

Oracle® Banking Collections and Recovery

File Interface Specification Guide



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Preface

This guide covers file interface specification for sending the data to Oracle Banking Collections and Recovery.

Audience

This guide is intended for the users of Oracle Banking Collections and Recovery.

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The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1

Introduction

Oracle Banking Collections and Recovery facilitates in processing the collection activities based on delinquent account data received from product processor via file interface or directly via API call. Oracle Banking Collections and Recovery has capability to accept the data and process it in the domain for further actions.

2

File Format

This topic provides information about the principles of file based communication between Oracle Banking Collections and Recovery and any product processor.

1. **File Format:** The acceptable incoming and outgoing file format for the data file is CSV (Comma-Separated Values) file.
2. Each product processor must send data in different CSV file to Oracle Banking Collections and Recovery.
3. **File Naming Convention:**
New Accounts: For the new accounts coming into Oracle Banking Collections and Recovery, there will be a single file which contains Account as parent and then its related data as provided in chapter [File Interface](#). The data file should be named as per convention: `OBCR-FEED-INBOUND_OBCR_*.csv`.
Existing Records: For the updates of existing records coming into Oracle Banking Collections and Recovery, there will be individual files for each entity. The data file should be named as per convention: `OBCR-FEED-ENTITY_NAME_OBCR_*.csv`. The ENTITY_NAME in this file name should be as given in table below. For example, if the updates are for Account Details entity, the file name should be `OBCR-FEED-ACCOUNT_OBCR_*.csv`.

Table 2-1 Entity Name for Update Records

Entity	Entity_Name
Account Details	ACCOUNT
Payment Details	PAYMENT
Account Arrears Details	ACCOUNT-ARREARS
Account Bill Details	ACCOUNT-BILL-DTLS
Account Repayment Schedule Details	ACCOUNT-REPAY-SCH
Account Party Relationship Details	ACCOUNT-PARTY
Party Details	PARTY
Party Name Details	PARTY-NAME
Party Address Details	PARTY-ADDRESS
Party Contact Details	PARTY-CONTACT
Party Identity Details	PARTY-IDENTITY
Party Employment Details	PARTY-EMPLOYMENT
Risk Indicator Details	RISK-INDICATOR
Collateral Linkage Details	COLLATERAL-LINKAGE
Collateral Details	COLLATERAL
Collateral Owner Details	COLLATERAL-OWNER
Collateral Charge Details	COLLATERAL-CHARGE
Insurance Details	INSURANCE

4. **Content of the File**

New Accounts: For the new account coming into Oracle Banking Collections and Recovery:

- Each file should have a header at the top mentioning HEADER|<Product Processor Code>.
- All records must be in sequence of parent child format. Account Data must be parent record, succeeded by other child data.
- In case of account with multiple parties, details of each party should be sent together in below sequence only.
- Some entities are required to be mandatory sent with data for new records.
- For each record, data should start with specific tags and the sequence as mentioned in the table below:

Table 2-2 Tags and Sequence for Entity Name for Create Record

Seque nce	Entity	Tag	Required/ Optional
1	Account Details	ACCT	Required
2	Account Arrears Details	ARRS	Optional
3	Account Bill Details	BILL	Optional
4	Account Repayment Schedule Details	RSCH	Optional
5	Payment Details	PYMT	Required
6	Account Party Relationship Details	APRL	Required
7	Party Details	PARTY	Required
8	Party Name Details	NAME	Required
9	Party Address Details	ADDR	Required
10	Party Contact Details	CONT	Required
11	Party Identity Details	IDNT	Optional
12	Party Employment Details	EMPT	Optional
13	Risk Indicator Details	RIND	Optional
14	Collateral Linkage Details	CLINK	Optional
15	Collateral Details	COLL	Required only if Linkage is present
16	Collateral Owner Details	COWN R	Optional
17	Collateral Charge Details	CHAR GE	Optional
18	Insurance Details	INSU	Optional

Existing Records: For the updates of existing records coming into Oracle Banking Collections and Recovery:

- Each file should have a header at the top mentioning <Product Processor Code>.
- Each record should start with any of the below three indicators:
 - I: If the update is for new record to be inserted.
 - U: If the update is for update on the existing record.

- D: If the update is for existing record to be deleted.
5. Data in the file and its sequence should be as per the details provided in chapter [File Interface](#). Each entity has its own template and the data should be in the same order of fields given in chapter [File Interface](#).
 6. Each entity will have additional 50 User Defined Fields at the end. First 30 User Defined Fields are of the Data Type NUMBER with Maximum Length as 36. Next 10 User Defined Fields are of the Data Type VARCHAR with Maximum Length as 100. Last 10 User Defined Fields are of the Data Type DATE.
 7. Date and Time stamp formats: Each date field value in the data file should be of the format: YYYY-MM-DD. Each datetime/timestamp field value in the data file should be of the format: YYYY-MM-DD HH24:MI:SS. Where, MM - Month (Numeric) DD - Day (Numeric) YYYY - Year HH24 - Hours in 24-hour format MI - Minutes SS - Seconds.
 8. Pipe symbol '|' should be used as a separator between two fields.
 9. Every field for the entity marked as Required in chapter [File Interface](#) must be provided in the data file. The fields marked as Optional should be given as a blank value in the data file, if the field value is null, so that the order of fields in the template is not disturbed. For example, template for an entity is: FIELD1|FIELD2|FIELD3. Where, FIELD1 and FIELD3 are Required fields, and FIELD2 is an Optional field. If the value for FIELD2 is null, then the record for the entity in the data file should be: VALUE1||VALUE3.
 10. If the file processing fails due to incorrect record or data issue in any record, the required correction should be done and only corrected record should be sent with the new file name.
 11. If any field of a record in the file is updated, then all other fields should also be provided for that entity record.

3

File Interface

This chapter provides details about the different entities and sequence of data that product processor is expected to send to Oracle Banking Collections and Recovery as part of file based communication. Additionally, it also explains any outbound communication from Oracle Banking Collections and Recovery.

This interface specification allows the product processor to send the data of delinquent accounts in a particular format. The data is then validated by Oracle Banking Collections and Recovery services and accounts are created in Oracle Banking Collections and Recovery.

3.1 Account Data

This section provides information in the file related to the accounts.

3.1.1 Account Details

Entity Name: ACCT

Description: This entity holds account related data from the product processor.

