

fintech 

# Experian Connector 1.0

## User Guide

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# Overview

Connectors are simple, data point connections to external SaaS providers, that are used to enrich internal customer data to help in onboarding and risk decision scenarios. API Connectors gather data from a collection of REST APIs with the purpose of merging them into a cloud-based data storage system. This process gives the possibility of filtering and transforming data into a proper format or structure for the purposes of querying and analysis.

FintechOS offers the possibility of accessing different databases with the purpose of moving around specific data using API connectors. They can be used but are not limited to banking or insurance business scenarios, such as customer identity verification in a loan origination operation, automatically fill-in customer data, data verification and so on. In addition, connectors can have a significant role in the SME or customer onboarding or lending processes by providing easy access to databases where the needed information is stored.

Experian is a credit bureau that collects and researches credit information in order to rate an applicant's creditworthiness and their ability to pay back a debt.

The FintechOS Experian Connector aids financial institutions by accelerating and simplifying credit verification processes when enrolling new customers. Once integrated in a digital journey, the API connector can be used to search and retrieve the following data:

- Commercial credit and risk information, including business, director or owner information and credit scores. For more details, see the [Commercial Credit](#) page.
- Detailed credit information on UK limited companies including corporate structure, management information, shareholders, legal notices, fraud data and so on. For more details, see the [Registered Company Credit](#) page.

When accessed from a digital journey, the Experian Connector allows financial institutions to collect and share data from multiple databases, such as: personal information, loan account summaries, bankruptcies records, previous cred checks, and others. It can be further enhanced via FintechOS Studio adapting it to business requirements. The result is a fully functional and personalized searching tool that collects the needed information in a few steps.

**NOTE**

The Experian Connector can be used to search for businesses located in the United Kingdom. The information is retrieved from public records and trusted data partners that have contacted the applicant and access to Experian to use certain data has been given. These partners include money saving websites, publishers, and also surveys.

## Business Pain Points

The Experian Connector is aimed at resolving some of the pain points when looking up addresses:

- searching for credit information is time consuming
- requires verified and updated information
- little time to analyze the data found
- manually inputting the information takes time and human errors may occur

## Key features

Once integrated in a digital journey, the Experian Connector solves these pain points by offering a simple way to collect the needed data.

- The information is verified and up-to-date.
- Easy to use. Financial institutions can easily add it to a digital journey and simplify onboarding processes or loan origination operations.
- Time-efficient. The data no longer needs to be added manually.

# Installation

Follow the bellow steps to install FintechOS Experian Connector.

## Prerequisites:

1. Download the package from [FintechOS Marketplace](#).
2. Obtain the Ideal Postcodes user name and password.

### NOTE

The user name and password are obtained from the Experian platform.

3. Install the package from the App Store on an environment FintechOS 21.1.6.0 and above with the Studio, Portal and B2C Portal configured. For details on B2C, see [Setting B2C Environment](#).

## Set up web.config keys:

The exact keys will be provided.

In the physical location of the installed digital journey, add the following keys in web.config before <appSettings>:

- <add key="FTOS\_EXTD\_" value="https://example.com" />
- <add key="FTOS\_EXTD\_" value="API Key" />

# Solution Walkthrough

The FintechOS Experian Connector offers the possibility of accessing and retrieving credit data from the Experian platform. This functionality allows financial institutions employees to look up full a company's creditworthiness. The credit score is based on a FICO score which provides a score from 300 to 850.

## NOTE

A FICO score is based on the data from the applicant's credit report. It's a three-digit number with a range from 300 to 850 that takes into account the following categories: payment history, amounts owed, length of credit history, new credit, and credit mix. Thus, it tells lenders how likely the customer repays their debt.

By integrating this connector in a digital journey, it retrieves a company's detailed credit history, including payment amounts, balances, credit reporting, showing a full picture of a loan applicant.

FintechOS offers the possibility of accessing Experian databases through the Experian Connector. In order to have access to company records, the below digital journey is proposed.

## IMPORTANT!

The below walkthrough is not a representation of a stand-alone application. It represents a proposition on how to use this connector once it is integrated in a digital journey to search and retrieve accurate address data.

For a detailed walkthrough on how to search for credit company information, see the [Searching for Company Data](#) page.

## Commercial Credit

The FintechOS Experian Connector offers the possibility of searching databases commercial credit data, including business, company director or owner information, and credit scores.

**IMPORTANT!**

The below walkthrough is a proposition on how to use the FintechOSExperian Connector in a digital journey to search for accurate address data.

Follow the below steps to access and retrieve information using the **Commercial Credit** method. For details on how to access the connector and select the search method, see the [Searching for Company Data](#) page.

## 1 Method Search

After accessing the connector, select the **Commercial Credit** method and click the **Next** Button. The **Edit Experian Search - Commercial Credit** page opens. Fill in the following fields:

Field	Required	Type	Description
Business Name	No	Text	The business's name.
Post Code	No	Text	The business's address post code.
Post Town	No	Text	The business's address post town.
Phone Number	No	Text	The business's phone number.
Business Reference	No	Text	The business reference returned from the business search.
Search Corporates	No	Bool	If true, it returns registered companies.

Field	Required	Type	Description
Exclude dissolved	No	Bool	If true, dissolved companies are excluded from the search results.
Search non corps	No	Bool	If true, it returns unregistered companies.

EDIT EXPERIAN SEARCH - COMMERCIAL CREDIT

COMMERCIAL CREDIT

Post Code

Post Town

Phone Number

Business Reference

Search Corporates

Excluded dissolved

Search non corps

Previous

Next

## 2 Retrieve Results

In the **Edit Experian Search - Commercial Credit Results** page, click the **Commercial Credit** section to display the main search results. If a record is found in the Experian database, the information is displayed on this page.



EDIT EXPERIAN SEARCH - COMMERCIAL CREDIT RESULTS

COMMERCIAL CREDIT

 Export  Refresh

<input type="checkbox"/>	Number Matches	Phone Number	Postcode	Post Town
<input type="checkbox"/>	Q	abc	abc	abc
	2			

Finish

### 3 Additional Details

Double-click on the returned record for additional information. The **Edit Search Summary** page opens. The following sections are displayed:

**EDIT SEARCH SUMMARY**

**SEARCH SUMMARY**

Business Name

Business Ref



name

Number Matches

Phone Number

Postcode

Post Town

Search Lookup ID   

**SEARCH RESULTS LIST**

<input type="checkbox"/>	name	Name Type	Postcode	SICCode
<input type="checkbox"/>	TEST (COMPANY 2) LIMITED	RC	NG80 1ZZ	7415
<input type="checkbox"/>	TEST LIMITED	RC	NG80 1ZZ	7210



**LOCALITY RESOLUTION LIST**

Post Town	RMC
<input type="text"/>	<input type="text"/>
No data	

## Search Summary

[EDIT SEARCH SUMMARY](#)

**SEARCH SUMMARY**

Business Name	<input type="text" value="TEST"/>
Business Ref	<input type="text"/>
name	<input type="text"/>
Number Matches	<input type="text" value="2"/>
Phone Number	<input type="text"/>
Postcode	<input type="text"/>
Post Town	<input type="text"/>
Search Lookup ID	<input type="text"/>  

Field	Required	Type	Description
Business Name	No	Text	The business name returned from the business search.
Business Ref	No	Text	The business reference returned from the business search.
name	No	Text	The business name returned from the business search.

Field	Required	Type	Description
Number Matches	No	Whole Number	The number of matches returned from the business search
Phone Number	No	Text	The business telephone number returned from the business search.
Postcode	No	Text	The business post code returned from the business search.
Post Town	No	Text	The business post town returned from the business search.
Search Lookup ID	No	Lookup	The search lookup ID.

## Search Results List

Double-click on one of the returned records for additional information. The following information is displayed:

**SEARCH RESULTS LIST**

<input type="checkbox"/>	name	Name Type	Postcode	SICCode
<input type="checkbox"/>	abc	abc	abc	abc
<input checked="" type="checkbox"/>	TEST (COMPANY 2) LIMITED	RC	NG80 1ZZ	7415
<input type="checkbox"/>	TEST LIMITED	RC	NG80 1ZZ	7210



Field	Required	Type	Description
Business Activities	No	Text	<p>The main activities derived from the Thomson category code of the business returned from the business search. This applies to Non Limited businesses only.</p> <div style="background-color: #e1eef6; padding: 10px; border: 1px solid #d9d9d9;"> <p><b>NOTE</b> A Thomson Directory Classifications (or Thomson Reuters Business Classifications) are used to categorise businesses by industry type which is determined by the economic sector, business sector, industry group, industry and the activity it falls under.</p> </div>
Business Ref	No	Text	The business reference (registered number/ URN) of the business returned from the business search.
Business Status	No	Text	The status of the business returned from the business search: active (A), dissolved (D), or unknown.
Code Type	No	Whole Number	Indicator showing which SIC Code is used in the following fields: A=1980, B=1992.
Commercial Name	No	Text	The commercial name of the business returned from the business search.

Field	Required	Type	Description
Description	No	Text	The SIC description for the business returned from the business search.
Legal Entity	No	Text	The legal status of business returned from the business search: limited (L) or non limited (N).
Location Line1	No	Text	Address line 1 of the business returned from the business search.
Location Line2	No	Text	Address line 2 of the business returned from the business search.
Location Line3	No	Text	Address line 3 of the business returned from the business search.
Location Line4	No	Text	Address line 4 of the business returned from the business search.
Location Line5	No	Text	Address line 5 of the business returned from the business search.
Matched Phone Number	No	Text	Matched telephone number of the business returned from the business search.
Matched Postcode	No	Text	Matched post code of the business returned from the business search.
name	No	Text	The business name returned from the business search where a name other than the current registered name contributed to the matching.

Field	Required	Type	Description
Name Type	No	Text	The name type for the result returned from the business search. <ul style="list-style-type: none"> <li>• RC - Registered name (current)</li> <li>• RP - Previous registered name</li> <li>• TC- Trading name (limited)</li> <li>• NL- Trading name (non-limited)</li> </ul>
Postcode	No	Text	The post code of the business returned from the business search.
Search Summary Lookup ID	No	Lookup	The search summary lookup ID.
SICCode	No	Text	The SIC code for the business returned from the Business search.

## Locality Resolution List

### LOCALITY RESOLUTION LIST

Post Town	RMC
	
No data	

Field	Required	Type	Description
District	No	Text	The district name of a matched locality.
PostTown	No	Text	The town name of a matched locality.

Field	Required	Type	Description
County	No	Text	The county name of a matched locality.
RMC	No	Text	The Rebate Mailing Code for a matched locality.
ErrorCode	No	Text	An error or warning code resulting from part of the address being in error.

At the top-right corner of the screen, click the **Save and Close** button. The **Edit Experian Search - Commercial Credit Results** page opens. To return to the **Experian Search List** page, click the **Finish** button.

## Registered Company Credit

The FintechOS Experian Connector offers the possibility of searching databases credit data for registered companies (UK limited companies), including corporate structure, management information, shareholders, legal notices, fraud data

### IMPORTANT!

The below walkthrough is a proposition on how to use the FintechOSExperian Connector in a digital journey to search for accurate address data.

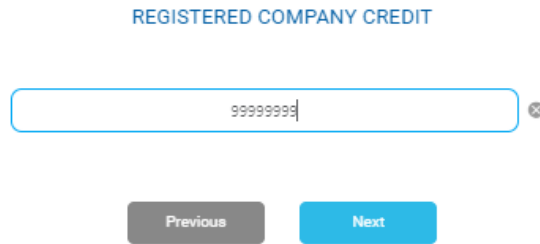
Follow the below steps to access and retrieve information using the **Registered Company Credit** method. For details on how to access the connector and select the search method, see the [Searching for Company Data](#) page.



## 1 Method Search

After accessing the connector, select the **Registered Company Credit** method and click the **Next** Button. The **Edit Experian Search - Commercial Credit** page opens. Fill in the following field:

Field	Required	Type	Description
Registration Number	No	Text	The business's name.



## 2 Retrieve Results

In the **Edit Experian Search - Registered Company Credit Results** page, click the **Registered Company Credit** section to display the main search results. If a record is found in the Experian database, the information is displayed on this page.

**EDIT EXPERIAN SEARCH - REGISTERED COMPANY CREDIT RESULTS**

**REGISTERED COMPANY CREDIT**

<input type="checkbox"/>	Commercial Name	Location Line1	Location Line2	Location Line3
				
	TEST COMPANY LIMITED	Riverleen House	Electric Avenue	NOTTINGHAM

### 3 Additional Details

Double-click on the returned record for additional information. The **Edit Search Summary** page opens. The following sections are displayed:

## Company Data Identification

Field	Required	Type	Description
Reg Number	No	Text	Limited company registered number
Commercial Name	No	Text	Limited company registered name
Num CIFAS Records	No	Whole Number	Number of CIFAS records
Age Since Last 8 or 9	No	Whole Number	Time since last status 8 or 9 (Months)

Field	Required	Type	Description
Month Count	No	Whole Number	Number of months data (Currently set to 12)
Code	No	Text	The 1980 SIC code for the limited company
Description	No	Text	The description associated with The 1980 SIC code for the limited company
Code	No	Text	The 1992 SIC code for the limited company
Description	No	Text	The description associated with The 1992 SIC code for the limited company
Industry SIC Desc	No	Text	The description associated with the SIC code

Field	Required	Type	Description
Legal Status	No	Text	Indicator showing the legal status of the limited company - 1 = Private Unlimited; 2 = Private Limited; 3 = PLC; 4 = Old Public Company; 5 = Private Company Limited by Guarantee (Exempt from using word 'Limited'); 6 = Limited Partnership; 7 = Private Limited Company Without Share Capital; 8 = Company Converted / Closed; 9 = Private Unlimited Company Without Share Capital; 0 = Other; A = Private Company Limited by Shares (Exempt from using word 'Limited'). When the Company Number Prefix = CI or SL, there are 3 flags as follows; 1 = ICVC (Securities); 2 = ICVC (Warrant); 3 = ICVC (Umbrella)

