

CREDIT REFERENCE BUREAU DATA STANDARDS MANUAL

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This Data Standards Manual supports the Data Specifications Document developed in accordance with Regulation 14(4) of the Banking (Credit Reference Bureau) Regulations, 2008 under the aegis of the Kenya Bankers Association (KBA) and has been approved by the Central Bank of Kenya.

CREDIT INFORMATION SHARING (CIS) IMPLEMENTATION GUIDELINES

1.0 Introduction

1.1 Preamble

The purpose of these Guidelines is to provide direction and operational clarity on the conduct and practice of credit information sharing among member banks.

1.2 Definitions

For purposes of these Guidelines,

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

CIS means Credit Information Sharing;

CRB means a Credit Reference Bureau licensed by the Central Bank of Kenya under The Banking (Credit Reference Bureau) Regulation, 2008;

CRB Regulations means The Banking (Credit Reference Bureau) Regulation, 2008 issued by the Minister for Finance under Legal Notice No. 97 that came into force on 2nd February 2009;

DSD means the Data Specifications Document that defines the data fields, formats, specifying which ones are mandatory, providing the content options and elaborating on any additional rules;

DSM means the Data Standards Manual that provides operation guidelines and defines the contents of the Data Specifications Document for the benefit of the business users;

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

KBA means the Kenya Bankers Association;

ICT Subcommittee means the committee consisting of representatives of ICT and Credit functions of ten banks, representatives of CBK, DPFB, KBA, potential CRBs formed to prepare the Data Standards Document and Data Standards Manual;

NPLs means Non Performing Loans as defined by the Central Bank in Prudential Guidelines issued under section 33 (4) of the Banking Act.

1.3 Legal Framework

The CIS framework in Kenya is governed by provisions of section 31 of The Banking Act (*Cap 488*) and The Banking (Credit Reference Bureau) Regulations, 2008. This legal framework provides for mandatory sharing of information on NPLs and voluntary

sharing of information on Performing Loans. It also contains provides for licensing of CRBs by the CBK and details of operational requirements of CIS.

1.4 Objectives

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

1.5.1 Benefits to the economy

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

1.5.2 Benefits to Borrowers

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

1.5.3 Benefits to Lenders

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

2.0 Data Specifications and Data Standards

2.1 Application rules

The DSD and DSM have been issued to all member banks pursuant to Regulation 14(4) of the CRB Regulations that requires standardized format of data transmission by all member banks. This is intended to facilitate ease of compliance with Regulation 28(6) of the CRB Regulations which requires simultaneous submission of data to all licensed CRBs.

The DSD and DSM together provide the detailed framework for data sharing among member banks. The specifications and manual were put together through a consultative process involving the ICT Subcommittee and wider engagement with member banks. The DSD was subjected to test during the Pilot Run conducted for all banks and revised to take into account gaps identified.

2.2 Principles governing data sets

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

2.2.1 Matching an individual to his/her trade accounts

In order to develop a more comprehensive profile of an individual's credit risk profile, it is necessary to connect an individual to his/her accounts held by

different credit providers using various identifying features, such as name, national identification number, address, tax identification number, employer information, etc.

2.2.2 Helping regulators determine whether data furnishers are meeting their obligations to provide data

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

2.2.3 Helping to develop a more accurate profile of a borrower’s credit risk

The 5 Cs of Credit are important features for underwriting.

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

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

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

2.3 Required files and fields

The data manual identifies mandatory and non-mandatory fields from 12 areas of financial operations covering creditor information and credit activity: These include: (i) institution information; (ii) individual branch information; (iii) individual consumer information; (iv) individual consumer employment; (v) non-individual consumer; (vi) stakeholder information; (vii) account information; (viii) guarantor information; (ix) bounced cheque information; (x) credit application information; (xi) collateral register; and (xii) fraudulent activities. This section summarizes the logic and value of each of these domains in terms of the criteria listed in paragraph 2.2 above.

2.3.1 Institution Information

This comprises macro level data on 16 mandatory fields and is valuable not for borrower risk assessment, but for measuring regulatory compliance as it allows regulators to double check the total value of outstanding accounts, etc., against the totals from each individual and non-individual consumer information. It will be not constitute part of credit reports.

2.3.2 Individual Branch Information

Like the Institution Information, this provides economic data that is not necessary for risk assessment or establishing a financial identity. The data mandated comprises information valuable for monitoring regulatory compliance and will not be in credit files.

2.3.3 Individual Consumer Information

Data under the rubric of individual consumer information is the central source of data for financial identity for all loans made to individuals. The 31 fields cover name, identifying numbers, addresses, postal codes, and other contact information.

2.3.4 Individual Consumer Employment

Individual Consumer Employment data is valuable both for matching (or establishing financial identity) and for risk assessment especially as it can speak to capacity. Type of employment and gross monthly income assist in establishing the ability of a borrower to afford a loan. Employer data helps match a client to an account, though again mismatches on employment data will not necessarily indicate different individuals if consumer change jobs regularly. The data will have more value if it is updated periodically as opposed to providing only a historic snapshot of the consumers' employment at a given point in time.

