

REPORTING FIELDS

This is the annex referred to in SUP 16.11.7R.

1 - GENERAL REPORTING FIELDS

The following data reporting fields must be completed, where applicable, for all reportable transactions and submitted in a prescribed format. Shaded boxes represent non-compulsory data items.

Data reporting field	Code (where applicable)	Guidance
Transaction reference number	Up to 25 digits	A unique reference, internal to the reporting <i>firm</i> such as the policy number, account number, application number etc.
FSA reference number of product provider	6 digit number	This field must contain the FSA reference number of the <i>firm</i> providing the data report.
FSA reference number of <i>firm</i> which sold the product	6 digit number	This field must contain the FSA reference number of the <i>firm</i> which sold the product. For <i>firm's</i> own direct sales, enter <i>firm's</i> own FSA reference number. For sales via an intermediary enter the intermediary's reference number.
Advice at point of sale	Y = advised N = non-advised	This information will not have to be reported until July 2006. <i>Firms</i> will however be able to report his information before then if appropriate by using the appropriate code to indicate whether the sale was advised or non-advised. For reporting purposes non- advised includes execution only and direct offer transactions.
FSA reference number of the intermediary's <i>principal</i> or <i>network</i>	6 digit number	This field only applies if the sale has been made by an intermediary who has a <i>principal</i> or is part of a <i>network</i> .

2 - SPECIFIC REPORTING FIELDS

(a) Retail investments

The following data reporting fields must be completed, where applicable, for all *retail investment* transactions, including *structured capital-at-risk products*:

Data reporting field	Illustrative code (where applicable)	Notes
Product type	Numeric	Enter relevant product code. If none of the existing codes apply report sale as 'O' for other.
Post code of customer	e.g. XY45 6XX	Applies to first named customer only.
Method of <i>premium/contribution</i> payment	S = single R = regular	Use code to indicate method of payment.
Total <i>premium/contribution</i> amount	Numeric £	Enter annualised amount rounded to nearest £
Date of birth	DD/MM/YYYY	Applies to first named customer at time of sale i.e. age obtained at proposal stage.
Date policy in force	DD/MM/YYYY	This should be the date the policy is put 'in force'. This may also be on the risk date, the go live date or the issue of contract date. It is for firms to determine which date to report.

(b) Pure protection co

The following data reporting fields must be completed, where applicable:

Data reporting field	Illustrative code (where applicable)	Notes
Policy type	Numeric	Enter relevant product code. If none of the existing codes apply report sale as 'O' for other
Method of <i>premium</i> payment	S = single R = regular	Use code to indicate method of payment.
Total <i>premium</i> amount	Numeric	Enter annualised amount rounded to nearest £.
Date policy in force	DD/MM/YYYY	This should be the date the policy is put 'in force'. This may also be on the risk date, the go live date or the issue of contract date. It is for firms to determine which date to report.

(c) Mortgages

The following data reporting fields must be completed, where applicable for all regulated mortgage transactions (with the exception of further advances):

Note : In the case of mixed interest rate options/combo mortgages, sales data should only be provided for the rate applying to the largest portion of the overall mortgage balance.

Data reporting field	Illustrative code (where applicable)	Notes
Date mortgage account opened	DD/MM/YYYY	Date of mortgage completion or draw-down of the funds.
Interest rate type	F = fixed rate C= capped rate D = discount T = tracker V = standard variable rate O = other	Enter the relevant code If none of the existing codes apply enter sale as 'O' to denote 'other'. Only 1 code can be entered
Mortgage characteristics	CB = cashback FF = flexible features (allowing overpayments and underpayments) OS = offset positive and or negative balances. L = the loan is a <i>lifetime mortgage</i> SAM = the loan is a <i>shared appreciation mortgage</i>	Use code to indicate additional mortgage characteristics if applicable. Cashback should only be reported where it is linked to a variable interest rate and where the cashback is not being provided as an incentive to pay legal costs and valuation fees. Where more than 1 code applies, report all
Post code of the mortgaged	e.g. XY45 6XX	

property		
Type of borrower	F = first time buyers M = home movers (2 nd or subsequent buyers) R = remortgagors C= council/registered social landlord tenant exercising their right to buy O = other N = not known	Use code to indicate type of borrower. Only 1 code should be entered
Method of repayment	C = capital and interest E = interest only/ endowment I = interest only/ ISA P = interest only/ pension U = interest only/ unknown M = mix of capital and interest only N = not known	Use code to indicate method of mortgage repayment Only 1 code should be entered
Term of mortgage	Numeric	Number in whole years. (Optional for <i>Lifetime</i> and <i>Shared appreciation mortgages</i>)
Size of loan	Numeric £	Report the original interest bearing balance at completion of the mortgage.
Value of the mortgaged property	Numeric £	The value reported should be based on: <ul style="list-style-type: none"> • the surveyors valuation (or from a valuation index) or • from the customers estimated value as captured on the application form.