Field	Required	Type	Description
Incorporation Date	No	Date	Incorporation Date (yyyy-mm-dd)
Dissolution Date	No	Date	Dissolution Date (yyyy-mm-dd)
Currency	No	Text	ISO currency code
Issued Capital	No	Numeric	Issued capital (Figure taken from the latest Confirmation Statement - not the accounts)
As Registered Office	No	Text	Y = Trading address identical to registered office address; N = Trading address not identical to registered office address
Trading Telephone Num	No	Text	Limited company trading telephone number
Principal Activities	No	Text	Text description of the Principal Activities of the limited company
Num Prev Names	No	Whole Number	The number of previous names held for the limited company
Num Prev Addresses	No	Whole Number	Number of address changes to follow
Num CRO Changes	No	Whole Number	Number of Companies House changes to follow

Field	Required	Type	Description
Thomson Cust Number	No	Text	The Thomson Customer Number for the limited company
Last Updated Date	No	Date	Last update date (yyyy-mm-dd)
Created Date	No	Date	Created date (yyyy-mm-dd)
Thomson Premise Code	No	Text	The Thomson Premise Code for the limited company
URL	No	Text	The Thomson URL for the limited company
Email	No	Text	The Thomson email address for the limited company
Database Accounts Out Of Date	No	Date	Indicator showing whether more recent accounts are available for the limited company - Y = More recent accounts available; N = Most recent accounts on file
Filed Accounts Out Of Date	No	Date	Indicator showing whether the accounts for the limited company are out of date - Y = Filed accounts out of date; N = Filed accounts up to date

Field	Required	Type	Description
Latest Accounts	No	Date	Filing date for the limited company latest accounts (yyyy-mm-dd)
Latest Returns	No	Date	Filing date for the limited company latest returns (yyyy-mm-dd)
Latest Accounts Received	No	Date	Date latest accounts were received (yyyy-mm-dd)
Latest Returns Database	No	Date	Date latest returns were loaded (yyyy-mm-dd)
Latest Accounts Database	No	Date	Date latest accounts were loaded (yyyy-mm-dd)
Num Accounts On File	No	Whole Number	Number of years for which Experian has stored accounts

Field	Required	Type	Description
Latest Account Type	No	Text	Indicator showing the type of latest accounts - 0 = Type not available; 1 = Full accounts; 2 = Small company; 3 = Medium company; 4 = Group; 5 = Dormant; 6 = Interim; 7 = Initial; 8 = Total Exemption Full; 9 = Total Exemption small; A = Partial Exemption; G = Micro-Entities Accounts; E = Audit Exemption Subsidiary; F = Filing Exemption Subsidiary; Z = None of the above
DD	No	Text	The financial year-end for the limited company / date when accounts are due for delivery to Companies House - DD
MM	No	Text	The financial year-end for the limited company / date when accounts are due for delivery to Companies House - MM



Field	Required	Type	Description
Number Days To File Accounts	No	Whole Number	Number of days difference between Accounts Reference Date and date latest accounts filed at Companies House
Currency	No	Text	ISO currency code
Remuneration	No	Text	Value for Auditors Remuneration
Non Audit Fee	No	Text	Value for Fee for non-audit work
Audit Type	No	Text	Indicator showing the audit type - A = Auditors (No exemptions); C = Chartered accountant; D = Director
Audit Qual	No	Text	Indicator showing any audit qualification - 0 = No qualification; 1 = Minor qualification; 2 = Major qualification (Risk index suppressed); 3 = Major qualification (Risk index not suppressed)
Auditors	No	Text	Name of Auditors

Field	Required	Type	Description
Bank Sortcode	No	Text	Sort Code of the bank used by the limited company
Bank Name	No	Text	Bank name of the bank used by the limited company
Num Prev Search	No	Whole Number	Number of previous searches of the limited company in the preceding 12 months (0 - 99)
Num Prev Search3 Mth	No	Whole Number	Number of previous searches of the limited company in the preceding 3 months (0 - 99)
Num Prev Search6 Mth	No	Whole Number	Number of previous searches of the limited company in the preceding 6 months (0 - 99)
Num Prev Search12 Mth	No	Whole Number	Number of previous searches of the limited company in the preceding 12 months (0 - 99)
Total Number CCL	No	Whole Number	Number of Consumer Credit Licences for the subject company (0 - 99)
Location Line1	No	Text	Administrator address line 1

Field	Required	Type	Description
Location Line2	No	Text	Administrator address line 2
Location Line3	No	Text	Administrator address line 3
Location Line4	No	Text	Administrator address line 4
Location Line5	No	Text	Administrator address line 5
Postcode	No	Text	Administrator address postcode
Trading Name	No	Text	Licensee Trading Name

## Cashflow

EDIT EXPERIAN SEARCH - REGISTERED COMPANY CREDIT RESULTS

REGISTERED COMPANY CREDIT

<input type="checkbox"/>	Commercial Name	Location Line1	Location Line2	Location Line3
<input type="checkbox"/>				
	TEST COMPANY LIMITED	Riverleen House	Electric Avenue	NOTTINGHAM

Field	Required	Type	Description
Date Of Accounts	Date	No	Filing date for the limited company accounts (yyyy-mm-dd)
Accounting Period	Whole Number	No	Number of weeks covered by this cash flow

Field	Required	Type	Description
Currency	Text	No	Currency under which the cash flow has been reported - ISO currency code
Currency Multiplier	Text	No	Currency multiplier applicable to the cash flow - N = Financial fields in units; T = Financial fields in thousands
Company Class	Text	No	Size classification for the limited company - S = Small sized company; M=Medium sized company; L = Large sized company
Cons Accounts	Text	No	Indicator showing whether the accounts are consolidated - Y = Consolidated; N = Not consolidated

Field	Required	Type	Description
Dormancy Indicator	Text	No	Indicator showing whether the limited company is dormant - Y = Dormant; N = Active; Q = Quasi Dormant; C = Calculated as Dormant; A = Stated as Dormant on Accounts
Latest Accounts Type	Text	No	Indicator of accounting method used to prepare the cash flow- I = IFRS; G = GAAP
Restated Accounts	Text	No	Indicator showing whether the cash flow is restated - Y = Restated; N = Not restated
Operating Activities	Number	No	Value for UK GAAP Cash Flow - Operating Activities for these accounts
Return On Investment	Number	No	Value for UK GAAP Cash Flow - Return On Investment for these accounts
Tax	Number	No	Value for UK GAAP Cash Flow - Tax for these accounts

Field	Required	Type	Description
Capital Expenditure	Number	No	Value for UK GAAP Cash Flow - Capital Expenditure for these accounts
Acquisitions	Number	No	Value for UK GAAP Cash Flow - Acquisitions for these accounts
Equity Division	Number	No	Value for UK GAAP Cash Flow - Equity Division for these accounts
Management Liquidity	Number	No	Value for UK GAAP Cash Flow - Management Liquidity for these accounts
Financing	Number	No	Value for UK GAAP Cash Flow - Financing for these accounts
Total Cash	Number	No	Value for UK GAAP Cash Flow - Total Cash for these accounts
I F R S Operating Activities	Number	No	Value for IFRS Cash Flow - Operating Activities for these accounts
I F R S Investment Activities	Number	No	Value for IFRS Cash Flow - Investment Activities for these accounts

Field	Required	Type	Description
Financing Acts	Number	No	Value for IFRS Cash Flow - Financing Acts for these accounts
Net Change	Number	No	Value for IFRS Cash Flow - Net Change for these accounts
Cash Brought Forward	Number	No	Value for IFRS Cash Flow - Cash Brought Forward for these accounts
Exchange Rate Effects	Number	No	Value for IFRS Cash Flow - Exchange Rate Effects for these accounts
Cash Equivalentents	Number	No	Value for IFRS Cash Flow - Cash Equivalentents for these accounts

## CCJ Detail

Field	Required	Type	Description
Case Number	No	Text	Value of County Court Judgement against the limited company
Court Name	No	Text	Textual name of the County Court at which the County Court Judgement has been registered
Judgment Against	No	Text	Name of subject limited company as identified in the County Court Judgement

Field	Required	Type	Description
Judgment Amount	No	Number	Case Number identifying the County Court Judgement against the limited company
Judgment Date	No	Date	The date of County Court Judgement against the limited company (yyyy-mm-dd)
Judgment Source	No	Text	Judgement Source - LCH = Lord Chancellor; NICS = Northern Ireland Court Service; RTLS = Registry Trust Limited Scotland; SGEI = Stubbs Gazette Eire; SGNI = Stubbs Gazette Northern Ireland; SGSC = Stubbs Gazette Scotland; RTLN = Registry Trust Limited Northern Ireland
Judgment Type	No	Text	Judgement Type - JG = Judgment; SS = Satisfied Judgment; SA = Set-Aside Judgment; CU = Certificate of Unenforceability; DO = Discovery Order



Field	Required	Type	Description
Registered Office Indicator	No	Text	Indicator of address used in the County Court Judgement - R = Registered Office U = Unclassified Null = In absence of Registered address
Satisfaction Date	No	Date	The date of satisfaction of the County Court Judgement by the limited company (yyyy-mm-dd)
Location Line1	No	Text	Administrator address line 1
Location Line2	No	Text	Administrator address line 2
Location Line3	No	Text	Administrator address line 3
Location Line4	No	Text	Administrator address line 4
Location Line5	No	Text	Administrator address line 5
Postcode	No	Text	Administrator address postcode
Trading Indicator	No	Text	Indicator to show whether the County Court Judgement is recorded against the Trading name of the limited company. T = Trading Address; U = Unclassified; Null = In absence of Trading address
Trading Name	No	Text	Trading name of subject limited company as identified in the County Court Judgement

## Mortgage Detail

Field	Required	Type	Description
Alterations To Order	No	Text	Textual description of the Alterations To Order for the mortgage for the limited company
Amount Charge Increased	No	Text	Textual description of the Amount the Charge Increased for the mortgage for the limited company
Amount Latest Issue	No	Text	Amount for latest issue for the mortgage
Amount Satisfied	No	Text	Textual description of the Amount Satisfied for the mortgage for the limited company
Amount Secured	No	Text	Textual description of the Amount Secured for the mortgage for the limited company
Charge Number	No	Text	Charge Number for the mortgage
Charge Type	No	Text	Textual description of the Charge Type for the mortgage for the limited company
Chargee Text	No	Text	Textual description of the Chargee Text for the mortgage for the limited company
Creation Date	No	Date	The date that the mortgage for the limited company was created (yyyy-mm-dd)
Currency	No	Text	Code / symbol for the currency that the mortgage amount was secured in

Field	Required	Type	Description
Date Fully Satisfied	No	Date	The date that the mortgage for the limited company was fully satisfied (yyyy-mm-dd)
Deed Date	No	Date	The date that the property associated with the mortgage for the limited company was acquired (yyyy-mm-dd)
Execution Date	No	Date	An Execution Date for the mortgage for the limited company (Scotland only) (yyyy-mm-dd)
Commission	No	Text	A Commission Element for the mortgage for the limited company
Executor Name	No	Text	Name of an Executor for the mortgage for the limited company
Form Type	No	Text	Input Form Type for the mortgage - Refer to Mortgage Form Types worksheet
Fully Satisfied Indicator	No	Text	Fully Satisfied Indicator - F = Fully satisfied; N = Not satisfied
Latest Issue Date	No	Text	Latest Issue Date for the mortgage for the limited company (yyyy-mm-dd)
Lender Name	No	Text	Name of a Lender for the mortgage for the limited company
Lodged Date	No	Date	The date that the mortgage for the limited company was lodged (yyyy-mm-dd)

Field	Required	Type	Description
Partial Satisfaction Details	No	Text	Nature of Partial Satisfaction Details - P = Partial satisfaction; X = Partial satisfaction; R = Partial property release; B = Property ceasing to belong
Number Commission Elements	No	Whole Number	Number of Commission Elements recorded for the mortgage for the limited company
Number Execution Dates	No	Whole Number	Number of Execution Dates recorded for the mortgage for the limited company
Number Executors	No	Whole Number	Number of Executors recorded for the mortgage for the limited company
Number Lenders	No	Whole Number	Number of Lenders recorded for the mortgage for the limited company
Number Partial Satisfaction Data Items	No	Whole Number	Number of Partial Satisfaction Data Items recorded for the mortgage for the limited company
Number Partial Satisfaction Dates	No	Whole Number	Number of Partial Satisfaction Dates recorded for the mortgage for the limited company
Number Receiver Appointment Dates	No	Whole Number	Number of Receiver Appointment Dates recorded for the mortgage for the limited company

Field	Required	Type	Description
Number Receiver Cessation Dates	No	Whole Number	Number of Receiver Cessation Dates recorded for the mortgage for the limited company
Number Trustees	No	Whole Number	Number of Trustees recorded for the mortgage for the limited company
Partial Satisfaction Date	No	Date	A Partial Satisfaction Date for the mortgage for the limited company (yyyy-mm-dd)
Property Acquired Date	No	Date	The date that the property associated with the mortgage for the limited company was acquired (yyyy-mm-dd)
Property Details	No	Text	Textual description of the Property Details for the mortgage for the limited company
Property Released From Charge	No	Text	Textual description of the Property Released From Charge for the mortgage for the limited company
Publication Town	No	Text	Mortgage registration town indicator - B = Belfast; C = Cardiff; E = Edinburgh; L = London
Registration Date	No	Date	The date that the mortgage for the limited company was registered (yyyy-mm-dd)
Regulating Provisions	No	Text	Textual description of the Regulating Provisions for the mortgage for the limited company

Field	Required	Type	Description
Resolution Series Date	No	Date	Resolution Series Date for the mortgage for the limited company (yyyy-mm-dd)
Restricting Provisions	No	Text	Textual description of the Restricting Provisions for the mortgage for the limited company
Total Debenture	No	Text	Total amount of debenture secured for the mortgage
Trustee Name	No	Text	Name of a Trustee for the mortgage for the limited company
Num Mortgages	No	Whole Number	Number of mortgages for the limited company
Num Sat Mortgages	No	Whole Number	Number of mortgages for the limited company that are satisfied
Num Unsat Mortgages	No	Whole Number	Number of mortgages for the limited company that are Unsatisfied / Partially satisfied
Rec Mortgage Date Flag	No	Text	Indicator of whether 'date of most recent mortgage' is derived from a mortgage creation date (Date charge created/Date of deed) or mortgage registration date (Date mortgage registered/Lodgement date) - C = Date derived from Date Mortgage Created/Date Of Deed; R = Date derived from Date Mortgage Registered/ Lodgement Date

