

# 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](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)

## Audience

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

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## Conventions

The following text conventions are used in this document:

| Convention             | Meaning  |
|------------------------|--|
| <b>boldface</b>        | 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**

| Sequence | 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   | Optional                            |
| 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           | COWNR  | Optional                            |
| 17       | Collateral Charge Details          | CHARGE | 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 HEADER|<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.

- [Account Data](#)  
This section provides information in the file related to the accounts.
- [Party Data](#)  
This section provides information in the file related to the party.
- [Collateral Data](#)  
This section provides information in the file related to the collaterals.
- [Insurance Data](#)  
This section provides information in the file related to insurance.
- [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.

### 3.1 Account Data

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

- [Account Details](#)
- [Payment Details](#)
- [Account Arrears Details](#)
- [Bill Details](#)
- [Account Repayment Schedule Details](#)
- [Risk Indicators](#)

#### 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 Rewritten|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<br>OD: Date on which OD facility is provided<br>Current Account with TOD facility: TOD utilization Date – Derived | -   | DATE      | -           | Required           |
| Product Type                                      | Product Type of the account  | LN- Loan<br>CS- CASA/<br>Overdraft/Line of Credit | VARCHAR2  | 30          | Required           |

Table 3-1 (Cont.) Account Details

| Field Name            | Description  | Possible Values / Examples                     | Data Type | Data Length | Required/Optional |
|-----------------------|--|--|-----------|-------------|-------------------|
| 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          |
| 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          |

Table 3-1 (Cont.) Account Details

| Field Name                    | Description   | Possible Values / Examples               | Data Type | Data Length | Required/ 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           |
| 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           |

**Table 3-1 (Cont.) Account Details**

| Field Name                 | Description   | Possible Values / Examples | Data Type | Data Length | Required/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          |
| 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          |

Table 3-1 (Cont.) Account Details

| Field Name                          | Description   | Possible Values / Examples | Data Type | Data Length | Required/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          |
| 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          |

Table 3-1 (Cont.) Account Details

| Field Name                | Description  | Possible Values / Examples | Data Type | Data Length | Required/ 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           |
| 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           |



Table 3-1 (Cont.) Account Details

| Field Name                          | Description  | Possible Values / Examples | Data Type | Data Length | Required/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          |
| 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<br>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           |

**Table 3-2 (Cont.) Payment Details**

| Field Name                               | Description                       | Possible Values / Examples | Data Type | Data Length | Required/ 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<br>F - Fees<br>I - Interest<br>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           |

**Table 3-3 (Cont.) Account Arrears Details**

| Field Name         | Description                                     | Possible Values / Examples                                   | Data Type | Data Length | Required/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.<br>Example, Fee Subtype Legal. | A - Adhoc<br>L - Adhoc Fee<br>N - Normal<br>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          |

**Table 3-4 (Cont.) Bill Details**

| Field Name         | Description                      | Possible Values / Examples | Data Type | Data Length | Required/ Optional |
|--------------------|----------------------------------|----------------------------|-----------|-------------|--------------------|
| 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<br>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           |

**Table 3-5 (Cont.) Account Repayment Schedule Details**

| Field Name         | Description                                       | Possible Values / Examples | Data Type | Data Length | Required/ 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/<br>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.

- [Party Details](#)
- [Party Name Details](#)
- [Party Address Details](#)
- [Party Contact Details](#)
- [Party Identity Details](#)
- [Party Employment Details](#)
- [Account Party Relationship](#)

### 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           |
| Date of Birth / Date of Incorporation/ Date of Trust Deed | -                                   | -   | DATE      | -           | Required           |
| Party Type  | This field displays the party type. | P - Individual<br>B - Organization<br>T - Trust | VARCHAR2  | 30          | Required           |