2.3.5 Non-Individual Consumer

The data, like individual consumer information, is central for establishing the financial identity of non-individual borrowers. The 30 fields cover registered name, trading name, registration number, company type, industry code, PIN number, VAT number and other fields serve to establish an institutional borrower's identity.

2.3.6 Stakeholder Information

Stakeholder information can assist risk assessment for non-individual borrowers, but is more like to have greater value in establishing financial identity. The data can assist in due diligence check for corporate borrowers.

2.3.7 Account Information

The data contained in the account information file is the core of credit file as it contains information on the key behavior aspects of the borrower, specifically data on their payment patterns and level of exposure. It also provides information on the longevity of the account.

2.3.8 Guarantor Information

Guarantor information assists in providing information on the extent to which a borrower is exposed in their guarantees on the loans of others. This data also assists in assessing the risk of loans of an individual as guarantors mitigate the risk of default.

2.3.9 Bounced Cheque Information

Bounced cheque data is often a valuable indicator of credit risk.

2.3.10 Credit Application Information

Credit application data is important as indicators whether a borrower is suddenly or excessively shopping for credit is an indicator of risk and impending exposure. In line with international practice, this information will in the near future be provided real time in order to be of greater value to lenders who receive applications from serial applicants.

2.3.11 Collateral Register

Collateral registries are important for risk assessment. In economies without collateral registries, the same asset is often pledged as collateral several times, against several loans, reducing the extent to which collateral mitigates risk. A collateral registry is often a basic component of a credit information sharing system.

2.3.12 Fraudulent Activities

Data on fraudulent activities is very useful in the issuance of credit, as fraud is a special category of risk.

3.1 Implementation Aspects

3.2 Sharing information on NPLs

Section 31 (3) (b) of the Banking Act requires the Deposit Protection Fund Board and institutions licensed under the Banking Act to exchange information on NPLs. Prudential Guideline No. CBK/PG/04 on Risk Classification of Assets and Provisioning issued by CBK under section 33(4) of the Banking Act provides detailed definition of NPLs. In addition, Regulation 14(1) of the CRB Regulations requires sharing of customer information on NPLs. The CRB Regulations, in the definitions provided in Regulation 2, explain what is meant by customer information, credit information and negative information.

Consequently, for all NPLs, the following information must be exchanged:

- Details on customer identity, employment, income, career, credit history, securities, payment, default, debt restructuring, realization of securities, legal proceedings and related matters as outlined in Regulation 14 (3) of the CRB Regulations;

- Negative information, including cheques dishonoured other than for technical reasons, accounts compulsorily closed other than for administrative reasons, proven cases of frauds, forgeries, cheque kiting, false declarations and statements, receiverships, bankruptcies, liquidations, false securities and misapplication of borrowed funds as outlined in Regulation 14(2) of the CRB Regulations.

3.3 Sharing information on Performing Loans

Section 31 (3) (c) of the Banking Act allows the CBK and institutions licensed under the Banking Act to exchange information on such other information as is reasonably required for the proper discharge of their functions. Regulation 14(2) of the CRB Regulations read alongside Regulation 14 (3) and Regulation (2) outlines the categories of information on Performing Loans which the law allows member banks to exchange, including:

- Details on customer identity, employment, income, career, credit history, securities, payment, default, debt restructuring, realization of securities, legal proceedings and related matters as;
- Negative information, including cheques dishonoured other than for technical reasons, accounts compulsorily closed other than for administrative reasons, proven cases of frauds, forgeries, cheque kiting, false declarations and statements, receiverships, bankruptcies, liquidations, false securities and misapplication of borrowed funds.

Member banks need to note that not all information on NPLs is negative. For example, when a payment is received in favour of an NPL account, this is positive information on that NPL and should be submitted to update the customer information as required in Regulation 18(4). Likewise, not all information regarding a performing loan is positive. For example, where there is proven fraud perpetrated through a performing loan account, this information that the banking sector needs to share in accordance with Regulation 14(2).

KBA has taken a decision that, in order to build a comprehensive database that will provide member banks with the full benefits of CIS, all banks will exchange information on performing loans in addition to NPL information. Banks must therefore ensure that consent clauses are introduced in all loan application forms and letters of offer, in order to formalise sharing of information on performing loans.

3.4 Cutoff dates

3.4.1 Effective date of Regulations

Member banks are required to exchange information on all NPLs that are in each individual bank's books on the date that the Kenya Credit Information Sharing mechanism becomes effective, i.e. as at 31st July, 2010.

3.4.2 Timeliness of monthly reporting

Updating of information is to be done every month, in accordance with Regulation 18(4) of the CRB Regulations. It is however evident that some categories of information, such

as Application Information and Information on Fraudulent Activities will be more meaningful to member banks if it is submitted to the CRBs on real-time basis.

Monthly submission of data is to be made by every 10th day of the month following the end of the month to which the data relates. All member banks are to observe this deadline strictly to avoid penalties provided for in Regulation 30(2) of the CRB Regulations. Modalities for real-time submission of Application Information and Information on Fraudulent Activities will be finalized shortly.

