

CREDIT REFERENCE BUREAU DATA SPECIFICATION DOCUMENT

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This Data Specifications Document has been 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.

General Conventions

1. Date Format:

All Dates in this specification will be in the Format of YYYYMMDD,

Where YYYY denotes the Year

MM denotes the Month

DD denotes the Day.

e.g. for a Date of 1st July 2009, the Date shall be coded as 20090701.

3. Amount Field Formats

All amounts will be shown in Kenya Cents, with an assumed decimal Point.

e.g. For an Amount of KES 3,125.45, the format will be 312545.

The Decimal number will be assumed to be in place for the cents.

4. Numeric Field Format

Where a numeric Field is specified for a length but the value for the field is shorter than the allocated length, then the field shall be left-padded with zeros to ensure the length of the field is maintained.

5. Alpha-Numeric Field Format

Where a field of alpha-Numeric format is specified and the value of the field is shorter than the allocated length, then the field shall be right-padded with spaces to ensure the field length is maintained.

6. Data File Formats

All data files will be fixed-length ASCII files, which can be viewed with a standard text file editor (e.g. Notepad or Wordpad).

Each record will be contained in one line of the file, with a carriage Return and Line-Feed combination as an end-of Record marker. The Files will not contain any Headers or trailer records.

7. File Naming convention.

Each File will be Names in the format of **CRBTTYMMDDVVV.0BB** where:

- CRB** - The Initials for Credit Reference Bureau to Identify the File as a file for the CRB use.
- TT** - The File Type denoting the Information contained in the file. The following Types are valid File Types:
 - II - Institution Information File
 - IB - Institution Branch Information File
 - IC - Individual consumer Information data file
 - CE - Individual consumer Employment Information
 - CI - Non-Individual consumer Information file
 - GI - Guarantor Information File
 - BC - Bounced Cheque Information File
 - CA - Credit application Information File
 - SI - Stake Holder Information file
 - AI - Account Information file
 - FA - Fraudulent Activity file
 - CR - Collateral Register Information File
- YYYY** - The Year of Data submission
- MM** - The Month of Data Submission
- DD** - the Date of Data submission
- VVV** - The Version Number of the File Format used in the Data file
- BB** - The KBA Bank Code of the Bank making the submission

8. Data submission

All Data shall be submitted to the Credit Reference Bureau on a monthly Basis and shall be on a cumulative Basis i.e. the Data Files shall contain new data collected by the institution in the month of submission and also include all data submitted in the Previous months' Data Files.

Technically this is known as a dump of all the information in the system as at the end of the month of submission.

Data File Formats

A. Institution Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Registered Name		A50	Yes	The Name as registered with the Registrar of companies	
Trading Name		A50	Yes	The Business Trading Name.	Same as The Registered Name as registered with the Registrar of companies if not provided.
Registration Date		N8	Yes	Date of Registration with Registrar of companies	
Registration Number		A20	Yes	Registration Certificate Number	
License Issue Date		N8	Yes	Date of License issue or renewal	Cannot be in the future
Type Of Provider		A20	Yes	The Applicable Provider Type. Available Options to be Provided.	
PIN Number		A15	Yes	Income Tax PIN Number	May be Mandatory in Future.
E-Mail		A50	Yes	Provider email Address	
Website		A50	No	Provider Web site url	
Number Active Accounts		N9	Yes	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.	
Total Value of Active Accounts		N16	Yes		
Number of Closed Accounts		N9	Yes		
Number of New Accounts		N9	Yes		
Total Value of New Accounts		N16	Yes		
Number of Non-Performing Loans		N9	Yes	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 Accounts		N16	Yes		
Bank Code		A2	Yes	KBA Allocated Bank Code	

