinancialAccounts>
</PersonInfo>
</CustomerDetails>
</xCIL>

```

8.11 OwnershipInfo Element

The OwnershipInfo element is used to define the ownership of financial accounts of a customer. This element is used by the following element:

- FinancialAccount



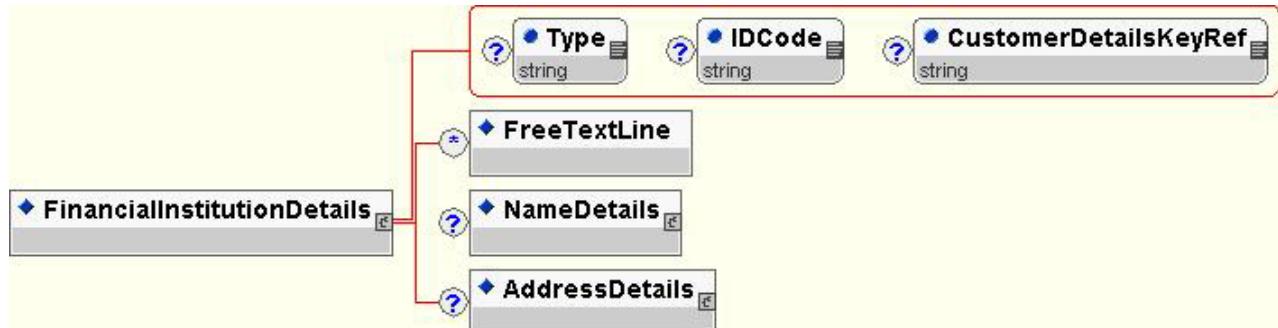
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|--------------------------|---|
| Account owner details | OwnershipInfo | This element is a sub-element of “FinancialAccounts” element that is used to define the ownership details for the account. This element can occur once and is |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|---------------------------------|--|
| | | optional (0 or 1). This element provides the following attribute: <i>OwnershipType</i> : Defines the type of ownership and is optional. Example: Joint, Individual, etc. |
| Ownership details as a free format text | FreeTextLine | This element is used to define ownership details as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name Details of the owner of the account | NameDetails | This element is a container and is a sub-element of xNL standard and is used to define ownership name details. This element can occur multiple times and is optional (0 or more). See “xNL Specifications” for further details about this element. |

8.12 FinancialInstitutionDetails Element

The FinancialInstitutionDetails element is used to define the institution details that hold the financial accounts. This element is used by the following element:

- FinancialAccount

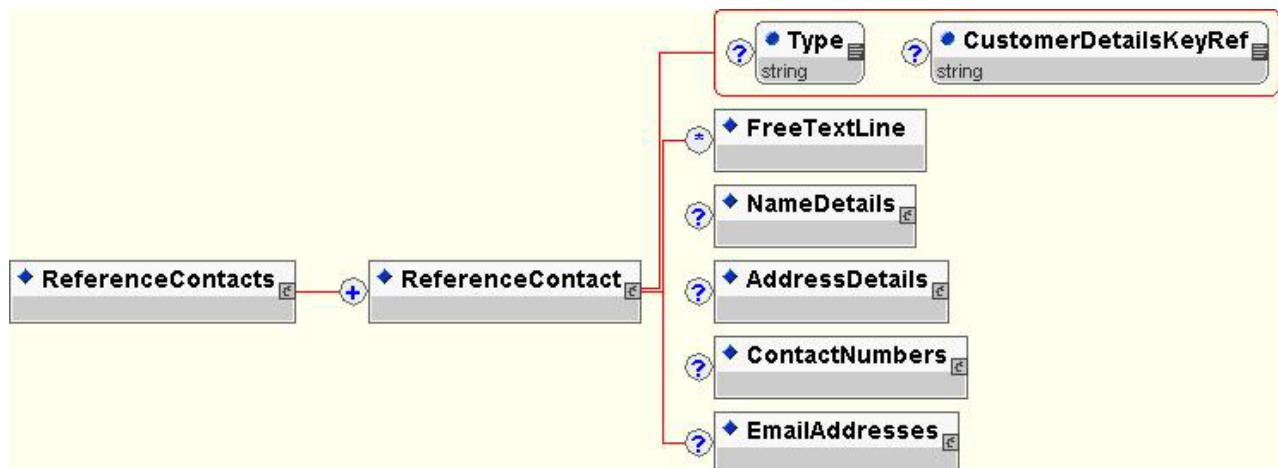


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|------------------------------------|---|
| Financial institution that holds the account | FinancialInstitutionDetails | <p>This element is a sub element of “FinancialAccounts” element to represent the details of the financial institution where the account is held. This element has sub-elements to represent the financial institution details. Can occur once and is optional. This element provides the following attribute:</p> <p><i>Type</i>: Defines the type of institution and is optional. Example: Bank, Credit Union, etc.</p> <p><i>IDCode</i>: Defines the code for the financial institution and is optional.</p> <p><i>CustomerDetailsKeyRef</i>: Defines the reference key to “CustomerDetails” element (foreign key) and is optional.</p> |
| Institution details as a free format text | FreeTextLine | This element is used to define institution details as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name Details of the institution | NameDetails | This element is a container and is a sub-element of xNL standard and is used to define name details of the institution. This element can occur once and is optional (0 or more). See “xNL Specifications” for further details about this element. |
| Address Details of the institution | AddressDetails | This element is a container and is a sub-element of xAL standard and is used to define address details of the institution. This element can occur once and is optional (0 or more). See “xAL Specifications” for further details about this element. |

8.13 ReferenceContact Element

The ReferenceContact element is used to define the reference contacts of a customer. This element is used by the following elements:

- PersonInfo
- OrganisationInfo



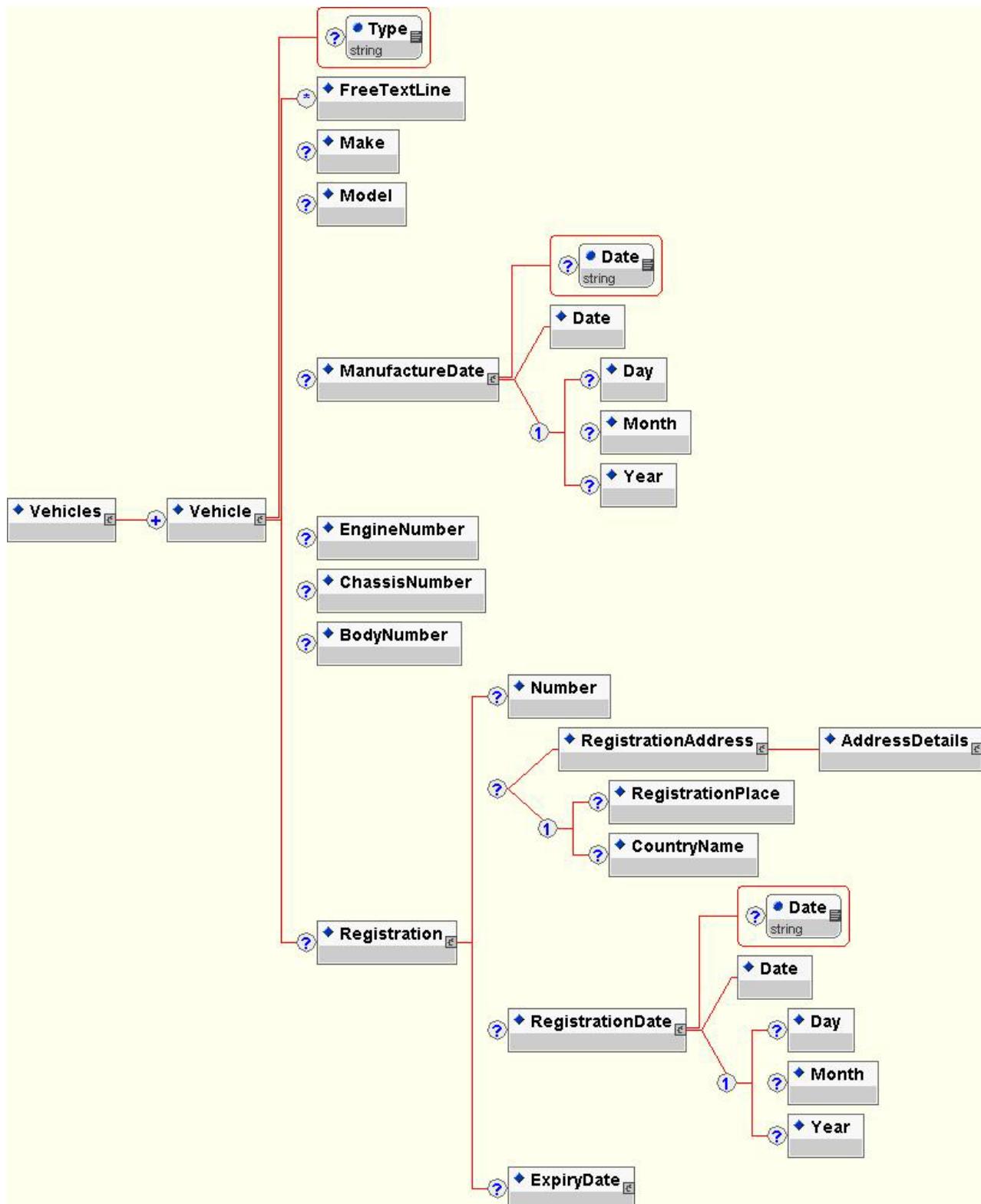
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|--------------------------|--|
| Defines the Reference Contacts of a person/Organisation | ReferenceContacts | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the reference contacts of a person. |
| Defines the reference contact of a person/organisation | ReferenceContact | This element is a container and is a sub-element of “ReferenceContact” element and can occur multiple times and must occur at least once (1 or more). This element has sub-elements and is used to define the reference contact of a person/organisation. This element provides the following attribute: <i>Type</i> : Defines the type of reference contact. Example: Could be personal reference check, credit reference check, etc. <i>CustomerDetailsKeyRef</i> : Defines a foreign key to reference attribute Key of “CustomerDetails” element. This attribute is optional. |
| Reference contact details as a free format text | FreeTextLine | This element is used to define reference contact details as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name Details of the reference contact | NameDetails | This element is a container and is a sub-element of xNL standard and is used to define name details of the reference contact. This element can occur once and is |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| | | optional (0 or more). See “xNL Specifications” for further details about this element. |
| Address Details of the reference contact | AddressDetails | This element is a container and is a sub-element of xAL standard and is used to define address details of the reference contact. This element can occur once and is optional (0 or more). See “xAL Specifications” for further details about this element. |
| Defines the contact numbers of the reference contact. | ContactNumbers | This element is a container and can occur once and is optional. This element has sub-elements to define the contact numbers of the reference contacts. See “ContactNumber Element” section for further details. |
| Defines the e-mail addresses of a reference contact | EmailAddresses | This element is a container and can occur once and is optional. This element has sub-elements to define the email addresses of a reference contact. See “EmailAddress Element” section for further details. |

8.14 Vehicle Details

The Vehicle element defines the vehicle information of a customer in detail. This element is used by:

- PersonInfo element, and
- OrganisationInfo element



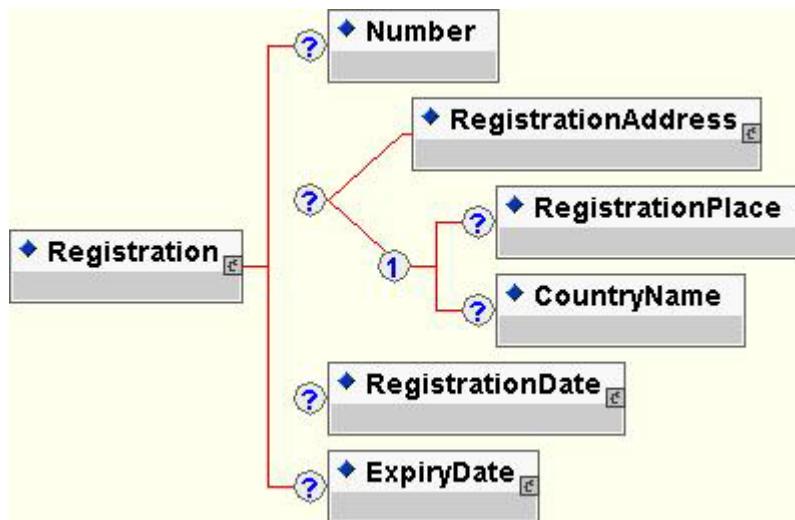
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---------------------------------------|---------------------------------|---|
| Vehicles of a customer | Vehicles | This element is a container and can occur once and is optional. This element has sub-elements to define the vehicles details of a customer. |
| Vehicle details as a free format text | FreeTextLine | This element is used to define vehicle details as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Vehicle details of a customer | Vehicle | <p>This element is a container and is a sub-element of “Vehicles” element to define the vehicle details of a customer. This element can occur multiple times but must occur at least once (1 or more). A customer can have more than one vehicle. This element provides the following attribute:</p> <p><i>Type</i>: Defines the type of vehicle and is optional. Example: Truck, Jeep, Car, motorbike, Boat, etc</p> |
| Make of the vehicle | Make | <p>This element is a sub-element of “Vehicle” element. This element is used to define the make of the vehicle. This element can occur once and is optional (0 or 1). Example: Toyota, Mitsubishi, etc.</p> |
| Model of the vehicle | Model | <p>This element is a sub-element of “Vehicle” element and is used to define the model of the vehicle. This element can occur once and is optional (0 or 1). Example: LandCruiser. This element provides the following attribute:</p> <p><i>Type</i>: Defines the type of vehicle and is optional. Example: sedan/station Wagon, soft top/hard top, etc.</p> |
| Manufacture date of the vehicle | ManufactureDate | <p>This element is a container and is a sub-element of “Vehicle” Element and is used to define the date of manufacture of the vehicle. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.</p> |
| Engine number | EngineNumber | <p>This element is a sub-element of “Vehicle” element and is used to define the number of the engine. This element can occur once and is optional (0 or 1).</p> |
| Chassis number | ChassisNumber | <p>This element is a sub-element of “Vehicle” element and is used to define the chassis number of the vehicle. This element can occur once and is optional.</p> |
| Body number | BodyNumber | <p>This element is a sub-element of “Vehicle” element and is used to define the body number of the vehicle. This element can occur once and is optional (0 or 1).</p> |
| Registration Details | Registration | <p>This element is a container and is a sub-element of “Vehicle” element and is used to define the registration details of the vehicle. This element has sub-elements to define the registration details. This element can occur once and is optional (0 or 1). See section “Registration</p> |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|--------------------------|-------------------------------|
| | | Element” for further details. |

8.15 Registration Element

The Registration element defines the registration details of a vehicle. This element is used by:

- OrganisationInfo element, and
- PersonInfo element

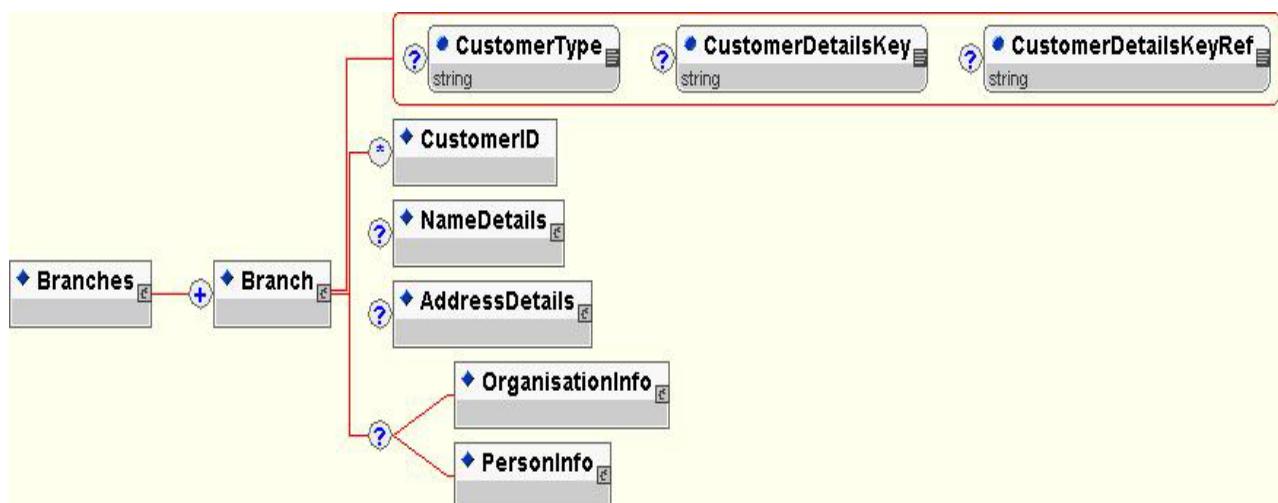


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|----------------------------|--|
| Registration Details | Registration | This element is a container and is a sub-element of “Vehicle” element and is used to define the registration details of the vehicle. This element has sub-elements to define the registration details. This element can occur once and is optional (0 or 1). |
| Registration Number | Number | This element is a sub-element of “Registration” element and is used to define the registration number of the vehicle. This element can occur once and is optional. This element provides the following attribute: <i>Type</i> : Defines the type of registration number and is optional. |
| Address of registration | RegistrationAddress | This element is a container and is a sub-element of “Registration” Element and used to define the address of registration. This element has sub-elements to define the address and uses “AddressDetails” element of xAL. This element can occur once and is optional. See “xAL Specifications” for further details about “AddressDEtails” element. |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|--------------------------|---|
| Place of registration | RegistrationPlace | This element is a sub-element of “Registration” element and is used to define the place of registration of the vehicle. This element can occur once and is optional. Do not use country name here. Use places like city, state, town, etc. This element provides the following attribute: <i>Type</i> : Defines the type of place and is optional. Example: City, Town, etc. |
| Country of Registration | CountryName | This element is a sub-element of “Registration” element and is used to define the country of registration of the vehicle. This element can occur once and is optional. This element is from xAL and see “xAL Specifications” document for further details. |
| Expiry Date of registration | ExpiryDate | This element is a container and is a sub-element of “Registration” Element and used to define the date of registration expiry. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |

8.16 Branch Element

The Branch element defines the branches of an organisation in detail. This element is used by
- OrganisationInfo element



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|--------------------------|---|
| Defines the branches of an organisation | Branches | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the branches of an organisation. |

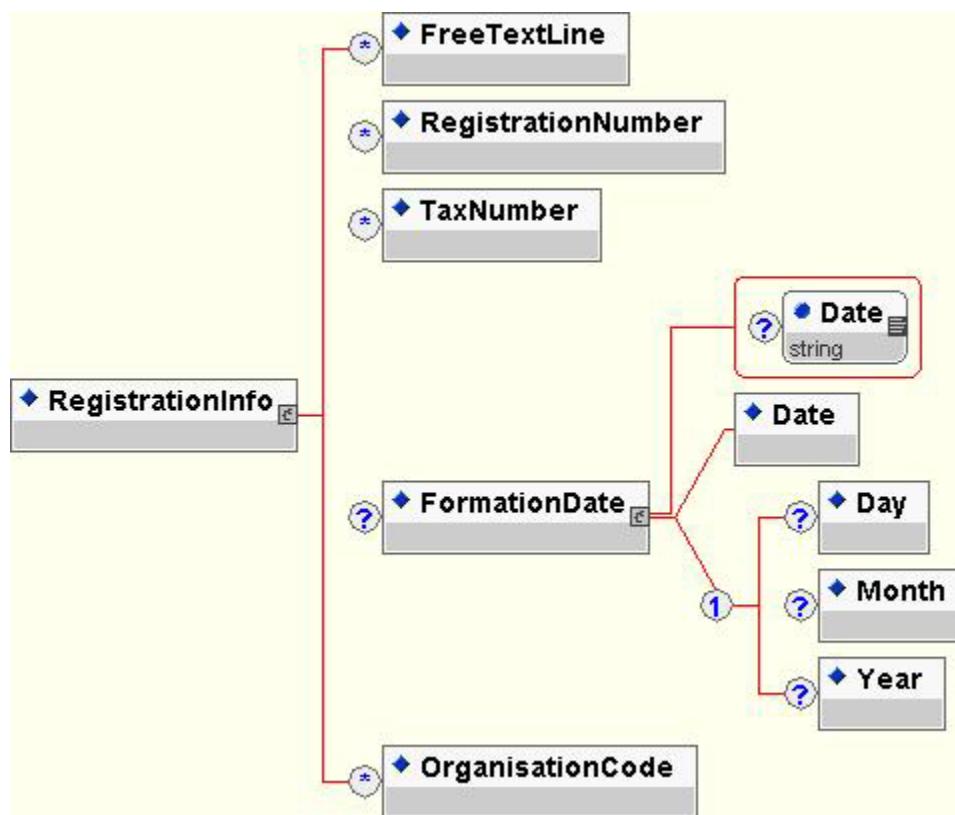
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|---|
| Defines the branch of an organisation | Branch | <p>This element is a container and is a sub-element of “OrganisationInfo” element and can occur multiple times and must occur at least once (1 or more). This element has sub-elements to define the branch details of an organisation. This element provides the following attributes:</p> <p><i>CustomerDetailsKey</i>: Defines the primary key and is optional. Key identifier for the element for not reinforced references from other elements. Not required to be unique for the document to be valid, but application may get confused if not unique. Extend this schema adding unique constraint if needed.</p> <p><i>CustomerDetailsKeyRef</i>: A foreign key to reference attribute Key of “CustomerDetails” element. This attribute is optional.</p> |
| Branch Identification | CustomerID | <p>This element is the sub-element of “Branch” element. This element can occur multiple times and it is optional. This element defines unique ID for a branch (some corporate databases do have unique customer IDs). This element provides the following attribute:</p> <p><i>Type</i>: To define the type of customer ID Example: Unique record number, a unique number for a customer, etc.</p> |
| Branch Name | NameDetails | <p>This element is a container and is a sub-element of element “Branch”. This element can occur once and is optional. This element defines the name of the branch in detail. This element is part of xNL vocabulary. Refer to the “xNL Specifications Document” for further details about xNL.</p> |
| Branch Address | AddressDetails | <p>This element is a container and is a sub-element of element “Branch”. This element can occur once and is optional. This element defines the address of the branch in detail. This element is part of xAL vocabulary. Refer to the “xAL Specifications Document” for further details about xAL.</p> |
| Information about the Branch | OrganisationInfo | <p>This element is a container and is a sub-element of element “Branch”. This element can occur once and is optional. This element has sub-elements that define customer centric data (other than name and address) about the branch in detail. See section “OrganisationInfo Element” for further details about this container.</p> |
| Information about Person associated with the branch | PersonInfo | <p>This element is a container and is the sub-element of element “Branch”. This element can occur once and is optional. This element has sub-elements that define customer centric data (other than name and address) about the person in detail. For example, contact person</p> |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------|--------------------------|---|
| | | for the branch, Manager for the branch, etc. See section “PersonInfo Element” for further details about this container. |

8.17 RegistrationInfo Element

The RegistrationInfo element defines the registration details of an organisation in detail. This element is used by:

- OrganisationInfo element

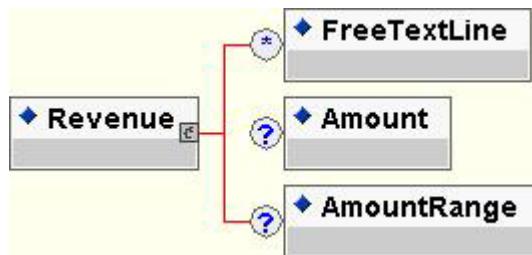


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|--------------------------|---|
| Defines the Registration details of an organisation | RegistrationInfo | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the registration details of an organisation. |
