

wellington IT

Central Credit Register

November 2017 update

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Central Credit Register

Following on from our previous broadcast we have put together a list of FAQs below and have provided some more details on the new modules - the CCR Extract and CCR Verification Report. These programs should already be installed on your system and you - or a manager - may need to give yourself access by adding your role code in the 'Role Permissions' tab in the PRGMAIN program.

Frequently Asked Questions

What address type is used for the CCR?

The HOME address only.

Are the Phone and Mobile number fields being validated?

Yes, they are both extracted and validated by the CCR.

With regards to phone numbers what format is acceptable

The CCR have specified that the phone numbers need to have 6 digits at the least. Special characters are not accepted with the exception of "+", "(", ")", "-", ".", "/", "\".

On SCION the 'Phone No' text fields are joined up and exported together.

Is the Account Name extracted and validated?

No, only the tenant names are extracted and validated.

I can't access the CCRCRSTMAIN program.

The CCRCRSTMAIN program should be installed on most sites. If you do not have access to the CCRCRSTMAIN program please check the PRGMAIN program to see if your role permission has been added. If the CCRCRSTMAIN is not in the list of programs in PRGMAIN then please contact us as soon as possible.

Can 'still pursued' Charged off loans be entered into the CCRCRSTMAIN program?

Yes. As it stands, all Charge offs are considered as active contracts and will be sent off to the CCR by default with the credit status "N/A". The 'Legal proceedings', 'repossession' and 'voluntary surrender' credit statuses can also be applied to 'still pursued' loans where necessary. The 'write off' and 'settlement' statuses however should be applied to loans that you believe are to be closed off, the effect of this is that the loan balance is returned to CCR as zero (blank), but the loan balance on Scion remains unchanged. Pages 45 to 47 of the CCR guide (attached) contain information in relation to 'Reporting of Credit Status'.

When can we begin to send our data to the CCR?

We hope to begin the process of uploading data to the CCR from the 30th of November and onwards. But before we can upload your data you need to let us know that you are ready and have completed the tasks below:

- o Ensure the Submission Activation Form has been returned.
- o Members have been notified of the CCR.
- o Charged off loans are reviewed and marked using the CCRCRSTMAIN program where necessary.
- o Ensure that as many data anomalies are identified and corrected.

How does the system differentiate between business and consumer loans?

We use the IFSRA loan category – as used with the Prudential report – in order to separate the two loan types. Commercial and Community loans will be treated as business loans and excluded from Phase 1 of the CCR. Loans issued to Group/Club accounts will be treated as business loans and excluded from Phase 1.

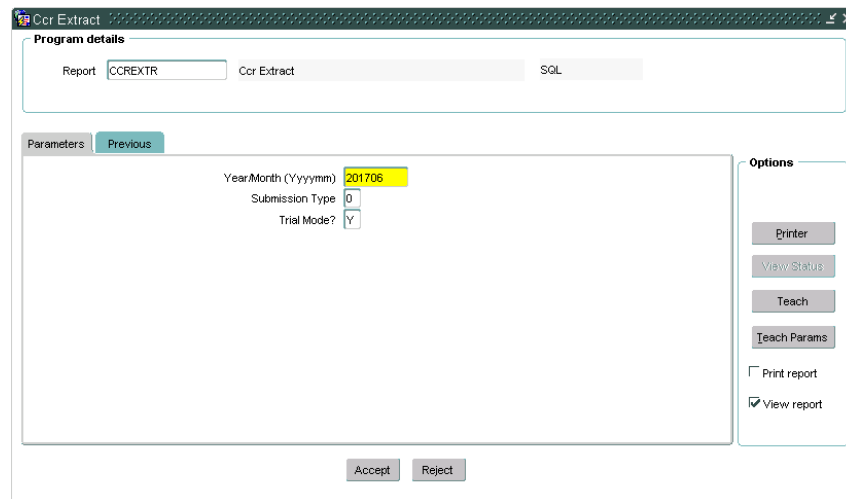
When adding loans to the CCRCRSTMAIN program a ‘List of Values...’ error appears, why is this?

This error can occur due to two reasons.

- The loan does not qualify under the CCR as the credit application is less than €500.
- The loan is a business loan and hence not valid in Phase 1 of the CCR. This can also occur in the scenario where a business loan has been topped up with a personal loan, if the former is of a higher value than the latter it will be treated as a business loan on the CCR same as the Prudential report.

CCR Extract (CCREXTR)

The CCR Extract program allows you create and send your CCR data to the Central Bank. The program has a trial mode which allows you to run and view a dump of the CCR data in csv format – which is stored in the export folder. We **highly recommend** that you run the CCR extract for each month and review your data. The csv output can be filtered in excel to assist you in identifying data anomalies e.g. invalid phone/mobile numbers, incorrect addresses, completed loans still showing as active e.t.c. Data errors should also be corrected on SCION.



The screenshot shows the 'CCR Extract' application window. At the top, there's a 'Program details' section with a 'Report' field containing 'CCREXTR', a 'Program' field containing 'Ccr Extract', and an 'SQL' field. Below this is a 'Parameters' section with a 'Previous' button. The parameters are: 'Year/Month (Yyyymm)' set to '201706', 'Submission Type' set to '0', and 'Trial Mode?' set to 'Y'. To the right is an 'Options' section with buttons for 'Printer', 'View Status', 'Teach', and 'Teach Params'. There are also checkboxes for 'Print report' (unchecked) and 'View report' (checked). At the bottom of the window are 'Accept' and 'Reject' buttons.

Parameters:

Year/Month (yyyy/mm)

This refers to the month end period you wish to run the report for. Can be run from 201706 to the previous month.