## Shareholders Header Info

Field	Required	Type	Description
Record Type	No	Text	Indicator showing the type of record within share information for the limited company - Header (H)
Issuing Company	No	Text	Registration Number of company issuing the shares
Current Previous Flag	No	Text	Indicator showing whether this is a current (C) or previous (P) shareholding
Effective Date	No	Date	Date of annual returns (yyyy-mm-dd)
Bulk List	No	Text	Indicator showing whether this is a Bulk List
Issued Capital	No	Text	Indicator showing whether there is data available in addition to the Header - 0 = Only header available, 1 = More data available

Field	Required	Type	Description
Legal Status	No	Text	Indicator summarising the legal status of the limited company - 1 = Limited Liability Partnership; 2 = Limited by Guarantee; default = Limited by Share
Last List	No	Date	Last Confirmation Statement Date that includes shareholder details (yyyy-mm-dd)
Document Type	No	Text	Indicator showing the document type for the shareholder data source - R = Confirmation Statement (Annual Return) 8 = 88(2); A = Accounts; space = unknown
Suppressed Info	No	Text	Indicator showing whether this data is suppressed from client applications - Y = Suppress from client applications



Field	Required	Type	Description
Latest Current	No	Date	Filing date for the limited company accounts previous to the latest accounts (yyyy-mm-dd)
Latest Previous	No	Date	Filing date for the limited company accounts previous to the latest accounts (yyyy-mm-dd)
Latest Update	No	Date	Date that the limited company data for this block was last updated (yyyy-mm-dd)
Date Loaded	No	Date	Date that the limited company latest accounts were loaded (yyyy-mm-dd)

## Company Data Delphi

Field	Required	Type	Description
Comm Delphi Band	No	Text	Current Commercial Delphi band code for the limited company

Field	Required	Type	Description
Comm Delphi Band Text	No	Text	Current Commercial Delphi band text for the limited company
Comm Delphi Score	No	Text	Current Commercial Delphi score for the limited company
Conclusion Text	No	Text	Credit Text conclusion
Credit Limit	No	Text	Current Commercial Delphi Credit Limit for the limited company
Credit Limit Override Indicator	No	Text	Current Commercial Delphi Credit Limit Override indicator - Y = Overridden; N = Not overridden
Credit Rating	No	Text	Current Commercial Delphi Credit Rating for the limited company
Credit Rating Override Indicator	No	Text	Current Commercial Delphi Credit Rating Override indicator - Y = Overridden; N = Not overridden

Field	Required	Type	Description
Credit Text Line1	No	Text	Credit Text line 1 - Will either contain the whole text if in free format, or the first bullet point.
Credit Text Line2	No	Text	Credit Text line 2
Credit Text Line3	No	Text	Credit Text line 3
Credit Text Line4	No	Text	Credit Text line 4
Credit Text Line5	No	Text	Credit Text line 5
Credit Text Override Indicator	No	Text	Credit Text Override indicator - Y = Overridden; N = Not overridden
Override Indicator	No	Text	Current Commercial Delphi score manual override indicator - Y = Overridden; N = Not overridden
Parent Indicator	No	Text	Refer to parent indicator - Y = Refer to parent company; N = Don't refer to parent company
Stability Odds	No	Text	Current Stability odds for the limited company

## Financials Ratios

Field	Required	Type	Description
Date Of Accounts	No	Date	Filing date for the limited company accounts (yyyy-mm-dd)
Currency	No	Text	Currency under which the accounts have been reported - ISO currency code
Company Class	No	Text	Size classification for the limited company - S = Small sized company; M=Medium sized company; L = Large sized company
Cons Accounts	No	Text	Indicator showing whether the accounts are consolidated - Y = Consolidated; N = Not consolidated
Current Ratio	No	Number	Value for Ratios - Current Ratios for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Acid Test	No	Number	Value for Ratios - Acid Test for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Stock Turnover	No	Number	Value for Ratios - Stock Turnover for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Credit Period	No	Number	Value for Ratios - Credit Period in days for these accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Working Cap Sales	No	Number	Value for Ratios - Working Capital / Sales for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Trade Credrs Debtrs	No	Number	Value for Ratios - Trade Creditors / Debtors for these accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Return On Capital	No	Number	Value for Ratios - Return On Capital for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Return On Assets	No	Number	Value for Ratios - Return On Assets for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Pre Tax Profit Margin	No	Number	Value for Ratios - Pre-Tax Profit Margin for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Return On Shareholders Funds	No	Number	Value for Ratios - Return On Shareholders Funds for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Borrowing Ratio	No	Number	Value for Ratios - Borrowing Ratio for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Equity Gearing	No	Number	Value for Ratios - Debt Gearing for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Debt Gearing	No	Number	Value for Ratios - Equity Gearing for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Interest Cover	No	Number	Value for Ratios - Interest Cover for these accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Sales Tang Assets	No	Number	Value for Ratios - Sales / Tangible Assets for these accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Avg Rem Per Emp	No	Number	Value for Ratios - Average Remuneration per Employee for these accounts

Field	Required	Type	Description
Profit Per Emp	No	Number	Value for Ratios - Profit per Employee for these accounts
Turnover Per Emp	No	Number	Value for Ratios - Turnover per Employee for these accounts
Cap Employed Per Emp	No	Number	Value for Ratios - Capital Employed per Employee for these accounts
Tang Assets Per Emp	No	Number	Value for Ratios - Tangible Assets per Employee for these accounts
Tot Assets Per Emp	No	Number	Value for Ratios - Total Assets per Employee for these accounts
Emp Remuneration	No	Number	Value for Ratios - Employee Remuneration for these accounts
Num Employees	No	Number	Value for Ratios - Number of Employees for these accounts
Emp Remuneration Sales	No	Number	Value for Ratios - Employee Remuneration / Sales for these accounts (as percentage ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Dir Remuneration	No	Number	Value for Ratios - Director Remuneration for these accounts

## Financials Median Quartiles

Field	Required	Type	Description
Year End	No	Date	The date of the latest quarter for the limited company quartile values (yyyy-mm-dd)
Date Of Accounts	No	Date	Filing date for the limited company accounts (yyyy-mm-dd)
Num Companies	No	Number	Number of companies which have filed accounts in this industry sector, during the quarter stated in the "Year End" field.
Current Ratio Median	No	Number	Median quartile value for Current Ratio for this industry sector
Acid Test Median	No	Number	Median quartile value for Acid Test for this industry sector
Stock Turnover Median	No	Number	Median quartile value for Stock Turnover for this industry sector
Credit Period Median	No	Number	Median quartile value for Credit Period for this industry sector
Working Cap Median	No	Number	Median quartile value for Working Capital for this industry sector



Field	Required	Type	Description
Trade Credrs Debtrs Median	No	Number	Median quartile value for Trade Creditors / Debtors for this industry sector
Return On Assets Median	No	Number	Median quartile value for Return On Assets for this industry sector
Return On Capital Median	No	Number	Median quartile value for Return On Capital for this industry sector
Pre Tax Margin Median	No	Number	Median quartile value for Pre-Tax Profit Margin for this industry sector
Return On Shareholders Funds Median	No	Number	Median quartile value for Return On Shareholders Funds for this industry sector
Borrowing Ratio Median	No	Number	Median quartile value for Borrowing Ratio for this industry sector
Equity Gearing Median	No	Number	Median quartile value for Equity Gearing for this industry sector
Debt Gearing Median	No	Number	Median quartile value for Debt Gearing for this industry sector
Interest Cover Median	No	Number	Median quartile value for Interest Cover for this industry sector

Field	Required	Type	Description
Sales Tang Assets Median	No	Number	Median quartile value for Sales /Tangible Assetsfor this industry sector
Emp Remuneration Sales Median	No	Number	Median quartile value for Employee Remuneration / Sales for this industry sector
Avg Rem Per Emp Median	No	Number	Median quartile value for Average Remuneration per Employee for this industry sector
Profit Per Emp Median	No	Number	Median quartile value for Profit per Employee for this industry sector
Turnover Per Emp Median	No	Number	Median quartile value for Turnover per Employee for this industry sector
Cap Employed Per Emp Median	No	Number	Median quartile value for Capital Employed per Employee for this industry sector
Tang Assets Per Emp Median	No	Number	Median quartile value for Tangible Assets per Employee for this industry sector

Field	Required	Type	Description
Tot Assets Per Emp Median	No	Number	Median quartile value for Total Assets per Employee for this industry sector
Code	No	Text	The 1980 SIC code for the limited company
Description	No	Text	The description associated with The 1980 SIC code for the limited company
Code	No	Text	The 1992 SIC code for the limited company
Description	No	Text	The description associated with The 1992 SIC code for the limited company

## Limited Company Cifas Detail

Field	Required	Type	Description
Address1	No	Text	Address line 1
Address2	No	Text	Address line 2
Address3	No	Text	Address line 3
Address4	No	Text	Address line 4
Address5	No	Text	Address line 5
Date Supplied Dd	No	Text	Date supplied - DD
Date Supplied Mm	No	Text	Date supplied - MM
Date Supplied Yyyy	No	Text	Date supplied - YYYY
Expiry Date Dd	No	Text	Expiry date - DD
Expiry Date Yyyy	No	Text	Expiry date - YYYY
Expirydate Mm	No	Text	Expiry date - MM

Field	Required	Type	Description
Fraud Category	No	Text	Fraud category 00 = Protective Registration - Recorded at request of the person named; 01 = Providing a false name and a true address; 02 = Providing or using the name and particulars of another person; 03 = Providing or using a genuine name and address, but one or more material falsehoods in personal details followed by a serious misuse of the credit or other facility and/or non-payment; 04 = Providing or using a genuine name and address, but one or more material falsehoods in personal details; 05 = Disposal/selling on of goods obtained on credit and failing to settle the finance agreement; 06 = Opening an account for the purpose of fraud;

Field	Required	Type	Description
			07 = Aiding and Abetting - Aiding, abetting or assisting, or conspiring with, another or others to fraudulently procure credit, hire or other facilities, or other product or service; 08 = Insurance Fraud - The making of a claim (s) under one or more insurance policy(ies) with one or more material falsehoods or by presenting a false or forged document
NOC Ref	No	Text	Not currently supported
Name	No	Text	Name
Other Address Flag	No	Text	Other address flag; Y = Fraud has occurred at other addresses
Postcode	No	Text	Postcode
Reference	No	Text	Reference
Supplier Name	No	Text	Supplier name

## UK Subsidiaries

Field	Required	Type	Description
Sub Reg Number	No	Text	Registered number of UK subsidiary

Field	Required	Type	Description
Sub Status	No	Text	Status of UK subsidiary - L = Live; D = Dormant; S = Dissolved

Field	Required	Type	Description
Sub Legal Status	No	Text	Legal status of UK subsidiary - 1 = Registered Office / Company Profile; 2 = Profile & Credit; 3 = Financial Analysis; 4 = On-line Report; 6 = Written Report; 7 = Microfiche / Document Copy Request; 8 = Director Information; C = CPU Link Enquiry; D = e-series Gold Report; E = e-series Silver Report; F = e-series Bronze Report; G = e-series Basic; H = Document Image; I = Corporate Tree; J = Enhanced Corporate Tree; L = BIGNet Report; M = Report Builder; N = Commercial Autoscore Application; O = Commercial Autoscore Reprocess Decision; P = Mortgages &

Field	Required	Type	Description
			Charges; Q = Credit Card Report; X = XML Bespoke Delivery
Sub Name	No	Text	UK subsidiary company name

## Previous Names

Field	Required	Type	Description
Date Changed	No	Date	Date company name changed (yyyy-mm-dd)
Name	No	Text	Name prior to associated change date that the limited company name changed

## Previous CRO

Field	Required	Type	Description
Date Changed	No	Date	Date registered office changed (yyyy-mm-dd)
Location Line1	No	Text	Administrator address line 1
Location Line2	No	Text	Administrator address line 2
Location Line3	No	Text	Administrator address line 3
Location Line4	No	Text	Administrator address line 4
Location Line5	No	Text	Administrator address line 5



Field	Required	Type	Description
Postcode	No	Text	Administrator address postcode

## Commercial Delphi History

Field	Required	Type	Description
Stability Odds	No	Text	Stability Odds for the limited company
Text Count	No	Whole Number	Length of text for Commercial Delphi Band Text
Comm Delphi Band	No	Text	Current Commercial Delphi Band for the limited company
Comm Delphi Band Text	No	Text	Current Commercial Delphi Band Text
Comm Delphi Score	No	Text	Current Commercial Delphi Score for the limited company

## Previous Director

Field	Required	Type	Description
Foreign Address Flag	No	Text	Previous Director address location indicator - Y = Foreign; N = Not foreign; M = Unknown
Director Company Flag	No	Text	Previous Director company indicator - Y = Director is a company; N = Director is not a company
Director Number	No	Text	Experian Director reference number
Appointment Date	No	Date	Previous director appointment date (yyyy-mm-dd)
Appointment Indicator	No	Text	The date of Previous Director's appointment qualifier - P=prior to Appointment The date; E=exact date
Resignation Date	No	Date	Previous director resignation date (yyyy-mm-dd)

Field	Required	Type	Description
Resignation Indicator	No	Text	The date of Previous Director's Resignation qualifier - P=prior to Resignation The date; E=exact date
Directorship Length	No	Text	Length of Previous Directorship in months
Latest Returns	No	Date	Date of latest returns (yyyy-mm-dd)
NOC Ref	No	Text	Notice of Correction reference
Number Convictions	No	Whole Number	Number of convictions against the Previous Director
Forename	No	Text	Forename
Middle Names	No	Text	Middle names
Prefix	No	Text	Name prefix (Mr, Mrs, Dr, Sir, Professor etc.)
Suffix	No	Text	Name suffix (Jnr. etc.)
Sur Name	No	Text	Surname
Date Of Birth	No	Date	Date of birth (yyyy-mm-dd or yyyy-mm)
Director Age	No	Number	Previous Director's age in years

Field	Required	Type	Description
Qualifications	No	Text	Previous Director's qualifications (BSC, etc)
Title	No	Text	Previous Director's title (Lord, Dame, etc.)
Name	No	Text	Contains company name if current Director is a company
Reg Number	No	Text	Contains company registration number if current Director is a company
House Name	No	Text	Director's address house name
House Number	No	Text	Director's address house number
Street	No	Text	Director's address line 1
District	No	Text	Director's address line 2
Post Town	No	Text	Director's address line 3
County	No	Text	Director's address line 4
Postcode	No	Text	Director's address postcode
RMC	No	Text	Director's Rebate Mailing Code

