Background Reports: Credit Report

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CreditReports.doc

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Abstract

This document contains the element definitions for the HR-XML Consortium's Credit Report schema (Credit.xsd). The schema is a component of HR-XML's Background Checking specification. For further information on the Background Checking Specification, see:
http://ns.hr-xml.org/2_0/HR-XML-2_0/Screening/BackgroundChecking.pdf

Status of this Document

The key words "MUST", "MUST NOT", "REQUIRED", "SHALL", "SHALL NOT", "SHOULD", "SHOULD NOT", "RECOMMENDED", "MAY", and "OPTIONAL" in this document are to be interpreted as described in RFC 2119.

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1 Overview

Credit reports are frequently used as part of a background check. Credit reports can help verify basic facts about the search subject, including prior employers, addresses, and other names the search subject may have used. This information may be be used as input for other screenings, such as employment verification and criminal records searches. For example, identifying prior addresses can be important for deciding which courts to target for a criminal records search. Of course, credit reports also provide valuable insight into a job applicant's financial responsibility. This may be particularly important if a position involves handling cash, responsibility for managing money, or similar fiduciary responsibilities.

1.1 Objective

There are several private "bureaus" that provide credit reports for employment screening purposes. Within the United States, Experian's Employee Insight™, Equifax's Persona™, and Trans Union's PEER™ are the most widely used services. Each service makes its data available in its own proprietary format.

The HR-XML Consortium's Credit Report schema is intended to be granular and sufficiently detailed to capture all of the credit data *relevant to employment screening*. In designing the schema, members of the HR-XML Consortium's Screening workgroup reviewed the reports produced by each of the credit bureaus. They were careful to ensure that the HR-XML Consortium Credit Reports schema could accommodate all the relevant data fields from the credit bureau report formats. The HR-XML Consortium schema has been designed so that where necessary, the credit bureau's codes, scoring, and scoring model identifiers can be passed through within an HR-XML Credit Report instance document.

Implementors should note that the Consortium's Credit Report schema is not necessarily suitable for purposes other than employment screening. Consider that the Mortgage Industry Standards Maintenance Organization (see http://www.mismo.org) has developed an XML specification for the capture of credit-report details necessary for the processing of mortgage applications. The MISMO specification captures the set of credit-report data pertinent to mortgage processing in the same way that the HR-XML specification captures credit report data pertinent to employment screening.

1.2 Terminology

Credit Bureau. An agency that provides credit and collection data on consumers within a particular time frame (usually measured in years). This data includes people's credit histories, and can be released in the form of credit reports.

Credit score. This term is used to refer to credit bureau risk scores. It broadly refers to a number generated by a statistical model that is used to objectively evaluate information that pertains to making a credit decision.

Equifax. One of the three major credit bureaus.

Experian. One of the three major major credit bureaus, formerly known as TRW.

Inquiry. Every time a lender requests a credit report, a notation is made on the consumer's record describing the lender, the type of request, and the date. The request is called an “inquiry” and is used to moniter consumer requests for credit.

Installment Loan. A credit account in which the amount of the payment and the number of payments are predetermined or fixed.

Public Record. Information obtained by the credit bureau from public court records, such as liens, bankruptcy filings, and judgments. Public records are open to any person who requests them.

Revolving Account. An account which requires at least a specified minimum payment each month plus a service charge on the balance. As the balance declines, the amount of the service charge, or interest, also declines.

Trans Union. One of the three major credit bureaus.

2 Business Process Supported

The HR-XML Consortium’s Credit Report schema was designed as a component of the HR-XML Consortium’s Background Checking specification. For a description and illustration of supported business processes, see:
http://ns.hr-xml.org/2_0/HR-XML-2_0/Screening/BackgroundChecking.doc

The Credit Reporting schema also could be used on a “stand-alone” basis. For example, the schema might be useful in building interfaces between “credit reporting engines” and employment screening service providers.

