

UGANDA MICROFINANCE REGULATORY AUTHORITY



TIER IV DATA STANDARDISATION MANUAL

VERSION: 1.3



CIS Implementing Partner

This manual on financial sector standardization of data addresses the global definitions and classifications regarding data submission variables and their use in the Credit Reference System (CRS). It contains data variables to be supplied by all Tier IV Micro-finance Institutions (ACPs).

The standardized data categorized in this manual meet with Uganda Regulatory Authority supervision requirements specifically with regard to the Credit Reference System data submission purposes.

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1. GENERAL GUIDELINES

1.1 INTRODUCTION

Under Sections 8(2)(L) of the Tier IV Microfinance Institutions and Money Lenders Act 2016, that mandates the Uganda Microfinance Regulatory Authority (UMRA) to establish a mechanism of reporting credit information by Tier IV institutions to the Credit Reference Bureau. Hence, there's need to establish

Hence, there is need to establish, for supervisory purposes and implementation of the aforementioned section, the informational requirements of UMRA and the requirements of the CRB to fulfil their duties in this key support area of credit risk management for Microfinance Institutions, this is achieved in the context of international best practice.

1.2 PURPOSE OF THE MANUAL

This manual outlines the data submission requirements for Tier IV Participating Institutions (PIs) to Credit Reference Bureaus (CRBs) and the Uganda Microfinance Regulatory Authority (UMRA) for supervisory purposes.

Participating Institutions include all accredited Tier IV microfinance institutions (ACPs) that are authorized to submit data.

The manual also explains the technical formats for data submission by PIs to CRBs through the Data-Submission Mechanism, serving the following purposes:

- To improve the credit reporting services provided by CRBs to PIs.
- To support CRBs in offering supervisory credit reporting services to UMRA.

1.3 TARGET AUDIENCE

The standardization manual targets the following audience

- UMRA Supervision Officers
- PI Executive Management
- PI Credit Managers
- PI Risk Managers
- PI Information Technology Managers and Staff
- PI Project Managers
- Credit Reference Bureau Managers and Staff

1.4 RELATED DOCUMENTS

- The Tier IV and Microfinance Institutions and Money Lenders (SACCO) Act 2016
- Micro finance Deposit-Taking Institutions Act, 2003
- Financial Institutions Act, 2004

- Financial Institutions (Credit Reference Bureau) Regulations, 2022
- Micro Finance Deposit-Taking (Asset Quality) Regulations 2004

1.5 SUBMISSION REQUIREMENTS

1.5.1 Data Delivery

All delivered data shall be in the following formats:

- .CSV:
- .GPG

Data shall be submitted through either of the following protocols

- **HTTPS: Secure Hypertext Transfer Protocol (Manual Submissions via Browsers)**
- **SFTP: Secure File Transfer Protocol (for automated submissions)**

1.5.2 Data Submission Media

The electronic media formats to be used for data submission / delivery to the CRBs are listed below:

- Centralized Data Submission Mechanism
- All Tier IV data shall be transmitted to the CRBs through the centralized data-submission mechanism (UMRA Data-Switch)
- Data transmitted through this mechanism must be encrypted in accordance with the user-guide provided by UMRA.

1.6 FILE NAMING

A separate file must be submitted for each dataset with a unique filename, with all alphabetic characters in upper case except the file extension. Each file submission should be named according to the format listed below:

[PI Identification Code][Submission Date][File Identifier].[File extension] e.g. UMRA20240129CBA.csv

1. PI Identification Code refers to the unique identification code issued by Uganda Microfinance Regulatory Authority to the PI.
2. Submission Date refers to the last day of the month for which the PI is submitting data, and is in the format YYYYMMDD.
3. File Identifier refers to the unique identification code of the datasets, as listed below:
 - PI - Participating Institution
 - CBA - Credit Borrower Account,
4. File Extension refers to the suffix separated from the filename by a (.) dot, as shown below:

.CSV

2. DATA STANDARDIZATION OVERVIEW

2.1 OVERVIEW OF DATA REQUESTED

The scope of the data standardization covers all the variables and data that PIs shall make available to UMRA and to CRB services, to be shared among the PIs. Additional data shall be included in this manual after consultations with the PIs and CRB providers.

Although some IT-related information has been added to the list of data sets, the technical aspects covered by the standardization in this manual, including data processing specifications and other IT-related directives, are to be accessed in the accompanying Data Submission Specification manual from Uganda Microfinance Regulatory Authority.

The standardization scope includes:

- a) List of data sets;
- b) List of line items in each dataset;
- c) Definition of each line item in the dataset; and
- d) Codes to be used for automation purposes.