| Registration details of an organisation as a free format text | FreeTextLine | This element is used to define registration details of an organisation as a free formatted text line. This element can occur multiple times and is optional (0 or more). See |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| | | section “FreeTextLine Element” for further details. |
| Registration Number | RegistrationNumber | This element is a sub-element of “RegistrationInfo” element and is used to define the registration number of the organisation. This element can occur multiple times and is optional (0 or more). This element provides the following attribute: <i>Type</i> : Defines the type of registration number and is optional. |
| Tax number of the organisation | TaxNumber | This element is used to define the tax number of an organisation and it can occur multiple times and is optional. This element provides the following attribute: <i>Type</i> : Defines the type of tax number. Example: ACN, ABN as in Australia |
| Formation date of the organisation | FormationDate | This element is a container and is a sub-element of “RegistrationInfo” Element and used to define the date of formation of the organisation. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Code for the organisation | OrganisationCode | This element is a sub-element of “RegistrationInfo” element and is used to define the code assigned to the organisation and it can occur multiple times and is optional. This element provides the following attributes: <i>Type</i> : Defines the type of code and is optional. Example: statistical, taxation, industry, internal, etc. <i>AssignedBy</i> : Defines the industry/group that assigns the code and is optional. Example: Australian Industry Association |

8.18 Revenue Element

The Revenue Element defines the revenue of an organisation in detail. This element is used by:
 - OrganisationInfo element



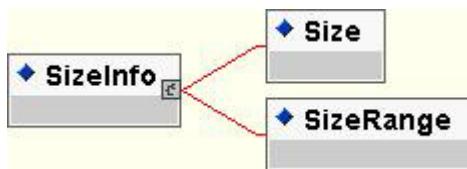
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|---|
| Defines the Revenue details of an organisation | Revenue | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the revenue details of an organisation. |
| Revenue details of an organisation as a free format text | FreeTextLine | This element is used to define the revenue details of an organisation as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Amount | Amount | <p>This is the sub-element of element “Revenue”. This element can occur once and is optional (0 or 1). This element defines the revenue of the organisation as an exact figure. This element provides the following attributes:</p> <p><i>CurrencyType</i>: Defines the currency name or symbol and is optional. Example: Dollar, \$, Rupees, Rs., etc</p> <p><i>FinancialYear</i>: Defines the financial year and is optional. Example: 1999, 1999-2000, etc.</p> <p><i>Period</i>: Defines the period in the financial year and is optional. Example: Quarter 1, Spring Quarter, January to March, July-Sept., etc</p> <p><i>PeriodUnits</i>: Defines the units to measure the Period and is optional. Example: 374 Days, 32 Months, 2 Years, etc.</p> <p><i>Type</i>: Defines the type of amount and is optional. Example: Total earning, profit, loss, turnover, etc.</p> |
| Amount Range | AmountRange | <p>This is the sub-element of element “Revenue”. This element can occur once and is optional (0 or 1). This element defines the revenue of the organisation as an amount range. This element provides the following attributes:</p> <p><i>CurrencyType</i>: Defines the currency name or symbol and is optional. Example: Dollar, \$, Rupees, Rs., etc</p> <p><i>FinancialYear</i>: Defines the financial year and is optional. Example: 1999, 1999-2000, etc.</p> <p><i>Period</i>: Defines the period in the financial year and is optional. Example: Quarter 1, Spring Quarter, January to March, July-Sept., etc</p> <p><i>PeriodUnits</i>: Defines the units to measure the Period and is optional.</p> |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| | | Example: 374 Days, 32 Months, 2 Years, etc. <i>Type</i> : Defines the type of amount and is optional. Example: Total earning, profit, loss, turnover, etc. |

8.19 SizeInfo Element

The SizeInfo element defines the size of an organisation in detail. This element is used by:

- OrganisationInfo element

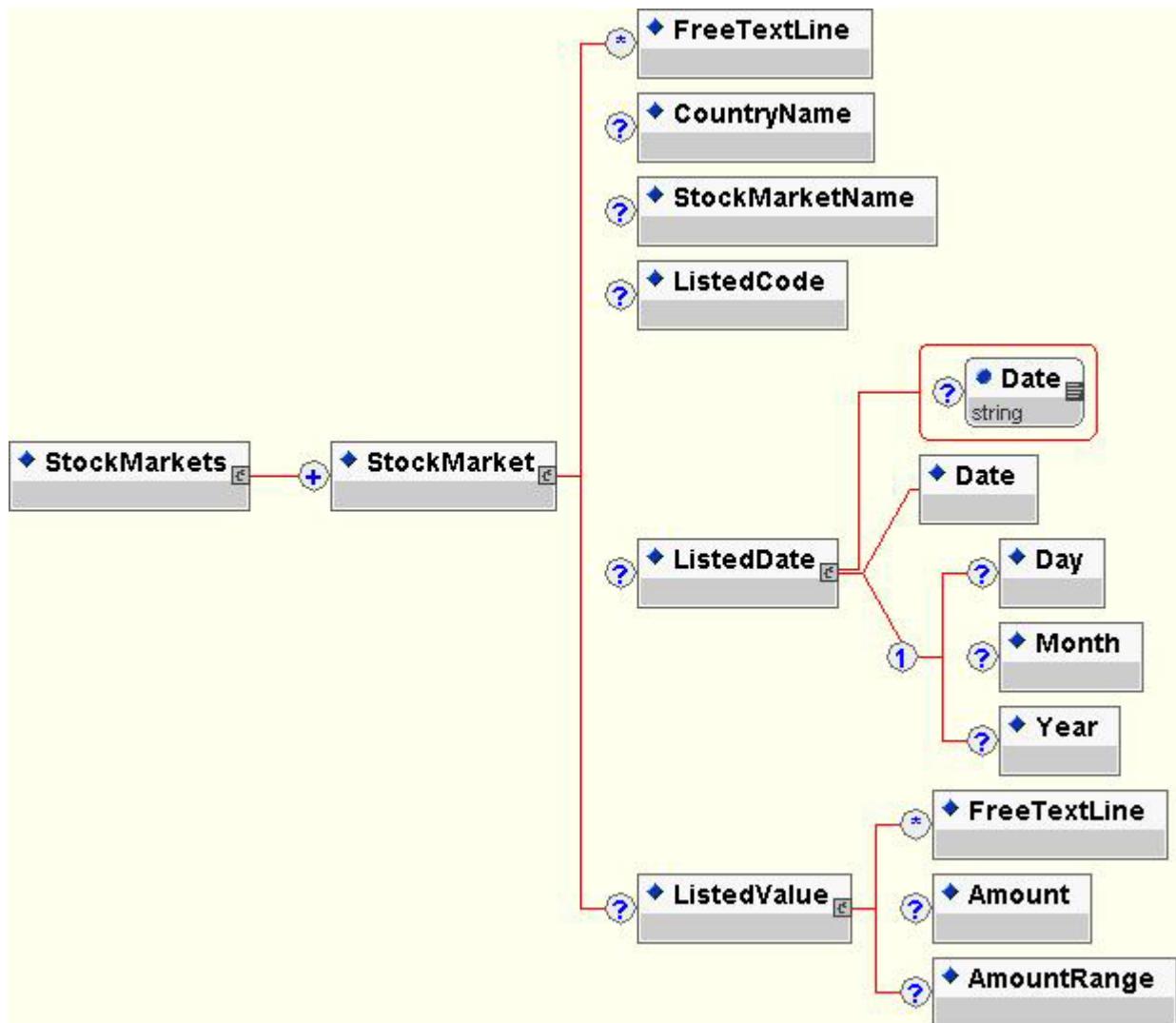


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| Defines the size of the organisation | SizeInfo | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the size details of an organisation. |
| Size of the organisation | Size | This element is the sub-element of element “SizeInfo” element. This element can occur once and is mandatory. This element defines the exact size of the organisation. This element provides the following attribute: <i>Units</i> : Defines the unit of measurement and is optional. |
| Size range of the organisation | SizeRange | This element is the sub-element of element “SizeInfo” element. This element can occur once and is mandatory. This element defines the size range of the organisation. This element provides the following attribute: <i>Units</i> : Defines the unit of measurement and is optional. |

8.20 StockMarket Element

The StockMarket element defines the stock market details of an organisation. This element is used by:

- OrganisationInfo element



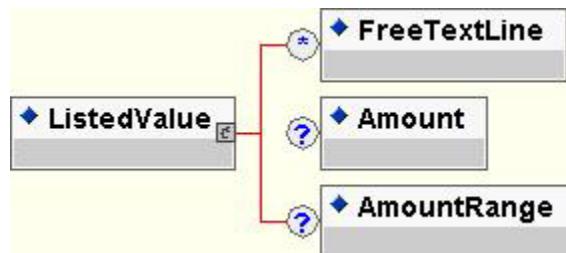
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|---|
| Defines the stock markets details of an organisation | StockMarkets | This element is a container and is a sub-element of “OrganisationInfo” element and can occur once and is optional. This element has sub-elements to define the stock market details of an organisation. |
| Defines a stock market details of an organisation | StockMarket | This element is a container and is a sub-element of “StockMarkets” element and can occur once and is optional. This element has sub-elements to define stock market details of an organisation. |
| Stock market details of an organisation as | FreeTextLine | This element is used to define the stock market details of an organisation as a free formatted text line. This element can occur multiple times and is optional |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|---------------------------------|---|
| a free format text | | (0 or more). See section “FreeTextLine Element” for further details. |
| Name of the country where the stock is floated | CountryName | This element is used to define the country name where the stock is floated. This element can occur once and is optional (0 or 1). This element is from xAL standard. See “xAL Specifications” for more details. |
| Name of the stock market | StockMarketName | This element is the sub-element of element “StockMarket” element. This element can occur once and is optional. This element defines the name of the stock market Example: NASDAQ, Singapore Stock Exchange, etc. This element provides the following attribute: <i>Type</i> : Defines the type of stock market name and is optional. Example: Abbreviation |
| Stock code | ListedCode | This element is the sub-element of element “StockMarket” element. This element can occur once and is optional. This element defines the listed code for the organisation in the stock market This element provides the following attribute: <i>Type</i> : Defines the type of listed code and is optional. |
| Date of listing on the stock market | ListedDate | This element is a container and is a sub-element of “StockMarket” Element and used to define the date of listing of the stock of the organisation on the stock market. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Defines the listed value details of the stock | ListedValue | This element is a container and is a sub-element of “StockMarket” element and can occur once and is optional. This element has sub-elements to define the listed value details of an organisation. See section “ListedValue Element” for further details. |

8.21 ListedValue Element

The ListedValue element is used to define the stock value listed in the stock market by an organisation. This element is used by:

- OrganisationInfo element



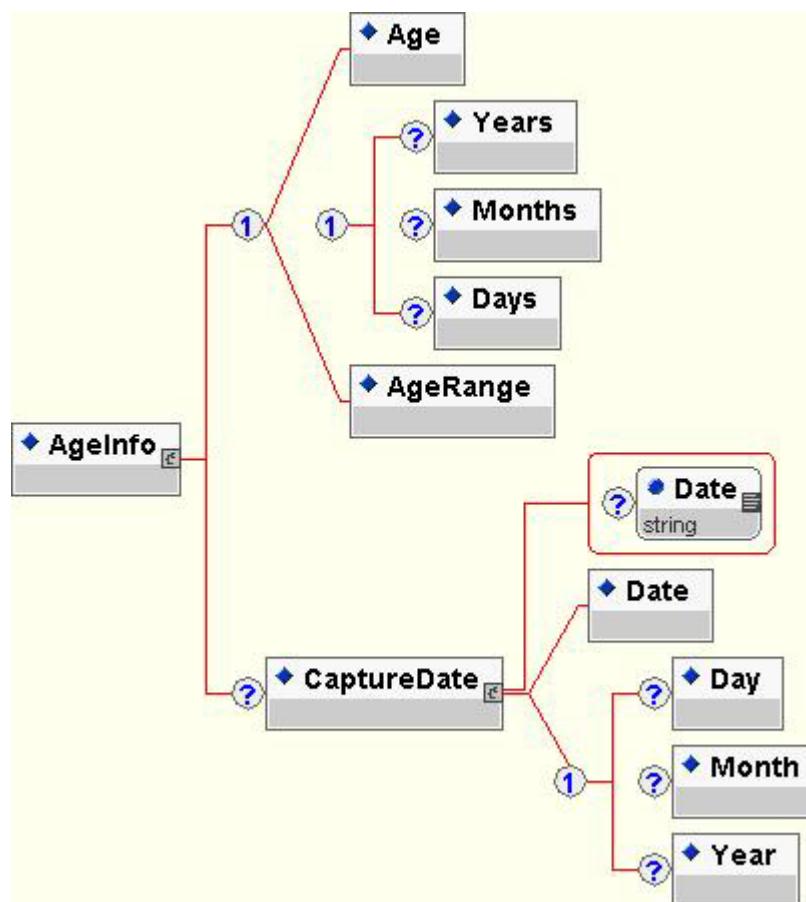
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| Defines the listed value details of the stock | ListedValue | This element is a container and is a sub-element of “StockMarket” element and can occur once and is optional. This element has sub-elements to define the listed value details of an organisation. |
| Stock value listing | FreeTextLine | This element is used to define the stock value details of an organisation as a |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|---------------------------------|---|
| details of an organisation as a free format text | | free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Amount | Amount | <p>This is the sub-element of element “ListedValue”. This element can occur once and is optional (0 or 1). This element defines the stock value listed as an exact figure. This element provides the following attributes:</p> <p><i>CurrencyType</i>: Defines the currency name or symbol and is optional. Example: Dollar, \$, Rupees, Rs., etc</p> <p><i>FinancialYear</i>: Defines the financial year and is optional. Example: 1999, 1999-2000, etc.</p> <p><i>Period</i>: Defines the period in the financial year and is optional. Example: Quarter 1, Spring Quarter, January to March, July-Sept., etc</p> <p><i>PeriodUnits</i>: Defines the units to measure the Period and is optional. Example: 374 Days, 32 Months, 2 Years, etc.</p> <p><i>Type</i>: Defines the type of amount and is optional.</p> |

8.22 AgeInfo Element

The AgeInfo element is used to define the age of the customer in detail. This element is used by:

- PersonInfo element



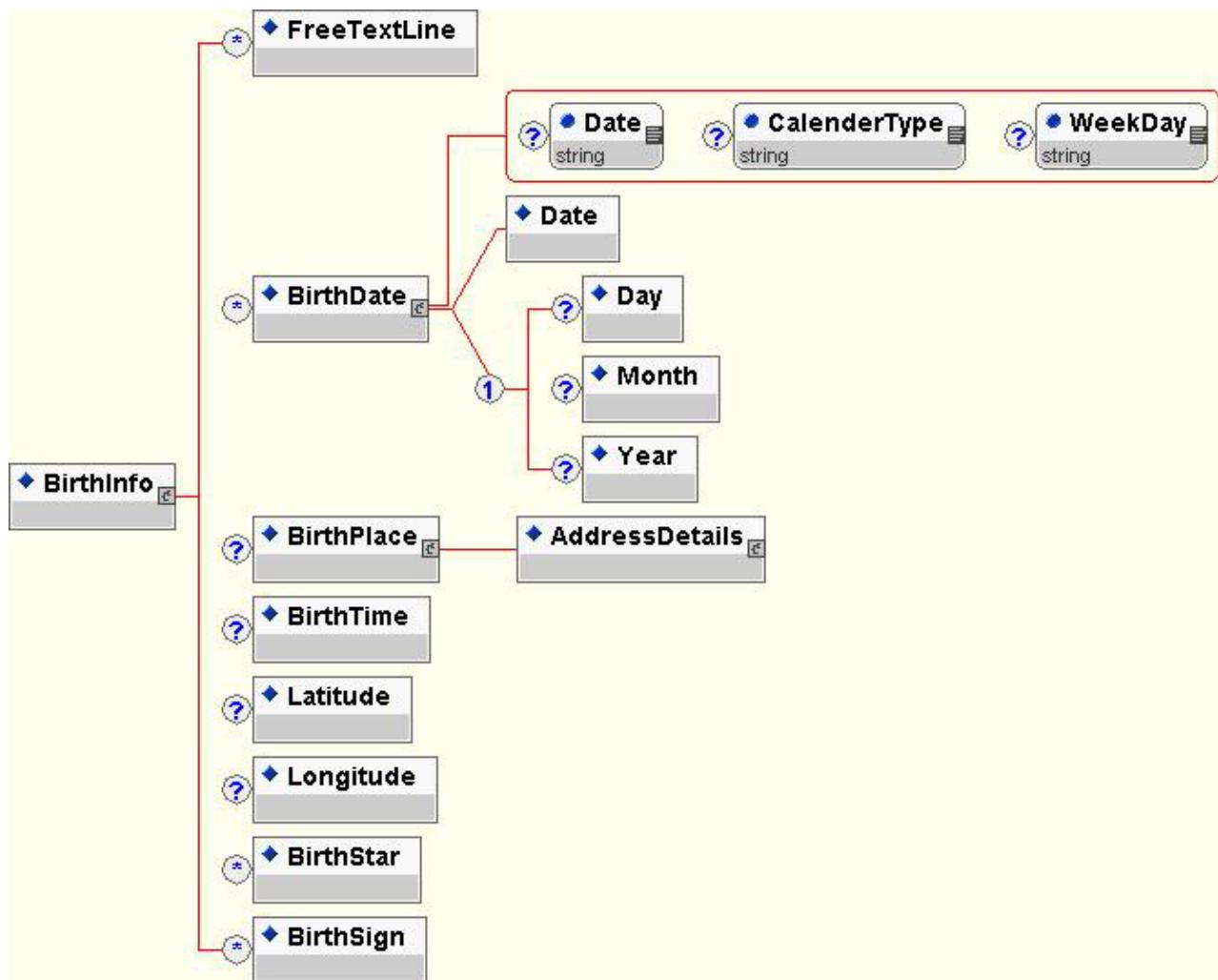
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|-------------------------------------|--------------------------|--|
| Defines the age details of a person | AgeInfo | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the age details of a person. See “Age Element” section for further details. |
| Age of the person | Age | This element is a sub-element of “AgeInfo” element and is used to define the Age of the person. This element an occur once and is mandatory. This element provides the following attribute: <i>Unit</i> : Defines the measure of age and is optional. |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| | | Example: days, years, months, etc. 33 years, 5 months and 12 days |
| Years | Years | This element is a sub-element of “AgeInfo” element and is used to define the number of years in the age of the person. This element can occur once and is mandatory. |
| Months | Months | This element is a sub-element of “AgeInfo” element and is used to define the number of months in the age of the person. This element can occur once and is mandatory. |
| Days | Days | This element is a sub-element of “AgeInfo” element and is used to define the number of days in the age of the person. This element can occur once and is mandatory. |
| Age Range | AgeRange | This element is a sub-element of “AgeInfo” element and is used to define the age in range. This element can occur once and is mandatory. This element provides the following attribute: <i>Unit</i> : Defines the measure of age range and is optional. |
| Age capture date | CaptureDate | This element is a container and is a sub-element of “AgeInfo” Element and used to define the date of capture of the age of the person. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |

8.23 BirthInfo Element

The BirthInfo element defines the birth details about the Customer ‘Person’. This element is used by:

- PersonInfo element



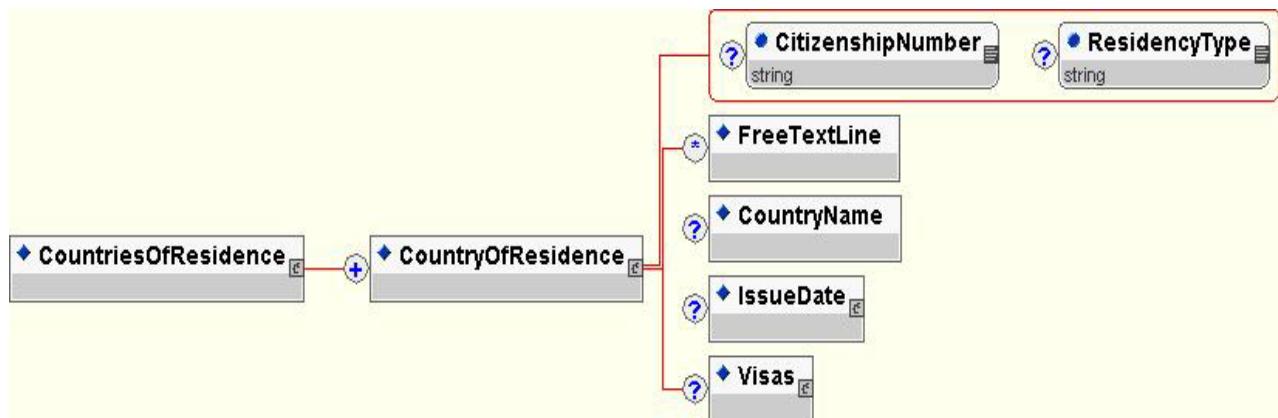
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|--------------------------|---|
| Defines the birth details of a person | BirthInfo | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the birth details of a person. |
| Birth details of a person as a free format text | FreeTextLine | This element is used to define the birth details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| | | section “FreeTextLine Element” for further details. |
| Birth date details | BirthDate | <p>This element is a container and is a sub-element of “BirthInfo” Element and used to define the date of birth of the person. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. This element provides the following attribute:</p> <p><i>CalendarType</i>: Defines the type of calendar and is optional. For example, Chinese Calendar, Tamil Calendar, English Calendar, etc.</p> <p><i>WeekDay</i>: Defines the weekday and is optional. Example: Monday</p> |
| Place of birth | BirthPlace | <p>This element is a sub-element of “BirthInfo” element and can occur once and is optional. This element defines the place of birth. This element uses “AddressDetails” element of xAL to define the place of birth. See section “xAL Specifications” for further details.</p> |
| Time of Birth | BirthTime | <p>This element is a sub-element of “BirthInfo” element and can occur once and is optional. This element defines the time of birth. This element provides the following attribute:</p> <p><i>BirthTime</i>: Defines the time of birth and is optional.</p> |
| Latitude – Place of birth | Latitude | <p>This element is a sub-element of “BirthInfo” element and can occur once and is optional. This element defines the latitude of the place of birth of customer “Person”. Some communities who believe in astrology to do astrological calculations use this element.</p> |
| Longitude – place of birth | Longitude | <p>This element is a sub-element of “BirthInfo” element and can occur once and is optional. This element defines the longitude of the place of birth of customer “Person”. Some communities who believe in astrology to do astrological calculations use this element.</p> |
| Star of Birth | BirthStar | <p>This element is a sub-element of “BirthInfo” element and can occur once and is optional. This element defines the star of birth of the customer “Person”. This element provides the following attribute:</p> <p><i>Type</i>: Defines the type of star and is optional. Defines type of the calendar or the system to figure out the birth star name. Example: Chinese/Tamil Calendar.</p> |
| Sign of Birth | BirthSign | <p>This element is a sub-element of “BirthInfo” element and can occur once and is optional. This element defines the sign of birth of the customer “Person”. This element provides the following attribute:</p> <p><i>Type</i>: Defines the type of star and is optional. Defines type of the calendar or the system to figure out the birth star name. Example: Chinese/Tamil Calendar.</p> |

8.24 CountriesOfResidence Element

The CountriesOfResidence element is used to define the countries the person is a resident/citizen of. This element is used by:

- PersonInfo element