Field	Required	Type	Description
Position	No	Text	Previous Director's position as textual description
Occupation	No	Text	Previous Director's occupation as textual description
Nationality	No	Text	Previous Director's nationality as textual description
Share Information	No	Text	Previous Director's share information as textual description e.g. "50 ORD &pound;1"

## CRO Change Detail

Field	Required	Type	Description
Document Date	No	Date	The date applicable to the document (yyyy-mm-dd)

Field	Required	Type	Description
Document Type	No	Text	Indicator showing the document type for Companies House document - B = Alter memo or article; C = Change among directors; E = Copies of special resolution

## Company Scoring Data

Field	Required	Type	Description
Accounting Period	No	Whole Number	The accounting period for the latest accounts for the limited company in weeks Default value of -999 indicates not applicable=
Acid Test	No	Number	Value for Acid Test for the latest accounts for the limited company. Default -999999.9
Age Most Recent CCJ	No	Whole Number	The number of months since the most recent County Court Judgement was registered against the limited company Fefault -999

Field	Required	Type	Description
Audit Type	No	Text	Indicator showing the level of auditing provided - A = Auditors; C = Chartered accountant; D = Director
Auditors Qualifications	No	Text	Indicator showing whether the auditor has made significant comments - 0 = No qualifications; 1 = Minor qualifications; 2 = Major qualifications; 3 = Major qualifications; X = No accounts
Base Trend Shareholders Funds	No	Whole Number	Indicator showing the Base Trend in Shareholders Funds=
Borrowing Ratio	No	Number	Value for Borrowing Ratio for the latest accounts for the limited company (as percentage ZZZZZ.9) Default -999999.9
Capital Employed	No	Number	Value for Capital Employed for the latest accounts for the limited company. Default - 999999999999999
Capital Employed Percent Total Assets	No	Number	Value for Capital Employed as a percentage of Total Assets for the latest accounts for the limited company (as percentage ZZZZZ.9). Default -99999999.9

Field	Required	Type	Description
Company Age	No	Number	The number of months (rounded up) since the date of incorporation of the limited company
Company Class	No	Text	Size classification for the limited company - S = Small sized company; M=Medium sized company; L = Large sized company
Cons Accounts	No	Text	Indicator showing whether the latest accounts for the limited company are consolidated - Y = Consolidated; N = Not consolidated
Credit Period	No	Number	Value for Retained Profit for the latest accounts for the limited company. Default -9999999
Curr Accts Availabe	No	Text	Indicator showing whether current accounts are available for the limited company - Y = Current accounts available; N = Current accounts filed but unavailable; X = No accounts filed
Currency	No	Text	Currency under which the latest accounts for the limited company have been reported - ISO currency code



Field	Required	Type	Description
Current Liabilities Percent Total Assets	No	Number	Value for Current Liabilities as a percentage of Total Assets for the latest accounts for the limited company (as percentage ZZZZZ.9) Default -99999999.9
Currentratio	No	Number	Value for Current Ratio for the latest accounts for the limited company. Default -999999.9
Date Of Accounts	No	Date	Date of accounts (yyyy-mm-dd)
Debt Gearing	No	Number	Value for Debt Gearing for the latest accounts for the limited company (as percentage ZZZZZ.9) Default -999999.9
Directors CIFAS Flag	No	Text	Indicator showing whether CIFAS information is available against any of the company directors - Y = Information detected; N = No information detected; BLANK = No entitlement to CIFAS
Directors NOC Flag	No	Text	Indicator showing whether a Notice of Correction has been filed against any of the company directors - Y = NOC filed; BLANK = No NOC filed

Field	Required	Type	Description
Dividends	No	Number	Value for Dividends for the latest accounts for the limited company. Default - 999999999999999
Dormancy Flag	No	Text	Indicator showing the dormancy status of the limited company - C = CRO dormancy; A = Dormant accounts; N = Company not dormant/ No accounts; Q = Quasi-dormant
Equity Gearing	No	Number	Value for Equity Gearing for the latest accounts for the limited company (as percentage ZZZZ.9) Default -999999.9
Fiche Date	No	Date	The date that the accounts for the limited company became available at Companies House (yyyy-mm-dd)
Filed Accs Type	No	Text	Indicator of accounting method used to prepare the accounts - I = IFRS; G = GAAP
Fixed Assets	No	Number	Value for Fixed Assets for the latest accounts for the limited company. Default - 999999999999999

Field	Required	Type	Description
Gross Assets	No	Number	Value for Gross Assets for the latest accounts for the limited companyDefault - 9999999999999999
Has Subsidiaries	No	Text	Indicator showing whether the limited company has subsidiaries - Y = 1 or more subsidiaries; N = No subsidiaries
Highest Value CCJ	No	Number	The value of the highest value County Court Judgement registered against the limited company during the last 6 years
Incomplete Dirs Flag	No	Text	Indicator showing whether full directors information is available from a Confirmation Statement, or information is available only from '288' directors change documents - Y = Confirmation Statement date is present; N = No Confirmation Statement date present
Intangible Assets	No	Number	Value for Intangible Assets for the latest accounts for the limited companyDefault - 9999999999999999

Field	Required	Type	Description
Is Subsidiary	No	Text	Indicator showing whether the limited company is a subsidiary - 1 = No parent/ultimate; 2 = Same parent & ultimate; 3 = Different parent & ultimate
Issued Capital	No	Number	Value for Issued Capital for the latest accounts for the limited company Default - 9999999999999999

Field	Required	Type	Description
Last Derogatory Item	No	Text	Specification of the type of the last Derogatory Item against the limited company - C = Receiver Appointment; D = Cessation of Receiver; E = Winding up Petition; F = Dismissal of Winding up Petition; G = Winding up Order; H = Voluntary Appointment of Liquidator; I = Meeting of Creditors; J = Resolution to Wind Up; K = Intentions to Dissolve; L = Dissolution ; M = Reinstatement; Q = Administrator Appointed; R = Administrator Dismissal; S = Approval of Voluntary Arrangement; T = Completion of Voluntary Arrangement; U = Compulsory Appointment of Liquidator; V = Revocations of Voluntary Arrangement; W = Suspension of Voluntary Arrangement; X = Intention to Dissolve

Field	Required	Type	Description
			Discontinued; BLANK = Not Applicable
Lateness Accounts	No	Text	The number of whole months by which the accounts for the limited company are overdue - Positive Number = Late Accounts; Negative Number = Accounts Not Yet Due. Default -999
Latest Accounts Type	No	Text	Indicator showing the type of accounts - 0 = Type not available; 1 = Full accounts; 2 = Small company; 3 = Medium company; 4 = Group; 5 = Dormant; 6 = Interim; 7 = Initial; 8 = Total exemption (Full); 9 = Total exemption (Small); A = Partial exemption G = Micro-Entities Accounts; E = Audit Exemption Subsidiary; F = Filing Exemption Subsidiary; Z = None of the above

Field	Required	Type	Description
Legal Status	No	Text	The legal status of the limited company - ' ' = Blank; 1 = Private Unlimited; 2 = Private Limited; 3 = PLC; 4 = Old Public Company; 5 = Private Company Limited by Guarantee (Exempt from using word 'Limited'); 6 = Limited Partnership; 7 = Private Limited Company Without Share Capital; 8 = Company Converted / Closed; 9 = Private Unlimited Company Without Share Capital; 0 = Other; A = Private Company Limited by Shares (Exempt from using word 'Limited'); When the Company Number Prefix = CI or SL, there are 3 flags as follows - 1 = ICVC (Securities); 2 = ICVC (Warrant); 3 = ICVC (Umbrella)
Liquidity Standard Ratio	No	Number	Value for Liquidity Standard Ratio for the latest accounts for the limited company. Default - 999999.9

Field	Required	Type	Description
Net Worth	No	Number	Value for Net Worth for the latest accounts for the limited companyDefault - 9999999999999999
Num Appointments Last12	No	Number	The number of appointments during the last 12 months, expressed as a percentage of the number of directors of the current board
Num Approval Vol Arrangement	No	Whole Number	The number of voluntary arrangements that have been approved for the limited company
Num Appt Administrator	No	Whole Number	The number of appointments of administrators to the limited company
Num Appt Comp Liquidator	No	Whole Number	The number of compulsory appointments of a liquidator to the limited company
Num Appt Receiver	No	Whole Number	The number of appointments of a receiver or administrative receiver to the limited company
Num Appt Vol Liquidator	No	Whole Number	The number of voluntary appointments of a liquidator to the limited company



Field	Required	Type	Description
Num Company Dissolved	No	Whole Number	The number of dissolution notices against the limited company
Num Company Reinstated	No	Whole Number	The number of reinstated notices against the limited company
Num Completions Vol Arrangement	No	Whole Number	The number of voluntary arrangements that have been completed by the limited company
Num Curr Dirs	No	Whole Number	The number of current directors for the limited company
Num Dirs Holding Shares	No	Whole Number	The number of directors holding shares in the limited company
Num Dirs Incorp Agents	No	Whole Number	The number of current directors of the limited company that act as incorporation agents
Num Discharge Administrator	No	Whole Number	The number of discharges of administrators from the limited company
Num Dismissed Petition	No	Whole Number	The number of dismissals of winding up petitions recorded against the limited company
Num Disq Curr Dirs	No	Whole Number	The number of current directors of the limited company that are disqualified directors

Field	Required	Type	Description
Num Employees	No	Number	The number of employees for the limited company
Num Intention To Dissolve	No	Whole Number	The number of notices of intention to dissolve the company by Companies House
Num Meetings Creditors	No	Whole Number	The number of meeting of creditors registered against the limited company
Num Mem Arts Changes Last12 Months	No	Whole Number	The number of changes to the memorandum and / or articles of association for the limited company in the last 12 months
Num Petition Comp Wind Up	No	Whole Number	The number of winding up petitions presented against the limited company
Num Receiver Ceasing	No	Whole Number	The number of cessations of a receiver or administrative receiver from the limited company
Num Reg Office Changes Last12 Months	No	Whole Number	The number of changes to the Registered Office for the limited company in the last 12 months
Num Resolution Wind Up	No	Whole Number	The number of resolutions to wind up the limited company

Field	Required	Type	Description
Num Revocation Voluntary Arrangement	No	Whole Number	The number of voluntary arrangements that have been revoked for the limited company
Num Sat Mortgages	No	Whole Number	The total number of wholly satisfied mortgages and charges for the limited company
Num Suspension Vol Arrangement	No	Whole Number	The number of voluntary arrangements that have been suspended for the limited company
Num Unsat Mortgages	No	Whole Number	The total number of wholly unsatisfied mortgages and charges for the limited company
Num Unsat Part Sat Mortgages	No	Whole Number	The total number of unsatisfied and partially satisfied mortgages and charges for the limited company
Num Wind Up Orders	No	Whole Number	The number of winding up orders registered against the limited company.
Num Years Accos Available	No	Whole Number	The number of years of accounts available for the limited company
Num Years Pre Tax Profit Less Than 0 Last 4 Years	No	Whole Number	Value for Number of Years in the last 4 where the Pre-Tax Profit has been less than zero

Field	Required	Type	Description
Number CCJs0 To72	No	Whole Number	The number of County Court Judgements registered against the limited company during the last 6 years
Number CCJs13 To24	No	Whole Number	The number of County Court Judgements registered against the limited company between 12 and 24 months ago
Number CCJs25 To36	No	Whole Number	The number of County Court Judgements registered against the limited company between 24 and 36 months ago
Number CCJs37 To48	No	Whole Number	The number of County Court Judgements registered against the limited company between 36 and 48 months ago
Number CCJs49 To60	No	Whole Number	The number of County Court Judgements registered against the limited company between 48 and 60 months ago
Number CCJs61 To72	No	Whole Number	The number of County Court Judgements registered against the limited company between 60 and 72 months ago

Field	Required	Type	Description
Number CCJs Last12 Months	No	Whole Number	The number of County Court Judgements registered against the limited company during the last 12 months
Number Days To File	No	Whole Number	The number of days between the accounting date of latest filed accounts for the limited company and the date recorded at Companies House. Default -999
Oldest Curr Dir Age	No	Whole Number	The age in years of the oldest current director of the limited company. Default -999
Out Of Date Flag	No	Text	Indicator showing whether more recent accounts for the limited company have been filed at Companies House - Y = Accounts are out of date; N = Accounts are not out of date
Percent Change Capital Employed	No	Number	Value for percentage change of Capital Employed between the latest accounts and the previous accounts for the limited company (as percentage ZZZZ.9). Default -999999.9

Field	Required	Type	Description
Percent Change Current Ratio	No	Number	Value for percentage change of Current Ratio between the latest accounts and the previous accounts for the limited company (as percentage ZZZZZ.9) Default-999999.9
Percent Change Pre Tax Profit Loss	No	Number	Value for percentage change of Pre-Tax Profit Loss between the latest accounts and the previous accounts for the limited company (as percentage ZZZZZ.9)
Percent Change Shareholders Funds	No	Number	Value for percentage change of Shareholders Funds between the latest accounts and the previous accounts for the limited company (as percentage ZZZZZ.9) Default-999999.9
Percent Change Total Assets	No	Number	Value for percentage change of Total Assets between the latest accounts and the previous accounts for the limited company (as percentage ZZZZZ.9) Default-999999.9
Percentage Dirs Resident U K	No	Number	The percentage of the current board of directors who are resident within the UK. Default -9999.9

Field	Required	Type	Description
Pre Tax Margin Quartile	No	Whole Number	Indicator showing the Pre-Tax Margin Quartile - 1 = Well above average; 2 = Above average; 3 = Below average; 4 = Well below average; Default 9
Pre Tax Profit Loss	No	Number	Value for Pre-Tax Profit Loss for the latest accounts for the limited companyDefault - 9999999999999999
Pre Tax Profit Margin	No	Number	Value for Pre-Tax Profit Loss for the latest accounts for the limited company (as percentage ZZZZ.9) Default - 999999.9
Prev Accounts Dormancy Flag	No	Text	Indicator showing the dormancy status of the limited company at the previous accounts - C = CRO dormancy; A = Dormant accounts; N = Company not dormant/ No accounts; Q = Quasi-dormant