2.2 DATA REQUIRED

The data to be made available to UMRA and submitted by the PIs to the CRB include the data sets listed below and described in the following sections.

Below is a list of datasets to be standardized, and their abbreviations:

- Credit Application - CAP
- Borrower Credit Account - CBA
- Participating Institution - PI

2.3.1 Data Submissions

All monthly data submissions by PIs must be sent through the UMRA CIS Mechanism to Credit Reference Bureaus on or before 5:00 pm on the 10th of each month. Should the 10th fall on a holiday or weekend, the first preceding day must be used as the deadline date.

2.3.2 Data Re-submission

All monthly data re-submissions by PIs must be sent to all credit reference bureaus on or before 4:00 pm by the 15th of each month. Should the 15th fall on a holiday or weekend, the first preceding day must be used as the deadline date.

2.3.3 Data Quality thresholds

Data quality and integrity are key to a sound and credible credit information sharing system. Uganda Microfinance Regulatory Authority prescribes the following acceptance thresholds for each of the data sets.

	Data Set	Threshold
1.	Credit Borrower Account (CBA) – Digital Lender	100%
2.	Credit Borrower Account (CBA) – ML, NDT/MFI, SACCO	80%
4.	Participating Institution (PI)	100%

The threshold for all files submitted by the Accredited credit providers shall be 80%. Uganda Microfinance Regulatory Authority may from time to time revise the acceptance thresholds.

2.3.2 Data Submission Protocols

All PI data submissions must be transmitted using through the Centralised Data Submission Mechanism provided by UMRA using secure methods outlined in the user guide issued by UMRA.

2.3.3 CRB Data Reporting

All credit reference bureaus are to submit quality reports corresponding to each PI's real-time /daily or monthly data submissions to the PIs within forty-eight (48) hours excluding weekends (or 2 working days). Late PI data submissions must be reported by the credit reference bureaus to UMRA. The PI's are however allowed to correct and resubmit data within 5 days from the receipt of their data quality results from the Credit Reference Bureaus.

CREDIT BORROWER ACCOUNT (CBA)

	LD	STATUS	DESCRIPTION
1.0	PI_Identification_Code	M	Refers to the unique institution identifier issued by UMRA to a Credit Provider (UMRA File Code). Eg. UMRA1234ML
1.1	Branch_Identification_Code	M	For institutions with branches, this refers to the unique identifier given to the institution branches by UMRA
1.2	Borrower_Classification	M	This refers to the type of entity that is/has entered a contract with the creditor to borrow funds. The relevant values are: 0 = Individual, 1 = Non Individual, 2 = Group
1.3	Credit_Account_Reference	M	Credit Account Reference refers to the unique reference number given by PI to each credit account, and is unique per PI.
1.4	Credit_Account_Date	M	Refers to the date when the credit was granted. This date shall include a year, month and day of the month.
1.5	Credit_Amount	M	Refers to the amount disbursed. The credit amount would be an actual amount less costs and interests disbursed to the client.
1.6	No_of_Participants_in_Account	C	Applicable to Group Loans
1.7	Currency	M	Relevant value is UGX
1.8	Credit_Account_or_Loan_Product_Type	M	Refers to the credit account or loan product type. The relevant values and classifications for credit account or loan product types are:
1.9	Maturity_Date	M	Refers to the date when the credit agreement shall either be fully paid or terminated. This date shall include a year, month and day of the month. This field is a prediction and the final closure date can differ from the maturity date. Format: YYYYMMDD
1.10	Credit_Payment_Frequency	M	For Relevant values, check Appendix 1.0
1.11	Number_of_Payments	M	Refers to the number of instalments or payments to be made on the credit account
1.12	Credit Account Status	M	Refers to the status of the credit account at time of reporting
1.13	Last_Status_Change_Date	M	Refers to the actual date on which the account status was last changed. This date shall include year, month and day of the month. Only applicable should the status change, otherwise last status change date will be equal to the Credit_Account_Date .
1.14	Credit_Account_Risk_Classification	M	Refers to the risk classification in which the credit account belongs as per the UMRA and BOU classification criteria. For relevant valies See Appendix 1.1
1.15	Number_of_Days_in_Arrears	C	Refers to the number of days in arrears.
1.16	Balance_Overdue	C	Must reflect the cumulative missed payments as of the Last Payment Date; this includes the principal plus interest amounts plus all charges overdue. For those written-off accounts the total written-off amount must be reported. This must