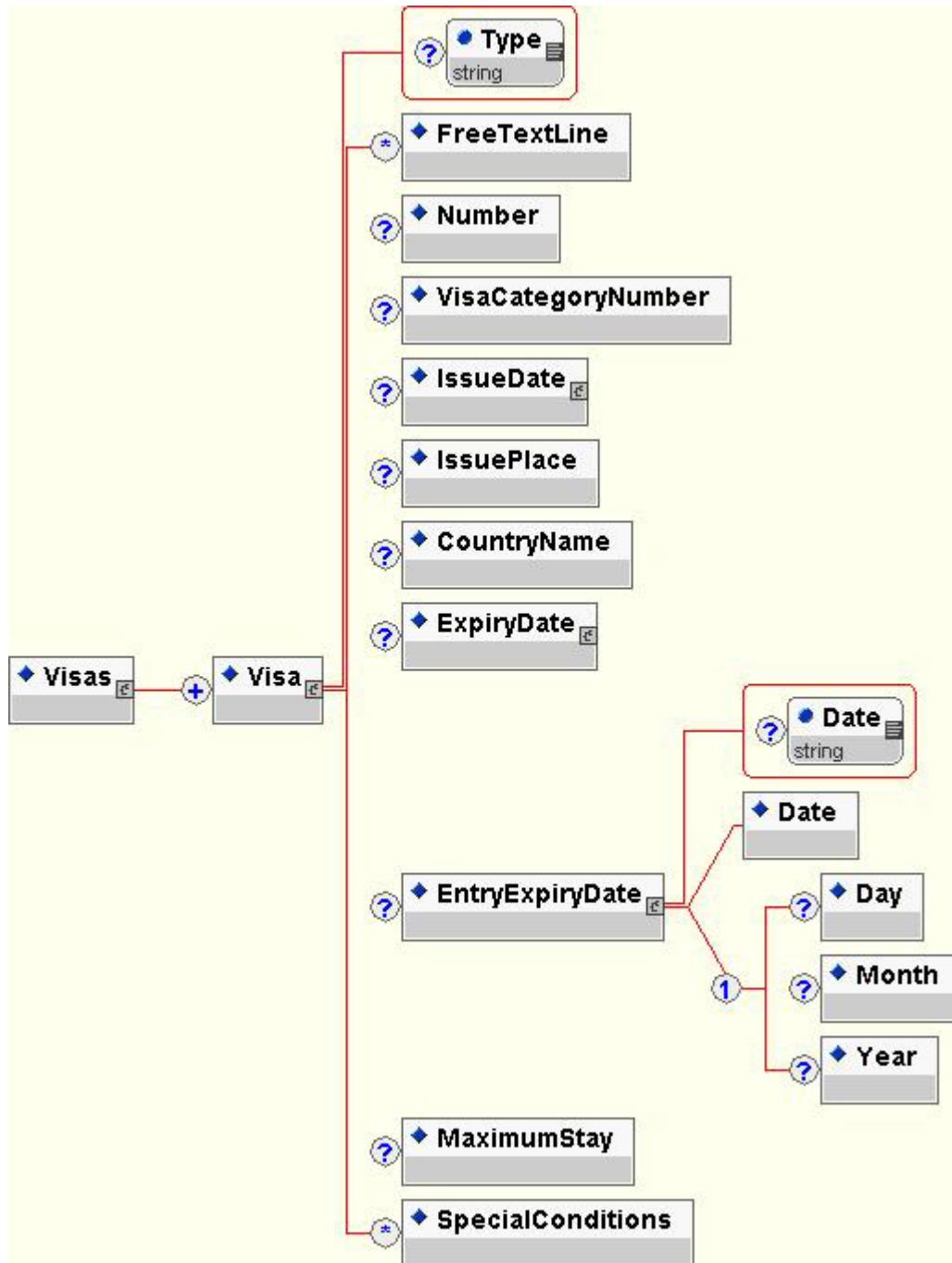


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|-----------------------------|---|
| Defines the countries of residence of a person | CountriesOfResidence | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the countries of residence of a person. |
| Defines the country of residence of a person | CountryOfResidence | This element is a container and is a sub-element of “CountriesOfResidence” element and can occur multiple times and must occur at least once (1 or more). This element has sub-elements to define the country of residence of a person. This element provides the following attributes: CitizenshipNumber : Defines the citizenship number and is optional. Some countries provide citizenship certificates. ResidencyType : Defines the type of residency and is optional. Example: Work, permanent resident, temporary resident, citizen, refugee, etc. |
| Residency details of a person | FreeTextLine | This element is used to define the residency details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name of country of residency | CountryName | This element is a sub-element of “CountryOfResidence” element and can occur once and is optional (0 or 1). This element defines the name of the country and this element is a sub-element of “xAL” standard. Refer “xAL Specifications” for further details. |
| Date of issue of | IssueDate | This element is a container and is a sub-element of |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| residency | | “CountryOfResidence” Element and used to define the date of issue of the residency of the person. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Visas of the person | Visas | This element is a container and is a sub-element of “CountryOfResidence” element. This element can occur once and is optional. This element defines the visas of the person and has sub-elements to define the details. See section “Visa Element” for further details. |

8.25 Visa Element

The Visa element defines the information about visas held by a customer in detail.



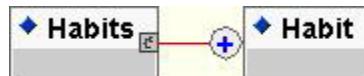
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| Visas of the person | Visas | This element is a container and is a sub-element of “CountryOfResidence” element. This element can occur once and is optional. This element defines the visas of the person and has sub-elements to define the details. See section “Visa Element” for further details. |
| Visa of a person | Visa | This element is a container and is a sub-element of “Visa” Element and used to define the visa details of a customer. This element can occur multiple times and must occur at least once (1 or more). This element provides the following attribute: <i>Type</i> : Defines the type of VISA and is optional. Example: Worker's Visa, Visitor's visa, Permanent Residency Visa, etc. |
| Visa details of a person | FreeTextLine | This element is used to define the visa details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Visa Number | Number | This element is a sub-element of “Visa” Element and is used to define the number of the visa. This element can occur once and is optional. This element provides the following attribute: <i>Type</i> : Defines the type of visa number and is optional. |
| Visa category number | VisaCategoryNumber | This element is a sub-element of “Visa” Element and is used to define the category number of the visa. This element can occur once and is optional. |
| Date of issue of visa | IssueDate | This element is a container and is a sub-element of “Visa” Element and used to define the date of issue of visa of the person. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Place of Issue of visa | IssuePlace | This element is a sub-element of “Visa” Element and used to define the issue place the visa. This element can occur once and is optional. This element provides the following attribute: <i>Type</i> : Defines the type of issue place and is optional. Example: City, embassy, state, high commission, etc. |
| Name of country issuing the visa | CountryName | This element is a sub-element of “Visa” element and can occur once and is optional (0 or 1). This element defines the name of the country that issued the visa and this element is a sub-element of “xAL” standard. Refer “xAL Specifications” for further details. |
| Date of expiry of visa | ExpiryDate | This element is a container and is a sub-element of “Visa” Element and used to define the date of expiry of visa. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| Date of expiry of visa for entering the country | EntryExpiryDate | This element is a container and is a sub-element of “Visa” Element and used to define the date of expiry of visa for a person entering the country. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. Once the visa is issued, the customer can enter the country before a certain date. If not, the visa cannot be used. |
| Allowed maximum stay in a country | MaximumStay | This element is a sub-element of “Visa” element and is used to define the maximum allowable stay for a person in a country as per the visa. This element can occur once and is optional. This element provides the following attribute: <i>Units</i> : Defines the unit of measure and is optional. Example: hours, days, weeks, months, years, etc. |
| Special conditions in the visa | SpecialConditions | This element is a sub-element of “Visa” element and is used to define the special conditions associated with the visa. This element can occur multiple times and is optional (0 or more). Example: No more than 20 hours of work allowed, Work not permitted, etc. This element provides the following attribute: <i>Type</i> : Defines the type of condition. Example: Work restriction |

8.26 Habit Element

The Habit element defines the habits of a person. This element is used by:

- PersonInfo element

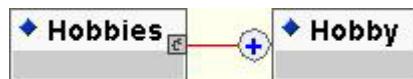


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| Defines the habits of a person | Habits | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the habits of a person. |
| Defines a habit of a person | Habit | This element is a sub-element of “Habits” Element and used to define a habit of a customer. This element can occur multiple times and must occur at least once (1 or more). Example: Personal habits of the customer such as smoking, drinking, etc. This element provides the following attribute: <i>Type</i> : Defines the type of habit and is optional. |

8.27 Hobby Element

The Hobby element defines the hobbies of a person. This element is used by:

- PersonInfo element



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---------------------------------|--------------------------|--|
| Defines the hobbies of a person | Hobbies | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the hobbies of a person. |
| Defines a hobby of a person | Hobby | This element is a sub-element of “Hobbies” Element and used to define a hobby of a customer. This element can occur multiple times and must occur at least once (1 or more). Example: craft, sport, recreational activity, etc. This element provides the following attribute: <i>Type</i> : Defines the type of hobby and is optional. |

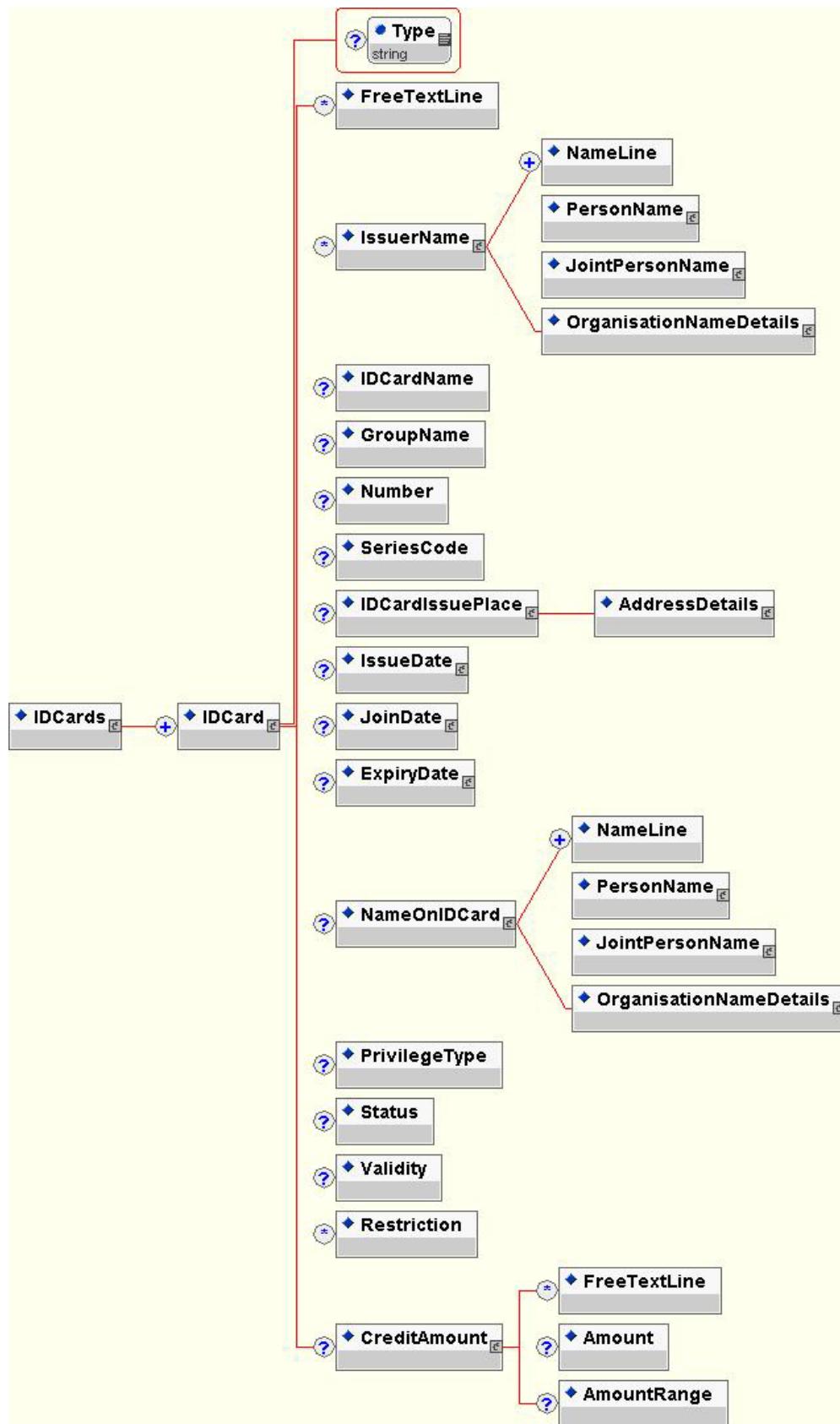
8.28 IDCard Element

The IDCard element helps to define the ID Card details of a Customer “Person. ID Cards could be:

- Driver’s License
- Credit Card
- Loyalty Card
- Rewards Card
- Healthcare Card, etc.

This element is used by:

- PersonInfo element



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| Defines the Identification cards of a person | IDCards | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the Identification Cards of a person. |
| Identification card details | IDCard | This element is container and is a sub-element of “IDCards” element to define the Identification Card details of a person. This element can occur multiple times but must occur at least once (1 or more). This element has sub-elements to define the ID card details. A person can have more than one ID Card. This element provides the following attribute: <i>Type</i> : Defines the type of ID Card and is optional. Example: Credit card, License etc. |
| ID card details of a person as a free text line | FreeTextLine | This element is used to define the ID card details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name of the ID Card Issuer | IssuerName | This element is a container and is a sub-element of “IDCard” element. This element is used to define the name of the issuer of the IDCard. This element can occur once and is optional (0 or 1). Uses “NameDetails” elements of xNL standard to define the name. Refer to “xNL Specifications” for further details. |
| Name of the ID Card | IDCardName | This element is a sub-element of “IDCard” element and is used to define the name of the card. This element can occur once and is optional (0 or 1). Example. Australian Computer Society, IEEE, VISA, AMEX etc. This element provides the following attribute: <i>Code</i> : Defines the code assigned to the issuer and is optional. |
| Name of the group that the card belongs to | GroupName | This element is a sub-element of “IDCard” element and is used to define the name of the group that the card belongs to. This element can occur multiple times and is optional (0 or more). Example: One world group of a mileage program. This element provides the following attribute: <i>GroupType</i> : Defines whether the Group is “Single” or “Alliance” and is optional. |
| ID Card number | Number | This element is a sub-element of “IDCard” element and is used to define the number of the card. This element can occur once and is optional. This element provides the following attribute: <i>Type</i> : Defines the type of number and is optional. |
| Series code | SeriesCode | This element is a sub-element of “IDCard” element and is used to define the series code in cards. This element |

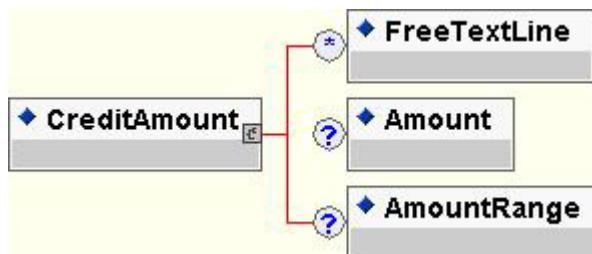
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| | | can occur once and is optional. Example: Verification digits printed on credit cards following the embossed number. |
| Information about the Place of Issue of the ID Card | IDCardIssuePlace | This element is a container and is a sub-element of “IDCard” element and is used to define the issue place of the IDCard and has sub elements to define it. This element can occur once and is optional. This element uses “AddressDetails” element of xAL standard. Refer to “xAL Specifications” for further details. |
| Date of issuing the ID card. | IssueDate | This element is a container and is a sub-element of “IDCard” Element and is used to define the date of issuing the card. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Date of expiry of the membership | ExpiryDate | This element is a container and is a sub-element of “IDCard” Element and used to define the date of IDCard expiry date. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Customer name on the ID Card | NameOnIDCard | This element is a container and is a sub-element of “IDCard” Element and is used to define the name of the person on the ID Card. This element can occur once and is optional. This element uses “NameDetails” elements of xNL standard. Refer to “xNL Specifications” for further details. |
| Member since date | MembershipDate | This element is a sub-element of “IDCardDetails” Element and used to define the membership since date. This could be different from joining date. For example, AMEX credit cards have this information. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. Day, Month are optional elements and Year is mandatory element. |
| Privilege assigned to the card. | PrivilegeType | This element is a sub-element of “IDCard” Element and is used to define the type of privilege on the card. This element can occur once and is optional. Example: silver, gold, platinum, etc. |
| Status of the ID Card | Status | This element is a sub-element of “IDCard” Element and is used to define the status of the ID Card. This element can occur once and is optional. Example: Full driver’s license, learner’s license, associate member, full member etc. |
| Validity of the card | Validity | This element is a sub-element of “IDCard” Element and is used to define the validity of the ID Card. This element can occur once and is optional. Example: International, Australian only, etc. |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| Restrictions on the ID Card | Restriction | This element is a sub-element of “IDCard” Element and is used to define the restrictions on the ID Card. This element can occur multiple times and is optional (0 or more). Example: Car only, Truck only, etc. |
| Credit amount on the card | CreditAmount | This element is a container and is a sub-element of “IDCard” element. This element is used to define the credit amount on a financial card. This element can occur once and is optional. This element has sub-elements to define the details of the credit amount. See section “CreditAmount Element” for further details. |

8.29 CreditAmount Element

The CreditAmount Element defines the credit value of a financial card. This element is used by:

- PersonInfo element



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| Credit amount on the card | CreditAmount | This element is a container and is a sub-element of “IDCard” element. This element is used to define the credit amount on a financial card. This element can occur once and is optional. This element has sub-elements to define the details of the credit amount. |
| Credit amount details as a free format text | FreeTextLine | This element is used to define the credit amount details of an organisation as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Amount | Amount | This is the sub-element of element “CreditAmount”. This element can occur once and is optional (0 or 1). This element defines the credit amount as an exact figure. This element provides the following attributes: <i>CurrencyType</i> : Defines the currency name or symbol and is optional. Example: Dollar, \$, Rupees, Rs., etc <i>FinancialYear</i> : Not applicable here <i>Period</i> : Not applicable here <i>PeriodUnits</i> : Not applicable here <i>Type</i> : Not applicable here |
| Amount Range | AmountRange | This is the sub-element of element “CreditAmount”. This element can occur once and is optional (0 or 1). This element defines the credit amount as an |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| | | <p>amount range. This element provides the following attributes:</p> <p><i>CurrencyType</i>: Defines the currency name or symbol and is optional. Example: Dollar, \$, Rupees, Rs., etc</p> <p><i>FinancialYear</i>: Not applicable here</p> <p><i>Period</i>: Not applicable here</p> <p><i>PeriodUnits</i>: Not applicable here</p> <p><i>Type</i>: Not applicable here</p> |

8.29.1 Example