B. Institution Branch Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Branch Code		A5	Yes	Provider Bank and Branch Code	
Branch Name		A50	Yes	Provider Branch Name	
Date Opened		N8	Yes	Date Branch Opened	
E-Mail		A50	Yes	Branch email Address	Same as Parent Address if none provided.
Website		A50	No		
Nr of Active Accounts		N9	Yes		
Total Value of Active Accounts		N16	Yes		
Nr of Closed Accounts		N9	Yes		
Nr of New Accounts		N9	Yes		
Total Value of New Accounts		N16	Yes		
Number of Non-Performing Accounts		N9	Yes		
Total Value of Non-Performing Accounts		N16	Yes		

C. Individual Consumer Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Surname		A50	Yes	The Family Name or Surname	
Forename 1		A50	Yes	The First Name	
Forename 2		A50	No	The Given Name	
Forename 3		A50	No	Other Name or Initials	
Salutation		A6	No	Options are : Mr., Mrs., Miss, Ms, Dr. , Prof., Hon.	
Date Of Birth		N8	Yes		Cannot be in the Future
Client Number		A20	No	Client reference Number in Core Banking system	
Account Number		A20	Yes	Account Number linking Client to Banking system	
Gender		A1	Yes	Male/Female (M/F)	
PIN Number		A15	No	Income Tax PIN Number	May be required at a later Date
Nationality		A20	Yes	Consumer's Nationality	
Marital Status		A1	Yes	Options to Select : M – Married S - Single D - Divorced W - Widowed U - Unknown	
Primary Identification Document		A10	Yes	The Primary Identification document Provided on Opening the Account. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity	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.
Primary Identification Doc Number		A20	Yes	The Number of the Primary Id Provided	
Secondary Identification Document		A10	No	Any Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card	
Secondary Identification Doc Number		A20	No	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification document is Provided
Other Identification Document		A10	No	Any Other Identification Document Provided. Options Are: NAT ID - National Identity Card	

				PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card	
Other Identification Document Number		A20	No	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document is Provided
Additional Identification Document		A10	No	Any Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card	
Additional Identification Doc Number.		A20	No	Additional Identification document Number, where provided.	Mandatory if Additional Identification document is Provided
Telephone Number 1		A15	No	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		A15	No	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		A15	No	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		A50	Yes	Postal Address Line1	
Postal Address 2		A50	No	Postal Address Line 2	
Town		A30	Yes	Town of Postal Address	
Country		A20	Yes	Country of Postal Address	
Post Code		A10	No	Post Code of Address	
Physical Address1		A50	Yes	Physical Address Line 1	
Physical Address 2		A50	No	Physical Address Line 2	
Plot Number		A20	No	Plot Land Ref (LR) No	
Location Town		A30	Yes	Physical Address Town	
Location Country		A20	Yes	Physical Location Country	
E-Mail		A50	No	Individual's Email contact	

D. Individual Consumer Employment Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Surname		A50	Yes	The Family Name	
Forename 1		A50	Yes	The First Name	
Forename 2		A50	No	The given Name	
Forename 3		A50	No	Any Other Names or initials	
Salutation		A6	No	Options – Mr., Mrs., Miss, Ms, Dr. , Prof., Hon.	
Date Of Birth		N8	Yes		Must not be in the future
Client Number		A20	No	Client Reference Number on Banking system	
Account Number		A20	Yes	Bank Account Number linking Client to Bank system	
Gender		A1	Yes	Male or Female (M/F)	
PIN Number		A15	No	Income Tax PIN No.	May be required at a later Date
Nationality		A20	Yes	Default - Kenyan	
Marital Status		A1	Yes	The client Marital status Options : M - Married S - Single D - Divorced W - Widowed U - Unknown	
Primary Identification Document		A10	Yes	The Primary Identification document Provided on Opening the Account. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card	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.
Primary Identification Doc Number		A20	Yes	The Number of the Primary Id Provided	
Secondary Identification Document		A10	No	Secondary Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card	
Secondary Identification Doc Number		A20	No	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is provided.
Other Identification Document		A10	No	Any Other Additional Identification Document Provided. Options Are: NAT ID - National Identity Card	

				PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card	
Other Identification Document Number		A20	No	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is provided.
Additional Identification Document		A10	No	Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card	
Additional Identification Doc Number.		A20	No	Additional Identification document Number, where provided	Mandatory if Additional Identification Document Type is provided.
E-Mail		A50	No	The Email Address	
Employer Name		A50	Yes		
Employment type		A15	No	Type Of employment – Options Available : Casual, Contract, Permanent, Pensionable, Self-Employed	
Employee Position		A20	No	The Position in Organisation	
Employee Department		A20	No	The Department Stationed	
Salary Band		A1	No	The Range in which the Gross Monthly Salary in KES Falls. Options are : A – 0 to 50,000.00 B - 50,000 to 100,000 C - 100,000 to 200,000 D - 200,000 to 250,000 E - Over 250,000	
Telephone Number 1		A15	No	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		A15	No	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		A15	No	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		A50	Yes	Postal Address Line1	
Postal Address 2		A50	No	Postal Address Line 2	
Town		A30	Yes	Town of Postal Address	
Country		A20	Yes	Country of Postal Address	
Post Code		A10	No	Post Code of Address	
Physical Address1		A50	Yes	Physical Address Line 1	
Physical Address 2		A50	No	Physical Address Line 2	
Plot Number		A20	No	Plot Land Ref (LR) No	
Location Town		A30	Yes	Physical Address Town	
Location Country		A20	Yes	Physical Location Country	

E. Non-Individual Consumer Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Registered Name		A70	Yes	The Name as Registered with the Registrar of Companies	
Trading Name		A70	Yes	The Business or Trading Name	The Same as the Registered Name, if no Trading Name is used.
Registration Date		N8	Yes	Date Registered with the Registrar of Companies	Cannot be in the Future
Registration Number		A20	Yes	The Registration Certificate Number	
Nationality		A20	Yes	Country of Company Registration	
Client Number		A20	No	Client Reference Number Linking Customer to Banking system	
Account Number		A20	Yes	Account Number Linking Customer to Core Banking System	
Company Type		A1	Yes	The Type of Organisation. Options Available : A – Limited company B - Sole Proprietor C - NGO D - Other	
Industry Code		A20	Yes	Industry Code for the Line of business – Options are : -Agriculture -Manufacturing -Building/Construction - Mining/Quarrying - Energy /water -Trade -Tourism/ Restaurant/Hotels -Transport/ Communications -Real Estate	
PIN Number		A15	No	Income Tax PIN No.	May be Mandatory Later
VAT Number		A15	No	Value Added Tax Registration Number	
Number of Directors		N9	Yes	1 is a sole proprietor	
Number of Shareholders		N9	Yes	1 if a sole proprietor	
E-Mail		A50	No	Business Email Address	
Website		A50	No	Company Website url	
Trading Status		A20	No	Status of Trading of the company – Options : Dormant, Actively Trading, Under Management, Dissolved	
Status Date		N8	No	Date of the Current Status	Mandatory if status is Provided
Telephone Number 1		A15	No	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	

Telephone Number 2		A15	No	Number 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		A15	No	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		A50	Yes	Postal Address Line1	
Postal Address 2		A50	No	Postal Address Line 2	
Town		A30	Yes	Town of Postal Address	
Country		A20	Yes	Country of Postal Address	
Post Code		A10	No	Post Code of Address	
Physical Address1		A50	Yes	Physical Address Line 1	
Physical Address 2		A50	No	Physical Address Line 2	
Plot Number		A20	No	Plot Land Ref (LR) No	
Location Town		A30	Yes	Physical Address Town	
Location Country		A20	Yes	Physical Location Country	