Data Sequence:

```
ACCT|Account Number|Account Opening Date|Product Type|Product Sub Type|
Outstanding Amount|Overdue Amount|Days Past Due|Home Branch|Facility Id|
Liability Id|System Account Status|Secured Flag|Insured Flag|Card Number|
User defined Account Status|Accrual Status|Product Code|Asset Classification
Code|Account Limit|Repayment Frequency|Un-Cleared Payment Amount|Maturity
Date|Account Write Off Date|Account Write Off Amount|Loan Purpose Type|Loan
Purpose Code|Date of last loan restructure|Account Currency Code|Delinquent|
Delinquency Start Date|Disbursed Amount|Available for Disbursement|Non
Starter|Interest Rate|Interest Type|Employee Account Flag|Minor Account
Status|Probability of Default|Reason for Delinquency|Forced Reason|Forced
Account Switch|Behavior Score|Application Score|Loan to Value Ratio|Loan to
Value Ratio|Regulated Loan Flag|Account Title|IOA Amount|BICOE Flag|Date of
First Default|Last DPD Update Date|Relationship Manager|Auto Pay Instruction|
Chargeoff Date|Chargeoff Amount|No Of Times Reaged|No of Time Extended|No Of
Times Deferred|No Of Times Renewed|No of Time Re-written|Account Reopen Date|
Account Closed Date|Account Reopen Switch|Charge Off Primary Reason|Charge
Off Secondary Reason|Recovery Score|Market Entity|Business Unit|Fees and
Other Charge Bucket Amount|Insurance Bucket Amount|Interest Bucket|Principal
Bucket Amount|Account Term|Non Due Fees Amount|Overdrawn Amount|Account
Address|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|
udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|
udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|
udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50
```

Table 3-1 Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	30	Required
Account Opening Date or Initial Disbursement Date	Term Loan: First Disbursement Date OD: Date on which OD facility is provided Current Account with TOD facility: TOD utilization Date – Derived	-	DATE	-	Required
Product Type	Product Type of the account	LN- Loan CS- CASA/ Overdraft/Line of Credit	VARCHAR2	30	Required
Product Sub Type	Product Sub Type associated with the account	Auto Loan, Unsecured Loan, Secured Overdraft	VARCHAR2	30	Required
Outstanding Amount	Outstanding amount for the account	-	NUMBER	36,18	Required
Overdue Amount	Overdue amount for the account	-	NUMBER	36,18	Required
Days Past Due	Longest Days past due value computed by the host	-	NUMBER	4,0	Required
Home Branch	Home Branch of the account	-	VARCHAR2	30	Required
Facility Id	Facility Id under which account is created. This field is used based on the structure of accounts in the host.	-	VARCHAR2	30	Optional

Table 3-1 (Cont.) Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Liability Id	Liability Id under which the Facility Id of the account has been created. This field is used based on the structure of accounts in the host.	-	VARCHAR2	30	Optional
System Account Status	Status of the account as defined in the host	Example: Regular, Dormant, Closed, Charged-Off	VARCHAR2	30	Optional
Secured Flag	-	Y/N	CHAR	1	Optional
Insured Flag	-	Y/N	CHAR	1	Optional
Card Number	-	-	VARCHAR2	30	Optional
User defined Account Status	As defined in the host	Example: Debit Block, Credit Block, etc.	VARCHAR2	30	Optional
Accrual Status	This field displays the accrual status for the account	Normal, Suspended	CHAR	1	Optional
Product Code	Code of the banking product offered to the customer	AUTOLN, SECOD,	VARCHAR2	30	Optional
Asset Classification Code	Asset Class Code	-	VARCHAR2	40	Optional
Account Limit	Sanctioned Limit offered to the account	-	NUMBER	36,18	Optional
Repayment Frequency	Repayment Frequency of the loan	Monthly, weekly, quarterly	VARCHAR2	30	Optional
Un-Cleared Payment Amount	Sum of all un-cleared credits to the account	-	NUMBER	36,18	Optional
Loan Maturity Date	Date when loan matures	-	DATE	-	Optional

Table 3-1 (Cont.) Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Account Write Off Date	Date when account is fully written off/ abandoned	-	DATE	-	Optional
Account Write Off Amount	Written off loan amt (abandonment amount). Total of all sums written off will be given.	-	NUMBER	36,18	Optional
Loan Purpose Type	Loan purpose types as applicable to the host	-	VARCHAR2	30	Optional
Loan Purpose Code	List of values as per loan purpose type	-	VARCHAR2	30	Optional
Date of last loan restructure	Date when the loan was last restructured	-	DATE	-	Optional
Account Currency Code	Currency code of the account	-	VARCHAR2	30	Required
Delinquent	Indicate if the account is delinquent	Y/N	CHAR	1	Required
Delinquency Start Date	Current Delinquency Start Date. To be sent only once with the initial data hand off	-	DATE	-	Optional
Disbursed Amount	Amount disbursed so far in case of a tranche	-	NUMBER	36,18	Optional
Available for Disbursement	Total loan amount available for disbursement	-	NUMBER	36,18	Optional
Non Starter	Indicate if the customer defaults the first installment after disbursement.	Y/N	CHAR	1	Optional

Table 3-1 (Cont.) Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Interest Rate	Rate of interest for current applicable stage	-	NUMBER	36,18	Optional
Interest Type	Fixed or Floating	-	VARCHAR2	14	Optional
Employee Account Flag	Indicate if the account belongs to an employee	Y/N	CHAR	1	Optional
Minor Account Status	Indicate if the account belongs to a minor	Y/N	VARCHAR2	30	Optional
Probability of Default	Current Probability of default captured at account level	-	VARCHAR2	30	Optional
Reason for Delinquency	Reason code for delinquency of the account	-	VARCHAR2	30	Optional
Forced Reason	Forced Reason	-	VARCHAR2	30	Optional
Forced Account Switch	Forced Account Switch	Y/N	CHAR	1	Optional
Behavior Score	Current Behavior Score captured at account level	-	VARCHAR2	30	Optional
Application Score	Application Score captured at the time of opening of account	-	VARCHAR2	30	Optional