3.5 Observing accuracy and confidentiality

The ultimate logic of the collection and sharing of credit information is to enable lenders to assess risk more accurately and efficiently. Consequently, in order to ensure reliability in content of credit reports available to member banks as an outcome of CIS, every effort is to be made to ensure accuracy of information submitted to CRBs. Member banks' responsibility of ensuring accurate and updated information is spelt out in Regulation 28(3), 28(4) and 28(5) of CRB Regulations.

Diligence must be observed in ensuring that customer rights of access and correction of information relating to them are respected. In particular, where a customer complaint is lodged in accordance with Regulation 20(5), member banks must provide the CRB with a notice of resolution within ten working days as required in Regulation 20(8).

When requesting for a credit report, member banks must comply with Regulation 15(2) of CRB Regulations by ensuring and certifying to the CRB that such request is backed by an application for credit or other relevant customer-related business transaction. The credit reports must not be accessible to unauthorized users.

3.6 Immunity from Prosecution

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

4.0 The future of Kenya's credit market

4.1 Transformation of credit management systems

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

4.2 Utilization of value added services

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

II Data Standards

This section provides additional explanations on the specifications required in the DSD.

A. Institution Information

The Institution refers to the Participating institution (Currently Commercial Banks). Most of the information in this table is static information pertaining to the bank and its registration details.

Field	Definition and standard rules if any	Additional comments
Registered Name	The Name of the Institution as registered with the Registrar of companies	
Trading Name	The Business or Trading Name of the institution, if different from the Registered Name.	Same as The Registered Name as registered with the Registrar of companies if not provided.
Registration Date	The Date of Registration with Registrar of Companies	Date Format is DDMMYYYY
Registration Number	The Registration Certificate Number issued by the Registrar of Companies	
License Issue Date	The Date the Institution was issued with a banking licence by the Central Bank of Kenya or the Date of Renewal of the Banking License	This date Cannot be in the future
Type Of Provider	The Applicable Provider Type. Currently Banking Services	Will extend to other industries once we open the CRB submissions to other provider classes.
PIN Number	The Kenya Revenue Authority Income Tax PIN Number	May be Mandatory in Future.
E-Mail	The Institution's Email Address	
Website	The Institution's Web site url	
Nr of Active Accounts	All Credit facilities with debit balances that arise from business transactions i.e. movements in the account are not merely the result of charges levied.	Defined by the Central Bank
Total Value of Active Accounts	The Total Active bank accounts in the institution	
Nr of Closed Accounts	The Total number of Closed accounts in the institution in the period since the last reporting date	
Nr of New Accounts	The Total number of New accounts opened in the institution in the period since the last reporting date	
Total Value of New Accounts	Total Value of New Accounts since the last reporting date	
Number of Non-Performing Loans	Total Number of Non-Performing Loan Accounts since the last reporting date	As defined by the Central Bank under section 1.4.2 of the prudential guidelines no CBK/PG/04 on risk classification of Assets and provisioning. The guideline provides a definition for both loans and overdrafts.
Total Value of Non-Performing Loans	Total Value of Non-Performing Loan Accounts since the Last reporting date	
Bank Code	The Two-Digit KBA allocated Bank Code	

B. Institution Branch Information

The Institution Branches are defined in the following table. All the branches of the institution are required to be reported.

Field	Definition and Standard rules if Any	Additional Comments
Branch Code	The Bank and Branch Code as allocated by the KBA Secretariat	Also Known as the Branch Sort Code
Branch Name	The Branch Name	
Date Opened	The Date the Branch Opened for business	Date should not be in the future
E-Mail	The Branch email Address	Same as Parent Bank email Address if none provided.
Website	The Website link, if different from the Main institution website.	
Nr of Active Accounts	The Number of Active Accounts in the Branch	Definition of active accounts as per the Central Bank.
Total Value of Active Accounts	Total Value of the Active Accounts in the branch	
Number of Closed Accounts	The Number of closed accounts in the branch since the last report	
Number of New Accounts	The Number of New accounts opened in the branch since the last report	
Total Value of New Accounts	Total Value of the New Accounts opened in the branch since the last report	
Number of Non-Performing Loans	Number of Non-Performing Loan Accounts in the branch since the last report	As defined by the Central Bank under section 1.4.2 of the prudential guidelines no CBK/PG/04 on risk classification of Assets and provisioning. The guideline provides a definition for both loans and overdrafts.
Total Value of Non-Performing Loans	Total Value of the Non-Performing Loan accounts in the branch since the last report.	

C. Individual Consumer Information

The Individual consumer record refers to the individual customer of the institutions and contains a profile of the customer from the account opening information and any other information the customer provides to the institution.