F. Stake holder Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Surname		A50	Yes	The Family Name	In the Case of a corporate stakeholder the Company Name shall be given as the Surname.
Forename 1		A50	Yes	The First Name	
Forename 2		A50	No	The Given Name	
Forename 3		A50	No	Other Name or Initials	
Salutation		A6	No	Options – Mr., Mrs., Miss, Ms, Dr. , Prof., Hon.	
Date Of Birth		N8	Yes		Cannot be in the Future
Gender		A1	Yes	Male/Female/Institution (M/F/I)	
PIN Number		A15	No	Income Tax PIN No.	May be required at a later Date
Nationality		A20	Yes	Default - Kenyan	
Client Number		A20	No	Client Reference Number Linking Customer to Banking system	
Account Number		A20	Yes	Account Number Linking Customer to Core Banking System	
Marital Status		A1	Yes	The client Marital status Options : M - Married S - Single D - Divorced W - Widowed U - Unknown	
Primary Identification Document		A10	Yes	The Primary Identification document Provided by the Stakeholder. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – 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 stakeholder.
Primary Identification Doc Number		A20	Yes	The Number of the Primary Id Provided	
Secondary Identification Document		A10	No	Any Secondary Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration	Only used for Individual stakeholders

				Certificate	
Secondary Identification Doc Number		A20	No	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is Provided.
Other Identification Document		A10	No	Any Other Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	Only used for Individual stakeholders
Other Identification Document Number		A20	No	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is Provided.
Additional Identification Document		A10	No	Any Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	Only used for Individual stakeholders
Additional Identification Doc Number.		A20	No	Additional Identification document Number, where provided.	Mandatory if Additional Identification Document Type is Provided.
E-Mail		A50	No	Stakeholder’s Email Address	
Company Registration No.		A20	Yes	The Company Registration Certificate Number.	
Company PIN Number		A20	Yes	The Company Income Tax PIN Number	
Company VAT Number		A20	Yes	The Income Tax VAT registration Number	
Stake Holder Type		A1	Yes	Type of stake held in the Company – options are : A – Managing Director B - Director C - Share holder D - Company Secretary E - Senior Management	
Number of Shares		N9	Yes	Number of Shared held in the Company.	Not required in Limited Liability Companies
Percentage of Shared in company		N6	Yes	The Percentage of shares Held in the Company	
Telephone Number 1		A15	Yes	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		A15	No	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		A15	No	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		A50	Yes	Postal Address Line1	
Postal Address 2		A50	No	Postal Address Line 2	
Town		A30	Yes	Town of Postal Address	
Country		A20	Yes	Country of Postal Address	
Post Code		A10	No	Post Code of Address	
Physical Address1		A50	Yes	Physical Address Line 1	
Physical Address 2		A50	No	Physical Address Line 2	
Physical Address 3		A50	No	Physical Address Line 3	
Plot Number		A20	No	Plot Land Ref (LR) No	
Location Town		A30	Yes	Physical Address Town	
Location Country		A20	Yes	Physical Location Country	

G. Account Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Branch Code		A5	Yes	Bank and Branch Code of the Branch as Per the KBA Codes : BB – Bank Code bbb – Branch Code	
Account Holder Type		A1	No	Options Available : A – Personal B – Corporate C - Joint D - SME E - NGO F - Other	
PIN Number		A15	No	Income Tax Pin Number	
Nationality		A20	Yes	Account Holder's Nationality	
Primary Identification Document		A10	Yes	The Primary Identification document Provided on Opening the Account. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	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 Account Holder.
Primary Id Document No.		A20	Yes	The Number of the document provided above	
Secondary Identification		A10	No	Secondary Identification document provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Secondary Id Number		A20	No	The Number of the document provided	
Account Product Type		A1	Yes	The Account Product Type : A – Current Account B - Loan Account C - Credit Card D - Line of Credit E - Revolving Credit	
Date Account Opened		N8	Yes		
Due Date		N8	Yes	If Account has facilities the due date for the	