Table 3-1 (Cont.) Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Loan to Value Ratio (Book Value)	Loan to Value Ratio (Book/ Bank Value is considered) - Value of External Charge on Collateral is considered while calculating LVR	-	NUMBER	5,2	Optional
Loan to Value Ratio (Market Value)	Loan to Value Ratio (MTM is considered) - Value of External Charge on Collateral is considered while calculating LVR	-	NUMBER	5,2	Optional
Regulated Loan Flag	Regulated Loan Flag	Y/N	CHAR	1	Optional
Account Title	Account Title	-	VARCHAR2	120	Optional
IOA Amount	IOA Amount	-	NUMBER	36,18	Optional
BICOE Flag	Flag to indicate if the Account is a BICOE (Building in Construction) Loan account	Y/N	CHAR	1	Optional
Date of First Default	First Date of Default - Date on which account became default as sent by host	-	DATE	-	Optional
Last DPD Update Date	-	-	DATE	-	Optional
Relationship Manager	Relationship Manager Name (if any)	-	VARCHAR2	30	Optional
Auto Pay Instruction	Auto Pay Instruction	-	VARCHAR2	30	Optional

Table 3-1 (Cont.) Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Chargeoff Date	Date on which account was Charged off	-	DATE	-	Optional
Chargeoff Amount	Chargeoff Amount	-	NUMBER	36,18	Optional
No Of Times Reaged	No Of Times Reaged	-	NUMBER	4	Optional
No of Time Extended	No of Time Extended	-	NUMBER	4	Optional
No Of Times Deferred	No Of Times Deferred	-	NUMBER	4	Optional
No Of Times Renewed	No Of Times Renewed	-	NUMBER	4	Optional
No of Time Re-written	No of Time Re-written	-	NUMBER	4	Optional
Account Reopen Date	Account Reopen Date	-	DATE	-	Optional
Account Closed Date	Account Closed Date	-	DATE	-	Optional
Account Reopen Switch	Account Reopen Switch	Y/N	NUMBER	1	Optional
Charge Off Primary Reason	Charge Off Primary Reason	-	VARCHAR2	60	Optional
Charge Off Secondary Reason	Charge Off Secondary Reason	-	VARCHAR2	60	Optional
Recovery Score	-	-	VARCHAR2	10	Optional
Market Entity	It is equivalent to a brand. Market Entity belongs to a Legal Entity. One Legal Entity can have multiple Market Entities	-	VARCHAR2	30	Optional

Table 3-1 (Cont.) Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Business Unit	It is equivalent to a line of business. For example, Retail Business, Corporate Business, Investment Services	-	VARCHAR2	30	Optional
Fees and Other Charge Bucket Amount	-	-	NUMBER	36,18	Optional
Insurance Bucket Amount	-	-	NUMBER	36,18	Optional
Interest Bucket	-	-	NUMBER	36,18	Optional
Principal Bucket Amount	-	-	NUMBER	36,18	Optional
Account Term	Account Term	-	NUMBER	4	Optional
Non Due Fees Amount	Non Due Fees Amount	-	NUMBER	36,18	Optional
Overdrawn Amount	Overdrawn Amount	-	NUMBER	36,18	Optional
Account Address	-	-	VARCHAR2	1000	Optional

3.1.2 Payment Details

Entity Name: PYMT

Description: This table holds payment details data from product processor.

Data Sequence:

PYMT|Account Number|Transaction Reference Number|Transaction Date and Time|Value Date|Transaction Currency|Transaction Amount|Narration Text|Transaction Type Flag|Original Transaction ref number|Transaction sub sequence number|Original Transaction sub sequence number|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|

udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-2 Payment Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Account No	Account Number as stored in Host	-	VARCHAR2	30	Required
Transaction Reference Number	Transaction Reference Number for payment transaction in host	-	VARCHAR2	30	Required
Transaction Date and Time	Date and Time of Transaction	-	DATE & TIME	-	Required
Value Date	Value Date on which the transaction was posted in the host	-	DATE	-	Required
Transaction Currency	Currency code of the transaction	-	VARCHAR2	3	Required
Transaction Amount	Payment Amount	-	NUMBER	36,18	Required
Narration Text	Narration text for the transaction	-	VARCHAR2	240	Optional
Transaction Type Flag	Identify if the transaction is Credit or Debit.	C - For Credit D - For Debit	CHAR	1	Required
Original Transaction ref number	Used for cancellation of payments	-	VARCHAR2	30	Optional
Transaction sub sequence number	Transaction sequence number	-	VARCHAR2	30	Optional
Original Transaction sub sequence number	Used for cancellation of payments	-	VARCHAR2	30	Optional

3.1.3 Account Arrears Details

Entity Name: ARRS

Description: This entity holds account arrears details related data from product processor.

Data Sequence:

ARRS|Account Number|Arrear Type|Arrear Amount|Paid Amount|Arrear Due|
 Last Payment Date|Days in Arrear|Reference Value|Installment Number|
 Arrears Due Date|Sub Arrear Type|udf1|udf2|udf3|udf4|udf5|udf6|udf7|
 udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|
 udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|
 udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|udf40|udf41|
 udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-3 Account Arrears Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	30	Required
Arrear Type	Arrear type. Example, interest and fee.	C- Principal F - Fees I - Interest S- Legal Fees	VARCHAR2	30	Required
Arrear Amount	Total arrear rose per arrear type.	-	NUMBER	36,18	Required
Paid Amount	Amount paid so far. Zero if no payments are received	-	NUMBER	36,18	Required
Arrear Due	Arrears Due Amount	-	NUMBER	36,18	Required
Last Payment Date	Date when last payment was received	-	DATE	-	Optional
Days in Arrear	Days this arrear is open	-	NUMBER	4,0	Required
Reference Value	Sequence Number for arrear type	-	VARCHAR2	50	Required
Installment Number	Installment Number	-	NUMBER	5	Required
Arrears Due Date	Arrears Due Date	-	DATE	-	Optional
Sub Arrear Type	Sub Arrear Type. Example, Fee Subtype Legal.	A - Adhoc L - Adhoc Fee N - Normal P - Periodic Fee	VARCHAR2	30	Optional

3.1.4 Bill Details

Entity Name: BILL**Description:** This entity holds bills related data from product processor.**Data Sequence:**

BILL|Account Number|Bill Generation Date|Due Date of Bill|Bill Amount|
 Minimum Amount Due|Amount Paid|Currency Code|Bill Status|udf1|udf2|udf3|udf4|
 udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|
 udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|
 udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|udf40|udf41|
 udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-4 Bill Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	30	Required
Bill Generation Date	Bill Cycle	-	DATE	-	Required
Due Date of Bill	Bill Due Date	-	DATE	-	Required
Bill Amount	Bill Amount	-	NUMBER	36,18	Required
Minimum Amount Due	Minimum Amount Due from customer	-	NUMBER	36,18	Required
Amount Paid	Payment Amount	-	NUMBER	36,18	Required
Currency Code	Payment Currency	-	VARCHAR2	3	Required
Bill Status	Status	Paid Unpaid	VARCHAR2	30	Required