Field	Definition and Standard Rules if any	Additional Comments
Surname	The Family Name or Surname	
Forename 1	The First Name	
Forename 2	The Given Name	
Forename 3	Other Name or Initials	
Salutation	Options are : Mr., Mrs., Miss, Ms, Dr. , Prof., Hon.	
Date Of Birth	Date of Birth of the Customer	Cannot be in the Future
Client Number	Client Reference Number linking client to Banking system	
Account Number	Account Number linking client to Banking system	
Gender	Male/Female (M/F)	
PIN Number	Kenya Revenue Authority Income Tax PIN Number	May be required at a later Date
Nationality	The Nationality of the Customer- Defaults to Kenyan	
Marital Status	Options to Select From will be provided	Options Available : M – Married S - Single D - Divorced W - Widowed U - Unknown
Primary Identification Document	The Primary Identification document Provided on Opening the Account. Options Are: - National ID - Passport - Alien Registration - Service ID	For Kenya nationals, default should be the National Identification. Alien Registration Certificates are issued to registered foreign nationals. Service Identification documents are issued to the National forces like Police and Army.
Primary Identification Doc Number	The Number of the Primary Identification document specified above.	
Secondary Identification Document	Any Additional Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Secondary Identification Doc Number	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification document is Provided
Other Identification Document	Any Other Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Other Identification Document Number	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document is Provided
Additional Identification Document	Any Additional Identification Document Provided. Options Are: - National ID - Passport	

	- Alien Registration - Service ID	
Additional Identification Doc Number.	Additional Identification document Number, where provided.	Mandatory if Additional Identification document is Provided
Telephone Number 1	The Primary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 2	The Secondary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 3	The Any other Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Postal Address 1	Client's Postal Address Line1	This is the first line of the Full Client's Postal address
Postal Address 2	Client's Postal Address Line 2	This is the second line of the Full Client's Postal address
Town	Town of Client's Postal Address	
Country	Country of Client's Postal Address	
Post code	Post Code of Client's Address	
Physical Address1	Client's residential Address e.g. Street Address, Estate or village	
Physical Address 2	House or Apartment number of Client's Residence	
Plot Number	Plot Land Ref (LR) No of Client's residence	
Location Town	Town of Client's residence	
Location Country	Country of Client's residence	
E-Mail	Client's Email Address if provided	

D. Individual Consumer Employment Information

The Institution's customers could be employed or self-employed. Details of the customer's employment are captured in the employment information record. Where a customer has provided employment record details, the institution is required to provide one record for the employment details as laid out below

Field	Definition and Standard Rules if any	Additional Comments
Surname	The Family Name of Customer	
Forename 1	The First Name of Customer	
Forename 2	The given Name	
Forename 3	Any Other Names or initials	
Salutation	Options – Mr., Mrs., Miss, Ms, Dr. , Prof., Hon.	
Date Of Birth	Date of birth of the Customer	Must not be in the future
Client Number	Client Reference Number linking customer to Core Banking System	
Account Number	Account Number linking customer to Bank Account system	
Gender	Male or Female (M/F)	
PIN Number	Kenya Revenue Authority Income Tax PIN Number	May be required at a later Date
Nationality	Nationality of the Customer Default - Kenyan	
Marital Status	The Customer's marital status	Options are : M - Married S - single D - Divorced W - Widowed U - Unknown
Primary Identification Document	The Primary Identification document Provided on Opening the Account. Options Are: - National ID - Passport - Alien Registration - Service ID	For Kenya nationals, default should be the National Identification. Alien Registration Certificates are issued to registered foreign nationals. Service Identification documents are issued to the National forces like Police and Army.
Primary Identification Doc Number	The Number of the Primary Id Provided	
Secondary Identification Document	Secondary Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Secondary Identification Doc Number	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is provided.
Other Identification Document	Any Other Additional Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Other Identification Document Number	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is provided.
Additional Identification Document	Additional Identification Document Provided. Options Are: - National ID - Passport - Alien Registration	

	- Service ID	
Additional Identification Doc Number.	Additional Identification document Number, where provided	Mandatory if Additional Identification Document Type is provided.
E-Mail	The Email Address	
Employer Name	The Name of the Employer if not self-employed	
Employment type	Type Of employment. Options Available : - Casual Contract - Permanent, - Pensionable - Self-Employed	
Employee Position	The Position in Organisation	
Employee Department	The Department Stationed	
Salary Band	The band within which the Customer's Gross Monthly Salary falls. Options given are : A - 0 To 50,000 KES B - 50,000 To 100,000 KES C - 100,000 To 200,000 KES D - 200,000 To 250,000 KES E - Over 250,000 KES	
Telephone Number 1	Employer's Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 2	The Employer's Secondary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 3	Any other Employer Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Postal Address 1	Employer's Postal Address Line1	First Line of the full employer's Postal Address
Postal Address 2	Employer's Postal Address Line 2	Second Line of the full employer's Postal Address
Town	Employer's Town of Postal Address	
Country	Employer's Country of Postal Address	
Post code	Post Code of Employer's Address	
Physical Address1	Employer's registered Office Street Address	The Location (Street Name) of the Employer's Offices
Physical Address 2	Employer's Office building and office number	The Location (Building or Apartment No) of the address Employer's Office
Plot Number	Office Plot Land Ref (LR) Number	
Location Town	Employers Address Town	
Location Country	Employer's Location Country	