			be reported only for accounts overdue as of the Last Payment Date.
1.17	Current_Balance_Amount	M	Refers to the current outstanding balance on the credit account and includes all financing costs, interests, etc. Format: 0000000000.00
1.18	Number_of_Overdue_Installments	C	Refers to the number of payment instalments missed
1.19	Last_Payment_Date	C	Refers to the actual date when the latest payment was made. This date shall include year, month and day of the month.
1.20	Collateral_Type_Identification	C	Refers to the type of collateral; the relevant values for collateral classification can be viewed in Appendix 1.2
1.21	Collateral_Open_Market_Value	C	Collateral Open Market Value refers to the best price of collateral a seller would receive in an open market as at date of valuation.
1.22	Collateral_Description	C	Collateral Description refers to the collateral description given by the participating institution.
1.23	Guarantor_Consent_Flag	M	Flag to mark when the client has given its consent to share its credit data with CRBs; the relevant values are: Yes No
1.24	Loan_Purpose	M	Refers to the purpose or reason for the loan.
1.25	II_Registration_Number	C	Refers to the certificate number issued to the entity by the Registrar of Companies.
1.26	II_Tax_Identification_Number	C	Refers to the borrower's Tax Identification Number (TIN) issued by the Uganda Revenue Authority (URA). If the individual or entity has a TIN, this field must be populated
1.27	II_Passport_Number	C	The passport number for a foreigner as issued by the issuing authority and recorded in the consumers' passport. All Ugandan citizens required to provide National ID. If the individual has a passport number this field must be populated
1.28	II_Driver's_Licence_ID_Number	C	The consumers' driver license ID number as issued by the If the individual has a driver's licence this field must be populated Ministry of Works
1.29	II_Country_ID	C	Refers to the national ID number issued by the consumer's country of birth.
1.30	II_Refugee_Number	C	Refers to the unique number supplied by the Office of the Prime Minister to foreign persons granted asylum in Uganda
1.31	GSCAFB_Business_Name	C	Refers to the name of the business of the borrower as registered by the Registrar of Companies. If the entity is a non-individual this field must be supplied.
1.32	GSCAFB_Date_Registered	C	Refers to the date when the business was registered with the Registrar of Companies. If the entity is a non-individual, this field must be supplied.

1.33	II_Nationality	C	Refers to the country that issued the country ID; only relevant should the country ID have been supplied. If the entity is an individual, this field must be supplied.
1.34	GSCAFB_Surname	M	Refers to the family or customary name of the borrower. If the entity is an individual this field must be supplied.
1.35	GSCAFB_Forename1	M	Refers to the borrower's personal name / first name given at birth usually coming before the surname. If the entity is an individual this field must be supplied
1.36	GSCAFB_Forename2	C	Refers to the middle name, other than the first and surname. Only to be supplied if the entity is an individual and has a second / middle names other than the surname or first name.
1.37	GSCAFB_Gender	C	The relevant values are: 0. Male 1. Female If the entity is an individual this field must be supplied.
1.38	GSCAFB_Date_of_Birth	C	Refers to borrower's date-of-birth. This date shall include a year, month and day of the month. If the entity is an individual this field must be supplied.
1.39	PCI_District	C	If the PCI_Country_Code is 'UG', this field must be supplied.
1.40	PCI_Primary_Number_Country_Dialling_Code	M	This field is mandatory for only the PI, IB, and CAP datasets, and conditional for all other datasets.
1.41	PCI_Primary_Number_Telephone_Number	M	This field must include both the primary area dialling code and the primary telephone number. This field is mandatory for only the PI, IB, and CAP datasets, and conditional for all other datasets.
CREDIT GUARANTOR INFORMATION			
1.42	CCG_Classification	C	Refers to the guarantor's classification; the relevant values can be: 0=Individual, 1=Non-Individual
1.43	CCG_Surname	C	Refers to the family or customary name of the guarantor. If Non-Individual, business name is applied.
1.44	CCG_Forename1	C	Refers to the guarantor's personal name / first name given at birth usually coming before the surname.
1.45	CCG_Forename2	C	Refers to the guarantor's middle name, other than the first and surname. Only to be supplied if the entity is an individual and has a second / middle names other than the surname or first name.
1.46	CCG_II_Passport_Number	C	The passport number for a foreigner as issued by the issuing authority and recorded in the consumers' passport. All Ugandan citizens required to provide