```

<xCIL>
  <CustomerDetails>
    <PersonInfo>
      <IDCards>
        <IDCard Type="Credit Card">
          <IssuerName>
            <NameLine Type="Organisation">Visa International, Inc</NameLine>
          </IssuerName>
          <IDCardName>Visa</IDCardName>
          <Number>4509 4567 2012 3244</Number>
          <ExpiryDate>
            <Month>April</Month>
            <Year>2002</Year>
          </ExpiryDate>
          <NameOnIDCard>
            <NameLine>Ram Kumar</NameLine>
          </NameOnIDCard>
        </IDCard>
        <IDCard Type="Credit Card">
          <IDCardName>AMEX</IDCardName>
          <Number>3777 3017 771100</Number>
          <ExpiryDate>
            <Date>22 April 2003</Date>
          </ExpiryDate>
          <NameOnIDCard>
            <PersonName>
              <FirstName>Venkiapurappu</FirstName>
              <MiddleName>Venkata</MiddleName>
              <MiddleName>Sai</MiddleName>
              <LastName>Laxman</LastName>
            </PersonName>
          </NameOnIDCard>
        </IDCard>
        <IDCard Type="Driver License">
          <Number>74183768C</Number>
          <IDCardIssuePlace>
            <AddressDetails>
              <AddressLines>
                <AddressLine Type="State">NSW</AddressLine>
                <AddressLine Type="City">Sydney</AddressLine>
              </AddressLines>
            </AddressDetails>
          </IDCardIssuePlace>
        </IDCard>
      </IDCards>
    </PersonInfo>
  </CustomerDetails>
</xCIL>