E. Non Individual Consumer Information

Field	Definition and Standard rules if any	Additional Comments
Registered Name	The Name as Registered with the Registrar of Companies	
Trading Name	The Business or Trading Name	The Same as the Registered Name, if no Trading Name is used.
Registration Date	Date Registered with the Registrar of Companies	Cannot be in the Future
Registration Number	The Registration Certificate Number	
Nationality	The Country of Registration of the Company, Defaults to Kenyan	
Client Number	The Client Reference Number linking Company to Core Banking system	
Account Number	The Account Number Linking Client to Bank's Accounting System	
Company Type	The Type of Organisation.	The type of Organisation. Options Available : A - Limited Company B - Sole Proprietor C - NGO D - Other
Industry Code	Industry Code for the Line of business as per the Central Bank Returns – Options are : -Agriculture -Manufacturing -Building/Construction - Mining/Quarrying - Energy /water -Trade -Tourism/ Restaurant/Hotels -Transport/ Communications -Real Estate	
PIN Number	The Income Tax PIN Number.	May be Mandatory Later
VAT Number	Value Added Tax Registration Number	
Number of Directors	1 is a sole proprietor	
Number of Shareholders	1 if a sole proprietor	
E-Mail	Business Email Address	
Website	Company Website url	
Status	Status of Trading of the company – Options Available : - Dormant - Actively Trading - Under Management - Dissolved	
Trading Status	Options : - Actively Trading - Under management - Dissolved	
Status Date	Date of the Current Status	Provide the Date of the Last status
Telephone Number 1	The consumer's Primary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 2	The consumer's Secondary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code	

	NNNNNNN is the Number	
Telephone Number 3	The consumer's other Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Postal Address 1	Consumer Postal Address Line1	First Line of Company's Full Postal Address
Postal Address 2	Consumer Postal Address Line 2	Second Line of Company's Full Postal Address
Town	Town of consumer Postal Address	
Country	Country of consumer Postal Address	
Post code	Post Code of consumer Address	
Physical Address1	Consumer Registered Office location building	Location (e.g. Building or Apartment) housing the company's Registered Office
Physical Address 2	Consumer Office location Street	Street Name of Company's Registered office
Plot Number	Office location Plot Land Ref (LR) No	Land Reference Number where Office is located
Location Town	Office Location Town	
Location Country	Office Location Country	

F. Stakeholder Information

Where the Stakeholder is an institution or organisation, the names should be provided should be the company registered name only. The Other Names (e.g. surname, first Names) should either not be provided or the Company name can be given in all the name fields.

Field	Definition and Standard Rules if any	Additional Comments
Surname	The Family Name of stakeholder, or the registered company name if the stakeholder is a company or institution.	
Forename 1	The First Name of stakeholder	
Forename 2	The Given Name of stakeholder	
Forename 3	Other Name or Initials	
Salutation	Options – Mr., Mrs., Miss, Ms, Dr. , Prof., Hon.	
Date Of Birth	Date of Birth or date of registration for non-individual stakeholders	Cannot be in the Future
Client Number	Client Reference Number linking stakeholder to Core Banking system	
Account Number	Account Number linking stakeholder to Banking system	
Gender	Gender of the stakeholder. Options Available : M – Male F - Female I - Institution or Organisation	
PIN Number	The Kenya Revenue Authority Income Tax PIN Number	May be required at a later Date
Nationality	Nationality of the Individual stakeholder or the country of registration for non-individual stakeholders.	Default - Kenyan
Marital Status	Applicable to non-individual stakeholders only.	.Options to Select From : M - Married S - Single D - Divorced W - Widowed U - Unknown
Primary Identification Document	The Primary Identification document Provided by stake holder. Options Are: - National ID - Passport - Alien Registration - Service ID - Company Registration Certificate	National Identification is the preferred document but the other are acceptable. Alien Registration Certificates are issued to registered foreign nationals. Service Identification documents are issued to the National forces like Police and Army. The company registration Number is the Registration Number of the Institutional stake holder.
Primary Identification Doc Number	The Number of the Primary Id Provided	
Secondary Identification Document	Any Secondary Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	For Individual Stakeholders
Secondary Identification Doc Number	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is Provided.
Other Identification Document	Any Other Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	

Other Identification Document Number	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is Provided.
Additional Identification Document	Any Additional Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Additional Identification Doc Number.	Additional Identification document Number, where provided.	Mandatory if Additional Identification Document Type is Provided.
E-Mail		
Company Registration No.	The Company Registration Certificate Number.	
Company PIN Number	The Company Income Tax PIN Number	
Company VAT Number	The Income Tax VAT registration Number	
Stake Holder Type	Type of stake held in the Company. Options are : A - Managing Director B - Director C - Share Holder D - Company Secretary E - Senior Management	For limited liability borrowers, A Profile Record for all directors must be provided. Shareholders' Profiles are not required.
Number of Shares	Number of Shares held in the Company.	N/A for limited liability companies
Percentage of Shared in company	The Percentage of shares Held in the Company	Percentage of shareholding in the Company for limited liability companies. Not required if no of shares is provided.
Telephone Number 1	The Stake holder's Primary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 2	The Stake holder's Secondary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 3	Stake holder's other Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Postal Address 1	Stake holder's Postal Address Line1	First Line of Full stakeholder Postal Address
Postal Address 2	Stake holder's Postal Address Line 2	Second Line of Full stakeholder Postal Address
Town	Town of Stake holder's Postal Address	
Country	Country of Stake holder's Postal Address	
Post code	Post Code of Stake holder's Address	
Physical Address1	Stake holder's Residence or registered Office if a non-individual	Location of stakeholder (e.g. Office Address or Building)
Physical Address 2	Street of Stake holder's residence or registered office	Location street of Stakeholder's locatin
Physical Address 3	House, or apartment number of Stake holder's residence or building if non-individual	
Plot Number	Plot Land Ref (LR) No of Stake holder's office/residence	
Location Town	Stake holder's Town of location	
Location Country	Stake holder's Country of location	

