

Overarching Category 1: Data Subject Demographics

Consumer name/s and surname/s, address, and unique identifier (e.g., ID number/passport/date of birth).

Overarching Category 2: Data Supplier demographics

Account number/s of consumer account/s; name of Credit/Data Provider; and supplier reference number per file which number is issued by SACRRA; and month end date or transaction date of the file.

Overarching Category 3: Product descriptors

Current categories of credit agreements, products, and services (Account types) utilised by industry for credit information reporting as of September 2016. Should SACRRA members innovate these to meet the dynamics of the market, the NCR will be advised accordingly.

Account type Name	Product description / criteria for use
Building Loan	Loans which are granted independently of a Bond account which are specifically for use in building, either in additions or from foundation. These are generally consumed in portions as the build progresses.
Credit Card	Account where an available allowed facility is granted, payment commitments in line with the agreed timelines must be made in order that the facility can be retained.
Debt Recovery	Where an account has been previously written off and is now in the collection's environment
Single Credit Facility	A facility where numerous products have been combined or where facility allows for various transaction types to occur within an agreed available limit at a specific rate.
Open - Services	Service type accounts which do not have a credit limit but where the total expenditure in the previous month is expected to be paid in full after each cycle. This will include the accounts such as: Telecoms, Security, Cellular, Subscription accounts for value-add services (prepaid etc.)
Garage	Only Independent Cards which are not paid by automatic transfer linked to a credit card account, if automatic transfer linked to credit card, the expenditure on this card must be included in the credit card submission
Home loan	Bond accounts, including "Access Bond" type accounts which are not considered to be single credit facilities.
Instalment	Where an instalment agreement is signed. A specific instalment is expected for the purchase of goods.
Life Insurance	For Life Insurance Policies - premiums only
One Month Personal Loan	Loan granted to consumer for use in his personal capacity where the loan is to be repaid within 1 month
Secured Pension / Policy Backed Lending	Loan granted against a pension / policy Must be treated in the same way as a personal loan
Open - Limitless	Open Credit Facility where the account is truly limitless in terms of available credit AND where repayment in full is expected at the end of each agreed period.
Personal loan	Loan granted to consumer for use in his personal capacity where the loan is to be repaid over a term greater than 1 month
Revolving Credit Store Cards	A Store Card where a limit is available to the consumer and an instalment is required monthly. This value may be accessed as required up to the agreed limit

Account type Name	Product description / criteria for use
Short Term Insurance	For Short Term Policies - premiums only
Student Loan	Use only if the product is paid directly to the Tertiary Institution. If funds are dispersed directly to the consumer, please use M or P.
Utility	Rates, Water, Electricity, Levies Accounts
Overdraft	Overdraft Facility
Rentals Asset	Rental of Vehicles, white goods (such as Appliances, Televisions etc.)
Rentals Property	Property Rentals
Vehicle Asset Finance	Vehicle Asset Finance
Revolving Non-Store Card	A limit which is available to the consumer where a specific instalment is required monthly and once a percentage or agreed value is repaid, this value may be accessed again up to the agreed limit

Overarching Category 4: Financial descriptors

Opening balance/credit limit

Date of commencement of credit agreement (account open date)

Instalment amount

Term, where applicable and repayment frequency

Overdue balance and months in arrears, where applicable

Current balance, where applicable

Overarching Category 5: Current account status codes and status date

The current account status codes as utilised by industry for credit information reporting as of September 2016. Should these status codes require amendment, they will be discussed at the MOA Steerco, and published by the NCR where appropriate.

CODE	DESCRIPTION	DEFINITION
A	End of Data Submission – Sold to Third Party	To be used ONLY with approval from SACRRA. To be used with any account type. Indicates that no further updates from the data contributor is expected as the debt was sold to a third party. At the time of the sale, balances were still outstanding.
B	Final Closure	To be supplied once. Used to indicate that the debt has prescribed. No further updates are allowed after Status Code B.
C	Account Closed	Account fully paid and has been closed.
D	Disputed	An indicator to remove the record from display while a dispute is investigated
E	Terms Extended	Repayment terms have been extended.

CODE	DESCRIPTION	DEFINITION
F	Lapsed Policy	Consumer has allowed Insurance Policy to lapse due to non-payment
G	Cancelled by Consumer	Policy Cancelled by Consumer
H	Cancelled by Supplier	May only be used for Account types S & L.
I	Facility Revoked	Supplier has revoked access to the facility
J	Repossession	Goods have been repossessed due to non-payment
K	Paid out Deceased Claim	Deceased Claim paid to Principal Policy Holder only – i.e., to be used in instances where the Principal Policy Holder receives a pay-out for cover of another individual.
L	Handed Over	Account handed over to attorney or collection agency for recovery but still owned by the Member.
M	Paid out Disability	Disability Claim Paid out to principal policy holder
N	Pending Registration Removal	be used on Account Types B and H in the event of an NTU or where a Pending Registration has been converted to a registration. This status code will act as an instruction to the bureau to remove the Pending-Registration record from the bureau database. Status Code N will not be displayed in the Payment Profile Line or on the Account Record.
P	Paid Up	Account paid up but may become active in the future.
R	End of Data Submission – Balances Still Outstanding	To be used ONLY with approval from SACRRA. To be used with any account type. Indicates no further updates from a data provider is expected, but at the time of ending the data line, balances were still outstanding.
S	Surrendered	Policy surrendered and paid out.
T	Early Settlement	Outstanding balance settled before agreed term
U	Settlement of Adverse Arrears	Where the obligation under the agreement relating to the adverse has been settled, but the account is still active.
V	Cooling Off Settlement	Loan settled within the 5-day cooling off period.
W	Written Off (Adverse Code)	Account written off due to non-payment
Y	Prescription Interrupted Indicator	Used to indicate that an account is in arrears and that prescription has been lawfully interrupted.
Z	Deceased	Where a consumer has been confirmed as deceased

Data Validation status code

Will not be displayed but required for data submissions.

CODE	DESCRIPTION	DEFINITION
Y	Prescription Interrupted Indicator	Used to indicate that an account is in arrears and that prescription has been lawfully interrupted.