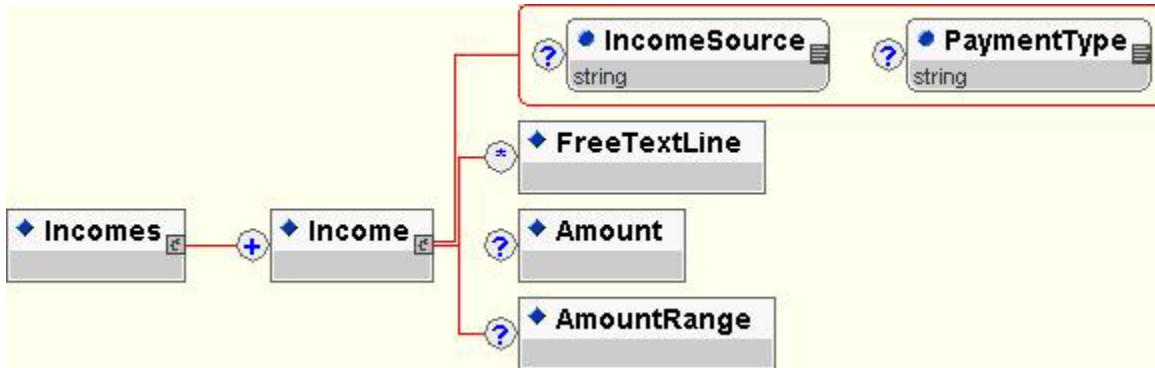
```

```
</AddressLines>
</AddressDetails>
</IDCardIssuePlace>
<ExpiryDate>
  <Day>22</Day>
  <Month>April</Month>
  <Year>2000</Year>
</ExpiryDate>
<PrivilegeType>Silver</PrivilegeType>
<Validity>Australia</Validity>
  <Restriction>Car</Restriction>
</IDCard>
<IDCard Type="Driver License">
  <Number>M1234567</Number>
  <IDCardIssuePlace>
    <AddressDetails>
      <AddressLines>
        <AddressLine Type="State">Tamil Nadu</AddressLine>
        <AddressLine Type="Country">India</AddressLine>
      </AddressLines>
    </AddressDetails>
  </IDCardIssuePlace>
  <ExpiryDate>
    <Date>27 November 2000</Date>
  </ExpiryDate>
</IDCard>
<IDCard Type="Mileage Program">
  <GroupName>One World-Qantas</GroupName>
  <Number>99405678</Number>
  <IssueDate>
    <Day>5</Day>
    <Month>December</Month>
    <Year>1995</Year>
  </IssueDate>
  <PrivilegeType>Gold</PrivilegeType>
  <Restriction>Two Wheeler</Restriction>
</IDCard>
<IDCard Type="Mileage Program">
  <GroupName>Star Alliance-Ansett</GroupName>
  <Number>667891234</Number>
  <IssueDate>
    <Date>8 November 1998</Date>
  </IssueDate>
</IDCard>
</IDCards>
</PersonInfo>
</CustomerDetails>
</xCIL>
```

8.30 Income Element

The Income element defines the details of income of customer “Person”. This element is used by:

- PersonInfo element



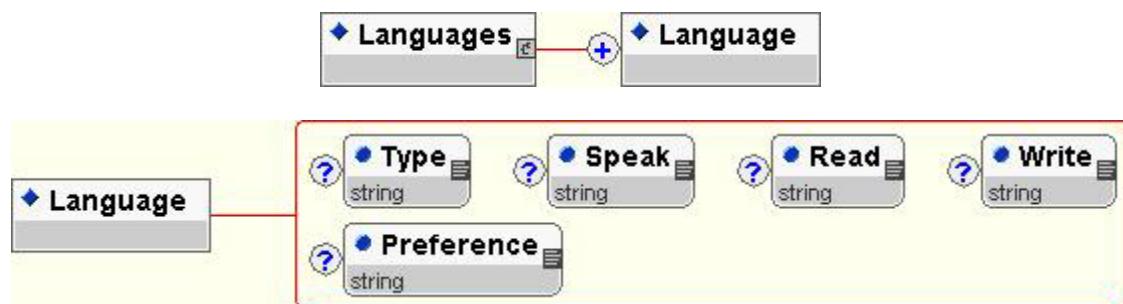
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|--|
| Defines the income details of a person | Incomes | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the income details of a person. |
| Income of a person | Income | This element is container and is a sub-element of “Incomes” element to define the income details of a person. This element can occur multiple times but must occur at least once (1 or more). A customer can have more than one income. This element provides the following attributes: <i>IncomeSource</i> : Defines the source of income and is optional. Example: contracting, consulting, etc. <i>PaymentType</i> : Defines the type of payment and is optional. Example: daily, weekly, monthly, etc. |
| Income details as a free format text | FreeTextLine | This element is used to define the income details of an organisation as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Amount | Amount | This is the sub-element of element “Income”. This element can occur once and is optional (0 or 1). This element defines the income amount as an exact figure. This element provides the following attributes: <i>CurrencyType</i> : Defines the currency name or symbol and is optional. Example: Dollar, \$, Rupees, Rs., etc <i>FinancialYear</i> : Not applicable here <i>Period</i> : Not applicable here <i>PeriodUnits</i> : Not applicable here <i>Type</i> : Not applicable here |
| Amount Range | AmountRange | This is the sub-element of element “Income”. This |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| | | <p>element can occur once and is optional (0 or 1). This element defines the income amount as an amount range. This element provides the following attributes:</p> <p><i>CurrencyType</i>: Defines the currency name or symbol and is optional. Example: Dollar, \$, Rupees, Rs., etc</p> <p><i>FinancialYear</i>: Not applicable here</p> <p><i>Period</i>: Not applicable here</p> <p><i>PeriodUnits</i>: Not applicable here</p> <p><i>Type</i>: Not applicable here</p> |

8.31 Language Element

The Language element defines the languages (speak, read and write) used by the customer “Person”. This element is used by:

- PersonInfo element



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| Defines the languages of a person | Languages | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the languages of a person. |
| Language of a customer | Language | <p>This element is a sub-element of “Languages” element and is used to define the language details of a customer. This element can occur multiple times and must occur at least once (1 or more). This element provides the following attributes:</p> <p><i>Type</i>: Defines the type of language and is optional. Example: Mother tongue, by birth, etc</p> <p><i>Speak</i>: Defines the ability to speak and is optional. Example: yes, no, poor</p> <p><i>Read</i>: Defines the ability to read and is optional. Example: yes, no, poor</p> <p><i>Write</i>: Defines the ability to write and is optional.</p> |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| | | <p>Example: yes, no, poor</p> <p><i>Preference</i>: Defines the language preference and is optional. Indicates preferred language of communication (read and/or write and/or speak)</p> |

8.31.1 An Example