G. Account Information

Field	Definition and Standard Rules if any	Additional Comments
Branch Code	Bank and Branch Code of the Branch as Per the KBA Codes, in a Five-digit code. The first two digits signify the bank code as provided by the KBA Secretariat. The last three codes are the branch codes as provided by the bank to the KBA Secretariat.	
Account Holder Type	The Account Holder Type. Options are : A - Personal B - Corporate C - Joint Account D - SME Account E - NGO Account F - Other Account Type	
PIN Number	Kenya Revenue authority Income Tax Pin Number	
Nationality	Account Holder Nationality	Default to Kenyan
Primary Identification Document	The Primary Identification document Provided by the customer on opening the Account. Options Are: - National ID - Passport - Alien Registration - Service ID - Company Registration No	National Identification is the preferred document but the other are acceptable. Alien Registration Certificates are issued to registered foreign nationals. Service Identification documents are issued to the National forces like Police and Army. The company registration Number is the Registration Number of the Institution holding the Account.
Primary Id Document No.	For Companies – the company registration Certificate Number	
Secondary Identification	Any other secondary identification document provided on account opening. Options Are: - National ID - Passport - Alien Registration - Service ID For companies – The Company VAT Registration	
Secondary Id Number	If company then the Company VAT Number	
Account Product Type	The Account Product Type. Options are : A - Current Account B - Loan account C - Credit Card D - Line of Credit E - Revolving Credit	
Date Account Opened	The Date the Account was opened	
Due Date	If a loan or facility, the date due for payment	
Client Number	Client Reference Number linking Account to Banks Customer system	
Account Number	The Account Number as per the Bank's Accounting system	
Group Code	Industry Code for the Line of business as per the Central Bank Codes. Options are : -Agriculture -Manufacturing -Building/Construction - Mining/Quarrying - Energy /water -Trade -Tourism/ Restaurant/Hotels	

	-Transport/ Communications -Real Estate	
Original Amount	Original Amount or Approved Account Limit	
Current Balance	Available Balance	
Overdue Balance	Balance in account or Arrears	
Overdue Date	Date Account Fell Overdue	
Nr of Days In Arrears	If the Account is in arrears, the number of days the account is in arrears.	
Account Status	The Account status as at the time of reporting. Options Available: A - Closed B - Dormant C - Performing D - Non-Performing E - Write-Off F - Legal G - Collection	
Account Status Date	The date of the status Change. For Normal Accounts or no change since record creation, then the Date of the Account Opening.	
Account Closure Reason	If status changed to closed, the reason the account was closed	Mandatory if the Account is closed
Repayment Period	Repayment Period in Months. Where a repayment period is specified in week, then the repayment period should be approximated up to the nearest month.	
Date of First Payment	Date of first instalment made on the account if it is a loan account	
First Payment Amount	The amount of the first instalment on the account if it is a loan	
Date of Last Payment	Date of last instalment made on the account if it is a loan account	
Last Payment Amount	The amount of last instalment	
Type of Security	Whether the account is secured or not. Options available : U - Unsecured S - Secured	
Number of Instalments	If a loan the number of instalments on the loan	
Interest Type	The interest charged on the account if a loan	Options Available : Interest-Free Reducing Bal Flat Rate
Interest Rate	The Rate of interest if a loan	
Currency	ISO Currency Code of the facility provided. Default is Kenya Shillings (KES)	
Currency Rate	Exchange Rate, Default to 1.00 for KES	
Value of Security	If Security was valued the Valuation amount of the security	
Valuation Date	Date of Valuation of Security	

H. Guarantor Information

Where the Guarantor is an institution or organisation, the names should be provided should be the company registered name only. The Other Names (e.g. surname, first Names) should either not be provided or the Company name can be given in all the name fields.

Field	Definition and Standards Rule if any	Additional Comments
Branch Code	Bank and Branch Code where facility being guaranteed is domiciled or was granted.	Branch's sort code as provided by the KBA.
Client Number	Client Reference Number linking Guarantor to Banking system	
Account Number	Account Number linking guarantor to Bank's Accounting System for the Account being Guaranteed	
Surname	Surname or Family Name of Guarantor. Where the guarantor is an institution, then the company name shall be provided as the Surname.	
Forename 1	First Name of Guarantor	
Forename 2	Other names of the guarantor	
Forename 3	Initials or other names	
Date Of Birth	Date of Birth of guarantor. Where the Guarantor is an institution, then the Date of Registration shall be provided in the Date of Birth field.	
Gender	Gender of the Guarantor. Options are : M – Male F - Female I - Institutional	
PIN Number	Kenya Revenue authority Income Tax PIN Number	
Nationality	Nationality of Guarantor	Default to Kenyan
Marital Status	Marital status of the guarantor, if an individual. Options are: M - Married S - single D - Divorced W - Widowed U - Unknown	Single, married, divorced, widowed
Guarantee Type	The Type of guarantee being offered. Options Are: A - Directors guarantee B - Personal guarantee C - Corporate guarantee D - Bank Guarantee	
Guarantee Limit	The amount of limit on the guarantee	
Primary Identification Document	The Primary Identification document given by the guarantor. Options Are: - National ID - Passport - Alien Registration - Service ID - Company Registration Certificate	Options will be Available to Select
Primary Identification Doc Number	The Number of the Primary Id Provided.	
Secondary Identification Document	Secondary Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Secondary Identification Doc	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is provided.