3.1.5 Account Repayment Schedule Details

Entity Name: RSCH**Description:** This entity holds repayment schedule details related data from product processor.**Data Sequence:**

RSCH|Account Number|Date|Amount|Principal|Interest|Fee|Balance|Installment
 Number|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|
 udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|
 udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|
 udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-5 Account Repayment Schedule Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	30	Required
Date	Date when the installments are to be paid	-	DATE	-	Required
Amount	Installment amount	-	NUMBER	36,18	Required
Principal	Principal component	-	NUMBER	36,18	Required
Interest	Interest component	-	NUMBER	36,18	Optional
Fee	Fee component	-	NUMBER	36,18	Optional
Balance	Outstanding balance after the installment is paid	-	NUMBER	36,18	Required
Installment Number	Installment number as per the loan structure	-	NUMBER	4,0	Required

3.1.6 Risk Indicators

Entity Name: RIND

Description: This entity holds account or party level risk indicators details related data from product processor.

Data Sequence:

```
RIND|Entity ID|Entity Type|Risk Indicator Code|Risk Indicator Value|
udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|
udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|
udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|
udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|
udf47|udf48|udf49|udf50
```

Table 3-6 Risk Indicators

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Entity ID	Identification Number (Account Number or Party ID based on Entity Name)	-	VARCHAR2	30	Required
Entity Type	Entity on which Risk Indicator is Applied	ACCOUNT/ PARTY	VARCHAR2	30	Required
Risk Indicator Code	Risk Indicator code as stored in host	-	VARCHAR2	30	Required
Risk Indicator Value	Risk Indicator Value	Y/N	CHAR	1	Required

3.2 Party Data

This section provides information in the file related to the party.

3.2.1 Party Details

Entity Name: PARTY

Description: This table holds party data from product processor.

Data Sequence:

PARTY|Party Id|Date of Birth|Party Type|Party Class|Marital Status|Customer Since|Gender|Marketing Info Flag|VIP Flag|Probability of Default|3rd Party Flag|Internet Banking Flag|Phone Banking Flag|Behavior Score|Customer Risk Score (CRS)|Enterprise customer number|Ability To Pay|Market Entity|Business Unit|Messenger Communication Flag|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-7 Party Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Party Id	Party Id as stored in Host	-	VARCHAR2	30	Required

Table 3-7 (Cont.) Party Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Date of Birth / - Date of Incorporation/ Date of Trust Deed		-	DATE	-	Required
Party Type	This field displays the party type.	P - Individual B - Organization T - Trust	VARCHAR2	30	Required
Party Class	This field displays the party class of the customer. Party Class is a sub category in the Party Type.	1- Individual- Other 53- Others	VARCHAR2	30	Required
Marital Status	Marital Status of Party in case of Individual Customer	MAR- Married SIN - Single DIV- Divorced WID - Widowed UDC - Undisclosed SEP - Separated	VARCHAR2	20	Optional
Customer Since	Customer Onboarding Date	-	DATE	-	Required
Gender	Gender of Individual Customer	FEM- Female MAL - Male OTH- Others UDC- Undisclosed	VARCHAR2	4	Required
Marketing Info Flag	Marketing Information Flag to continue communication	Y/N	CHAR	1	Optional
VIP Flag	This flag signifies if this is a VIP customer	Y/N	CHAR	1	Optional
Probability of Default	String value coming from 3rd party interface	-	VARCHAR2	30	Optional
3rd Party Flag	Valid Values: Y, N - Indicates if a 3rd party is associated to the party	Y/N	CHAR	1	Optional

Table 3-7 (Cont.) Party Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Internet Banking Flag	This flag signifies if internet banking flag is enabled for the customer	Y/N	CHAR	1	Optional
Phone Banking Flag	This flag signifies if phone banking flag is enabled for the customer	Y/N	VARCHAR2	1	Optional
Behavior Score	Also available at - Customer Level - Numeric value coming from 3rd party interface	-	NUMBER	36	Optional
Customer Risk Score (CRS)	-	-	VARCHAR2	30	Optional
Enterprise customer number	Unique ID Number of Customer across enterprise	-	VARCHAR2	30	Optional
Ability To Pay	Customer's ability to pay	Y/N	CHAR	1	Optional
Market Entity	It is equivalent to a brand. Market Entity belongs to a Legal Entity. One Legal Entity can have multiple Market Entities	-	VARCHAR2	30	Optional
Business Unit	It is equivalent to a line of business. For e.g., Retail Business, Corporate Business, Investment Services	-	VARCHAR2	30	Optional

Table 3-7 (Cont.) Party Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Messenger Communication Flag	Check if Customer agrees to receive message for example, on WhatsApp updates for the account. It can be other messenger also.	Y/N	CHAR	1	Optional

3.2.2 Party Name Details

Entity Name: NAME

Description: This table holds account party name data from product processor.

Data Sequence:

NAME|Party Id|Name Type|First Name|Last Name|Full Name|First Prefix|Second Prefix|First Middle Name|Second Middle Name|Suffix Id|Short Name|First Prefix Description|Second Prefix Description|Suffix Description|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-8 Party Name Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Party Id	Party Id as stored in Host	-	VARCHAR2	30	Required
Name Type	Type of Name	LEG- Legal COM - Communication ALS- Alias PRF - Preferred MLN - Mailing	VARCHAR2	30	Required

Table 3-8 (Cont.) Party Name Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
First Name	First Name of the customer	-	VARCHAR2	30	Required
Last Name	Last Name of the customer	-	VARCHAR2	30	Required
Full Name	Full name of the customer	-	VARCHAR2	240	Required
First Prefix	Indicates the first prefix	-	VARCHAR2	30	Optional
Second Prefix	Indicates the second prefix	-	VARCHAR2	30	Optional
First Middle Name	First middle name of the customer	-	VARCHAR2	30	Optional
Second Middle Name	Second Middle name of the customer	-	VARCHAR2	30	Optional
Suffix Id	Suffix Id in the name	-	VARCHAR2	30	Optional
Short Name	Short Name of the customer	-	VARCHAR2	30	Optional
First Prefix Description	Indicates the Description of first prefix	-	VARCHAR2	240	Optional
Second Prefix Description	Indicates the Description of second prefix	-	VARCHAR2	240	Optional
Suffix Description	Indicates the Description of Suffix	-	VARCHAR2	240	Optional

3.2.3 Party Address Details

Entity Name: ADDR

Description: This table holds party address data from product processor.