3 Schema Design

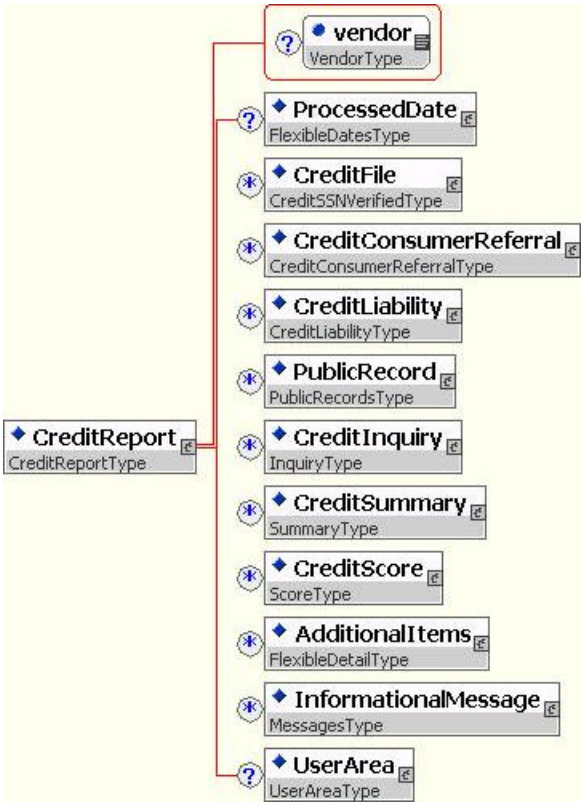
3.1 Design Requirements: Interoperability With Credit Bureau Formats

The HR-XML Consortium Credit schema was designed as much as possible to be interoperable with data formats used by major credit bureaus. The HR-XML Consortium’s Sreening workgroup tried to ensure that all data fields relevant to employment screening could be mapped from credit-bureau formats to the HR-XML Consortium’s interchange format. The schema is designed so that where necessary, credit bureau’s codes, scoring, and scoring model identifiers can be passed through within an HR-XML Credit Report instance document. Consequently, a full understanding of how to implement the HR-XML Credit Report schema may require some understanding of the source credit-bureau formats and codes. Implementers should contact the credit bureaus directly for technical details on their data formats and code sets.

3.2 Schema Element Descriptions

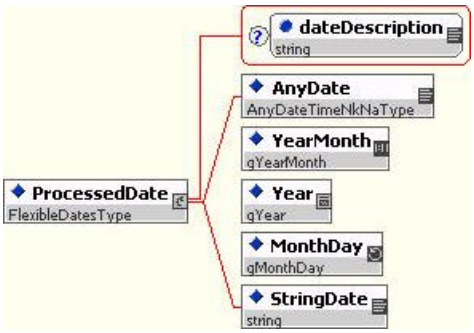
The following sections provide diagrams and element descriptions for each major section of the HR-XML Consortium's Credit Reporting schema.

3.2.1 Credit Report



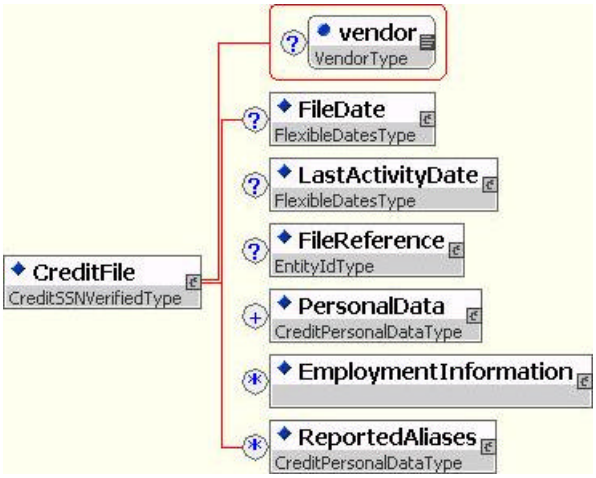
Component Name [Global types listed at the end of the table.]	**ContentModel*** Data type Occurrence: Sequence | Choice | All (minOccurs/maxOccurs) Attributes	**Definition**
/ **CreditReport**	- CreditReportType - (1/1)	Contains a report on the credit status/history of the search subject. A credit report is the result of a credit screening request.

3.2.2 ProcessedDate



/ CreditReport/ **ProcessedDate**	- FlexibleDatesType - S (0/1)	The date the report was processed or generated. This uses FlexibleDatesType, which can accommodate date information in a variety of formats, including a string. For example “Spring 2003.” This flexibility is necessary since source data often does not conform to a formal or complete date format. This type is used throughout the schema.