Field	Required	Type	Description
Prev Accs Available	No	Text	Indicator showing whether previous accounts are available for the limited company - Y = Previous accounts available; N = Previous accounts filed but unavailable; X = No previous accounts filed
Prev Accs Cons Accounts	No	Text	Indicator showing whether the previous accounts for the limited company were consolidated - Y = Consolidated; N = Not consolidated
Prev Accs Currency	No	Text	Currency under which the previous accounts for the limited company have been reported - ISO currency code
Proportion Curr Dirs To Prev Dir Last12	No	Number	The number of current directors expressed as a proportion of the number of directors who have resigned during the last 12 months



Field	Required	Type	Description
Reg Office CIFAS Indicator	No	Text	Indicator showing whether CIFAS information is available at the companies registered office - Y = Information detected; N = No information detected; BLANK = No entitlement to CIFAS
Region	No	Text	The regional location for the limited company provided by the initial Alpha Numeric of the post code
Report Update Flag	No	Text	Indicator showing Commercial Delphi Report Update Flag - 0 = No Update Available; 1 = More Recent Accounts Filed; 2 = Accounts Imbalanced; 3 = Auditors Qualification Level 2; 4 = Foreign Currency
Retained Earnings	No	Number	Value for Retained Earnings for the latest accounts for the limited company Default - 999999999999999
Retained Profit	No	Number	Value for Retained Profit for the latest accounts for the limited companyDefault - 999999999999999

Field	Required	Type	Description
Return On Assets	No	Number	Value for Return On Assets for the latest accounts for the limited company (as percentage ZZZZZ.9) Default -999999.9
Return On Assets Quartile	No	Whole Number	Indicator showing the Return On Assets Quartile - 1 = Well above average; 2 = Above average; 3 = Below average; 4 = Well below average; Default 9
Return On Capital	No	Number	Value for Return On Capital for the latest accounts for the limited company (as percentage ZZZZZ.9) Default -999999.9
Revaluation Reserves	No	Number	Value for Revaluation Reserves for the latest accounts for the limited company Default -9999999999999999
Code	No	Text	The 1980 SIC code for the limited company
Code	No	Text	The 1992 SIC code for the limited company
Shareholders Funds	No	Number	Value for Shareholders Funds for the latest accounts for the limited company Default -9999999999999999

Field	Required	Type	Description
Short Loans	No	Number	Value for Short Term Loans for the latest accounts for the limited company Default - 9999999999999999
Stocks Work In Progress Percent Current Assets	No	Number	Value for Stocks Work In Progress as a percentage of Current Assets for the latest accounts for the limited company (as percentage ZZZZZ.9)
Time Since Last Accs Submitted	No	Whole Number	The number of months since the last accounts for the limited company were filed at Companies House. Default -99999
Time Since Last Approval Vol Arrangement	No	Number	The number of months since the last voluntary arrangement has been approved for the limited company. Default -99999
Time Since Last Appt Administrator	No	Number	The number of months since the date of the last appointment of an administrator to the limited company Default - 99999

Field	Required	Type	Description
Time Since Last Appt Comp Liquidator	No	Number	The number of months since the last compulsory appointment of a liquidator to the limited companyDefault - 99999
Time Since Last Appt Receiver	No	Number	The number of months since the last appointment of a receiver or administrative receiver to the limited companyDefault - 99999
Time Since Last Appt Vol Liquidator	No	Number	The number of months since the last voluntary appointment of a liquidator to the limited company. Default value of - 99999 indicates not applicable
Time Since Last Company Dissolved	No	Number	The number of months since the last dissolution notice against the limited company
Time Since Last Company Reinstated	No	Number	The number of months since the last reinstated notice against the limited companyDefault - 99999

Field	Required	Type	Description
Time Since Last Completion Vol Arrangement	No	Number	The number of months since the last voluntary arrangement has been completed by the limited companyDefault - 99999
Time Since Last Derogatory Item	No	Number	The number of months since the date of the latest derogatory data item against the limited companyDefault - 99999
Time Since Last Dir Appt	No	Whole Number	The number of months since the last appointment of a director to the limited company
Time Since Last Discharge Administrator	No	Number	The number of months since the last discharge of an administrator from the limited companyDefault - 99999
Time Since Last Dismissed Petition	No	Number	The number of months since the date of the last dismissal of a winding up petition registered against the limited companyDefault - 99999
Time Since Last Intention To Dissolve	No	Number	The number of months since the last intention to dissolve the company by Companies HouseDefault -99999

Field	Required	Type	Description
Time Since Last Meeting Creditors	No	Number	The number of months since the date of the last meeting of creditors of the limited company Default value of -99999 indicates not applicable
Time Since Last Petition Comp Wind Up	No	Number	The number of months since the date of the last winding up petition against the limited company Default - 99999
Time Since Last Receiver Ceasing	No	Number	The number of months since the last cessation of a receiver of administrative receiver from the limited company Default - 99999
Time Since Last Reg Office Change	No	Whole Number	The number of months since the last change to the Registered Office for the limited company. Default-99999
Time Since Last Resolution Wind Up	No	Number	The number of months since the date of the last resolution to wind up the limited company Default - 99999

Field	Required	Type	Description
Time Since Last Rets Submitted	No	Whole Number	The number of months since the last Confirmation Statement for the limited company was filed at Companies House. Default - 99999
Time Since Last Revocation Vol Arrangement	No	Number	The number of months since the last voluntary arrangement has been revoked for the limited companyDefault - 99999
Time Since Last Suspension Vol Arrangement	No	Number	The number of months since the last voluntary arrangement has been suspended for the limited companyDefault - 99999
Time Since Last Wind Up Hearing	No	Whole Number	The number of months since the date of the latest Winding Up hearing for the limited company. Default - 99999
Time Since Last Wind Up Order	No	Number	The number of months since the last winding up order against the limited company. Default value of -99999 indicates not applicable

Field	Required	Type	Description
Tot Assets Emp	No	Number	Value for Turnover per Employee for the latest accounts for the limited company. Default -999999.9
Tot Val CCJs Prop Share Funds	No	Number	The value of all County Court Judgements registered against the limited company as a proportion of Shareholders' Funds. Default -999999.900
Total Assets	No	Number	Value for Total Assets for the latest accounts for the limited company Default -9999999999999999
Total Current Assets	No	Number	Value for Total Current Assets for the latest accounts for the limited company Default -9999999999999999
Total Current Liabilities	No	Number	Value for Total Current Liabilities for the latest accounts for the limited company Default -9999999999999999
Total Fixed Assets Percent Total Assets	No	Number	Value for Total Fixed Assets as a percentage of Total Assets for the latest accounts for the limited company (as percentage ZZZZZ.9) Default -99999999.9



Field	Required	Type	Description
Total Long Term Liabilities	No	Number	Value for Total Long Term Liabilities for the latest accounts for the limited companyDefault - 999999999999999
Total Turnover	No	Number	Value for Total Turnover for the latest accounts for the limited companyDefault - 999999999999999
Turnover Per Emp	No	Number	Value for Total Assets per Employee for the latest accounts for the limited company
Val CCJs Last24 Months Prop Share Funds	No	Number	The value of County Court Judgements registered against the limited company in the last 24 months as a proportion of Shareholders' Funds. Default -999999.900
Value CCJs0 To72	No	Number	The value of County Court Judgements registered against the limited company during the last 6 years
Value CCJs13 To24	No	Number	The value of County Court Judgements registered against the limited company between 12 and 24 months ago
Value CCJs25 To36	No	Number	The value of County Court Judgements registered against the limited company between 24 and 36 months ago

Field	Required	Type	Description
Value CCJs37 To48	No	Number	The value of County Court Judgements registered against the limited company between 36 and 48 months ago
Value CCJs49 To60	No	Number	The value of County Court Judgements registered against the limited company between 48 and 60 months ago
Value CCJs61 To72	No	Number	The value of County Court Judgements registered against the limited company between 60 and 72 months ago
Value CCJs Last12 Months	No	Number	The value of County Court Judgements registered against the limited company during the last 12 months
Value Most Recent CCJ	No	Number	The value of the most recent County Court Judgement registered against the limited company
Working Capital	No	Number	Value for Working Capital for the latest accounts for the limited companyDefault - 9999999999999999

Field	Required	Type	Description
Working Capital Percent Current Plus Fixed Assets	No	Number	Value for Working Capital as a percentage of (Current Assets plus Fixed Assets) for the latest accounts for the limited company (as percentage ZZZZZ.9)

## Shareholdings

Field	Required	Type	Description
Record Type	No	Text	Indicator showing the type of record within share information for the limited company - Shareholding (S)
Issuing Company	No	Text	Registration Number of company issuing the shares
Current Previous Flag	No	Text	Indicator showing whether this is a current (C) or previous (P) shareholding
Effective Date	No	Date	Effective date (yyyy-mm-dd)
Share Class No	No	Text	Sequential number within the limited company to identify the Share Class

Field	Required	Type	Description
Shareholding No	No	Text	Sequential number within the limited company to identify the Shareholding of the associated Share Class
Num Shares	No	Number	Number of Shares
Total Nominal Capital	No	Number	Calculated Total Nominal Capital for Shareholding
Percentage	No	Number	Percentage
Percentage Total Capital	No	Number	Calculated Percentage Total Capital for Shareholding
Approximation	No	Text	Approximation
Latest Update	No	Date	Date that the limited company data for this block was last updated (yyyy-mm-dd)

## Shareholders

Field	Required	Type	Description
Record Type	No	Text	Indicator showing the type of record within share information for the limited company - Shareholder (U)
Issuing Company	No	Text	Registration Number of company issuing the shares

Field	Required	Type	Description
Current Previous Flag	No	Text	Indicator showing whether this is a current (C) or previous (P) shareholding
Effective Date	No	Date	Effective date (yyyy-mm-dd)
Share Class No	No	Text	Sequential number within the limited company to identify the Share Class
Shareholding No	No	Text	Sequential number within the limited company to identify the Shareholding of the associated Shareholding
Shareholder No	No	Text	Sequential number within the limited company to identify the Shareholder of the associated Share Class
Shareholder Type	No	Text	Indicator showing whether this shareholder is an Individual (I) or Corporate (C)
First Name	No	Text	Shareholder's forename
Middle Names	No	Text	Shareholder's middle names

Field	Required	Type	Description
Prefix	No	Text	Shareholder's name prefix (Mr, Mrs, Dr, Sir, Professor etc.)
Suffix	No	Text	Shareholder's name suffix (Jnr. etc.)
Surname	No	Text	Surname
Shareholder Qualifications	No	Text	Shareholder's qualifications (BSC, etc)
Shareholder Title	No	Text	Shareholder's title (Lord, Dame, etc.)
Name	No	Text	Name of shareholder where this is a limited company
KGEN Name	No	Text	KGENName of shareholder where this is a limited company
Reg Number	No	Text	Registration Number of shareholder where this is a limited company
Location Line1	No	Text	Shareholder's address line 1
Location Line2	No	Text	Shareholder's address line 2
Location Line3	No	Text	Shareholder's address line 3
County	No	Text	Shareholder's address line 5
Post Town	No	Text	Shareholder's address line 4
Postcode	No	Text	Shareholder's address postcode

Field	Required	Type	Description
Country	No	Text	Shareholder's address country
RMC	No	Text	Shareholder's Rebate Mailing Code
Puna Postcode	No	Text	PunaPostcode
Suppression Flag	No	Text	Indicator showing whether this data is suppressed from client applications - Y = Suppress from client applications
NOC Ref	No	Text	Notice of Correction reference relating to the Shareholder
Latest Update	No	Date	Date that the limited company data for this block was last updated (yyyy-mm-dd)

## Monthly Data

Field	Required	Type	Description
Current Balance	No	Whole Number	Current balance
Default Balance	No	Whole Number	Default balance
Month- Mm	No	Text	Month - MM
Month- Yyyy	No	Text	Month - YYYY
Num Active Accounts	No	Whole Number	Number of active accounts

Field	Required	Type	Description
Status0	No	Whole Number	Status 0
Status1	No	Whole Number	Status 1
Status2	No	Whole Number	Status 2
Status3	No	Whole Number	Status 3
Status4	No	Whole Number	Status 4
Status5	No	Whole Number	Status 5
Status6	No	Whole Number	Status 6
Status89	No	Whole Number	Status 8 9
Status U	No	Whole Number	Status U

## Current Secretary

Field	Required	Type	Description
Foreign Address Flag	No	Text	Current Secretary address location indicator - Y = Foreign; N = Not foreign; M = Unknown
Secretary Company Flag	No	Text	Current Secretary company indicator - Y = Secretary is a company; N = Secretary is not a company



Field	Required	Type	Description
Director Number	No	Text	Experian Director reference number
Appointment Date	No	Date	Secretary appointment date (yyyy-mm-dd)
Appointment Indicator	No	Text	The date of Current Secretary's appointment qualifier - P=prior to Appointment The date; E=exact date
NOC Ref	No	Text	Notice of Correction reference
Forename	No	Text	Forename
Middle Names	No	Text	Middle names
Prefix	No	Text	Name prefix (Mr, Mrs, Dr, Sir, Professor etc.)
Suffix	No	Text	Name suffix (Jnr. etc.)
Sur Name	No	Text	Surname
Qualifications	No	Text	Secretary's qualifications (BSC, etc)
Title	No	Text	Secretary's title (Lord, Dame, etc.)
Name	No	Text	Contains company name if current Director is a company

Field	Required	Type	Description
Reg Number	No	Text	Contains company registration number if current Director is a company
House Name	No	Text	Director's address house name
House Number	No	Text	Director's address house number
Street	No	Text	Director's address line 1
District	No	Text	Director's address line 2
Post Town	No	Text	Director's address line 3
County	No	Text	Director's address line 4
Postcode	No	Text	Director's address postcode
RMC	No	Text	Director's Rebate Mailing Code

## Company Data Perform

Field	Required	Type	Description
Ind Exp Month	No	Text	Month of days beyond terms for payment experience for the industry (yyyy-mm)

Field	Required	Type	Description
Industry DBT	No	Whole Number	Days beyond terms for payment experience for the experience month for the industry
Unpaid Accounts	No	Whole Number	Number of outstanding unpaid accounts by month for the limited company
Val Collection	No	Number	Value of accounts that are Collection
Date Most Recent Mortgage	No	Date	Most recent date that a mortgage for the limited company was created (yyyy-mm-dd)
Date Most Recent Satisfied	No	Date	Most recent date that a mortgage for the limited company was satisfied (yyyy-mm-dd)