Data Sequence:

```
ADDR|Party Id|Address Type|Address 1|Address 2|Address 3|Address 4|City|
State|Country|Zip Code|Preferred Address|Effective Date|Address ID|udf1|udf2|
udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|
udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|
udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|udf40|
udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50
```

Table 3-9 Party Address Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Party Id	Party Id as stored in Host	-	VARCHAR2	30	Required
Address Type	Address Type Code	HOM - Home COM - Communication WRK - Work	VARCHAR2	30	Required
Address 1	Address Line 1	-	VARCHAR2	120	Required
Address 2	Address Line 2	-	VARCHAR2	120	Optional
Address 3	Address line 3	-	VARCHAR2	120	Optional
Address 4	Address Line 4	-	VARCHAR2	120	Optional
City	City Code	-	VARCHAR2	50	Required
State	State Code	-	VARCHAR2	30	Required
Country	Country Code	-	VARCHAR2	30	Required
Post/ Zip/ Pin Code	Zip Code	-	VARCHAR2	30	Required
Preferred Address	if Party has Multiple Addresses, flag to identify which is preferred for communication	Y/N	CHAR	1	Required
Effective Date	The date since which the given Address is Effective	-	DATE	-	Optional
Address ID	Unique ID for address	-	VARCHAR2	30	Optional

3.2.4 Party Contact Details

Entity Name: CONT

Description: This table holds party contact details from product processor.

Data Sequence:

CONT|Party Id|Contact Point|Value|Time From (weekdays)|Time To (weekdays)|Time From (weekends)|Time To (weekends)|Do Not Disturb|Do Not Disturb Start Date|Do Not Disturb End Date|Is Preferred|Is Preferred for SMS Alerts|Permission to Call|Permission to Record Calls|Consent to communicate Electronically|Time Zone|Country Code|Phone Extension|Consent to communicate on Messenger|Start Date|End Date|Preference Frequency|Status|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|

udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|
 udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|
 udf34|udf35|udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|
 udf46|udf47|udf48|udf49|udf50

Table 3-10 Party Contact Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Party Id	Party Id as stored in Host	-	VARCHAR2	30	Required
Contact Point	Type of Contact Point	CLRHM - Mobile Home CLRWK - Mobile Work ELAHM - Email Home ELAWK - Email Home FLLHM- Fixed Landline Home	VARCHAR2	30	Required
Value	Contact Point Value e.g. if Contact Point is Mobile then provide mobile number, if Email then provide email id	-	VARCHAR2	30	Required
Time From (weekdays)	Start Time for contacting on weekdays	In hundred hour format (e.g. 1800 for 6:00 PM)	NUMBER	4	Optional
Time To (weekdays)	End Time for contacting on weekdays	In hundred hour format (e.g. 1800 for 6:00 PM)	NUMBER	4	Optional
Time From (weekends)	Start Time for contacting on weekends	In hundred hour format (e.g. 1800 for 6:00 PM)	NUMBER	4	Optional
Time To (weekends)	End Time for contacting on weekends	In hundred hour format (e.g. 1800 for 6:00 PM)	NUMBER	4	Optional
Do Not Disturb	Do Not Disturb Flag	Y/N	NUMBER	1	Optional
Do Not Disturb Start Date	Do Not Disturb Start Date	-	DATE	-	Optional
Do Not Disturb End Date	Do Not Disturb End Date	-	DATE	-	Optional

Table 3-10 (Cont.) Party Contact Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Is Preferred	Is the number preferred to Contact	Y/N	CHAR	1	Optional
Is Preferred for SMS Alerts	Is Preferred for SMS Alerts	Y/N	CHAR	1	Optional
Permission to Call	Permission to Call	Y/N	CHAR	1	Optional
Permission to Record Calls	Permission to Record Calls	Y/N	CHAR	1	Optional
Consent to communicate Electronically	Consent to communicate Electronically	Y/N	CHAR	1	Optional
Time Zone	Time Zone	-	VARCHAR2	30	Optional
Country Code	ISD code of Country	-	VARCHAR2	10	Optional
Phone Extension	Phone Extension	-	VARCHAR2	30	Optional
Consent to communicate On Messenger	Consent to communicate on Messenger	Y/N	CHAR	1	Optional
Start Date	Start date for using this contact point and type	-	DATE	-	Optional
End Date	End date for using this contact point and type	-	DATE	-	Optional
Preference Frequency	Preferred Frequency of contact	-	VARCHAR2	10	Optional
Status	Status if this active or dormant	-	VARCHAR2	30	Optional

3.2.5 Party Identity Details

Entity Name: IDNT

Description: This table holds party identity data from product processor.

Data Sequence:

IDNT|Party Id|Identification Type|Identification Value|Issue Date|
Expiry Date|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|

udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|
 udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|
 udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|udf47|
 udf48|udf49|udf50

Table 3-11 Party Identity Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Party Id	Party Id as stored in Host	-	VARCHAR2	30	Required
Identification Type	Value of Identification Type Code	Passport No/ Driving License No, SSN etc.	VARCHAR2	3	Required
Identification Value	Identification Number corresponding to each of the identification types	-	VARCHAR2	30	Required
Issue Date	Issue Date for Identification Number	-	DATE	-	Optional
Expiry Date	Expiry Date for Identification Number	-	DATE	-	Optional

3.2.6 Party Employment Details

Entity Name: EMPT

Description: This table holds party employment data product processor.