			National ID. If the guarantor has a passport number this field must be populated
1.47	CCG_II_Driver's_Licence_ID_Number	C	The guarantor's driver license ID number as issued by the If the individual has a driver's licence this field must be populated Ministry of Works
1.48	CCG_II_Country_ID	C	Refers to the middle name, other than the first and surname. Only to be supplied if the guarantor and has a second / middle names other than the surname or first name.
1.49	CCG_District	C	If the guarantor's PCI_Country_Code is 'UG', this field must be supplied.
1.50	CCG_Country_Dialling_Code	C	This field is mandatory for only the PI, IB, and CAP datasets, and conditional for all other datasets.
1.51	CCG_Telephone_Number	C	This field must include both the primary area dialling code and the primary telephone number. This field is mandatory for only the PI, IB, and CAP datasets, and conditional for all other datasets.
1.52	CCG_Consent_Flag	C	Flag to mark when the client has given its consent to share its credit data among CRB participants; the relevant values are: <ul style="list-style-type: none"> • Y • N
1.53	CCG_Company_Name	C	This field must be supplied if the guarantor is non-individual. Legal Company Name
1.54	CCG_Company_Registration_No	C	This field must be supplied if the CCG_Company_Name has been supplied. Enter registration number as is on the Certificate of Incorporation

APPENDIX 1.0 PAYMENT FREQUENCY (Credit_Payment_Frequency)

Values	Codes
Daily	2
Weekly	10
Monthly	5
Thrice_a_Year_Termly	12
Quarterly	7
Bullet	1
Other	6

APPENDIX 1.1 CREDIT ACCOUNT RISK CLASSIFICATION (Credit_Account_Risk_Classification)

Values	Reference
Loss	a credit facility in which the principal or interest is due and remains unpaid for ninety days or more. Tier IV, MFI, Money Lenders
Watch	watch loans; being loans whose principal or interest is due and which has remained un-paid for one day to thirty days or where one installment is outstanding. Tier IV, MFI, Money Lenders

Substandard	substandard loans; being loans whose principal or interest is due and which has remained un-paid between thirty one to ninety days or where two to six installments remain outstanding	Tier IV, MFI, Money Lenders
Doubtful	doubtful loans; being loans whose principal or interest is due and which has remained un-paid between ninety one days to one hundred eighty days or where four to six installments remain outstanding;	Tier IV, MFI, Money Lenders
Normal	performing credit facilities, being loans which are performing according to contractual terms	Tier IV, MFI, Money Lenders

APPENDIX 1.2 COLLATERAL CLASSIFICATION (Collateral_Type_Identification)

Values	Codes
1. Concessions and Other Contractual Rights	1
2. Guarantee	3
3. Motor Vehicles/Carriers	4
4. Negative Pledge	5
5. Other Assets (non-financial)	6
6. Other Assets (financial)	7
7. Plant and Machinery	8
8. Properties (mortgage)	9
9. Quoted Shares	10
10. Supportive Letters	11
11. Unit Trusts	13
12. Unquoted Shares	14
13. Chattel	15

APPENDIX 1.3 LOAN PURPOSE (Loan_Purpose)

Values	Codes/Economic Sector
Farming (Crops, Livestock and Poultry)	102
Education Services	801
Commercial Loans	702
Residential Loans	701
Production	101
Fishing	103
Forestry	104
Processing	106
Marketing	107
Crude Petroleum & Natural Gas	201
Other Mining & Quarrying	202
Food, Beverages and Tobacco	301
Textiles, Apparel and Leather	302
Wood, Wood Products & Furniture	303
Paper, Paper Products, Printing & Publishing	304
Chemicals, Pharmaceuticals, Plastic and Rubber Products	305
Basic and Fabricated Non-Metal and Metal Products	306
Building & Construction Materials.	307
Other Manufacturing Industries	308
Wholesale Trade	401
Retail Trade	402
Restaurants and Hotels	403
Exports	404
Imports	405
Re-Exports	406
Land (Road & Rail) Transport	501

Water Transport	502
Air Transport	503
Travel Agencies	504
Postal & Courier Services	505
Telecommunications	506
Electricity, Lighting & Power	601
Water, Water Works & Supply	602
Other	105
Roads	703
General Construction Contractors e.g. Building/Construction Companies	704
Specialised Contractors e.g. Plumbers, Roof Repair, Electrical Contractors etc.	705
Property Developers, Estate Agents and Letting Agents	706

Credit Account or Loan Product Type

Values	Codes	Classification
Unsecured Loan	10	Loan
Secured Loan	11	Loan
Mobile Loan	14	Loan
Guarantee	0	Facility
Hire Purchase Loan	1	Loan
Leasing Loan	2	Loan
Letter of Credit	3	Facility
Line of Credit	4	Facility
Mortgage	6	Loan
Overdraft	7	Facility
Bond	8	Facility
Revolving Credit Facility	9	Facility
Higher Education Student's Loan	12	Loan
Invoice Discounting	13	Facility
Small Business Recovery Fund (SBRF)	15	Loan
Agricultural Credit Facility (ACF)	16	Loan