## Company Data Perform

Field	Required	Type	Description
Ind Exp Month	No	Text	Month of days beyond terms for payment experience for the industry (yyyy-mm)
Industry DBT	No	Whole Number	Days beyond terms for payment experience for the experience month for the industry
Unpaid Accounts	No	Whole Number	Number of outstanding unpaid accounts by month for the limited company
Val Collection	No	Number	Value of accounts that are Collection
Date Most Recent Mortgage	No	Date	Most recent date that a mortgage for the limited company was created (yyyy-mm-dd)
Date Most Recent Satisfied	No	Date	Most recent date that a mortgage for the limited company was satisfied (yyyy-mm-dd)

## Company Data Corp Struct

Field	Required	Type	Description
Parent Reg Number	No	Text	Parent company registered number
Parent Country	No	Text	ISO country code of parent company country of origin
Previous Parent Reg Number	No	Text	Previous parent company registered number
Previous Parent Country	No	Text	ISO country code of previous parent company country of origin
Ultimate Parent Reg Number	No	Text	Ultimate parent company registered number
Ultimate Parent Country	No	Text	ISO country code of ultimate parent company country of origin
Previous Ultimate Parent Reg Number	No	Text	Previous ultimate parent company registered number
Previous Ultimate Parent Country	No	Text	ISO country code of previous ultimate parent company country of origin
Bulk Share Holders	No	Text	Bulk shareholders - Y = Bulk shareholders list; N = No bulk shareholders list
Bulk Telephone	No	Text	Bulk shareholders contact telephone number
Num Principal Share Hldrs	No	Whole Number	Number of Principal Shareholders (0 - 10)

Field	Required	Type	Description
Commercial Name	No	Text	Parent/Ultimate Parent company name
Location Line1	No	Text	Administrator address line 1
Location Line2	No	Text	Administrator address line 2
Location Line3	No	Text	Administrator address line 3
Location Line4	No	Text	Administrator address line 4
Location Line5	No	Text	Administrator address line 5
Postcode	No	Text	Administrator address postcode
Comm Delphi Score	No	Whole Number	Current Commercial Delphi score for the Parent/Ultimate Parent company
Comm Delphi Band	No	Text	Current Commercial Delphi band code for the Parent/Ultimate Parent company
Stability Odds	No	Text	Current Stability odds for the Parent/Ultimate Parent company
Credit Rating	No	Number	Commercial Delphi Credit Rating for the Parent/Ultimate Parent company
Credit Limit	No	Number	Commercial Delphi Credit Limit for the Parent/Ultimate Parent company

Field	Required	Type	Description
Date Of Accounts	No	Date	Filing date for the Parent company latest accounts (yyyy-mm-dd)
Currency	No	Text	Currency under which the accounts for the Parent/Ultimate Parent company have been reported - ISO currency code
Currency Multiplier	No	Text	Currency multiplier applicable to the accounts for the Parent/Ultimate Parent company - N = Financial fields in units; T = Financial fields in thousands
Cons Accounts	No	Text	Indicator showing whether the accounts for the Parent/Ultimate Parent company are consolidated - Y = Consolidated; N = Not consolidated

Field	Required	Type	Description
Latest Accounts Type	No	Text	Latest Accounts Type Indicator for the Parent/Ultimate Parent company - 0 = Type not available; 1= Full Accounts; 2 = Small Company; 3 = Medium Company; 4 = Group; 5 = Dormant; 6 = Interim; 7 =Initial; 8 = Total exemption Full; 9 = Total exemption Small; A = Partial Exemption
Accounting Period	No	Whole Number	Number of weeks covered by the accounts for the Parent/Ultimate Parent company
Net Worth	No	Number	Net Worth for the Parent/Ultimate Parent company accounts
Gross Profit	No	Number	Gross Profit for the Parent/Ultimate Parent company accounts
Turnover Sales	No	Number	Turnover Sales for the Parent/Ultimate Parent company accounts
Turnover Home Nation	No	Number	Turnover Sales - Home Nation for the Parent/Ultimate Parent company accounts



Field	Required	Type	Description
Turnover Export	No	Number	Turnover Sales - Export for the Parent/Ultimate Parent company accounts
Group Liabilities	No	Number	Group Liabilities for the Parent/Ultimate Parent company accounts
Group Loans	No	Number	Group Loans for the Parent/Ultimate Parent company accounts
Liquidity Ratio	No	Number	Liquidity Ratio for the Parent/Ultimate Parent company (to 1dp)
Current DBT	No	Whole Number	Current number of days beyond terms for payment or the Parent/Ultimate Parent company
Experience Month	No	Text	Days beyond terms for payment experience for the Parent company (yyyy-mm)
Comm Delphi Band Text	No	Text	Current Commercial Delphi band text for the Parent/Ultimate Parent company
Commercial Name	No	Text	Parent/Ultimate Parent company name

Field	Required	Type	Description
Comm Delphi Score	No	Whole Number	Current Commercial Delphi score for the Parent/Ultimate Parent company
Comm Delphi Band	No	Text	Current Commercial Delphi band code for the Parent/Ultimate Parent company
Stability Odds	No	Text	Current Stability odds for the Parent/Ultimate Parent company
Credit Rating	No	Number	Commercial Delphi Credit Rating for the Parent/Ultimate Parent company
Credit Limit	No	Number	Commercial Delphi Credit Limit for the Parent/Ultimate Parent company
Date Of Accounts	No	Date	Filing date for the Parent company latest accounts (yyyy-mm-dd)
Currency	No	Text	Currency under which the accounts for the Parent/Ultimate Parent company have been reported - ISO currency code

Field	Required	Type	Description
Currency Multiplier	No	Text	Currency multiplier applicable to the accounts for the Parent/Ultimate Parent company - N = Financial fields in units; T = Financial fields in thousands
Cons Accounts	No	Text	Indicator showing whether the accounts for the Parent/Ultimate Parent company are consolidated - Y = Consolidated; N = Not consolidated
Latest Accounts Type	No	Text	Latest Accounts Type Indicator for the Parent/Ultimate Parent company - 0 = Type not available; 1 = Full Accounts; 2 = Small Company; 3 = Medium Company; 4 = Group; 5 = Dormant; 6 = Interim; 7 = Initial; 8 = Total exemption Full; 9 = Total exemption Small; A = Partial Exemption
Accounting Period	No	Whole Number	Number of weeks covered by the accounts for the Parent/Ultimate Parent company

Field	Required	Type	Description
Net Worth	No	Number	Net Worth for the Parent/Ultimate Parent company accounts
Gross Profit	No	Number	Gross Profit for the Parent/Ultimate Parent company accounts
Turnover Sales	No	Number	Turnover Sales for the Parent/Ultimate Parent company accounts
Turnover Home Nation	No	Number	Turnover Sales - Home Nation for the Parent/Ultimate Parent company accounts
Turnover Export	No	Number	Turnover Sales - Export for the Parent/Ultimate Parent company accounts
Group Liabilities	No	Number	Group Liabilities for the Parent/Ultimate Parent company accounts
Group Loans	No	Number	Group Loans for the Parent/Ultimate Parent company accounts
Liquidity Ratio	No	Number	Liquidity Ratio for the Parent/Ultimate Parent company (to 1dp)

Field	Required	Type	Description
Current DBT	No	Whole Number	Current number of days beyond terms for payment or the Parent/Ultimate Parent company
Experience Month	No	Text	Days beyond terms for payment experience for the Parent company (yyyy-mm)
Comm Delphi Band Text	No	Text	Current Commercial Delphi band text for the Parent/Ultimate Parent company
Commercial Name	No	Text	Previous parent company name
Commercial Name	No	Text	Previous parent company name
Tree Position	No	Text	Position of the limited company in the corporate tree - 1 = Independent company; 2 = Subsidiary; 3 = Parent; 4 = Intermediate parent; 5 = Top of tree
Total Elements	No	Number	Total number of elements in the corporate tree
Total Subs	No	Number	Number of subsidiaries in the corporate tree below the ultimate parent

Field	Required	Type	Description
Total Num Immediate Subs	No	Number	Number of subsidiaries in the corporate tree below the limited company
Total Num Live Immediate Subs	No	Number	Number of subsidiaries in the corporate tree below the limited company that are live
Total Num Dormant Immediate Subs	No	Number	Number of subsidiaries in the corporate tree below the limited company that are dormant
Total Num Dissolved Liquidated Immediate Subs	No	Number	Number of subsidiaries in the corporate tree below the limited company that are dissolved or liquidated
Total Num Nested Subs	No	Number	Number of nested subsidiaries in the corporate tree
Total Num Subs	No	Number	Number of subsidiaries in the corporate tree below the limited company
Total Num U K Subs	No	Number	Number of subsidiaries in the corporate tree below the limited company that are UK based

Field	Required	Type	Description
Total Num Overseas Subs	No	Number	Number of subsidiaries in the corporate tree below the limited company that are foreign

## Previous Secretary

Field	Required	Type	Description
Foreign Address Flag	No	Text	Previous Secretary address location indicator - Y = Foreign; N = Not foreign; M = Unknown
Secretary Company Flag	No	Text	Previous Secretary company indicator - Y = Secretary is a company; N = Secretary is not a company
Director Number	No	Text	Experian Director reference number
Appointment Date	No	Text	Previous secretary appointment date (yyyy-mm-dd)

Field	Required	Type	Description
Appointment Indicator	No	Text	The date of Previous Secretary's appointment qualifier - P=prior to Appointment The date; E=exact date
Resignation Date	No	Date	Previous secretary resignation date (yyyy-mm-dd)
Resignation Indicator	No	Text	The date of Previous Secretary's Resignation qualifier - P=prior to Resignation The date; E=exact date
NOC Ref	No	Text	Notice of Correction reference
Forename	No	Text	Forename
Middle Names	No	Text	Middle names
Prefix	No	Text	Name prefix (Mr, Mrs, Dr, Sir, Professor etc.)
Suffix	No	Text	Name suffix (Jnr. etc.)
Sur Name	No	Text	Surname
Qualifications	No	Text	Secretary's qualifications (BSC, etc)
Title	No	Text	Secretary's title (Lord, Dame, etc.)



Field	Required	Type	Description
Name	No	Text	Contains company name if current Director is a company
Reg Number	No	Text	Contains company registration number if current Director is a company
House Name	No	Text	Director's address house name
House Number	No	Text	Director's address house number
Street	No	Text	Director's address line 1
District	No	Text	Director's address line 2
Post Town	No	Text	Director's address line 3
County	No	Text	Director's address line 4
Postcode	No	Text	Director's address postcode
RMC	No	Text	Director's Rebate Mailing Code

## Previous Search Detail

Field	Required	Type	Description
Search Date	No	Date	Previous search date (yyyy-mm-dd)

Field	Required	Type	Description
Enquiry Type	No	Text	Indicator showing search enquiry type against the limited company. A = Registered Office / Company Profile; B = Director Information; C = CPU Link Enquiry; D = e-series business Gold Report; E = e-series business Silver Report; F = e-series business Bronze Report; G = e-series business Basic Report; H = e-series business Document Image; I = e-series business Corporate Tree Report; J = e-series business Enhanced Corporate Tree Report; L = BIGNet Report; M = Report Builder; N = Commercial Autoscore Application; O = Commercial

Field	Required	Type	Description
			Autoscore Reprocess Decision; P = e-series business Mortgages & Charges Report; X = XML Bespoke Delivery; 1 = Registered Office / Company Profile ;2 = Registered Office / Company Profile; 3 = Profile and Credit; 4 = Profile and Credit; 5 = Microfiche / Document Copy Request; 6 = Written Report; 7 = On- line Report (Legacy); 8 = On-line Report (Legacy); 9 = Financial Analysis; Other = Non-Specific Report

Field	Required	Type	Description
Own Enquiry Flag	No	Text	Indicator showing whether the enquiry was raised by the limited company - Y = Own enquiry; N = Not own enquiry
Code	No	Text	SIC Code of searching organisation
Description	No	Text	SIC Description of searching organisation
Type	No	Text	SIC Type of searching organisation

## Sectors

Field	Required	Type	Description
Sectors Age Comp Group	No	Text	Comparison Group code - 4
Age Comp Group Name	No	Text	Comparison Group Name - "Company Age"
Age Comp Group Sector	No	Text	Comparison Sector within Comparison group
Age Comp Group Sector End Date	No	Text	Comparison Group Sector - Age End Date
Age Comp Group Sector Start Date	No	Text	Comparison Group Sector - Age Start Date
All Comp Group	No	Text	Comparison Group code - 1

Field	Required	Type	Description
All Comp Group Name	No	Text	Comparison Group Name - "All"
Ind Comp Group	No	Text	Comparison Group code - 2
Ind Comp Group Name	No	Text	Comparison Group Name - "Industry"
Ind Comp Group Sector	No	Text	Comparison Sector within Comparison group
Ind Comp Group Sector Name	No	Text	Comparison Group Sector Name
Size Comp Group	No	Text	Comparison Group code - 3
Size Comp Group Name	No	Text	Comparison Group Name - "Company Size"
Size Comp Group Sector	No	Text	Comparison Sector within Comparison group
Size Comp Group Sector Lower Bound	No	Text	Comparison Group Sector - Size Lower Bound
Size Comp Group Sector Upper Bound	No	Text	Comparison Group Sector - Size Upper Bound
Sector Ranking Age Comp Group	No	Text	Comparison group indicator - 4 - Age
Sector Ranking Age Comp Sector	No	Text	Comparison sector within Comparison group

Field	Required	Type	Description
Age Number Higher Score	No	Text	Number of companies in this sector with a higher Delphi score than the limited company
Age Number Lower Score	No	Text	Number of companies in this sector with a lower Delphi score than the limited company
Age Number Same Score	No	Text	Number of companies in this sector with the same Delphi score as the limited company
Age Number Sector	No	Text	Number of companies included in this sector
Age Percent Sector	No	Text	Percentage of companies included in this sector as a percentage of all companies
Age Percentile	No	Text	Percentile position by Delphi score of this limited company within this sector
All Comp Group	No	Text	Comparison group indicator - 1 - All scored companies

Field	Required	Type	Description
All Comp Sector	No	Text	Comparison sector within Comparison group
All Number Higher Score	No	Text	Number of companies in this sector with a higher Delphi score than the limited company
All Number Lower Score	No	Text	Number of companies in this sector with a lower Delphi score than the limited company
All Number Same Score	No	Text	Number of companies in this sector with the same Delphi score as the limited company
All Number Sector	No	Text	Number of companies included in this sector
All Percent Sector	No	Text	Percentage of companies included in this sector as a percentage of all companies - 100