```

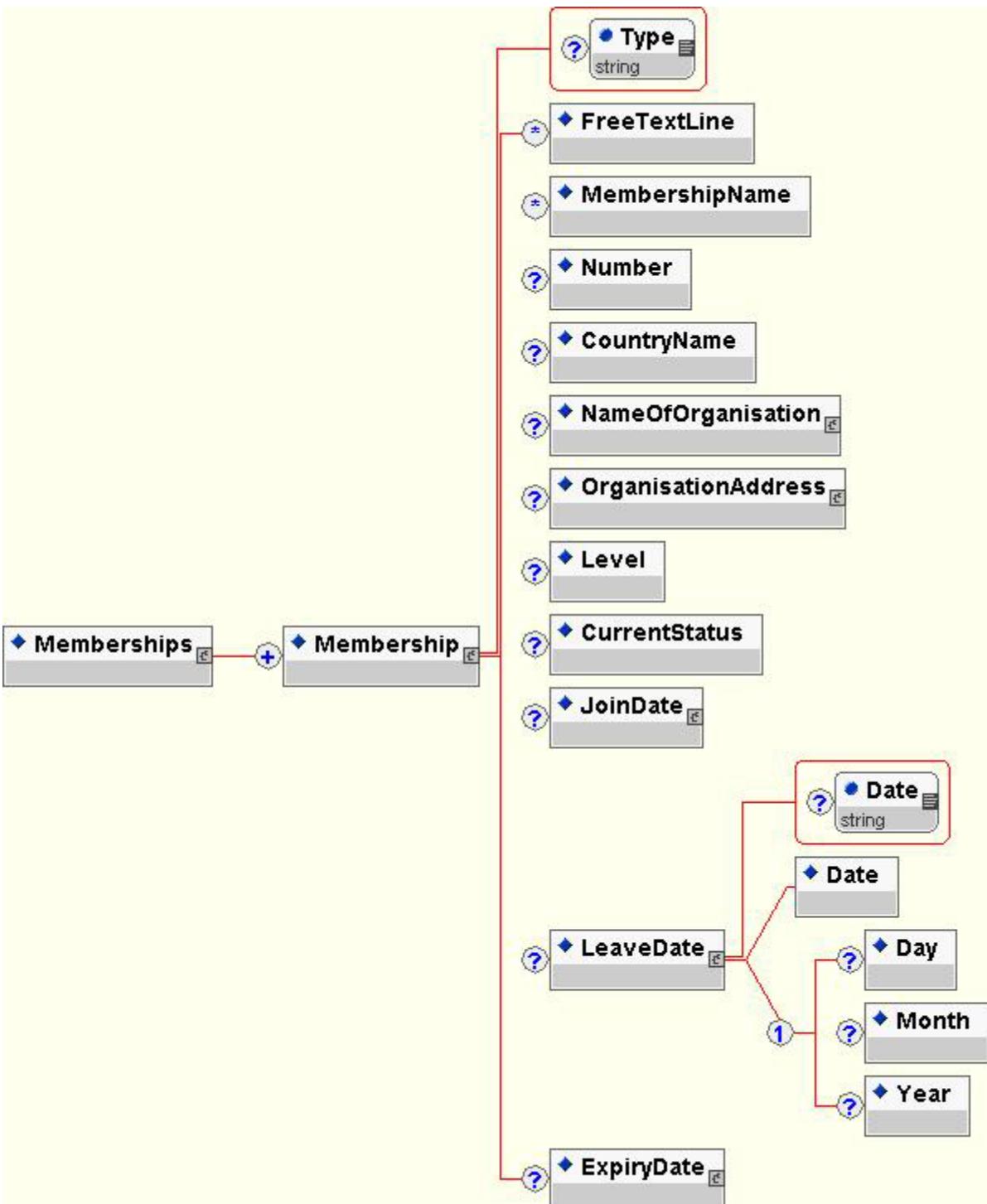
<xCIL>
  <CustomerDetails>
    <PersonInfo>
      <Languages>
        <Language Type ="Mother Tongue"
                  Speak="Excellent"
                  Read="Excellent"
                  Write="Excellent">Tamil
        </Language>
        <Language Type ="Second Language"
                  Speak="Excellent"
                  Read="Excellent"
                  Write="Excellent">English
        </Language>
      </Languages>
    </PersonInfo>
  </CustomerDetails>

```

8.32 MembershipInfo Element

The MembershipInfo element defines the memberships held by a Customer “Person” in detail. This element is used by:

- PersonInfo element



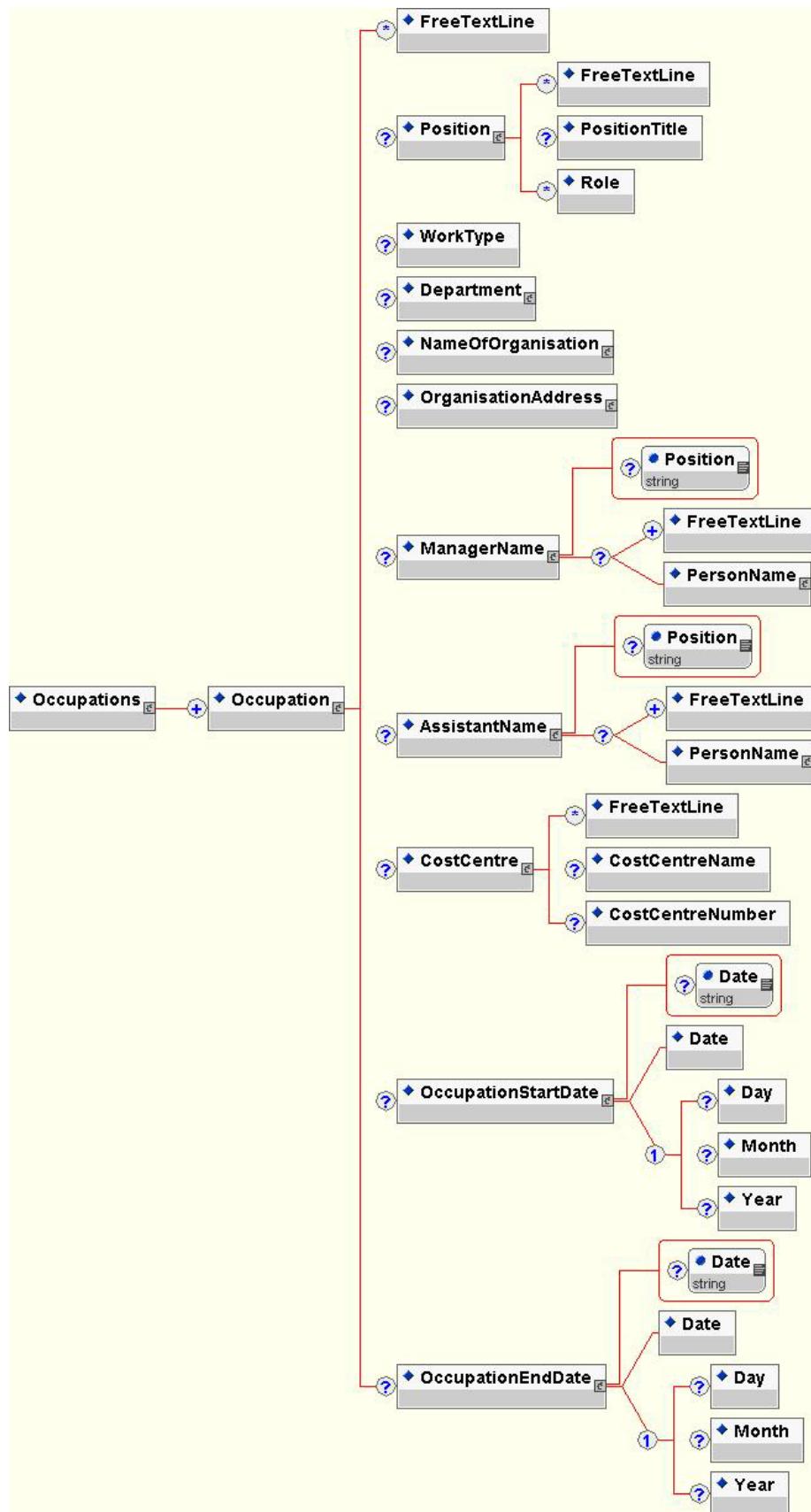
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|---------------------------------|--|
| Information about the memberships held by a person | Memberships | This element is a container and is a sub-element of “PersonInfo” element. This element has sub-elements that are used define the membership details of a person. This element can occur once and is optional. |
| Membership details of a person | Membership | This element is a container and is a sub-element of “Memberships” element and is used to define the membership details of a person using its sub-elements. This element can occur multiple times but must occur at least once (1 or more). A person can have more than one membership. This element provides the following attribute: <i>Type</i> : Defines the type of membership and is optional. Example: High-level description of the membership. Example: professional association, golf club, sport club, etc. |
| Membership details as a free text line | FreeTextLine | This element is used to define the membership details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name of membership | MembershipName | This element is a sub-element of “Membership” element and is used to define the name of the membership. This element can occur multiple times and is optional (0 or more). Example. Australian Computer Society, IEEE, etc. This element provides the following attribute: <i>Type</i> : Defines the name type and is optional. Example: Old name, synonym, abbreviation, full name, etc. |
| Membership number | Number | This element is a sub-element of “Membership” element and is used to define the number of the membership. This element can occur once and is optional. This element provides the following attribute: <i>Type</i> : Defines the type of number and is optional. |
| Country of membership | CountryName | This element is a sub-element of “Membership” element and is used to define the country of membership. This element can occur once and is optional. This element is an element of xAL standard. Refer to “xAL Specifications” for further details. |
| Organisation name that provides the membership | NameOfOrganisation | This element is a container and is a sub-element of “Membership” Element and is used to define the name of the organisation that provides the membership. This element can occur once and is optional. This element uses “OrganisationNameDetails” element of xNL standard to define the name. Refer to “xNL Specifications” for further details. This element provides the following attribute: <i>CustomerDetailsKeyRef</i> : Defines a foreign key to reference attribute Key of “CustomerDetails” element |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|---|
| | | and is optional. |
| Organisation address that provides the membership | OrganisationAddress | This element is a container and is a sub-element of “Membership” Element and is used to define the address of the organisation that provides the membership. This element can occur once and is optional. This element uses “AddressDetails” element of xAL standard to define the name. Refer to “xAL Specifications” for further details. This element provides the following attribute: <i>CustomerDetailsKeyRef</i> : Defines a foreign key to reference attribute Key of “CustomerDetails” element and is optional. |
| Level of membership | Level | This element is a sub-element of “Membership” element and is used to define the level of membership. This element can occur once and is optional. Example: Full, Associate, etc. |
| Current status of membership | CurrentStatus | This element is a sub-element of “Membership” element and is used to define the current status of membership. This element can occur once and is optional. Example: Active, discontinued, etc. |
| Date of joining the membership | JoinDate | This element is a container and is a sub-element of “Membership” Element and used to define the date of joining the membership. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Date of leaving/relinquishing the membership | LeaveDate | This element is a container and is a sub-element of “Membership” Element and used to define the date of relinquishing the membership. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Date of expiry of the membership | ExpiryDate | This element is a container and is a sub-element of “Membership” Element and used to define the date of expiry of the membership. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |

8.33 Occupation Element

The Occupation Element defines the occupation of the Customer “Person” in detail. This element is used by:

- PersonInfo element

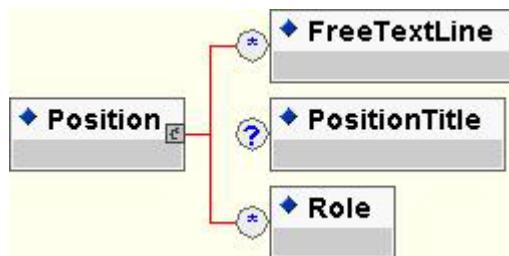


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|----------------------------|--|
| Information about the occupation of a person | Occupations | This element is a container and is a sub-element of “PersonInfo” element to define the occupation details of a person using its sub-elements. This element can contain more than one occupation details. This element can occur once and is optional. |
| Occupation details of a person | Occupation | This element is a container and is a sub-element of “Occupations” element and is used to define the occupation details of a person. This element can occur multiple times but must occur at least once (1 or more). A person can have more than one occupation. |
| Occupation details as a free text line | FreeTextLine | This element is used to define the occupation details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Position/Job/Role | Position | This element is a container and is a sub-element of “Occupation” element and is used to define the position using its sub-elements. This element can occur once and is optional. See section “Position Element” for further details. |
| Work type | WorkType | This element is a sub-element of “Occupation” element and is used to define the work type. This element can occur once and is optional. Example: Full Time, Part Time, etc. |
| Department of work | Department | This element is a container and is a sub-element of “Occupation” element and is used to define the department. Uses “Department” element of xAL standard. Refer to “xAL Specifications” for further details. This element can occur once and is optional. |
| Organisation name that the person works for | NameOfOrganisation | This element is a container and is a sub-element of “Occupation” Element and is used to define the name of the organisation that the person works for. This element can occur once and is optional. This element uses “OrganisationNameDetails” element of xNL standard to define the name. Refer to “xNL Specifications” for further details. This element provides the following attribute: <i>CustomerDetailsKeyRef</i> : Defines a foreign key to reference attribute Key of “CustomerDetails” element and is optional. |
| Organisation address that the person works for | OrganisationAddress | This element is a container and is a sub-element of “Occupation” Element and is used to define the address of the organisation that the person works for. This element can occur once and is optional. This element |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| | | <p>uses “AddressDetails” element of xAL standard to define the name. Refer to “xAL Specifications” for further details. This element provides the following attribute:</p> <p><i>CustomerDetailsKeyRef</i>: Defines a foreign key to reference attribute Key of “CustomerDetails” element and is optional.</p> |
| Name of the manager | ManagerName | <p>This element is a container and is a sub-element of “Occupation” element and is used to define the name of the manager in detail. This element can occur once and is optional. See section “ManagerName Element” for further details. This element provides the following attribute:</p> <p><i>Position</i>: Defines the Position of the manager and is optional. Example: Managing Director</p> |
| Name of the Assistant | AssistantName | <p>This element is a container and is a sub-element of “Occupation” element and is used to define the name of the assistant in detail. This element can occur once and is optional. See section “AssistantName Element” for further details. This element provides the following attribute:</p> <p><i>Position</i>: Defines the Position of the assistant and is optional. Example: Personal Assistant</p> |
| Cost center associated with the person | CostCentre | <p>This element is a container and is a sub-element of “Occupation” element and is used to define the cost center details associated with the person. This element can occur once and is optional. See section “CostCentre Element” for further details.</p> |
| Date of starting the employment/job | OccupationStartDate | <p>This element is a container and is a sub-element of “Occupation” Element and used to define the date of starting the employment. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.</p> |
| Date of leaving/termination of the employment/job | OccupationLeaveDate | <p>This element is a container and is a sub-element of “Occupation” Element and used to define the date of leaving/terminating the employment. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.</p> |

8.34 Position Element

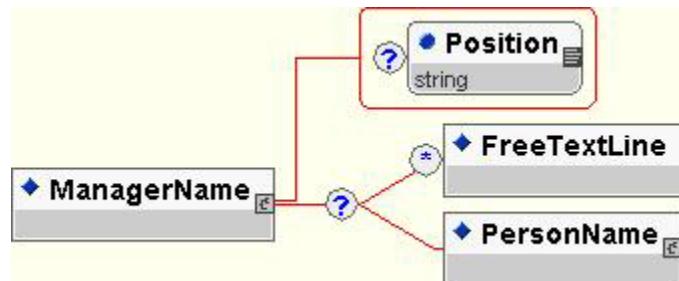
The Position element defines the position of the person in detail.



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|--------------------------|--|
| Position/Job/Role | Position | This element is a container and is a sub-element of “Occupation” element and is used to define the position using its sub-elements. This element can occur once and is optional |
| Position details as a free text line | FreeTextLine | This element is used to define the position details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Title of position | PositionTitle | This element is a sub-element of “Position” element and is used to define the title of the position. This element can occur once and is optional. Example: Software Engineer |
| Role of the person | Role | This element is a sub-element of “Position” element and is used to define the role of the person. This element can occur multiple times and is optional (0 or more). Example: Influencer, decision maker, coordinator, fire warden, etc. This element provides the following attribute: <i>Type</i> : Defines the type of role and is optional. |

8.35 ManagerName Element

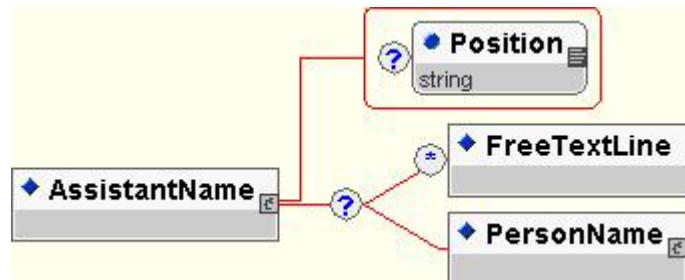
The ManagerName element is used to define the name of the manager of the customer (a person here) in detail.



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|--|
| Name of the manager | ManagerName | <p>This element is a container and is a sub-element of “Occupation” element and is used to define the name of the manager in detail. This element can occur once and is optional. This element provides the following attribute:</p> <p><i>Position</i>: Defines the Position of the manager and is optional. Example: Managing Director</p> |
| Manager name details as a free text line | FreeTextLine | <p>This element is used to define the manager name details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details.</p> |
| Name of the manager as a structured text | PersonName | <p>This element is a container and is a sub-element of “Manager” element and is used to define the name of the manager in detail. This element is a sub-element of xNL Standard. This element can occur once and is optional. Refer to “xNL Specifications” for further details.</p> |

8.36 AssistantName Element

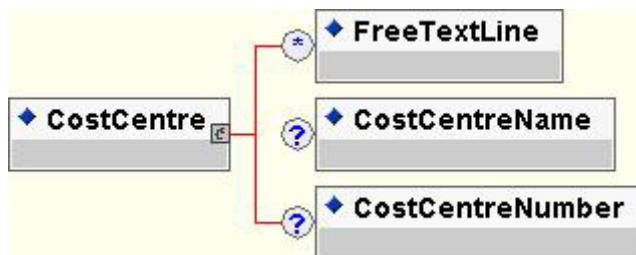
The AssistantName element is used to define the name of the manager of the customer (a person here) in detail.



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|---|
| Name of the Assistant | AssistantName | This element is a container and is a sub-element of “Occupation” element and is used to define the name of the assistant in detail. This element can occur once and is optional. This element provides the following attribute: <i>Position</i> : Defines the Position of the assistant and is optional. Example: Personal Assistant |
| Assistant name details as a free text line | FreeTextLine | This element is used to define the assistant name details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name of the assistant as a structured text | PersonName | This element is a container and is a sub-element of “Manager” element and is used to define the name of the assistant in detail. This element is a sub-element of xNL Standard. This element can occur once and is optional. Refer to “xNL Specifications” for further details. |

8.37 CostCentre Element

The CostCentre element is used to define the cost center details of the customer (a person here).



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|--------------------------|--|
| Cost center associated with the person | CostCentre | This element is a container and is a sub-element of “Occupation” element and is used to define the cost center details associated with the person. This element can occur once and is optional. |
| Cost Centre details as a free text line | FreeTextLine | This element is used to define the cost centre details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name of the cost centre | CostCentreName | This element is a sub-element of “CostCentre” element and is used to define the name of the cost centre. This element can occur once and is optional. |
| Number of the cost centre | CostCentreNumber | This element is a sub-element of “CostCentre” element and is used to define the number of the cost centre. This element can occur once and is optional. |

8.37.1 Example

```

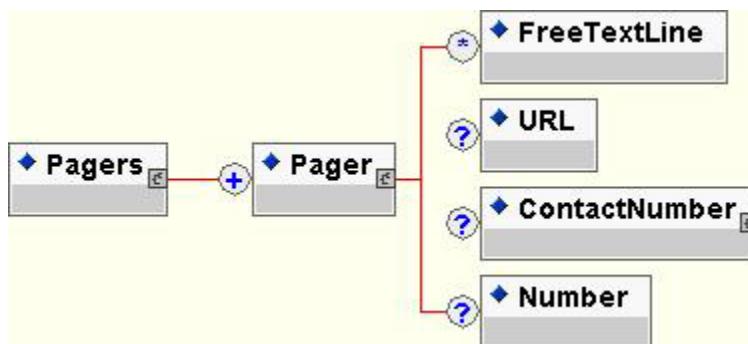
<xCIL>
  <CustomerDetails>
    <PersonInfo>
      <Occupations>
        <Occupation>
          <Position>
            <PositionTitle>Technology Manager</PositionTitle>
            <Role>Technology Influencer</Role>
            <Role>Strategy Influencer</Role>
          </Position>
          <WorkType>FullTime</WorkType>
          <Department>
            <DepartmentName>Technology Division</DepartmentName>
          </Department>
          <NameOfOrganisation>
            <OrganisationNameDetails>
              <OrganisationName>MSI</OrganisationName>
            </OrganisationNameDetails>
          </NameOfOrganisation>
        </Occupation>
      </Occupations>
    </PersonInfo>
  </CustomerDetails>
</xCIL>

```

8.38 Pager Element

The Pager element defines the Pager details of a Customer “Person”. This element is used by:

- PersonInfo element

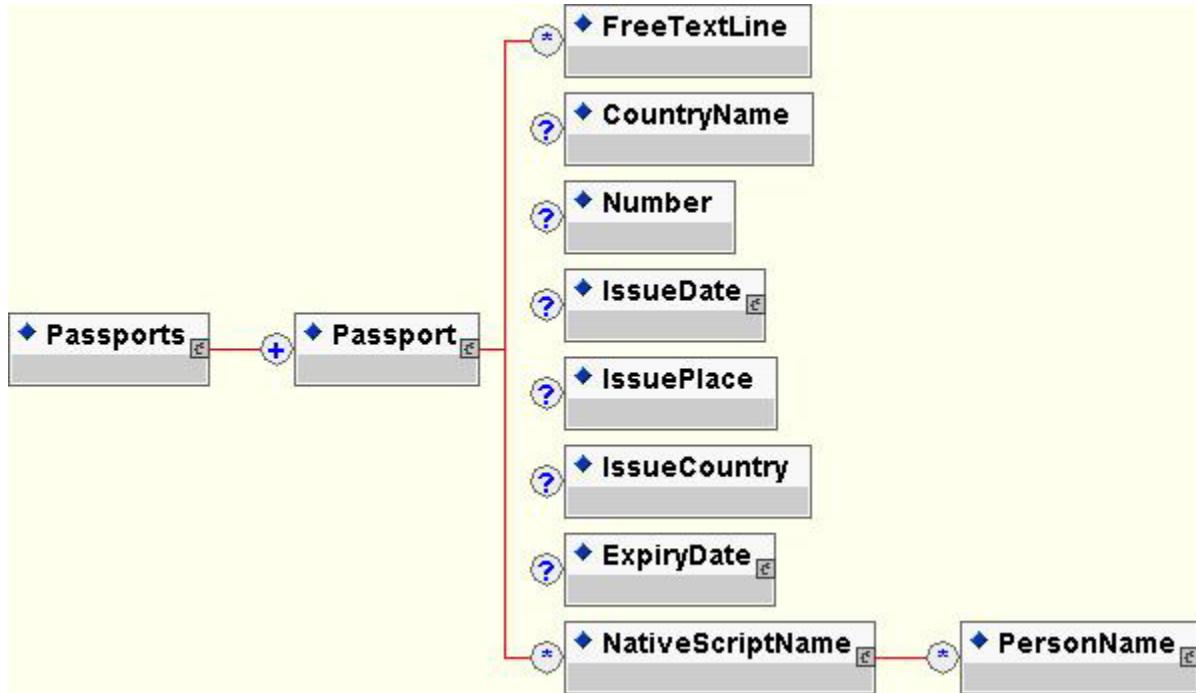


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|---|
| Defines the pagers of a person | Pagers | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the pagers of a person. |
| Pager details | Pager | This element is a container and is a sub-element of “Pager” element that defines the pager of a person in detail using its sub-elements. This element can occur multiple times and must occur at least once. |
| Pager details as a free format text line | FreeTextLine | This element is used to define the pager details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| URL for the pager | URL | This element is a sub-element of “Pager” element and is used to define the URL associated with the pager. This element can occur once and is optional. |
| Pager Contact telephone Number | ContactNumber | This element is a container and is used to define the telephone number to call a pager. This element has sub-elements to define the number details. This element can occur once and is optional. See section “ContactNumber Element” for further details. |
| Pager Number | Number | This element is a sub-element of “Page” element and is used to define the pager number of the person. This element can occur once and is optional. |

8.39 Passport Element

The Passport element defines the passports held by a Customer “Person” in detail. This element is used by:

- PersonInfo element



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|--------------------------|--|
| Defines the passports of a person | Passports | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the passports of a person. |
| Passport details | Passport | This element is a container and is a sub-element of “Passports” element and is used to define passport details of a person. This element can occur multiple times but must occur at least once. A person can have more than one passport. This element provides sub-elements to define the passport details. |
| Passport details as a free format text line | FreeTextLine | This element is used to define the passport details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Country of Passport | CountryName | This element is a sub-element of “Passport” element and is used to define the name of the country of passport. This element is a sub-element of xAL standard. This element can occur once and is optional. Refer to “xAL |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| | | Specifications” for further details. |
| Passport number | Number | This element is a sub-element of “Passport” element and is used to define the number of the Passport. This element can occur once and is optional. This element provides the following attribute: <i>Type</i> : Defines the type of number or any useful information and is optional. |
| Date of issue of the passport | IssueDate | This element is a container and is a sub-element of “Passport” Element and used to define the date of issue of the passport. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Place of issue | IssuePlace | This element is a sub-element of “Passport” element and is used to define the place of issue of the Passport. This element can occur once and is optional. This element provides the following attributes: <i>Type</i> : Defines the type of place and is optional. Example: State, City, etc. |
| Country of issue | IssueCountry | This element is a sub-element of “Passport” element and is used to define the country of issue of the Passport. This element can occur once and is optional. This element provides the following attribute: <i>EncodingScheme</i> : Defines the encoding scheme used and is optional. Example: ISO number for country code. |
| Date of expiry of the passport | ExpiryDate | This element is a container and is a sub-element of “Passport” Element and used to define the date of passport expiry. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Native script names in passport | NativeScriptName | This element is a container and is a sub-element of “Passport” element. This element provides sub-elements to define the native scripts recorded on a passport and can occur multiple times and is optional. This element uses “PersonName” element of xNL standard. Refer to “xNL Specifications” for further details. This element provides the following attributes: <i>Type</i> : Defines the type of name and is optional. <i>Code</i> : Defines the type of code used and is optional. Example: Code by postal authorities <i>NameDetailsKeyRef</i> : Defines the key and is optional. Reference to another “NameDetails” element with no foreign key reinforcement. The referenced element may be out of the document and the document is still valid. |

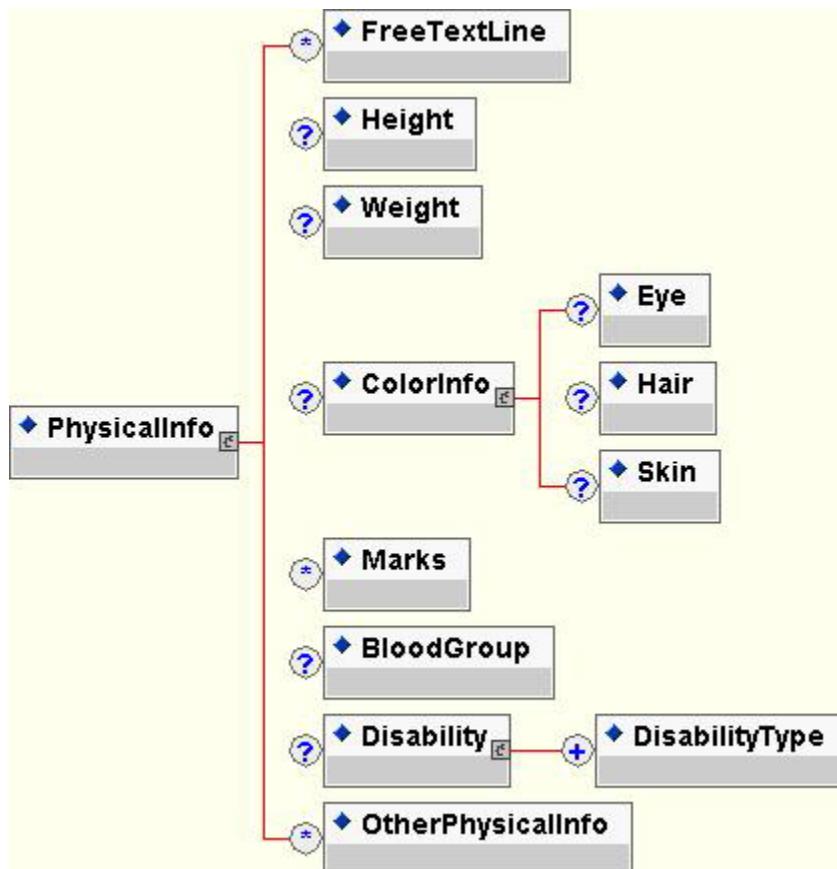
8.39.1 Example