Client Number		A20	No	facility Client Reference Number Linking Customer to Bank system	
Account Number		A20	Yes	Account Number Linking Customer to Core Banking system	
Group Codes		A10	No	Industry Code for the Line of business – Options are : -Agriculture -Manufacturing -Building/Construction - Mining/Quarrying - Energy /water -Trade -Tourism/ Restaurant/Hotels -Transport/ Communications -Real Estate	
Original Amount		N16	Yes	Original Amount or Approved Account Limit	
Current Balance		N16	Yes	Available Balance	
Overdue Balance		N16	Yes	Balance in account or Arrears	
Overdue Date		N8	No	Date Account Fell Overdue	
Nr of Days In Arrears		N9	Yes		
Account Status		A1	Yes	The current status of the Account. Options Available: A - Closed B - Dormant C - Performing D - Non-Performing E - Write-Off F - Legal G - Collection	
Account Status Date		N8	Yes	The date of the status Change. If no change, then the Date of the Account Opening.	The Date the status change was effected. On Normal or Performing Accounts, the status Date shall be the date the Account was opened.
Account Closure Reason		A100	No	The Reason the Account was Closed	Mandatory if the Account is closed
Repayment Period		N3	Yes	Repayment Period in Months	Where a Repayment period is in weeks, approximate period up to the nearest month.
Date of First Payment		N8	Yes		
First Payment Amount		N16	Yes		
Date of Last Payment		N8	Yes		
Last Payment Amount		N16	Yes		
Type of Security		A1	Yes	Options Available : U - Unsecured S - Secured	
Nr of Instalments In Arrears		N3	Yes		
Interest Type		A10	Yes	Options Available : INT FREE - Interest- Free RED BAL - Reducing	

				Bal FLAT RATE - Flat Rate	
Interest Rate		N6	Yes	The rate of interest on facility	
Currency		A3	Yes	ISO Currency Code	
Initial Currency Exchange Rate		N8	Yes	Exchange Rate, Default to 1.00	The Exchange Rate Prevailing at the time of granting the Facility
Value of Security		N16	No		
Valuation Date		N8	No	Date of Valuation of the Security if any offered	

H. Guarantor Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Branch Code		A5	Yes	Bank and Branch Code where guaranteed	
Client Number		A20	No	Client Reference Number Linking guarantor to Bank systems	
Account Number		A20	Yes	Account Number Linking Guarantee to Core Banking system	
Surname		A50	Yes	Surname or Family Name of Guarantor	For Institutional Guarantors, the Company Name shall be provided as the Surname
Forename 1		A50	Yes	First Name of Guarantor	
Forename 2		A50	No		
Forename 3		A50	No		
Date Of Birth		N8	Yes	Date of Birth of guarantor	For Institutional guarantors, the date of registration of the Company
Gender		A1	Yes	Options Available : M - Male F - Female I - Institutional	
PIN Number		A15	No	Income Tax PIN No.	May be mandatory in future
Nationality		A20	Yes	Nationality of Guarantor	
Marital Status		A1	No	The Guarantor Marital status. Options Available are : M - Married S - Single D - Divorced W - Widowed U - Unknown	
Guarantee Type		A1	Yes	The Type of Guarantee Options are : A - Directors guarantee B - Personal guarantee C - Corporate guarantee D - Bank Guarantee	
Guarantee Limit		N16	Yes	The Amount of Limit of the Guarantee if It has a limit	
Primary Identification Document		A10	Yes	The Primary Identification document Provided by the guarantor. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	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 stakeholder.
Primary Identification Doc Number		A20	Yes	The Number of the Primary Id Provided	
Secondary		A10	No	Secondary Identification	

Identification Document				Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate.	
Secondary Identification Doc Number		A20	No	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is provided.
Other Identification Document		A10	No	Any Other Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Other Identification Document Number		A20	No	The Number of other Identification Document, where provided.	Mandatory if Other Identification Document Type is provided.
Additional Identification Document		A10	No	Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Additional Identification Doc Number.		A20	No	Additional Identification document Number, where provided	Mandatory if Additional Identification Document Type is provided.
E-Mail		A50	No	The Guarantor's Email Address	
Employer Name		A50	No		For Individual guarantors. Provide Individual consumer Employment Record for the guarantor
Employment type		A1	No	Type Of employment of the guarantor. Options Available : A - Casual B - Contract C - Permanent D - Pensionable	For Individual guarantors