Field	Required	Type	Description
All Percentile	No	Text	Percentile position by Delphi score of this limited company within this sector
Ind Comp Group	No	Text	Comparison group indicator - 2 - Industry
Ind Comp Sector	No	Text	Comparison sector within Comparison group
Ind Number Higher Score	No	Text	Number of companies in this sector with a higher Delphi score than the limited company
Ind Number Lower Score	No	Text	Number of companies in this sector with a lower Delphi score than the limited company
Ind Number Same Score	No	Text	Number of companies in this sector with the same Delphi score as the limited company
Ind Number Sector	No	Text	Number of companies included in this sector



Field	Required	Type	Description
Ind Percent Sector	No	Text	Percentage of companies included in this sector as a percentage of all companies
Ind Percentile	No	Text	Percentile position by Delphi score of this limited company within this sector
Size Comp Group	No	Text	Comparison group indicator - 3 - Size
Size Comp Sector	No	Text	Comparison Sector - Size
Size Historical Average Delphi Score	No	Text	Historical Average Delphi Score - Size (x12) Occurs 12 times, monthly data for last year - most recent first0-100

## Financials Full Quartiles

Field	Required	Type	Description
Year End	No	Date	The date of the latest quarter for the limited company quartile values (yyyy-mm-dd)

Field	Required	Type	Description
Date Of Accounts	No	Date	The date of the latest quarter for the limited company quartile values (yyyy-mm-dd)
Num Companies	No	Number	Number of companies which have filed accounts in this industry sector, during the quarter stated in the "Year End" field.
Current Ratio Lower	No	Number	Lower quartile value for Current Ratio for this industry sector
Current Ratio Median	No	Number	Median quartile value for Current Ratio for this industry sector
Current Ratio Upper	No	Number	Upper quartile value for Current Ratio for this industry sector
Acid Test Lower	No	Number	Lower quartile value for Acid Test for this industry sector
Acid Test Median	No	Number	Median quartile value for Acid Test for this industry sector
Acid Test Upper	No	Number	Upper quartile value for Acid Test for this industry sector

Field	Required	Type	Description
Stock Turnover Lower	No	Number	Lower quartile value for Stock Turnover for this industry sector
Stock Turnover Median	No	Number	Median quartile value for Stock Turnover for this industry sector
Stock Turnover Upper	No	Number	Upper quartile value for Stock Turnover for this industry sector
Credit Period Lower	No	Number	Lower quartile value for Credit Period for this industry sector
Credit Period Median	No	Number	Median quartile value for Credit Period for this industry sector
Credit Period Upper	No	Number	Upper quartile value for Credit Period for this industry sector
Working Cap Lower	No	Number	Lower quartile value for Working Capital for this industry sector
Working Cap Median	No	Number	Median quartile value for Working Capital for this industry sector
Working Cap Upper	No	Number	Upper quartile value for Working Capital for this industry sector
Trade Credrs Debtrs Lower	No	Number	Lower quartile value for Trade Creditors / Debtors for this industry sector

Field	Required	Type	Description
Trade Credrs Debtrs Median	No	Number	Median quartile value for Trade Creditors / Debtors for this industry sector
Trade Credrs Debtrs Upper	No	Number	Upper quartile value for Trade Creditors / Debtors for this industry sector
Return On Capital Lower	No	Number	Lower quartile value for Return On Capital for this industry sector
Return On Capital Median	No	Number	Median quartile value for Return On Capital for this industry sector
Return On Capital Upper	No	Number	Upper quartile value for Return On Capital for this industry sector
Return On Assets Lower	No	Number	Lower quartile value for Return On Assets for this industry sector
Return On Assets Median	No	Number	Median quartile value for Return On Assets for this industry sector
Return On Assets Upper	No	Number	Upper quartile value for Return On Assets for this industry sector

Field	Required	Type	Description
Return On Shareholders Funds Lower	No	Number	Lower quartile value for Return On Shareholders Funds for this industry sector
Return On Shareholders Funds Median	No	Number	Median quartile value for Return On Shareholders Funds for this industry sector
Return On Shareholders Funds Upper	No	Number	Upper quartile value for Return On Shareholders Funds for this industry sector
Borrowing Ratio Lower	No	Number	Lower quartile value for Borrowing Ratio for this industry sector
Borrowing Ratio Median	No	Number	Median quartile value for Borrowing Ratio for this industry sector
Borrowing Ratio Upper	No	Number	Upper quartile value for Borrowing Ratio for this industry sector
Equity Gearing Lower	No	Number	Lower quartile value for Equity Gearing for this industry sector
Equity Gearing Median	No	Number	Median quartile value for Equity Gearing for this industry sector

Field	Required	Type	Description
Equity Gearing Upper	No	Number	Upper quartile value for Equity Gearing for this industry sector
Debt Gearing Lower	No	Number	Lower quartile value for Debt Gearing for this industry sector
Debt Gearing Median	No	Number	Median quartile value for Debt Gearing for this industry sector
Debt Gearing Upper	No	Number	Upper quartile value for Debt Gearing for this industry sector
Interest Cover Lower	No	Number	Lower quartile value for Interest Cover for this industry sector
Interest Cover Median	No	Number	Median quartile value for Interest Cover for this industry sector
Interest Cover Upper	No	Number	Upper quartile value for Interest Cover for this industry sector
Sales Tang Assets Lower	No	Number	Lower quartile value for Sales /Tangible Assetsfor this industry sector
Sales Tang Assets Median	No	Number	Median quartile value for Sales /Tangible Assetsfor this industry sector

Field	Required	Type	Description
Sales Tang Assets Upper	No	Number	Upper quartile value for Sales /Tangible Assetsfor this industry sector
Avg Rem Per Emp Lower	No	Number	Lower quartile value for Average Remuneration per Employee for this industry sector
Avg Rem Per Emp Median	No	Number	Median quartile value for Average Remuneration per Employee for this industry sector
Avg Rem Per Emp Upper	No	Number	Upper quartile value for Average Remuneration per Employee for this industry sector
Profit Per Emp Lower	No	Number	Lower quartile value for Profit per Employee for this industry sector
Profit Per Emp Median	No	Number	Median quartile value for Profit per Employee for this industry sector
Profit Per Emp Upper	No	Number	Upper quartile value for Profit per Employee for this industry sector

Field	Required	Type	Description
Turnover Per Emp Lower	No	Number	Lower quartile value for Turnover per Employee for this industry sector
Turnover Per Emp Median	No	Number	Median quartile value for Turnover per Employee for this industry sector
Turnover Per Emp Upper	No	Number	Upper quartile value for Turnover per Employee for this industry sector
Cap Employed Per Emp Lower	No	Number	Lower quartile value for Capital Employed per Employee for this industry sector
Cap Employed Per Emp Median	No	Number	Median quartile value for Capital Employed per Employee for this industry sector
Cap Employed Per Emp Upper	No	Number	Upper quartile value for Capital Employed per Employee for this industry sector
Tang Assets Per Emp Lower	No	Number	Lower quartile value for Tangible Assets per Employee for this industry sector



Field	Required	Type	Description
Tang Assets Per Emp Median	No	Number	Median quartile value for Tangible Assets per Employee for this industry sector
Tang Assets Per Emp Upper	No	Number	Upper quartile value for Tangible Assets per Employee for this industry sector
Tot Assets Per Emp Lower	No	Number	Lower quartile value for Total Assets per Employee for this industry sector
Tot Assets Per Emp Median	No	Number	Median quartile value for Total Assets per Employee for this industry sector
Tot Assets Per Emp Upper	No	Number	Upper quartile value for Total Assets per Employee for this industry sector
Emp Remuneration Sales Lower	No	Number	Lower quartile value for Employee Remuneration / Sales for this industry sector
Emp Remuneration Sales Median	No	Number	Median quartile value for Employee Remuneration / Sales for this industry sector

Field	Required	Type	Description
Emp Remuneration Sales Upper	No	Number	Upper quartile value for Employee Remuneration / Sales for this industry sector
Pre Tax Margin Lower	No	Number	Lower quartile value for Pre-Tax Profit Margin for this industry sector
Pre Tax Margin Median	No	Number	Median quartile value for Pre-Tax Profit Margin for this industry sector
Pre Tax Margin Upper	No	Number	Upper quartile value for Pre-Tax Profit Margin for this industry sector
Code	No	Text	The 1980 SIC code for the limited company
Description	No	Text	The description associated with The 1980 SIC code for the limited company
Code	No	Text	The 1992 SIC code for the limited company
Description	No	Text	The description associated with The 1992 SIC code for the limited company

## Shareholders Share Capital

Field	Required	Type	Description
Latest Returns	No	Date	Filing date for the limited company latest Confirmation Statement accepted and loaded by Experian (yyyy-mm-dd)
Num Dirs	No	Whole Number	Number of Directors recorded for the company
Num Secs	No	Whole Number	Number of Secretaries recorded for the company
Num Curr Dirs	No	Whole Number	Number of Directors recorded for the company that are current
Num Prev Dirs	No	Whole Number	Number of previous Directors recorded for the company
Director Avg Age	No	Whole Number	Average length of Directorship in months
Director Avg Length	No	Whole Number	Average age of Directors in years
Num Curr Director Last12	No	Whole Number	Number of Current Directors of the limited company who were appointed in the last 12 months
Num Appointments Last12	No	Whole Number	Number of director appointments for the limited company during the last 12 months

Field	Required	Type	Description
Num Resignations Last12	No	Whole Number	Number of director resignations for the limited company during the last 12 months
Num Disqualifications	No	Whole Number	Number of disqualifications against any of the Current Directors of the limited company

## Company Data Management

Field	Required	Type	Description
Latest Returns	No	Date	Filing date for the limited company latest Confirmation Statement accepted and loaded by Experian (yyyy-mm-dd)
Num Dirs	No	Whole Number	Number of Directors recorded for the company
Num Secs	No	Whole Number	Number of Secretaries recorded for the company
Num Curr Dirs	No	Whole Number	Number of Directors recorded for the company that are current
Num Prev Dirs	No	Whole Number	Number of previous Directors recorded for the company
Director Avg Age	No	Whole Number	Average length of Directorship in months

Field	Required	Type	Description
Director Avg Length	No	Whole Number	Average age of Directors in years
Num Curr Director Last12	No	Whole Number	Number of Current Directors of the limited company who were appointed in the last 12 months
Num Appointments Last12	No	Whole Number	Number of director appointments for the limited company during the last 12 months
Num Resignations Last12	No	Whole Number	Number of director resignations for the limited company during the last 12 months
Num Disqualifications	No	Whole Number	Number of disqualifications against any of the Current Directors of the limited company

## Foreign Subsidiaries

Field	Required	Type	Description
Country	No	Text	ISO country code of foreign subsidiary company country of origin
Name	No	Text	Foreign subsidiary company name

## Percentage Change

Field	Required	Type	Description
Date Of Accounts	Date	No	Filing date for the limited company accounts (yyyy-mm-dd)
Accounting Period	Whole Number	No	Number of weeks covered by these accounts
Currency	Text	No	Currency under which the accounts have been reported - ISO currency code
Company Class	Text	No	Size classification for the limited company - S = Small sized company; M=Medium sized company; L = Large sized company
Cons Accounts	Text	No	Indicator showing whether the accounts are consolidated - Y = Consolidated; N = Not consolidated
Percent Change Num Employees	Number	No	Percentage Change to Number of Employees for these accounts as a percentage of the previous accounts (as ZZZZ.99 or ZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Percent Change Gross Asset	Number	No	Percentage Change to Gross Assets for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Net Worth	Number	No	Percentage Change to Net Worth for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Fixed Assets	Number	No	Percentage Change to Fixed Assets for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Percent Change Current Assets	Number	No	Percentage Change to Current Assets for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Current Liabilities	Number	No	Percentage Change to Current Liabilities for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Working Capital	Number	No	Percentage Change to Current Assets (Working Capital) for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)



Field	Required	Type	Description
Percent Change Capital Employed	Number	No	Percentage Change to Capital Employed for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Net Assets	Number	No	Percentage Change to Net Assets for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Issued Capital	Number	No	Percentage Change to Issued Capital for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Percent Change Retained Earnings	Number	No	Percentage Change to Retained Earnings for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Shareholders Funds	Number	No	Percentage Change to Shareholders Funds for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change U K Turnover	Number	No	Percentage Change to UK Turnover for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Percent Change Export Turnover	Number	No	Percentage Change to Export Turnover for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Total Turnover	Number	No	Percentage Change to Total Turnover for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Pre Tax Profit Loss	Number	No	Percentage Change to Pre-Tax Profit / Loss for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Percent Change Retained Profit Loss	Number	No	Percentage Change to Retained Profit / Loss for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Current Ratio	Number	No	Percentage Change to Current Ratio for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Credit Period	Number	No	Percentage Change to Credit Period for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Percent Change Return On Capital	Number	No	Percentage Change to Return On Capital for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Pre Tax Profit Margin	Number	No	Percentage Change to Pre-Tax Profit Margin for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Borrowing Ratio	Number	No	Percentage Change to Borrowing Ratio for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Percent Change Equity Gearing	Number	No	Percentage Change to Equity Gearing for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Debt Gearing	Number	No	Percentage Change to Debt Gearing for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Avg Emp Per Rem	Number	No	Percentage Change to Average Remuneration per Employee for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

Field	Required	Type	Description
Percent Change Prof Per Emp	Number	No	Percentage Change to Profit per Employee for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)
Percent Change Turnover Per Emp	Number	No	Percentage Change to Turnover per Employee for these accounts as a percentage of the previous accounts (as ZZZZZ.99 or ZZZZZ.9 where least significant is zero)

## Common Terms

Field	Required	Type	Description
Common Terms Code	No	Text	Common terms code
Common Terms DBT	No	Whole Number	Days beyond terms for payment experience for the experience month for common terms

Field	Required	Type	Description
Common Terms Num Exp	No	Whole Number	Number of experiences for days beyond terms for payment experience for the experience month for common terms
Common Terms Text	No	Text	Common terms text

## Limited Company Delphi Director

Field	Required	Type	Description
Directorhsips Creditor Wind Down	No	Text	Number of Creditor Wind Downs of Directorships held by current board
Max Other Directorships	No	Text	Maximum other directorships held by directors of company
Noc Flag	No	Text	NOC flag, Y - Notice of correction held against current board member, N - No notice of correction held
Num CCJ Last12month	No	Whole Number	Number of CCJs in last 12 months held against current board