Data Sequence:

EMPT|Party Id|Employment Sequence Number|Employment Type|Employment Status|
 Employer Name|Industry Type|Company Type|Occupation|Designation|Gross Annual
 Salary|Start Date|End Date|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|
 udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|
 udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|
 udf34|udf35|udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|
 udf46|udf47|udf48|udf49|udf50

Table 3-12 Party Employment Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Party Id	Party Id as stored in Host	-	VARCHAR2	30	Required

Table 3-12 (Cont.) Party Employment Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Employment Sequence Number/ Profile ID	Unique Profile Id of the Employment Record	-	VARCHAR2	40	Required
Employment Type	Employment Type	SAL- Salaried SLF - Self Employed OTH - Others NAP - Not Applicable	VARCHAR2	30	Required
Employment Status	Employment Status Code	FTM - Full Time PTM - Part Time SLF - Self Employed STU - Student UNE - Unemployed RT- Retired CON - Contract HD - Home Duties	VARCHAR2	30	Required
Employer Name	Name of the employer of the customer	-	VARCHAR2	120	Optional
Industry Type	-	-	VARCHAR2	30	Optional
Company Type	-	E.g. a. Public Limited b. Private Limited c. Government Organization	VARCHAR2	30	Optional
Occupation	-	-	VARCHAR2	30	Optional
Designation	-	-	VARCHAR2	120	Optional
Gross Annual Salary	-	-	NUMBER	36	Optional
Start Date	Employment Start Date	-	DATE	-	Optional
End Date	Employment End Date	-	DATE	-	Optional

3.2.7 Account Party Relationship

Entity Name: APRL

Description: This table holds account party relationships data from product processor.

Data Sequence:

APRL|Account Number|Party Id|Account Relationship|Internet Banking Flag|
Phone Banking Flag|Mobile Banking Flag|ATM Card Flag|Debit Card Flag|Account
Nickname|Consent to Receive Letter|Consent to Receive Email Communication|
Consent to Receive SMS Communication|Messenger Communication Flag|udf1|udf2|
udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|
udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|
udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|udf40|
udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-13 Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	30	Required
Party Id	Party Id as stored in Host	-	VARCHAR2	30	Required
Account Relationship	Account Relationship Code	SOW - Sole Owner, JAF - Joint and First, JAO - Joint and Others, GUA- Guarantor OTH - Other	VARCHAR2	30	Required
Internet Banking Flag	This flag signifies if internet banking flag is enabled for the customer account relationship (if maintained at this level)	Y/N	CHAR	1	Optional
Phone Banking Flag	This flag signifies if phone banking flag is enabled for the customer account relationship (if maintained at this level)	Y/N	CHAR	1	Optional

Table 3-13 (Cont.) Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Mobile Banking Flag	This flag signifies if mobile banking flag is enabled for the customer account relationship (if maintained at this level)	Y/N	CHAR	1	Optional
ATM Card Flag	Check if ATM Card has been issued to the customer for this account	Y/N	CHAR	1	Optional
Debit Card Flag	Check if Debit Card has been issued to the customer for this account	Y/N	CHAR	1	Optional
Account Nickname	Short Description given to the Account	-	VARCHAR2	120	Optional
Consent to Receive Letter	Signifies if the party has provided consent to receive Letters	Y/N	CHAR	1	Optional
Consent to Receive Email Communication	Signifies if the party has provided consent to receive Emails	Y/N	CHAR	1	Optional
Consent to Receive SMS Communication	Signifies if the party has provided consent to receive SMS	Y/N	CHAR	1	Optional
Messenger Communication Flag	Check if Customer agrees to receive message for example, on WhatsApp updates for the account. It can be other messenger also.	Y/N	CHAR	1	Optional

3.3 Collateral Data

This section provides information in the file related to the collaterals.

3.3.1 Collateral Linkage

Entity Name: CLINK

Description: This table holds collateral linkage to account from the product processor.

Data Sequence:

CLINK|Collateral Code|Account Number|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|
udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|
udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|
udf34|udf35|udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|
udf46|udf47|udf48|udf49|udf50

Table 3-14 Collateral Entity Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Collateral Code	Collateral Code as stored in host	-	VARCHAR2	30	Required
Account Number	Account to which collateral is mapped	-	VARCHAR2	30	Required

3.3.2 Collateral Details

Entity Name: COLL

Description: This table holds collateral details data from product processor.

Data Sequence:

COLL|Collateral Code|Collateral Type|Collateral Sub Type|Collateral Category|
Collateral Currency|Assessed Value|Assessment Date|Bank Value|Sold By |Date
of Sale|Nature|Amount Realized|Date of Settlement|Realization Status|Amount
Recovered|Collateral Description|Collateral Address Line1|Collateral Address
Line2|Collateral Address Line3|Collateral Address Line4|City code|State code|
Country code|Postal code|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|
udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|
udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|
udf35|udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|
udf47|udf48|udf49|udf50

Table 3-15 Collateral Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Collateral Code	Collateral Code as stored in host	-	VARCHAR2	30	Required
Collateral Type	Type of Collateral	-	VARCHAR2	30	Required
Collateral Sub Type	If there are any collateral sub type	-	VARCHAR2	30	Optional
Collateral Category	Collateral Category	-	VARCHAR2	30	Optional
Collateral Currency	Collateral Currency	-	VARCHAR2	3	Required
Assessed Value	Market Value	-	NUMBER	36,18	Optional
Assessment Date	Date of assessment	-	DATE	-	Optional
Bank Value	Book Value	-	NUMBER	36,18	Optional
Sold By	This property is required to identify entity which sold the collateral	Customer (Borrower)/ Bank / Court	VARCHAR2	240	Optional
Date of Sale	Date on which the collateral was sold	-	DATE	-	Optional
Nature	Normal/ Guarantee	-	VARCHAR2	30	Optional
Amount Realized	Gross Sale amount	-	NUMBER	36,18	Optional
Date of Settlement	Date on which settlement took place	-	DATE	-	Optional
Realization Status	Final status of realization	-	VARCHAR2	60	Optional
Amount Recovered	Gross Sale Amount less Costs incurred for sale of collateral	-	NUMBER	36,18	Optional
Collateral Description	Collateral Description	-	VARCHAR2	240	Optional
Collateral Address Line1	Collateral Address Line1	-	VARCHAR2	120	Optional
Collateral Address Line2	Collateral Address Line2	-	VARCHAR2	120	Optional

Table 3-15 (Cont.) Collateral Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Collateral Address Line3	Collateral Address Line3	-	VARCHAR2	120	Optional
Collateral Address Line4	Collateral Address Line4	-	VARCHAR2	120	Optional
City code	City code	-	VARCHAR2	50	Optional
State code	State code	-	VARCHAR2	6	Optional
Country code	Country code	-	VARCHAR2	30	Optional
Postal code	Postal code	-	VARCHAR2	30	Optional

3.3.3 Collateral Owner

Entity Name: COWNR

Description: This table holds collateral owner details data from product processor.