Employee Position		A20	No	E - Self-Employed The Position in Organisation	Mandatory if Employed
Employee Department		A20	No	The Department Stationed	Mandatory if Employed
Salary Band		N16	No	The Range in which the Gross Monthly Salary in KES Falls. Options are : A - 0 to 50,000.00 B - 50,000 to 100,000 C - 100,000 to 200,000 D - 200,000 to 250,000 E - Over 250,000	Mandatory if Employed
Telephone Number 1		A15	No	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		A15	No	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		A15	No	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		A50	Yes	Postal Address Line1	
Postal Address 2		A50	No	Postal Address Line 2	
Town		A30	Yes	Town of Postal Address	
Country		A20	Yes	Country of Postal Address	
Post code		A10	No	Post Code of Address	
Physical Address1		A50	Yes	Physical Address Line 1	
Physical Address 2		A50	No	Physical Address Line 2	
Plot Number		A20	No	Plot Land Ref (LR) No	
Location Town		A30	Yes	Physical Address Town	
Location Country		A20	Yes	Physical Location Country	

I. Bounced Cheque Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Branch Code on cheque		A5	Yes	Bank and Branch code on Bounced Cheque	
Client Number		A20	No	Client Reference Code Lining Customer to Banking System	
Account Number		A20	Yes	Bank Account on Bounced Cheque	
Cheque Account Type		A1	Yes	Type of Cheque. Options Are : A - Corporate B - Personal C - Dividend	
Cheque Amount		N16	Yes	Amount on cheque	
Cheque Number		N9	Yes	Cheque Number	
Cheque Currency		A3	Yes	ISO Currency Code	
Cheque Date		N8	Yes	Date on Bounced Cheque	
Beneficiary Name or Payee		A50	No		
Cheque Bounce Date		N8	Yes	The Date the Cheque was unpaid by the paying Bank	
Account Status		A1	Yes	The current status of the Account. Options Available: A - Closed B - Dormant C - Performing D - Non-Performing E - Write-Off F - Legal G - Collection	
Cheque Bounce Reason		N2	Yes	KBA Reason Code for Bouncing cheque	

J. Credit Application Information

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Primary Identification Document		A10	Yes	The Primary Identification document Provided on application. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	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		A20	Yes	The Number of the Primary Id Provided	
Secondary Identification Document		A10	No	Secondary Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Secondary Identification Doc Number		A20	No	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is provided.
Other Identification Document		A10	No	Any Other Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Other Identification Document Number		A20	No	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is provided.
Additional Identification Document		A10	No	Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport	

				ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Additional Identification Doc Number.		A20	No	Additional Identification document Number, where provided	Mandatory if Additional Identification Document Type is provided.
PIN Number		A15	No	Income Tax PIN Number	
Company Registration Number		A8	No	Company Registration Number	Applicable for Corporate Applicants
Company VAT Number		A20	No	Applicable for corporate clients	
Branch Code		A5	Yes	Bank and Branch Code Processing the application	
Client Number		A20	No	Customer Reference Number linking Applicant/Client to Banking System	
Account Number		A20	No	Account Number allocated to the Application or If linked to an existing account	
Application Number		A20	Yes	Internal Application Reference number	
Facility application Type		A1	Yes	The Type of Facility Options : U - Unsecured S - Secured	
Application Date		N8	Yes	Date Application submitted	
Application Amount		N16	Yes	Amount applied for	
Application Currency		A3	Yes	ISO Currency Code of Facility applied for	
KES Equivalent		N16	Yes	Equivalent Amount in Kenya shillings	Same as Application Amount if the application is in Kenya shillings
Exchange Rate		N8	Yes	Prevailing Exchange Rate at Date of Application	Default is 1.00 For Kenya shillings
Product Type		A1	Yes	The Account Product Type : A – Current Account B - Loan Account C - Credit Card D - Line of Credit E - Revolving Credit	
Application Duration		N3	Yes	Number of Months Applied for	Where the Application period is in weeks, approximate the period to the nearest months
Application Status		A1	Yes	The Current status of the Application. Options are : A - Pending B - Awaiting Docs C - Securities Perfection D - Declined E - Withdrawn F - Approved G - Pending disbursement	
Status Date		N8	Yes	Date of status of Update	
Status Update Reason		A100	Yes		