Number		
Other Identification Document	Any Other Additional Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Other Identification Document Number	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is provided.
Additional Identification Document	Additional Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Additional Identification Doc Number.	Additional Identification document Number, where provided	Mandatory if Additional Identification Document Type is provided.
E-Mail	The Email Address	
Employer Name	The guarantor's employer, if employed	Provide Non-Individual consumer Information Profile for the Employer
Employment type	Type Of employment. Options Available : - Casual, Contract - Permanent - Pensionable - Self-Employed	
Employee Position	The Position in Organisation	Mandatory if Employed
Employee Department	The Department Stationed	Mandatory if Employed
Salary Band	The Range in which the Gross Monthly Salary in KES Falls. Options are : A - 0 To 50,000.00 KES B - 50,000 To 100,000 KES C - 100,000 To 200,000 KES D - 200,000 To 250,000 KES E - Over 250,000 KES	Mandatory if Employed
Telephone Number 1	The Guarantor's Primary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 2	The Guarantor's Secondary Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Telephone Number 3	Any other Telephone contact Number in the Form of : CCC-AAA-NNNNNNN Where : CCC is the Country Code AAA is the Area Code NNNNNNN is the Number	
Postal Address 1	Guarantor's Postal Address Line 1	First Line of guarantor's Full Postal Address
Postal Address 2	Guarantor's Postal Address Line 2	Second Line of guarantor's Full Postal Address
Town	Guarantor's Town of Postal Address	
Country	Guarantor's Country of Postal Address	
Post code	Guarantor's Post Code of Address	
Physical Address 1	Guarantor's Residential Address e.g. street, estate	
Physical Address 2	Guarantor's Residential location e.g. House	

	number or apartment number	
Plot Number	Plot Land Ref (LR) No	
Location Town	Guarantor's Town of residence	
Location Country	Guarantor's Country of residence	

I. Bounced Cheque Information

Field	Definition and Standards Rule if any	Additional Comments
Branch Code On Cheque	Bank and Branch code on Cheque – the drawer’s Bank and Branch Code	
Client Number	Customer Id Code, if used by the bank	
Account Number	Drawer’s Bank Account number as reflected on bounced Cheque leaf	
Cheque Account Type	The Type of Cheque. Options are : A - Corporate Cheque B - Personal cheque C - Dividend cheque	
Cheque Amount	Amount on cheque	
Cheque Number	Cheque Serial Number	
Cheque Currency	ISO Currency Code of Cheque	
Cheque Date	Cheque Issue Date	
Beneficiary Name or Payee	Beneficiary or Payee Name on the Cheque	
Cheque Bounce Date	Date the cheque was unpaid by the paying Bank.	
Account Status	Account status of the Account. Options are: A - Closed B - Dormant C - Performing D - Non-Performing E - Write-Off F - Legal G - Collection	
Cheque Bounce Reason	KBA Reason Code for Bouncing as provided by the KBA.	

J. Credit Application Information

Field	Definition and standards rule if any	Additional Comments
Primary Identification Document	The Primary Identification document Provided by the Applicant. Options Are: - National ID - Passport - Alien Registration - Service ID - Company Registration No	National Identification is the preferred document for individuals but the others are acceptable. Alien Registration Certificates are issued to registered foreign nationals. Service Identification documents are issued to the National forces like Police and Army. The company registration Number is the Registration Number of the Institutional Applicant.
Primary Identification Doc Number	The Number of the Primary Id Provided	
Secondary Identification Document	Secondary Identification Document Provided by applicant. Options Are: - National ID - Passport - Alien Registration - Service ID	
Secondary Identification Doc Number	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is provided.
Other Identification Document	Any Other Additional Identification Document Provided by applicant. Options Are: - National ID - Passport - Alien Registration - Service ID	
Other Identification Document Number	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is provided.
Additional Identification Document	Additional Identification Document Provided by applicant. Options Are: - National ID - Passport - Alien Registration - Service ID	
Additional Identification Doc Number.	Additional Identification document Number, where provided	Mandatory if Additional Identification Document Type is provided.
PIN Number	Applicant's Kenya Revenue authority PIN Number	
Company Registration Number	Applicable to Companies and non-individual consumers	
Company VAT Number	Applicable to Companies and non-individual consumers	
Branch Code	Bank and Branch where the Application was made	
Client Number	Client Number making the Application, if used	
Account Number	Account Number if available of applicant	
Application Number	Application reference Number provided by the institution	
Facility application Type	Whether the application is for a secured or unsecured facility Options : U - Unsecured S - Secured	
Application Date	Date Application was made	
Application Amount	The amount of Application for facility	
Application Currency	ISO Currency Code of Facility. Default is Kenya Shillings (KES)	
KES Equivalent	Kenya equivalent of the Application. This	