Data Sequence:

COWNR|Collateral Code|Party Id|Ownership Percentage|udf1|udf2|udf3|udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|udf40|udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-16 Collateral Party Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Collateral Code	Collateral Code as stored in host	-	VARCHAR2	30	Required
Party Id	Party Id of Customer mapped to collateral	-	VARCHAR2	30	Required
Percentage of Ownership	Ownership Percentage of each of the Party	-	NUMBER	5,2	Required

3.3.4 Collateral Charge

Entity Name: CHARGE

Description: This table holds collateral charge details data from product processor.

Data Sequence:

CHARGE|Collateral Code|Charge Code|Charge Currency|Charge Amount|
Charge Registration Number|Charge Status|udf1|udf2|udf3|udf4|udf5|udf6|
udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|udf16|udf17|udf18|
udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|udf28|udf29|
udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|udf40|
udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-17 Collateral Charge Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Collateral Code	Collateral Code as stored in host	-	VARCHAR2	30	Required
Charge Code	Charge Codes maintained in the host	-	VARCHAR2	30	Required
Charge Currency	Currency Code of Charge Applied	-	VARCHAR2	3	Required
Charge Amount	Charge Amount	-	NUMBER	36,18	Required
Charge Registration Number	Charge Registration Number	-	VARCHAR2	20	Optional
Charge Status	Charge Status	-	VARCHAR2	60	Optional

3.4 Insurance Data

This section provides information in the file related to insurance.

3.4.1 Insurance Details

Entity Name: INSU

Description: This table holds insurance details data from product processor.

Data Sequence:

INSU|Entity Id|Entity Type|Insurance Type|Policy No|Insurance Id|
Insured Currency|Insured Amount|Insurer Code|Insurer Name|Policy Start
Date|Policy End Date|Premium Amount|Payment Frequency|Insurance Policy
Name|DUA Switch|Net Borrower Premium Amount|Party Id|udf1|udf2|udf3|
udf4|udf5|udf6|udf7|udf8|udf9|udf10|udf11|udf12|udf13|udf14|udf15|

udf16|udf17|udf18|udf19|udf20|udf21|udf22|udf23|udf24|udf25|udf26|udf27|
udf28|udf29|udf30|udf31|udf32|udf33|udf34|udf35|udf36|udf37|udf38|udf39|
udf40|udf41|udf42|udf43|udf44|udf45|udf46|udf47|udf48|udf49|udf50

Table 3-18 Account Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/ Optional
Entity Id	Value of Entity Id	-	VARCHAR2	20	Required
Entity Type	Entity on which Insurance is captured. Possible Values	COLLATERAL PERSON FACILITY	VARCHAR2	30	Required
Insurance Type	Insurance Type	LMI PPI	VARCHAR2	30	Required
Policy No	Policy No of the Insurance	-	VARCHAR2	50	Required
Insurance Id	Insurance Id as stored in host	-	VARCHAR2	30	Required
Insured Currency	Currency Code of the Insured Amount	-	VARCHAR2	3	Required
Insured Amount	Insured Amount	-	NUMBER	36,18	Required
Insurer Code	Insurer Code as stored in host	-	VARCHAR2	30	Required
Insurer Name	Insurer Name as stored in host	-	VARCHAR2	30	Required
Policy Start Date	Start date of Policy	-	DATE	-	Required
Policy End Date	End date of Policy	-	DATE	-	Optional
Premium Amount	Insurance Premium	-	NUMBER	36,18	Required
Payment Frequency	Premium payment frequency	-	VARCHAR2	30	Required
Insurance Policy Name	Insurance Policy Name	-	VARCHAR2	100	Required
DUA Switch	Applicable for LMI Insurance	Y/N	CHAR	1	Optional
Net Borrower Premium Amount	Applicable for LMI Insurance	-	NUMBER	36,18	Optional
Party Id	Applicable for CCI Insurance which is at both Facility and Party level	-	VARCHAR2	30	Optional

3.5 Cured Account Data

This section provides information on the accounts cured in Oracle Banking Collections and Recovery, which will be sent to product processor from Oracle Banking Collections and Recovery.

3.5.1 Cured Account Details

Entity Name: CURED_ACCOUNT

Description: This entity holds the account details of accounts which are moved out of Oracle Banking Collections and Recovery.

Data Sequence:

CURED_ACCOUNT, HOST_ACCT_NBR, CURED_DATE

Table 3-19 Cured Account Details

Field Name	Description	Possible Values/ Examples	Data Type	Data Length
Account Number	Account Number cured from Oracle Banking Collections and Recovery System	Customer Account Number	VARCHAR2	30
Date of Cure	Date of Cure (account moved out of Oracle Banking Collections and Recovery)	Should be in MM-DD-YYYY Format	DATE	-

4

Sample Files

This chapter provides sample data to be received from product processor for new record and update record.