		In the case of staged construction or self build schemes, value means 'expected final value of property at the time lending decision is made'.
Income Basis	S = single income J = joint income	Use code to indicate whether the income assessment has been made on a single or joint basis (Optional for <i>Lifetime</i> and <i>Shared appreciation mortgages</i>)
Age of main borrower	DD/MM/YYYY	Report age of main borrower only.
Remortgage transactions only	N = no extra money raised H = extra money raised for home improvements D = extra money raised for debt consolidation M- extra money raised for home improvements and debt consolidation O = other	Use code to indicate the purpose of the remortgage. Only 1 code can be entered
Employment status of main borrower	E = employed S = self employed R = retired O = other	Applies to main borrower only. Only 1 code can be entered
Total gross income	Numeric £	The total income of all borrowers whose income was used in the credit assessment (see guidance notes for further explanation) (Optional for <i>Lifetime</i> and <i>Shared appreciation mortgages</i>)
Income verification	Y = income evidenced N = income not evidenced	Applies to loans based on one or more persons' incomes (see guidance notes relating to 'loans where income is not evidenced') (Optional for <i>Lifetime</i> and <i>Shared appreciation</i>

		<i>mortgages</i>
County court judgments (CCJs) Value	Numeric £	Applies where borrower/s has one or more CCJs within the last 3 years - either satisfied or unsatisfied - with a total value greater than £500. In the case of joint applications, CCJ's should be reported against the appropriate borrower (i.e. borrower or 1 or 2 or both). However, if your systems do not allow you report this information against both borrowers, you can report all CCJ data in the borrower 1 reporting field.
Impaired credit history	A = arrears V = IVA Bankruptcy	Use code/s to indicate applicable credit history A = applies to secured loans and unsecured loans where the borrower/s has arrears on a previous (or current) mortgage or other secured loan within the last 2 years where the cumulative amount overdue at any point reached three or more monthly payments or V = applies where the borrower/s have been subject to an individual voluntary arrangement (IVA) at any time within the last 3 years B = applies where the borrower/s have been subject to a bankruptcy order at any time within the last 3 years In the case of joint applications, impaired credit data should be reported against the appropriate borrower (i.e. borrower 1 or 2 or both). However, if your systems do not allow you report this information against both borrowers, you can report all impaired credit data in the borrower 1 reporting field.

3 - OPTIONAL REPORTING FIELDS

The following data items are not currently mandatory reporting fields.

However, without this information, we will not be able to identify individual incorrect transactions. A *firm* would need to trawl through all submitted transactions until they could match the original transaction details and thus, correct and resubmit the information to us. These data items are essential for the smooth running of the regulatory reporting process both from the *FSA's* and the *firm's* perspective and because we understand that these data items are generally available to *firms* it is our intention to make these data items mandatory in due course. In the interim, we would encourage *firms* to build these extra items into their PSD reporting systems.

Data reporting field	Code (where applicable)	Notes
Initial gross charging rate of interest	numeric	The amount of interest reported should be the initial gross nominal rate charged on the loan and should take into account any discount being provided. Where the advance is split, the interest rate applying to the largest part of the advance should be entered.
Date incentivised rate ends	DD/MM/YYYY	Only applies to fixed, capped or discounted rates where the customer is paying an incentivised rate for a set period.
Date <i>early repayment charge</i> ends	DD/MM/YYYY	If applicable, report date early repayment charge ends.
Product sale reference	free text field	This can be any unique number such as the policy account number but must be a number that the a firm can use to trace the original transaction information.
Date sale of product concluded	DD/MM/YYYY	Enter date

2. The following data items are not required for regulatory purposes and should only be reported by *mortgage lenders* who currently support the SML (Survey of Mortgage Lenders).

Data reporting field	Code (where applicable)	Notes
Purchase price of property (Purchases only)	£ numeric	Purchase price as stated on application form.
Type of dwelling	B= bungalow D= detached house S = semi – detached house T = terraced house F = flat or maisonette in converted house P= purpose built flat or maisonette O = other	Use code to indicate property type Only 1 code can apply
Number of habitable rooms	numeric	Include kitchen but not bathroom/toilet
Number of bedrooms	numeric	
Does the property have a garage	Y=Yes N=No	The garage should be a permanent structure but does not have to stand on the main site of the property.
Is the dwelling new?	Y=Yes N=No	New refers to the period in which the main structure of the dwelling was completed and also means where a dwelling is being occupied for the first time. Does not therefore include new conversions of older dwellings.
Is mortgage payment protection insurance (MPPI) being taken out with the mortgage?	Y=Yes N=No	MPPI can be any of the following: - full accident, sickness and unemployment insurance; or - accident and sickness only; or - unemployment only. Report 'Yes' even where the policy was sold or provided free and irrespective of whether the premiums are collected by the lender or the insurer.