```
<xCIL>
  <CustomerDetails>
    <PersonInfo>
      <Passports>
        <Passport>
          <CountryName>Australia</CountryName>
          <Number>K27345678</Number>
          <IssueDate>
            <Date>23 April 1997</Date>
          </IssueDate>
          <IssuePlace Type="City">Sydney</IssuePlace>
            <IssueCountry>Australia</IssueCountry>
          <ExpiryDate>
            <Day>22</Day>
            <Month>April</Month>
            <Year>2007</Year>
          </ExpiryDate>
        </Passport>
      </Passports>
    </PersonInfo>
  </CustomerDetails>
</xCIL>
```

8.40 PhysicalInfo Element

The PhysicalInfo Element defines the physical characteristics of the Customer “Person” in detail. This element is used by:

- PersonInfo element



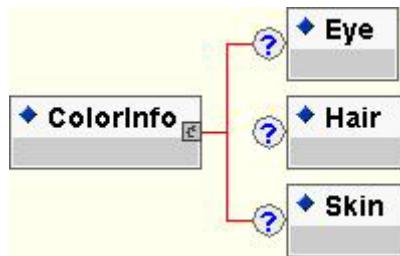
| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|---|
| Defines the physical characteristics of a person | PhysicalInfo | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the physical characteristics of a person. |
| Physical characteristic details as a free format text line | FreeTextLine | This element is used to define the physical characteristics of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Height of the person | Height | This element is a sub-element of “PhysicalInfo” element and is used to define the weight of the person. This element can occur once and is optional. This element has |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| | | <p>the following attributes:</p> <p><i>Units</i>: Defines the unit for measurement of height and is optional. Example: cms, inches, feet, metres, etc.</p> <p><i>Type</i>: Defines the type of height and is optional. Example: short, medium, tall etc.</p> |
| Weight of the person | Weight | <p>This element is a sub-element of “PhysicalInfo” element and is used to define the weight of the person. This element can occur once and is optional. This element provides the following attributes:</p> <p><i>Units</i>: Defines the unit for measurement of weight and is optional. Example: Kilos, Pounds, grams, etc</p> <p><i>Type</i>: Defines the type of weight and is optional. Example: Over weight, average, under weight etc.</p> |
| Information about the color | ColorInfo | <p>The ColorInfo element is a container and is a sub-element of “PhysicalInfo” element and has sub-elements to define the color characteristics of the person. This element can occur once and is optional. See “ColorInfo” section for further details.</p> |
| Visible marks | Marks | <p>This element is a sub-element of “PhysicalInfo” element and is used to define the visible marks the person has. This element can occur multiple times and is optional. Example: Dimple on the left chin. This element provides the following attribute:</p> <p><i>Type</i>: Defines the type of mark and is optional. Example: Natural, Temporary, by birth, etc.</p> |
| Blood Group | BloodGroup | <p>This element is a sub-element of “PhysicalInfo” element and is used to define the blood group of the person. This element can occur once and is optional. Example: A+, B+, B-, etc.</p> |
| Disability | Disability | <p>This element is a container and is a sub-element of “PhysicalInfo” element and helps to define the disability of a person if there is one. This element can occur once and is optional. This element has a sub-element to define the type of disability.</p> |
| Type of Disability | DisabilityType | <p>This element is a sub-element of “Disability” element and it helps to define the type of disability of the person. This element can occur more than once and must occur at least once (1 or more). Example: Blind</p> <p>This element provides the following attribute:</p> <p><i>Cause</i>: Defines the reason for the disability and is optional. Example: Blind by Birth.</p> |
| Other Information | OtherPhysicalInfo | <p>This element is a sub-element of “PhysicalInfo” element and is used to define any other information physically about the person. This element can occur multiple times and is optional and is a free form text. Example: Medium built body, etc. This element provides the</p> |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| | | following attribute: <i>Units</i> : Defines the unit of measurement (if applicable) and is optional. |

8.41 ColorInfo Element

The ColorInfo Element is used to define the characteristics of a person using color.

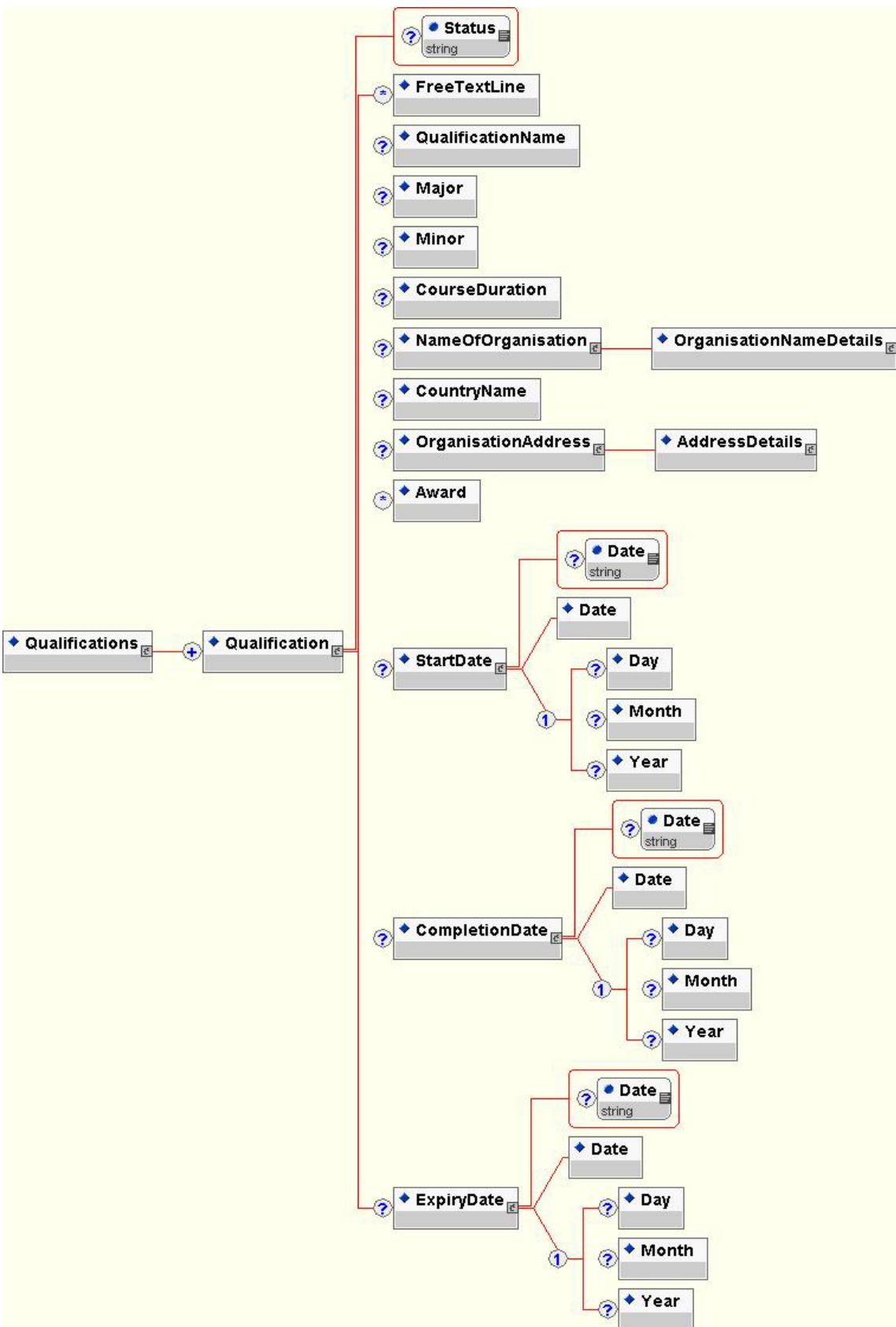


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|--|
| Information about the color | ColorInfo | The ColorInfo element is a container and is a sub-element of “PhysicalInfo” element and has sub-elements to define the color characteristics of the person. This element can occur once and is optional. |
| Color of the eye | Eyes | This element is a sub-element of “ColorInfo” element and is used to define the eye color of the person. This element can occur once and is optional. |
| Color of the hair | Hair | This element is a sub-element of “ColorInfo” element and is used to define the hair color of the person. This element can occur once and is optional. |
| Color of the Skin | Skin | This element is a sub-element of “ColorInfo” element and is used to define the skin color of the person. This element can occur once and is optional. |

8.42 Qualification Element

The Qualification element defines the qualifications of a Customer “Person” in detail. This element is used by:

- PersonInfo element



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|---------------------------------|--|
| Defines the qualifications of a person | Qualifications | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the qualifications of a person. See “Qualifications Element” section for further details. |
| Qualification of a person | Qualification | This element is a container and is a sub-element of “Qualifications” element and is used to define the qualification details of a person using its sub-elements. This element can occur multiple times but must occur at least once (1 or more). A person can have more than one qualification. This element provides the following attribute: <i>Status</i> : Defines the status of the qualification and is optional. Example: completed, incomplete, on hold, under suspension, etc. |
| Defines the qualification details of a person as a free format text line | FreeTextLine | This element is used to define the qualification details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Qualification Name | QualificationName | This element is a sub-element of “Qualification” element and is used to define the name of qualification. This element can occur once and is optional. Example: B.E, MSc, HSC, MCP, etc. This element provides the following attribute: <i>Type</i> : Defines the type of qualification and is optional. Example: Diploma, four-year degree, certificate, apprenticeship, etc. <i>Mode</i> : Defines the mode of study and is optional. Example: Course work, Research work, etc. |
| Major area of study | Major | This element is a sub-element of “Qualification” element and is used to define the major area of study. This element can occur once and is optional. Example: “Electronics” in Electronics & Communication Engg. |
| Minor area of study | Minor | This element is a sub-element of “Qualification” element and is used to define the minor area of study. This element can occur once and is optional. Example: “Communications” in Electronics & Communications Engg. |
| Duration of the course | CourseDuration | This element is a sub-element of “Qualification” element and is used to define the duration of the course. This element can occur once and is optional. This element provides the following attribute: <i>Units</i> : Defines the unit of measurement and is optional |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|---------------------------------|---|
| | | Example: Days, Years, months, weeks, etc. |
| Organisation (here School/college/university) name | NameOfOrganisation | This element is a container and is a sub-element of “Qualification” Element and is used to define the name of the school/college/university that the person did/does his studies. This element can occur once and is optional. This element uses “OrganisationNameDetails” element of xNL standard to define the name. Refer to “xNL Specifications” for further details. This element provides the following attribute: <i>CustomerDetailsKeyRef</i> : Defines a foreign key to reference attribute Key of “CustomerDetails” element and is optional. |
| Country where the school/college/university is located | CountryName | This element is a sub-element of “Qualification” element and is used to define the name of the country of passport. This element is a sub-element of xAL standard. This element can occur once and is optional. Refer to “xAL Specifications” for further details. |
| Address of the school/college/university | OrganisationAddress | This element is a container and is a sub-element of “Qualification” Element and is used to define the address of the school/college/university. This element can occur once and is optional. This element uses “AddressDetails” element of xAL standard to define the name. Refer to “xAL Specifications” for further details. This element provides the following attribute: <i>CustomerDetailsKeyRef</i> : Defines a foreign key to reference attribute Key of “CustomerDetails” element and is optional. |
| Awards | Award | This element is a sub-element of “Qualification” element and is used to define any awards/distinctions achieved during the studies. This element can occur multiple times and is optional (0 or more). Example: First Class, Honors, Gold Medal, etc. This element provides the following attribute: <i>Type</i> : Defines the type of award and is optional. |
| Date of starting the course | StartDate | This element is a container and is a sub-element of “Qualification” Element and used to define the date of starting the course. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Date of completion of the course | CompletionDate | This element is a container and is a sub-element of “Qualification” Element and used to define the date of completion of the course. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |
| Date of expiry of the course studies | ExpiryDate | This element is a container and is a sub-element of “Qualification” Element and used to define the date of expiry of the course studies. Some students defer the |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--------------------------------------|---------------------------------|---|
| | | studies for a period of time and it cannot be deferred as they wish as there normally is an expiry date associated with the studies. This element can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. |

8.42.1 Example