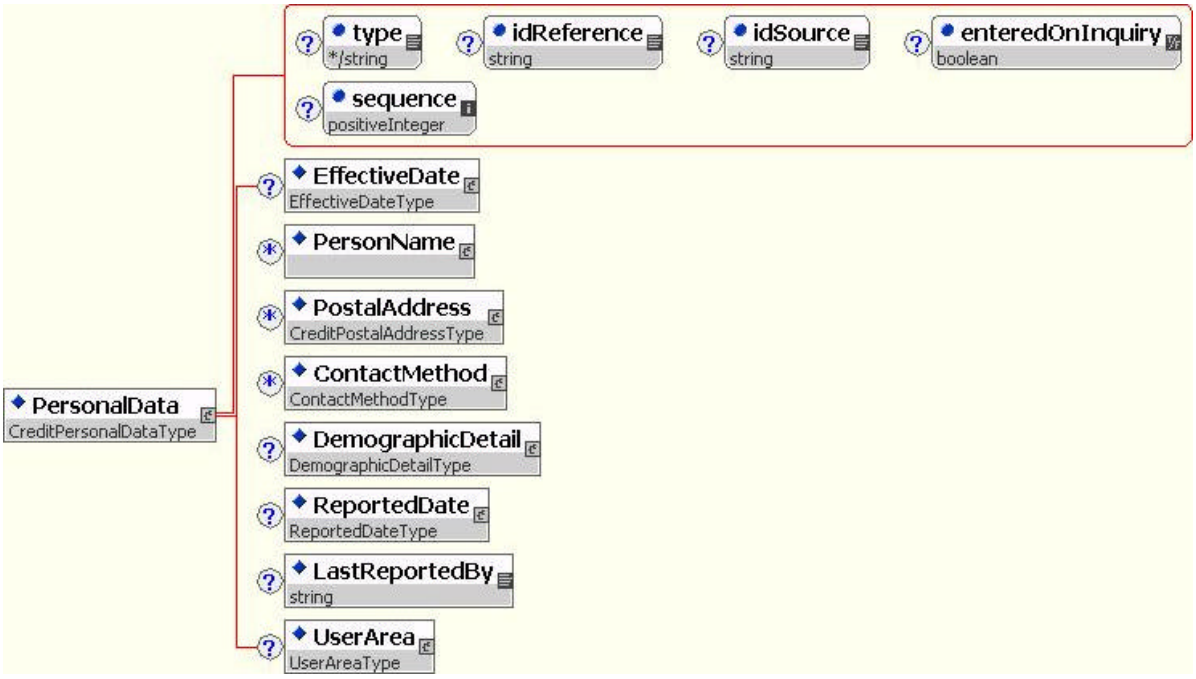
3.2.3 CreditFile



/ CreditReport/ **CreditFile**	- CreditSSNVerifiedType - S (0/*)	Personal and identifying data used as input to the credit search.
/ CreditReport/ CreditFile/ **FileDate**	- FlexibleDatesType - S (0/1)	Date that credit file was established.
/ CreditReport/ CreditFile/	- FlexibleDatesType - S (0/1)	Date of last activity reported.

LastActivityDate		
/ CreditReport/ CreditFile/ **FileReference**	- EntityIdType - S (0/1)	File reference number as assigned by Credit Bureau.