Field	Required	Type	Description
Num Convictions	No	Whole Number	Number of convictions held by current board
Num Creditors Wind Down	No	Whole Number	Number of creditors wind down as a percentage of directorships held by current board (Calculated to 1 decimal place)
Num Failures	No	Whole Number	Number of failures of directorships held by current board
Percentage Failures	No	Whole Number	Number of failures as a percentage of directorships held by current board (Calculated to 1 decimal place)
Value CCJ Last12month	No	Number	Value of CCJs in last 12 months held against current board

## Financials Accounts

Field	Required	Type	Description
Date Of Accounts	No	Date	Date of accounts (yyyy-mm-dd)
Accounting Period	No	Whole Number	Number of weeks covered by these accounts

Field	Required	Type	Description
Currency	No	Text	Currency under which the accounts have been reported - ISO currency code
Currency Multiplier	No	Text	Currency multiplier applicable to these accounts - N = Financial fields in units; T = Financial fields in thousands
Company Class	No	Text	Size classification for the limited company - S = Small sized company; M = Medium sized company; L = Large sized company
Consolidated Accounts	No	Text	Indicator showing whether the accounts are consolidated - Y = Consolidated; N = Not consolidated
Dormancy Flag	No	Text	Indicator showing whether the limited company is dormant - Y = Dormant; N = Active

Field	Required	Type	Description
Latest Accounts Type	No	Text	Indicator of accounting method used to prepare the accounts - I = IFRS; G = GAAP
Restated Accounts	No	Text	Indicator showing whether the accounts are restated - Y = Restated; N = Not restated
Turnover	No	Number	Value for Discontinued Operations - Turnover for these accounts
Gross Profit	No	Number	Value for Discontinued Operations - Gross Profit for these accounts
Operating Profit	No	Number	Value for Discontinued Operations - Operating Profit for these accounts
Pre Tax Profits	No	Number	Value for Discontinued Operations - Pre-Tax Profit for these accounts
Dividends Payable	No	Number	Value for Disclosure Items - Dividends Payable for these accounts

Field	Required	Type	Description
Employee Remuneration	No	Number	Value for Disclosure Items - Employee Remuneration for these accounts
Wages	No	Number	Value for Disclosure Items - Employee Remuneration - Wages for these accounts
Social Security Costs	No	Number	Value for Disclosure Items - Employee Remuneration - Social Security Costs for these accounts
Pension Costs	No	Number	Value for Disclosure Items - Employee Remuneration - Pension Costs for these accounts
Other Costs	No	Number	Value for Disclosure Items - Employee Remuneration - Other Costs for these accounts
Director Remuneration	No	Number	Value for Disclosure Items - Director Remuneration for these accounts

Field	Required	Type	Description
Emolument Fees	No	Number	Value for Disclosure Items - Director Remuneration - Emolument Fees for these accounts
Pension Costs	No	Number	Value for Disclosure Items - Director Remuneration - Pension Costs for these accounts
Other Costs	No	Number	Value for Disclosure Items - Director Remuneration - Other Costs for these accounts
Highest Paid Director	No	Number	Value for Disclosure Items - Highest Paid Director for these accounts
Number Employees	No	Number	Value for Disclosure Items - Number of Employees for these accounts
Auditor Remuneration	No	Number	Value for Disclosure Items - Auditor Remuneration for these accounts
Non Audit Fees	No	Number	Value for Disclosure Items - Non-Audit Fees for these accounts

Field	Required	Type	Description
Accountancy Fees	No	Number	Value for Disclosure Items - Accountancy Fees for these accounts
Depreciation Charges	No	Number	Value for Disclosure Items - Depreciation Charges for these accounts
Amortisation Charges	No	Number	Value for Disclosure Items - Amortisation Charges for these accounts
Impairment Charges	No	Number	Value for Disclosure Items - Impairment Charges for these accounts
Contingent Liability	No	Text	Contingent Liability indicator - Y = There are contingent liabilities; N = There are no contingent liabilities
Post Balance Sheet Events	No	Text	Post Balance Sheet Events indicator - Y = There are post balance sheet events; N = There are no post balance sheet events

Field	Required	Type	Description
Charitable Giving Indicator	No	Text	Charitable Giving indicator - Y = There is a charitable giving value; N = There is no charitable giving value
Charitable Giving Value	No	Number	Value of Charitable Giving for these accounts - Not subject to Currency Multiplier

## Company Data CCJS

Field	Required	Type	Description
Age Most Recent CCJ	No	Whole Number	The age in months of the most recent County Court Judgement based on Judgement date for the limited company
Number CCJs0 To72	No	Whole Number	The number of County Court Judgements with a Judgement date within the last 72 months (6 years) for the limited company

Field	Required	Type	Description
Number CCJs13 To24	No	Whole Number	The number of County Court Judgements with a Judgement date between 13 and 24 months ago for the limited company
Number CCJs25 To36	No	Whole Number	The number of County Court Judgements with a Judgement date between 25 and 36 months ago for the limited company
Number CCJs37 To48	No	Whole Number	The number of County Court Judgements with a Judgement date between 37 and 48 months ago for the limited company
Number CCJs49 To60	No	Whole Number	The number of County Court Judgements with a Judgement date between 49 and 60 months ago for the limited company



Field	Required	Type	Description
Number CCJs61 To72	No	Whole Number	The number of County Court Judgements with a Judgement date between 61 and 72 months ago for the limited company
Number CCJs Last12 Months	No	Whole Number	The number of County Court Judgements with a Judgement date within the last 12 months for the limited company
Value CCJs0 To72	No	Number	The value of County Court Judgements with a Judgement date within the last 72 months (6 years) for the limited company
Value CCJs13 To24	No	Number	The value of County Court Judgements with a Judgement date between 13 and 24 months ago for the limited company

Field	Required	Type	Description
Value CCJs25 To36	No	Number	The value of County Court Judgements with a Judgement date between 25 and 36 months ago for the limited company
Value CCJs37 To48	No	Number	The value of County Court Judgements with a Judgement date between 37 and 48 months ago for the limited company
Value CCJs49 To60	No	Number	The value of County Court Judgements with a Judgement date between 49 and 60 months ago for the limited company
Value CCJs61 To72	No	Number	The value of County Court Judgements with a Judgement date between 61 and 72 months ago for the limited company

Field	Required	Type	Description
Value CCJs Last12 Months	No	Number	The value of County Court Judgements with a Judgement date within the last 12 months for the limited company

At the top-right corner of the screen, click the **Save and Close** button. The **Edit Experian Search - Registered Company Credit Results** page opens. To return to the **Experian Search List** page, click the **Finish** button.

# Configurations

## Walkthrough

The following chapter of this guide is meant to explain how to use the Experian Connector in digital journeys, as well as the technical details of how the connector helps return data.

The Experian Connector can be integrated in a digital journey to banking and insurance scenarios when onboarding new customers by providing bank employees easy access to the Experian database. The information retrieved is updated and it offers a better insight on current or potential corporate customers and their creditworthiness.

For more information on how to use the connector in digital journeys and the API methods, see the following pages:

- [Using the Experian Connector in Digital Journeys](#)
- [API Methods](#)

## API Methods

The Experian Connector uses API methods to retrieve company credit data. The methods are detailed below.

### Commercial Credit

This method returns company general commercial credit information. The call is made using the FTOS\_EXTD\_EXPE\_CommercialCredit endpoint.

**Call Example**

Request:

```

{
  "ApiInfo": {
    "Token": "{{access_token}}"
  },
  "Request": {
    "ActionName": "FTOS_EXTD_EXPE_CommercialCredit",
    "Data": "{\\"name\\": \\"TEST\\", \\"postCode\\": \\"\\",
    \\"postTown\\": \\"\\", \\"phoneNumber\\": \\"\\", \\"businessRef\\":
    \\"\\", \\"searchCorporates\\": false, \\"excludeDissolved\\":
    false, \\"searchNonCorps\\": true }"
  }
}

```

Response:

```

{
  "UIResult": {
    "NavigateToEntityPage": false,
    "NavigateToEntityPageOnEdit": false,
    "NavigateToEntityFormName": null,
    "NavigateToEntityName": null,
    "NavigateToEntityId": null,
    "NavigateToEntityInsertDefaults": null,
    "NavigateToUrl": null,
    "DownloadFile": null,
    "ReloadPage": false,
    "Message": null,
    "IsSuccess": false,
  }
}

```

```

        "Data": "{ \"SearchSummary\":
    {
    businessRef\
    \":null,\"
    phoneNumber\
    \":null,\"
    businessName\
    \":\
    TEST\
    \",\
    postTown\
    \":null,\"
    numberMatches\": \"2\", \"postcode\": null}, \"SearchResults\":
    [
    {
    locationLine3\
    \":\
    NOTTINGHAM\
    \", \"matchedPhoneNumber\": null, \"description\": \"HARDWARE
    CONSULTANCY\", \"legalEntity\": null, \"postcode\": \"NG80
    1ZZ\", \"businessStatus\": \"A\", \"locationLine1\": \"THE SIR
    JOHN PEACE
    BUILDING\
    \",\
    matchedPostcode\
    \":null, \"locationLine4\": null, \"locationLine2\": \"EXPERIAN
    WAY\", \"businessRef\": \"99999999\", \"name\": \"TEST
    LIMITED\
    \",\
    locationLine5\
    \":null,\"
    codeType\
    \":\
    B\
    \",\
    SICCode\
    \": \"7210\", \"nameType\": \"RC\", \"commercialName\": \"TEST
    LIMITED\", \"businessActivities\": null},
    {
    locationLine3\
    \":\
    NOTTINGHAM\
    \", \"matchedPhoneNumber\": null, \"description\": \"MANAGEMENT
    ACTIVITIES HOLDING
    COMPS\", \"legalEntity\": null, \"postcode\": \"NG80
    1ZZ\", \"businessStatus\": \"A\", \"locationLine1\": \"THE SIR
    JOHN PEACE
    BUILDING\
    \",\
    matchedPostcode\

```

\"businessRef\": \"99999998\", \"name\": \"TEST (COMPANY

```

    \",\
    \":null,\"
    \":\

```

```

B\
",\"
SICCode\":"7415\", \"nameType\":"RC\", \"commercialName\":"\"
(COMPANY
",\"
SICCode\
":"7415\", \"nameType\":"RC\", \"commercialName\":"TEST
(COMPANY 2) LIMITED\", \"businessActivities\":"null}}\",
    "NavigateToPageNo": null
  },
  "Message": null,
  "IsSuccess": true,
  "ClientScript": null,
  "Serialized": null,
  "ErrorCode": 0
}

```

## Registered Company Credit

This method returns credit information for UK registered companies. The call is made using FTOS\_EXTD\_EXPE\_RegCompCredit.

### Request Call Example:

```

{
  "ApiInfo": {
    "Token": "{{access_token}}"
  },
  "Request": {
    "ActionName": "FTOS_EXTD_EXPE_CommercialCredit",
    "Data": "{\"name\": \"TEST\", \"postCode\": \"\",
    \"postTown\": \"\", \"phoneNumber\": \"\", \"businessRef\":
    \"\", \"searchCorporates\": false, \"excludeDissolved\":
    false, \"searchNonCorps\": true }"
  }
}

```

# Using Experian Connector in Digital Journeys

The Experian Connector consists of a digital journey, client side scripts, and two endpoint. Below are the steps used when calling the connector.

1. Before calling the connector, the parameters must be set. The environment settings required for the API search are set through the below variables.

## Setting the Parameters Example

- FTOS\_EXTD\_EXPE\_CommercialCredit:

```
let baseUrl = getAppSetting('FTOS_EXTD_EXPE_baseUrl')
```

- FTOS\_EXTD\_EXPE\_RegCompCredit:

```
let baseUrl = getAppSetting('FTOS_EXTD_EXPE_baseUrl')
```

2. Use the `ebs.callActionByName` with the `FTOS_EXTD_EXPE_CommercialCredit` and the `FTOS_EXTD_EXPE_RegCompCredit` parameters when searching for certain information in the digital journey.

3. Based on the search options, the endpoint is called and the search data is returned.

## Calling from the Digital Journey Frontend Example

- FTOS\_EXTD\_EXPE\_CommercialCredit:

```
const connectorName = formData.formScope.connectorName
const searchLookupId = ebs.getFormData().id
let searchObject = {}
```



```

let businessName = $('#businessName').dxTextBox
('instance').option('value')
let postCode = $('#postCode').dxTextBox('instance').option
('value')
let postTown = $('#postTown').dxTextBox('instance').option
('value')
let phoneNumber = $('#phoneNumber').dxTextBox
('instance').option('value')
let businessRef = $('#businessRef').dxTextBox
('instance').option('value')
let searchCorporates = $('#searchCorporates').dxCheckBox
('instance').option('value')
let excludeDissolved = $('#excludeDissolved').dxCheckBox
('instance').option('value')
let searchNonCorps = $('#searchNonCorps').dxCheckBox
('instance').option('value')

if (businessName.length == 0 && postCode.length == 0 &&
postTown.length == 0 && phoneNumber.length == 0
&& businessRef.length == 0) {
    ebs.showMessage('You have to complete at least one
parameter', 'error')
    context.goToSection(3)
    return
}

ebs.showLoadingPanel()

searchObject = {
    'searchLookupId': searchLookupId,
    'name': businessName,
    'postCode': postCode,
    'postTown': postTown,
    'phoneNumber': phoneNumber,
    'businessRef': businessRef,
    'searchCorporates': searchCorporates,
    'excludeDissolved': excludeDissolved,
    'searchNonCorps': searchNonCorps
}

ebs.callActionByNameAsync('FTOS_EXTD_EXPE_CommercialCredit',
searchObject)

```

- FTOS\_EXTD\_EXPE\_RegCompCredit:

```
const connectorName = formData.formScope.connectorName
const searchLookupId = ebs.getFormData().id
let searchObject = {}

let regNumber = $('#regNumber').dxTextBox('instance').option('value')

if (regNumber.length == 0) {
  ebs.showMessage('Registration Number is empty', 'error')
  context.goToSection(1)
  return
}

ebs.showLoadingPanel()

searchObject = {
  'searchLookupId': searchLookupId,
  'regNumber': regNumber
}

ebs.callActionByNameAsync('FTOS_EXTD_EXPE_RegCompCredit', searchObject)
```