```

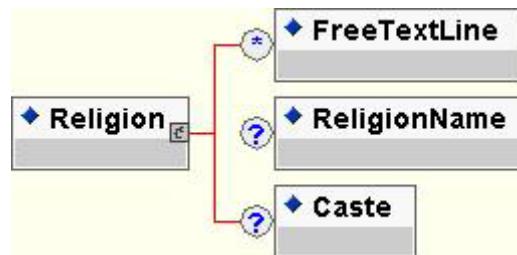
<xCIL>
  <CustomerDetails>
    <PersonInfo>
      <Qualifications>
        <Qualification>
          <QualificationName>BComp.Sc.</QualificationName>
          <Major>Mathematics</Major>
          <Minor>Statistics</Minor>
          <NameOfOrganisation>
            <OrganisationNameDetails>
              <OrganisationName>
                University of Technology, Sydney
              </OrganisationName>
            </OrganisationNameDetails>
          </NameOfOrganisation>
          <Award>Honours</Award>
        </Qualification>
        <Qualification>
          <QualificationName>MEngg.</QualificationName>
          <Major>Computer Science</Major>
          <NameOfOrganisation>
            <OrganisationNameDetails>
              <OrganisationName>
                University of Technology, Sydney
              </OrganisationName>
            </OrganisationNameDetails>
          </NameOfOrganisation>
          <Award>Honours</Award>
        </Qualification>
      </Qualifications>
    </PersonInfo>
  </CustomerDetails>
</xCIL>

```

8.43 Religion Element

The Religion element defines the religion of a person and this element is used by:

- PersonInfo element

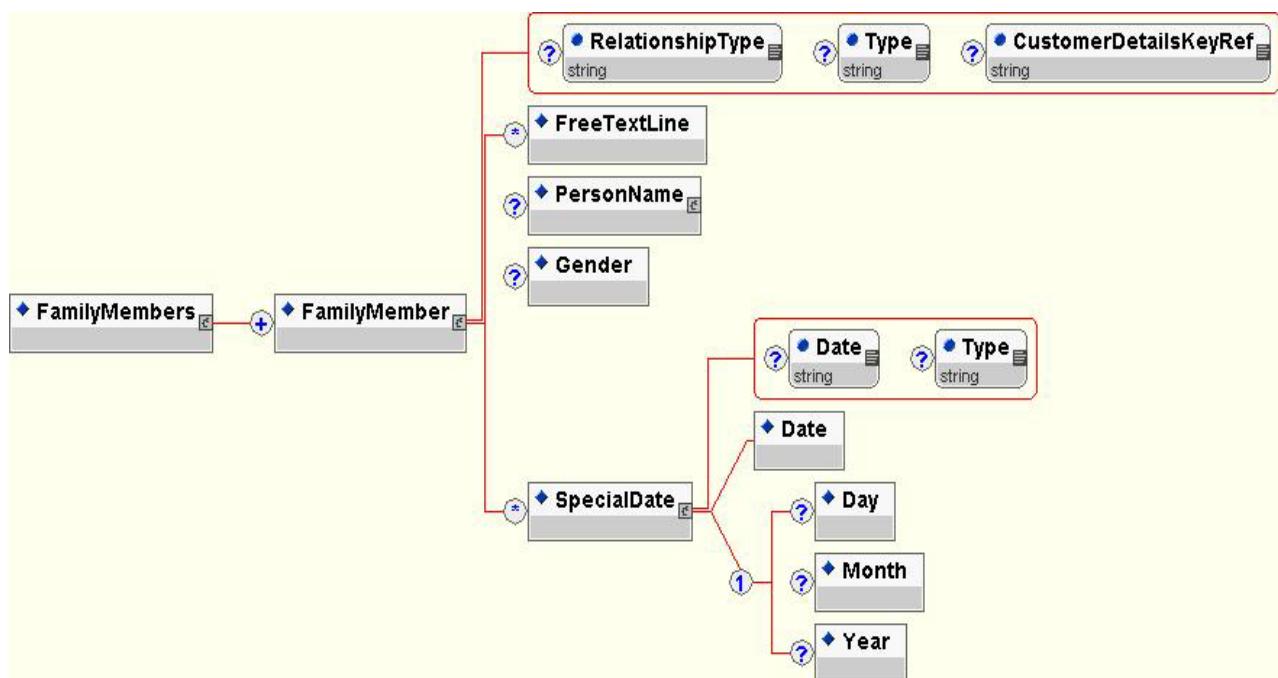


| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|--------------------------|--|
| Defines the religion details of a person | Religion | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the religion details of a person. |
| Defines the religion details of a person as a free format text line | FreeTextLine | This element is used to define the religion details of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name of the religion | ReligionName | This element is a sub-element of “Religion” element and is used to define the religion name of a person. This element can occur once and is optional. Example: Hindu, Christian, Muslim, etc. This element provides the following attribute: <i>Classification</i> : Defines the classification of religion and is optional. Example: Catholics, Protestants as in Christianity Religion |
| Defines the caste of the person | Caste | This element is a sub-element of “Religion” element and is used to define the caste of a person. This element can occur once and is optional (0 or 1). Some countries like India and Sri Lanka have Caste system in addition to religion. Example: Gounder, Pillai, etc. This element provides the following attribute: <i>Type</i> : Defines the type of caste and is optional. A caste is broken into various types in some countries. Example: Kongu Vellalar, Naattu Gounder, etc. for a caste “Gounder”. |

8.44 FamilyMember Element

The FamilyMember element defines the closely associated family members of the customer (here, person). This element is used by:

- PersonInfo element



| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|--|--------------------------|---|
| Defines the family members details of a person | FamilyMembers | This element is a container and is a sub-element of “PersonInfo” element and can occur once and is optional. This element has sub-elements to define the family member details of a person. |
| Defines a family member of a person | FamilyMember | This element is a container and is a sub-element of “FamilyMembers” element and can occur multiple times and must occur at least once (1 or more). This element has sub-elements to define family member details of a person. This element provides the following attributes: RelationshipType : Defines the type of relationship and is optional. Example: living together, Fiancé, married, etc Type : Defines the type of family member and is optional. Example: Parent, child, partner, uncle, aunt, etc. CustomerDetailsKeyRef : Defines a foreign key to reference attribute Key of “CustomerDetails” element and is optional. |
| Defines the family | FreeTextLine | This element is used to define the family member details |

| Customer Information Elements | xCIL Elements (XML Tags) | Description |
|---|---------------------------------|--|
| member details of a person as a free format text line | | of a person as a free formatted text line. This element can occur multiple times and is optional (0 or more). See section “FreeTextLine Element” for further details. |
| Name of the family member | PersonName | This element is a container and is a sub-element of “FamilyMember” element and is used to define the name of the family member in detail by using its sub-elements. This element can occur once and is optional. This element is a sub-element of xNL standard. Refer to “xNL Specifications” for further details. |
| Gender of the family member | Gender | This element is a sub-element of “FamilyMember” element and is used to define the gender of the family member. This element can occur once and is optional. |
| Special Occasion dates | SpecialDate | This element is a container and is a sub-element of “FamilyMember” Element and used to define special dates between the family member and the person or special dates of the family member. This element can occur multiple times and is optional. See section “Date Element” for more information about the syntax/grammar. |

9.0 An Example of xCIL

```
<xCIL>
  <CustomerDetails>
    <CustomerID>AUS12345678</CustomerID>
    <!-- ***** NAME ***** -->
    <NameDetails PartyType="Person">
      <PersonName>
        <Title>Mr</Title>
        <FirstName>Ram</FirstName>
        <MiddleName>Laxhman</MiddleName>
        <MiddleName>Bharathan</MiddleName>
        <LastName>Kumar</LastName>
        <Alias>Ram</Alias>
        <FormerName>
          <NameLine>Matias Otero</NameLine>
        </FormerName>
      </PersonName>
    </NameDetails>
    <!-- ***** ADDRESS ***** -->
    <AddressDetails AddressType="Postal" CurrentStatus="Investment" ValidFromDate="1 Jan 2000"
                    ValidToDate="31 March 2000">
      <Country>
        <CountryName>Australia</CountryName>
        <AdministrativeArea Type="State">
          <AdministrativeAreaName>NSW</AdministrativeAreaName>
          <Locality>
            <LocalityName>NORTH RYDE</LocalityName>
            <Thoroughfare>
              <ThoroughfareNumber>47</ThoroughfareNumber>
              <ThoroughfareName>KINGSTON</ThoroughfareName>
              <ThoroughfareTrailingType>AVENUE</ThoroughfareTrailingType>
              <ThoroughfarePostDirection>NORTH</ThoroughfarePostDirection>
              <Premise Type="BUILDING">
                <PremiseName TypeOccurrence="After">RIPPON</PremiseName>
                <SubPremise Type="BLOCK">
                  <SubPremiseNumber>2</SubPremiseNumber>
                  <SubPremise Type="LEVEL">
                    <SubPremiseNumber>2</SubPremiseNumber>
                    <SubPremise Type="SUITE">
                      <SubPremiseNumber>1</SubPremiseNumber>
                      <SubPremiseNumberSuffix>A</SubPremiseNumberSuffix>
                    </SubPremise>
                  </SubPremise>
                </SubPremise>
              </Premise>
            </Thoroughfare>
            <PostalCode>
              <PostalCodeNumber>2113</PostalCodeNumber>
            </PostalCode>
            <Locality>
              <AdministrativeArea>
            </Country>
        </AddressDetails>
        <!-- ***** PERSON INFOR ***** -->
        <PersonInfo>
          <AgeInfo>
            <Age>33</Age>
          </AgeInfo>
          <BirthInfo>
            <BirthDate>
              <Day>22</Day>
            </BirthDate>
          </BirthInfo>
        </PersonInfo>
```

```
<Month>Jan</Month>
<Year>1977</Year>
</BirthDate>
</BirthInfo>
<!-- ***** TELEPHONE DETAILS ***** -->
<ContactNumbers>
    <ContactNumber Type="Telephone" NumberType="Business Line" ContactNature="Business">
        <CountryCode>61</CountryCode>
        <AreaCode>2</AreaCode>
        <Number>94338765</Number>
        <ContactHours>9:00AM - 5:00PM</ContactHours>
    </ContactNumber>
    <ContactNumber Type="Telephone" NumberType="Residential Line">
        <CountryCode>61</CountryCode>
        <AreaCode>2</AreaCode>
        <Number>98644646</Number>
        <ContactHours Start="6:00PM" End=" 10:00PM"/>
    </ContactNumber>
</ContactNumbers>
<!-- ***** EMAIL DETAILS ***** -->
<EmailAddresses>
    <EmailAddress Type="Business">ram@ram.com.au</EmailAddress>
    <EmailAddress Type="Personal">rk@aol.com.au</EmailAddress>
</EmailAddresses>
<!-- ***** FAMILY MEMBERS ***** -->
<FamilyMembers>
    <FamilyMember Type="Parent" RelationshipType="Father">
        <PersonName>
            <NameLine Type="Full Name">John Thomas</NameLine>
        </PersonName>
    </FamilyMember>
    <FamilyMember Type="Parent" RelationshipType="Mother">
        <PersonName>
            <Title>Mrs</Title>
            <FirstName>Maria</FirstName>
            <LastName>Thomas</LastName>
        </PersonName>
    </FamilyMember>
</FamilyMembers>
<!-- ***** ACCOUNT DETAILS ***** -->
<FinancialAccounts>
    <FinancialAccount Type="Cheque">
        <Number>1351980101</Number>
        <BranchNumber>402</BranchNumber>
        <OwnershipInfo OwnershipType="Joint Account">
            <NameDetails>
                <PersonName>
                    <FirstName>Shantha</FirstName>
                    <LastName>Devi</LastName>
                </PersonName>
            </NameDetails>
            <NameDetails>
                <PersonName>
                    <FirstName>Ram</FirstName>
                    <LastName>Kumar</LastName>
                </PersonName>
            </NameDetails>
        </OwnershipInfo>
        <FinancialInstitutionDetails Type="Bank">
            <NameDetails>
                <NameLine>Commonwealth Bank of Australia</NameLine>
            </NameDetails>
            <AddressDetails>
                <Address>
```

```
123 Victoria Avenue  
Chatswood, NSW 2067  
</Address>  
</AddressDetails>  
</FinancialInstitutionDetails>  
<JoinDate>  
    <Date>11 January 2000</Date>  
</JoinDate>  
</FinancialAccount>  
</FinancialAccounts>  
<!-- ***** ID CARD DETAILS ***** -->  
<IDCards>  
    <IDCard Type="Credit Card">  
        <IssuerName>  
            <NameLine>Visa International, Inc</NameLine>  
        </IssuerName>  
        <IDCardName>Visa</IDCardName>  
        <Number>4509 4567 2012 3244</Number>  
        <ExpiryDate>  
            <Month>April</Month>  
            <Year>2002</Year>  
        </ExpiryDate>  
        <NameOnIDCard>  
            <NameLine>Ram Kumar</NameLine>  
        </NameOnIDCard>  
    </IDCard>  
    <IDCard Type="Credit Card">  
        <IDCardName>AMEX</IDCardName>  
        <Number>3777 3017 771100</Number>  
        <ExpiryDate>  
            <Date>22 April 2003</Date>  
        </ExpiryDate>  
        <NameOnIDCard>  
            <PersonName>  
                <FirstName>Venkiapurappu</FirstName>  
                <MiddleName>Venkata</MiddleName>  
                <MiddleName>Sai</MiddleName>  
                <LastName>Laxman</LastName>  
            </PersonName>  
        </NameOnIDCard>  
    </IDCard>  
    <IDCard Type="Driver License">  
        <Number>74183768C</Number>  
        <IDCardIssuePlace>  
            <AddressDetails>  
                <Country>  
                    <CountryName>Australia</CountryName>  
                    <AdministrativeArea Type="State">  
                        <AdministrativeAreaName>NSW</AdministrativeAreaName>  
                    </AdministrativeArea>  
                </Country>  
            </AddressDetails>  
        </IDCardIssuePlace>  
        <ExpiryDate>  
            <Day>22</Day>  
            <Month>April</Month>  
            <Year>2000</Year>  
        </ExpiryDate>  
        <PrivilegeType>Silver</PrivilegeType>  
        <Validity>Australia</Validity>  
        <Restriction>Car</Restriction>  
    </IDCard>  
    <IDCard Type="Driver License">  
        <Number>M1234567</Number>
```

```
<IDCardIssuePlace>
  <AddressDetails>
    <Country>
      <CountryName>India</CountryName>
      <AdministrativeArea Type="State">
        <AdministrativeAreaName>Tamil Nadu</AdministrativeAreaName>
        <Locality Type="City">
          <LocalityName>Chennai</LocalityName>
        </Locality>
      </AdministrativeArea>
    </Country>
  </AddressDetails>
</IDCardIssuePlace>
<ExpiryDate>
  <Date>27 November 2000</Date>
</ExpiryDate>
<Restriction>Two Wheeler</Restriction>
</IDCard>
<IDCard Type="Mileage Program">
  <GroupName GroupType="Alliance">One World-Qantas</GroupName>
  <Number>99405678</Number>
  <IssueDate>
    <Day>5</Day>
    <Month>December</Month>
    <Year>1995</Year>
  </IssueDate>
  <PrivilegeType>Gold</PrivilegeType>
</IDCard>
<IDCard Type="Mileage Program">
  <GroupName>Star Alliance-Ansett</GroupName>
  <Number>667891234</Number>
  <IssueDate>
    <Date>8 November 1998</Date>
  </IssueDate>
</IDCard>
</IDCards>
<!-- ***** LANGUAGE ***** -->
<Languages>
  <Language Type="Mother Tongue" Speak="yes" Read="yes" Write="yes">
    Tamil
  </Language>
  <Language Type="Second Language" Speak="yes" Read="yes" Write="yes">
    English
  </Language>
  <Language Type="Second Language" Speak="yes" Read="no" Write="no">
    Hindi
  </Language>
</Languages>
<!-- ***** MEMBERSHIP DETAILS ***** -->
<Memberships>
  <Membership>
    <MembershipName>Australian Computer Society</MembershipName>
  </Membership>
</Memberships>
<!-- ***** OCCUPATION DETAILS ***** -->
<Occupations>
  <Occupation>
    <Position>
      <PositionTitle>Technology Manager</PositionTitle>
    </Position>
    <WorkType>FullTime</WorkType>
    <Department>
      <DepartmentName>Technology Division</DepartmentName>
    </Department>
  </Occupation>
</Occupations>
```

```
<NameOfOrganisation>
  <OrganisationNameDetails>
    <OrganisationName>MSI</OrganisationName>
  </OrganisationNameDetails>
</NameOfOrganisation>
</Occupation>
</Occupations>
<!-- ***** PASSPORT DETAILS ***** -->
<Passports>
  <Passport>
    <CountryName>Australia</CountryName>
    <Number>K27345678</Number>
    <IssueDate>
      <Date>23 April 1997</Date>
    </IssueDate>
    <IssuePlace Type="City">Sydney</IssuePlace>
    <IssueCountry>Australia</IssueCountry>
    <ExpiryDate>
      <Day>22</Day>
      <Month>April</Month>
      <Year>2007</Year>
    </ExpiryDate>
  </Passport>
</Passports>
<!-- ***** QUALIFICATION DETAILS ***** -->
<Qualifications>
  <Qualification>
    <QualificationName>BComp.Sc.</QualificationName>
    <Major>Mathematics</Major>
    <Minor>Statistics</Minor>
    <NameOfOrganisation>
      <OrganisationNameDetails>
        <OrganisationName>University of Technology Sydney</OrganisationName>
      </OrganisationNameDetails>
    </NameOfOrganisation>
    <Award>Honours</Award>
  </Qualification>
</Qualifications>
</PersonInfo>
</CustomerDetails>
</xCIL>
```

10.0 References

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- xNAL Specifications Document for W3C DTD/Schema, OASIS CIQ TC, <http://www.oasis-open.org/committees/ciq>, May 2002
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