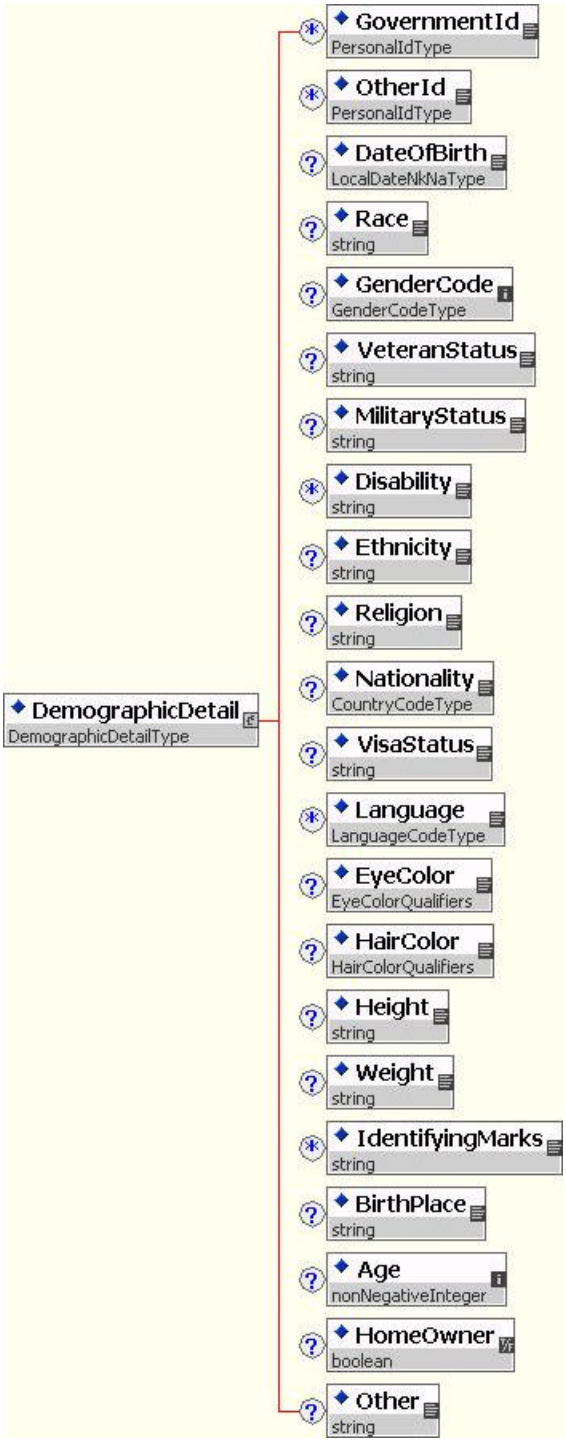
3.2.4 PersonalData



/ CreditReport/ CreditFile/ **PersonalData**	- CreditPersonalDataType - S (1/*)	Demographic and other information about the search subject.
/ CreditReport/ CreditFile/ PersonalData/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditReport/ CreditFile/ PersonalData/ **PersonName**	xsd:extension **base:** PersonNameType type - PersonNameTypeType - optional	The name of a person.
/ CreditReport/ CreditFile/ PersonalData/ PersonName/ **type**	- PersonNameTypeType -	The type of PersonName. Enumerated values include Subject, Alias, Other, Contact. Other values are permitted if pre-fixed with “x:”.
/ CreditReport/ CreditFile/ PersonalData/ **PostalAddress**	- CreditPostalAddressType - S (0/*)	The HR-XML Consortium’s PostalAddress specification defines the postal address.

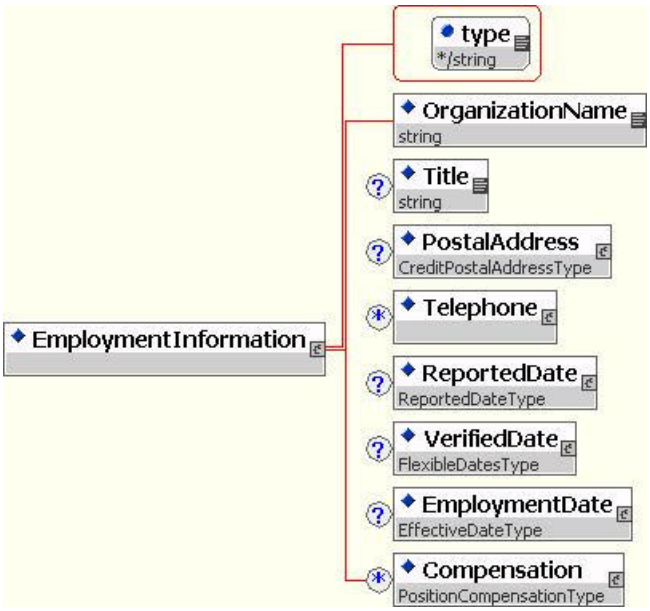
/ CreditReport/ CreditFile/ PersonalData/ PostalAddress/ **ReportedDate**	- ReportedDateType - S (0/1)	The date the information was added to the credit file.
/ CreditReport/ CreditFile/ PersonalData/ **ContactMethod**	- ContactMethodType - S (0/*)	Contact information, such as work or home telephone number.