Submission Type

This can either be 0, 1, or 2. For testing purposes this must remain as 0.

Trial mode

This must remain as 'Y' for testing purposes.

CCR Data Verification (CCRVERIF)

The CCR verification report is a tool we developed to help identify some of the obvious data anomalies. The report is a modified version of the SCV verification report – Used by Credit Unions in Northern Ireland – and it functions by running a list of select keywords against your loan member data.

Please note that the CCRVERIF is not a perfect report in that it cannot point out all the possible anomalies in your data due to the large number of variables and possibilities, moreover it only looks at addresses and names and **not** the Mobile/Phone numbers. The CCR data quality team will manually go through your data in order to identify anomalies so a more efficient solution may be to review the CCREXTR csv outputs while using the CCRVERIF report as a guideline. Please note that the report will return all data containing select keywords meaning legitimate records could also be returned. You might see a section in the report referring to 'Invalid Country Information', this should be ignored.

TENANT NUMBER	TENANTS ACCOUNTS	TENANT TYPE	TITLE	FORENAMES	SURNAME	FULL NAME	ERROR TEXT
899 150110, 889900		F	MISS	TEST	TEST	MISS TEST TEST	Forenames contain the word [TEST]
900 889911		F	MISS	TEST	TEST	MISS TEST TEST	Forenames contain the word [TEST]
902 998833		F	MISS	TEST	TEST	MISS TEST TEST	Forenames contain the word [TEST]
903 998844		F	MISS	TEST	TESTER	MISS TEST TESTER	Forenames contain the word [TEST]
979 223344		F	MR	EUNAN	TEST1	MR EUNAN TEST1	Surname contains the word [TEST]
980 224455		F	MR	EUNAN	TEST2	MR EUNAN TEST2	Surname contains the word [TEST]
982 225566		F	MR	EUNAN	TEST3	MR EUNAN TEST3	Surname contains the word [TEST]
1058 595959		F	MR	TESTING	TEST	MR TESTING TEST	Forenames contain the word [TEST]
1414 300, 141400		F	MISS	CUSO NI	TEST1	MISS CUSO NI TEST1	Surname contains the word [TEST]
1635 201		F	MR	CUSO NI	TEST2	MR CUSO NI TEST2	Surname contains the word [TEST]
1687 13052		F	MASTER	TEST	TEST	MASTER TEST TEST	Forenames contain the word [TEST]
1820 254, 264, 265		F	MR	SAIGO	TEST	MR SAIGO TEST	Surname contains the word [TEST]
1857 272		F	MR	TEST	WEB	MR TEST WEB	Forenames contain the word [TEST]
1864 276		F	MR	COOLOCK	TEST	MR COOLOCK TEST	Surname contains the word [TEST]
1980 13041		F	MR	TEST	REPAY ABILITY	MR TEST REPAY ABILITY	Forenames contain the word [TEST]
2127 366		F	MR	TEST	SCORE	MR TEST SCORE	Forenames contain the word [TEST]
2648 903		F	MRS	NO POSTAL ADDRESS	SINGLE ADDRESS LINES	MRS NO POSTAL ADDRESS SINGLE AD	Forenames contain the word [NO]
2770 575		F	MR	TEST	TESTER	MR TEST TESTER	Forenames contain the word [TEST]
2827 2100, 2102, 2104		F	MR	PLEDGE	TEST ACCOUNT ONE	MR PLEDGE TEST ACCOUNT ONE	Surname contains the word [TEST]
2829 2103, 2104		F	MR	PLEDGE	TEST ACCOUNT FOUR	MR PLEDGE TEST ACCOUNT FOUR	Surname contains the word [TEST]

*CCRVERIF
WELLINGTON IT SOLUTIONS

CCR DATA VERIFICATION REPORT ON 14-SEP-17 AT -x:09
JOINT ACCOUNTS WITH JUST ONE TENANT

Figure 1: Sample CCRVERIF report

AG	AH	AI	AJ	AK	AL	AM	AN	AO
1	CCR_CC	CCR_CF	SEX	DATE_E	MAIN_ADDR_FULL	SOCIAL_SECURITY_NO	TIN	ID_COD
2	AC	A	MR: F					
3	AC	A	MS F					
4	AC	A	MR M					
5	AC	A	MS F					
6	AC	A	MS F					
7	AC	A	MR M					
8	AC	A	MS F					
9	AC	A	MR M					
10	AC	A	MR: F					
11	AC	A	MR M					
12	AC	A	MS F					
13	AC	A	MS F					
14	AC	A	MS F					
15	AC	A	MR M					
16	AC	A	MR M					
17	AC	A	MR M					
18	AC	A	MR M					
19	AC	A	MR M					
20	AC	A	MR M					
21	AC	A	MR M					
22	AC	A	MR M					

ccrextr_918106_1

Figure 2: Sample CCREXTR CSV dump, Address filtered with the word 'NOT'

What next after tests are completed

As soon as all tests are completed a communication will be sent out informing you that we are ready to progress to the live production stage. The prospective test completion date is the 30th November 2017.

Once you give us the go ahead to upload your data we will send a request to CRIF to provide us with your provider code and .PEM file. These items are needed to allow us create an ftp connection between the CU and the CCR server. You must have filled in the 'Live Submission Form' tab of the Submission Activation Form before we can make this request.

Once the ftp connection to the CCR has been tested and your data has been uploaded, it will go through data quality checks by the CCR data quality team. Based on the quality of the file this will then be either rejected or loaded into the CCR database.

Updated contacts

If you have any questions about our actions in relation to the CCR please send us an email at ccr@well-it.com. Alternatively, if you seek clarity on the CCR regulations please contact ciponboardingteam@centralcreditregister.ie