	should be the same as the application amount if the amount is in Kenya shillings.	
Exchange Rate	The Exchange rate used in the application. If application is in Kenya shillings the Rate should be 1.00	
Product Type	Product Type. Options are : A - Current Account B - Loan Account C - Credit Card D - Line of Credit E - Revolving	
Application Duration	Repayment period in Number of Months Applied for. Where the repayment is not specified in months, then the period shall be approximate dup to the nearest months.	
Application Status	The status of the Application at reporting Time. Options are : A - Pending B - Awaiting documentation C - Securities Perfection D - Declined E - Withdrawn F - Approved G - Pending disbursement	
Status Date	The date of the Status above	When the status changes from one state to another as the application is processed, the date of the status change from the processing is reported.
Status Update Reason	The Reason for the status change	

K. Collateral Register

Field	Definition and standards Rule if any	Additional Comments
Primary Identification Document	The Primary Identification document Provided by Loanee. Options Are: - National ID - Passport - Alien Registration - Service ID - Company Registration No	National Identification is the preferred document for individuals but the others are acceptable. Alien Registration Certificates are issued to registered foreign nationals. Service Identification documents are issued to the National forces like Police and Army. The company registration Number is the Registration Number of the Institution providing the collateral.
Primary Identification Doc Number	The Number of the Primary Id Provided	For Kenya nationals, the default primary identification is the National Identification Card Number
Secondary Identification Document	Secondary Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Secondary Identification Doc Number	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is provided.
Other Identification Document	Any Other Additional Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Other Identification Document Number	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is provided.
Additional Identification Document	Additional Identification Document Provided. Options Are: - National ID - Passport - Alien Registration - Service ID	
Additional Identification Doc Number.	Additional Identification document Number, where provided	Mandatory if Additional Identification Document Type is provided.
PIN Number	Kenya Revenue Authority PIN Number of collateral Holder	
Nationality	Location where collateral is situated, Default is Kenya .	
Company Registration Number	Applicable to Companies and non-individual consumers	
Bank and Branch Code	Bank and Branch Code accepting the Collateral	
Client Number	Reference Number Linking Collateral to Banking system	
Account Number	Account number Linking Bank's Accounting System to Account on which collateral is pledged	
Collateral Type	Type of Collateral. Options Are: A - Property B - Funds C - Land title D - Log Book E - Debentures/Shares	

	F – Insurance G - Others	
Collateral Reference Number	Identification number or Certificate number of the collateral	
Collateral Description	Description of the Collateral	
Collateral Last Valuation	The Last valuation of the collateral	
Collateral Currency	ISO Currency Code of the Valuation	
Collateral Forced Sale Value		Mandatory if Land, vehicle or house
Forced Sale Date		Mandatory if Forced Sale Value is provided
Collateral Expiry Date		
Instrument of Claim/Recovery Type		
Last Valuation Date		
Recovery Type		

L. Fraudulent Activities

Field	Definition and standard Rule if any	Additional Comments
Fraud Status	The Fraud Status as reported by the Institution. Options Are : A - Attempted B - Suspected C - Alleged D - Proven E - Admitted	
Individual/Corporate	Whether Fraudster is an individual or Corporate Options are: I - Individual C – Corporate entity	Provide Stakeholder Profile information for Corporate Consumers.
Name	Name of the defaulter	
PIN Number	Kenya Revenue Authority Income Tax PIN Number	
Nationality	Nationality of involved party or Country of Registration if Corporate	Default Kenyan
Primary Identification Document	The Primary Identification document Provided on Opening the Account. Options Are: - National ID - Passport - Alien Registration - Service ID - Company Registration No	National Identification is the preferred document for individuals but the others are acceptable. Alien Registration Certificates are issued to registered foreign nationals. Service Identification documents are issued to the National forces like Police and Army. The company registration Number is the Registration Number of the company account holder.
Primary Identification Doc Number		
Secondary Identification Document	Other Secondary identification information on the account. Options Are: - National ID - Passport - Alien Registration - Service ID	
Secondary Identification Document Number	Mandatory if Secondary Identification document provided	
Other Identification Document	Any Other Identification information on the Account.. Options Are: - National ID - Passport - Alien Registration - Service ID	
Other Identification Document Number	Mandatory if Other Identification document provided	
Company VAT Number	If Company and If info available	
Branch Code	Bank and Branch Code where fraud committed	
Client Number	Reference Number linking Customer account on	

	which incidence involved to Banks' Core system	
Account Number	Account Number linking Account involved in the fraud incident to the Bank's Accounting system.	
Consumer Classification	The Account Product Type. Options are: A - Current Account B - Loan Account C - Credit Card D - Line of Credit E - Revolving Credit	
Incident Date	Date the fraud incident took place or was detected	
Report Date	Date the Fraud was reported to BFID or police	
Amount	Amount involved in the fraud	
Loss Amount	Actual loss incurred in the fraud as at reporting date.	
Currency Code	Currency of the amounts involved default is Kenya shillings - KES	
Incident Details	short explanation of the nature of the incident	
Forensic Information	Summary of any information available from the incident for investigation/forensic use	