K. Collateral Register

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Primary Identification Document		A10	Yes	The Primary Identification document Provided by Loanee. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	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		A20	Yes	The Number of the Primary Id Provided	
Secondary Identification Document		A10	No	Secondary Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Secondary Identification Doc Number		A20	No	The Secondary Identification Doc Number if provided.	Mandatory if Secondary Identification Document Type is provided.
Other Identification Document		A10	No	Any Other Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Other Identification Document Number		A20	No	The Number of Other Identification Document, where provided .	Mandatory if Other Identification Document Type is provided.
Additional Identification Document		A10	No	Additional Identification Document Provided. Options Are: NAT ID - National Identity Card PASS - Passport	

				ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Additional Identification Doc Number.		A20	No	Additional Identification document Number, where provided	Mandatory if Additional Identification Document Type is provided.
PIN Number		A15	No	Income Tax Pin Number	
Nationality		A20	Yes	Guarantor’s Nationality. Default is Kenyan.	
Company Registration Number		A20	No	Applicable to Corporate clients	
Company VAT Number		A20	No	Applicable to Corporate Customers	
Branch Code		A5	Yes	Bank and Branch Code registering the collateral	
Client Number		A20	No	Reference Number linking Customer to Bank Systems	
Account Number		A20	Yes	Account Number linking Collateral to Core Banking system or Loan Account	
Collateral Type		A1	Yes	Options : A - Property B - Funds C - Land title D - Log Book E - Debentures/Shares F – Insurance G - Others	
Collateral Reference Number		A50	No		
Collateral Description		A50	No		
Collateral Last Valuation Amount		N16	Yes	Amount of the collateral as at Last valuation	
Collateral Currency		A3	Yes	ISO Currency Code	
Collateral Forced Sale Value		N16	No		Mandatory if Land, vehicle or house
Forced Sale Date		N8	No		Mandatory if Forced Sale Value is given
Collateral Expiry Date		N8	No		
Instrument of Claim/Recovery Type		A30	No		
Last Valuation Date		N8	Yes		
Recovery Type		A10	No		

L. Fraudulent Activities

Field	Position	Format	Mandatory	Comments	Additional Business Rules
Fraud Status		A1	Yes	The status of the Fraud Incident. Options : A - Attempted B - Suspected C - Alleged D - Proven E - Admitted	
Individual/Corporate		A1	Yes	I - Individual C – Corporate entity	Provide Stakeholder Profile information for Corporate Consumers.
Name		A50	Yes	Name of the defaulter	
PIN Number		A15	No	Income Tax Number	
Nationality		A20	Yes	Nationality or Country of Registration if Corporate	
Primary Identification Document		A10	Yes	The Primary Identification document Provided on Opening the Account. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	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		A20	Yes	The Identification document Number	
Secondary Identification Document		A10	No	Other Secondary Identification information provided. Options Are: NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Secondary Identification Document Number		A20	No	Mandatory if Secondary Identification document provided	
Other Identification Document		A10	No	Other Identification information provided. Options Are:	

				NAT ID - National Identity Card PASS - Passport ALIEN ID - Alien Registration SERV ID – Forces Service Identity Card REG NO – Company Registration Certificate	
Other Identification Document Number		A20	No	Mandatory if Other Identification document provided	
Company VAT Number		A20	No	If Company and If info available	
Branch Code		A5	Yes	Bank and Branch Code where fraud committed	
Client Number		A20	No	Customer Code in Branch Code if Used	
Account Number		A20	No	The Account Number involved in the Fraud	
Consumer Classification		A1	No	The Account Product Type : A – Current Account B - Loan Account C - Credit Card D - Line of Credit E - Revolving Credit	
Incident Date		N8	Yes		
Report Date		N8	Yes		
Amount		N16	Yes		
Loss Amount		N16	Yes		
Currency Code		A3	Yes	ISO Currency code of Amount involved in Fraud. Default is Kenya shillings (KES)	
Incident Details		A200	Yes		
Forensic Information		A200	Yes		