Table 3-7 (Cont.) Party Details

| Field Name             | Description   | Possible Values / Examples   | Data Type | Data Length | Required/ Optional |
|------------------------|---|--|-----------|-------------|--------------------|
| Party Class            | This field displays the party class of the customer. Party Class is a sub category in the Party Type. | 1- Individual-Other<br>53- Others  | VARCHAR2  | 30          | Required           |
| Marital Status         | Marital Status of Party in case of Individual Customer  | MAR- Married<br>SIN - Single<br>DIV- Divorced<br>WID - Widowed<br>UDC - Undisclosed<br>SEP - Separated | VARCHAR2  | 20          | Optional           |
| Customer Since         | Customer Onboarding Date  | -  | DATE      | -           | Required           |
| Gender                 | Gender of Individual Customer   | FEM- Female<br>MAL - Male<br>OTH- Others<br>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<br>COM - Communication<br>ALS- Alias<br>PRF - Preferred<br>MLN - Mailing | VARCHAR2  | 30          | Required           |
| First Name | First Name of the customer | -   | VARCHAR2  | 30          | Required           |
| Last Name  | Last Name of the customer  | -   | VARCHAR2  | 30          | Required           |

**Table 3-8 (Cont.) Party Name Details**

| Field Name                | Description                                | Possible Values / Examples | Data Type | Data Length | Required/Optional |
|---------------------------|--|----------------------------|-----------|-------------|-------------------|
| 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<br>COM - Communication<br>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          | Optional           |
| State               | State Code   | -   | VARCHAR2  | 30          | Optional           |
| 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<br>CLRWK - Mobile Work<br>ELAHM - Email Home<br>ELAWK - Email Home<br>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/<br>Driving License No,<br>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           |
| Employment Sequence Number/ Profile ID | Unique Profile Id of the Employment Record | -   | VARCHAR2  | 40          | Required           |
| Employment Type                        | Employment Type                            | SAL- Salaried<br>SLF - Self Employed<br>OTH - Others<br>NAP - Not Applicable  | VARCHAR2  | 30          | Required           |
| Employment Status                      | Employment Status Code                     | FTM - Full Time<br>PTM - Part Time<br>SLF - Self Employed<br>STU - Student<br>UNE - Unemployed<br>RT- Retired<br>CON - Contract<br>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.<br>a. Public Limited<br>b. Private Limited<br>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,<br>JAF - Joint and First,<br>JAO - Joint and Others,<br>GUA- Guarantor<br>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           |

Table 3-13 (Cont.) Account Details

| Field Name                             | Description   | Possible Values / Examples | Data Type | Data Length | Required/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          |
| 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          |

**Table 3-13 (Cont.) Account 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           |

## 3.3 Collateral Data

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

- [Collateral Linkage](#)
- [Collateral Details](#)
- [Collateral Owner](#)
- [Collateral Charge](#)

### 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           |

**Table 3-14 (Cont.) Collateral Entity Details**

| Field Name     | Description                           | Possible Values / Examples | Data Type | Data Length | Required/ Optional |
|----------------|---------------------------------------|----------------------------|-----------|-------------|--------------------|
| 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           |

Table 3-15 (Cont.) Collateral Details

| Field Name               | Description  | Possible Values / Examples        | Data Type | Data Length | Required/ 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           |
| 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           |

**Table 3-17 (Cont.) Collateral Charge Details**

| Field Name                 | Description                     | Possible Values / Examples | Data Type | Data Length | Required/Optional |
|----------------------------|---------------------------------|----------------------------|-----------|-------------|-------------------|
| 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.

- [Insurance Details](#)

### 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          |

**Table 3-18 (Cont.) Account Details**

| Field Name                  | Description  | Possible Values / Examples       | Data Type | Data Length | Required/Optional |
|-----------------------------|--|----------------------------------|-----------|-------------|-------------------|
| Entity Type                 | Entity on which Insurance is captured. Possible Values                 | COLLATERAL<br>PERSON<br>FACILITY | VARCHAR2  | 30          | Required          |
| Insurance Type              | Insurance Type   | LMI<br>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.

- [Cured Account Details](#)

### 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/<br>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.

- [Inbound File for New Record](#)
- [Inbound File for 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|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|
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|
2020-01-01
```

RSCH|10000000002002|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|2020-01-01

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|100000000002002|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|2020-01-01|2020-01-01|  
2020-01-01  
PARTY|900000000002002|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  
NAME|900000000002002|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  
ADDR|900000000002002|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|900000000002002|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|900000000002002|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|900000000002002|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|900000000002002|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|  
EMPT|900000000002002|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  
CLINK|COLL000000000002002|100000000002002|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  
COLL|COLL000000000002002|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|

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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
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|||

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## 4.2 Inbound File for Update Record

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HEADER|TPH
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

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