4.1 Inbound File for New Record

```
HEADER|TPH
ACCT|100000000002002|2019-01-01|TLN|THL|10000|4500|16|DMO|FC0000032|
BE5490002|REGULAR|N|N|Credit Block|N|TSECLN|A1|10000|MONTHLY|100|
2030-12-31||FE|ADVCOST|2021-02-12|USD|Y|2023-03-01|60000|N|10.4|FIXED|N|N|
65|PARTIAL PAYMENT||N|90|80|1.6|2.5|N|SECURED LOAN||N|2023-03-30|2021-10-26|
Adams Smith|N||0|0|0|0|0|N|||||||30|200|Pune|1|2|3|4|5|6|7|8|9|10|11|
12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|
UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
ARRS|100000000002002|TP|420|0|420|2021-09-10|15|1|10|2021-10-10|A|1|2|3|4|5|
6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01
BILL|100000000002002|2021-09-25|2021-10-10|500|150|0|USD|Unpaid|1|2|3|4|5|6|
7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01
BILL|100000000002002|2021-10-25|2021-10-10|500|150|0|USD|Unpaid|1|2|3|4|5|6|
7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01
BILL|100000000002002|2023-11-25|2021-10-10|500|150|0|USD|Unpaid|1|2|3|4|5|6|
7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01
RSCH|100000000002002|2023-01-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|9|10|
11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|
UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
RSCH|100000000002002|2023-02-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|9|10|
11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|
UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
RSCH|100000000002002|2023-03-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|9|10|
11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|
UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
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RSCH|10000000002002|2023-04-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
RSCH|10000000002002|2023-05-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
RSCH|10000000002002|2023-06-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
RSCH|10000000002002|2023-07-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
RSCH|10000000002002|2023-08-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
RSCH|10000000002002|2023-09-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
RSCH|10000000002002|2023-10-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
RSCH|10000000002002|2023-11-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
RSCH|10000000002002|2023-12-25|500|400|20|30|48000|1|1|2|3|4|5|6|7|8|
9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01
PYMT|10000000002002|5432890500000001|2023-01-23 11:30:45 AM|
2023-01-23|USD|1290|Repayment|C||1|1|2|3|4|5|6|7|8|9|10|11|12|13|14|
15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|
UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01
APRL|10000000002002|900000000002002|TSOW|Y|Y|Y|Y|Y|ADAMS|Y|Y|Y|Y|1|2|
3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|
29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|

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2020-01-01|2020-01-01|2020-01-01
 PARTY|9000000000002002|1990-01-01|I|Customer|M|2018-12-04|MALE|Y|Y|12.56|Y|N|
 Y|90|123|AFPDN54990012|Y|ME_BU|BU|N|1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|
 17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|
 UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
 NAME|9000000000002002|TLEG|Adams|Smith|Adams Smith|Mr|Dr|N|Adams|Phd|Adams|
 Mister|Doctor|Doctorate|1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|
 21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|
 UDF10|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
 ADDR|9000000000002002|THMADDR|12 East End|Lane No:70|Near Wilson Blvd|23rd
 Street|Los Angeles|CA|US|50098|Y|2017-10-01|634532525234532|1|2|3|4|5|6|7|8|
 9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|
 UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 ADDR|9000000000002002|TWRKADDR|13 West End|Lane No:12|Near Appollo Lane|3rd
 Street|Los Angeles|CA|US|50098|Y|2017-10-01|634532525234532|1|2|3|4|5|6|7|8|
 9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|
 UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 CONT|9000000000002002|TPERMBL|5490321908|0900|1700|1000|1800|N|2023-01-01|
 2023-02-01|Y|Y|Y|Y|Y|UTC|001|0900|Y|2019-02-01|2020-02-01|Monthly|A|1|2|3|4|
 5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|
 UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01
 CONT|9000000000002002|TWRKEML|adams.smith@xyz.com|0900|1700|1000|1800|N|
 2019-01-01|2019-02-01|Y|Y|Y|Y|Y|UTC|001|0900|Y|2019-02-01|2020-02-01|Monthly|
 A|1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|
 29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01
 IDNT|9000000000002002|S|194-51-XXXX|2017-01-03|2029-02-12|1|2|3|4|5|6|7|8|9|
 10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|
 UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 EMP|9000000000002002|1|SL|FTM|Oracle Inc|B|Public Limited|IT Consultant|
 Manager|120000|2017-01-01|2020-12-31|1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|
 17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|
 UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
 CLINK|COLL0000000000002002|1000000000002002|1|2|3|4|5|6|7|8|9|10|11|12|13|14|
 15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|UDF5|
 UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
 COLL|COLL0000000000002002|P|HOUSELOAN|Building|USD|100000|2021-03-24|30000|
 BANK|2021-04-22|Guarantee|90000|TRINP|Personal Vehicle|12 West End|4th
 Street||New York|NY|USA|100010|1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|
 19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|
 UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
 2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
 COWNR|COLL0000000000002002|9000000000002002|100|1|2|3|4|5|6|7|8|9|10|11|12|
 13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|
 UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|2020-01-01|2020-01-01|2020-01-01|

```
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
CHARGE|COLL0000000000002002|CHG203010500006305|USD|30|23232323|PD|1|2|
3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|
29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|
```

4.2 Inbound File for Update Record

```
U|ACCOUNT_G_0006|2019-01-01|LN|SECURED|50000|500|15|000|FC0000032|
BE5490002|Regular|N|N||Credit Block|N|AUTOLN|A|10000|MONTHLY|100|
2023-12-31||FE|ADVCOST|2021-02-12|USD|Y|2021-10-11|70000||N|10.4|
FIXED|N|N|65|PARTIAL PAYMENT||N|90|80|1.6|2.5|N|UNSECURED LOAN||N|
2021-10-11|2021-10-26|Adams Smith|N||0|0|0|0|0||N|30||200|
Pune|1|2|3|4|5|6|7|8|9|10|11|12|13|14|787|16|17|18|19|20|21|22|23|24|
25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|TEST1|UDF10|
2020-01-11|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01
U|ACCOUNT_G_0007|2019-01-01|LN|UNSECURED|5000|500|15|000|FC00000389|
BE5490002|Regular|N|N||Credit Block|N|AUTOLN|A|10000|MONTHLY|100|
2023-12-31||FE|ADVCOST|2021-02-12|USD|Y|2021-10-11|80000||N|10.4|
FIXED|N|N|65|PARTIAL PAYMENT||N|90|80|1.6|2.5|N|UNSECURED LOAN||N|
2021-10-11|2021-10-26|Adams Smith|N||0|0|0|0|0||N|30||200|
Pune|1|2|3|4|5|6|7|8|9|10|11|12|13|14|222|16|17|18|19|20|21|22|23|24|
25|26|27|28|29|30|UDF1|UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|TEST2|UDF10|
2020-01-31|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|
2020-01-01|
2020-01-01|2020-01-01|2020-01-01
U|ACCOUNT_G_0008|2019-01-01|LN|SECURED|500|5070|15|000|FC0000011|
BE5490002|
Regular|N|N||Credit Block|N|AUTOLN|A|10000|MONTHLY|100|2023-12-31||FE|
ADVCOST|2021-02-12|USD|Y|2021-10-11|90000||N|10.4|FIXED|N|N|65|PARTIAL
PAYMENT||N|90|80|1.6|2.5|N|UNSECURED LOAN||N|2021-10-11|2021-10-26|
Adams Smith|N||0|0|0|0|0||N|30||200|Pune|1|2|3|4|5|6|7|8|9|
10|11|12|13|14|333|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|UDF1|
UDF2|UDF3|UDF4|UDF5|UDF6|UDF7|UDF8|UDF9|UDF10|2020-01-21|2020-01-01|
2020-01-01|2020-01-01|
2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01|2020-01-01
```