3.2.5 DemographicDetail



/ CreditReport/ CreditFile/ PersonalData/ **DemographicDetail**	- DemographicDetailType - S (0/1)	Demographic information for the subject upon which the screening will be performed upon. Primarily the GovernmentId, DateofBirth, Race and GenderCode unless otherwise specified by the organization performing the screening. Note that DemographicDetailType is defined within DemographicDetail.xsd, a schema included within ScreeningTypes.xsd.
/ CreditReport/ CreditFile/ PersonalData/ **ReportedDate**	- ReportedDateType - S (0/1)	The date the information was added to the credit file.
/ CreditReport/ CreditFile/ PersonalData/ **LastReportedBy**	- xsd:string - S (0/1)	Identification of entity last reporting the information.

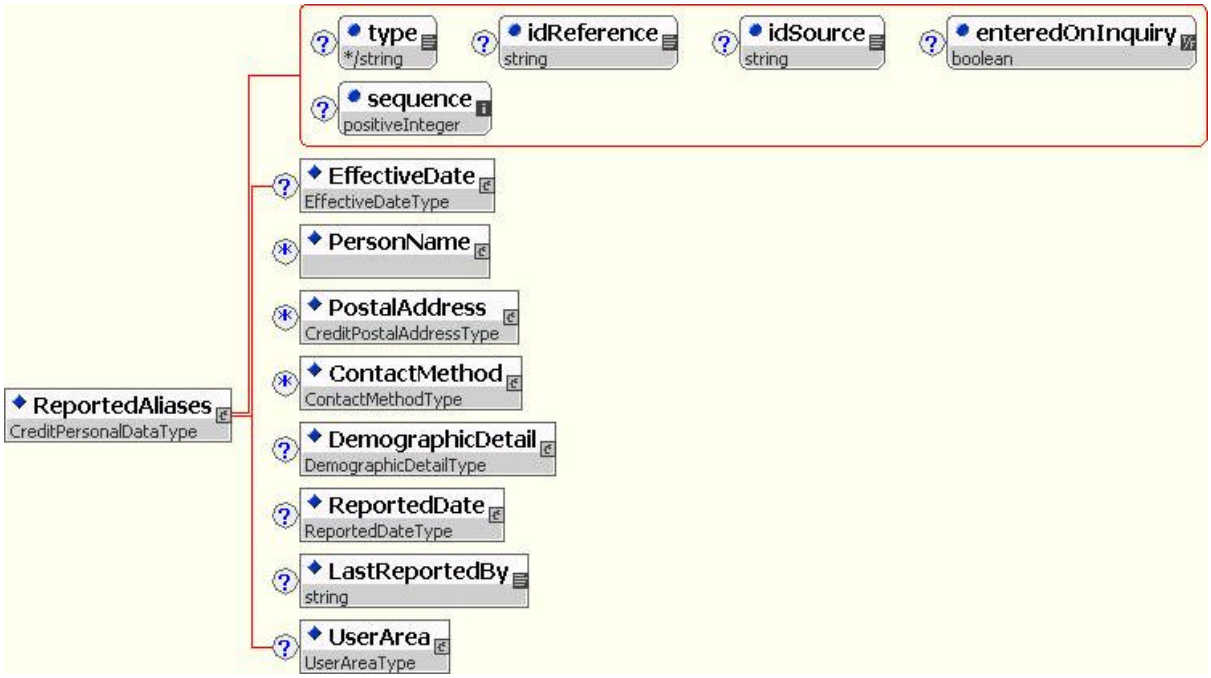
3.2.6 EmploymentInformation



/ CreditReport/ CreditFile/ **EmploymentInformation**	OrganizationName - xsd:string - S (1/1) Title - xsd:string - S (0/1) PostalAddress - CreditPostalAddressType - S (0/1) Telephone - TelcomNumberType - S (0/*) ReportedDate - ReportedDateType - S (0/1) VerifiedDate - FlexibleDatesType - S (0/1) EmploymentDate - EffectiveDateType - S (0/1) Compensation - PositionCompensationType - S (0/*) type xsd:restriction **base:** xsd:string [Enumerations]: Current, Prior, Spouse, Other, Unknown - - required	A collection of information about a current or former employer of the person who is the subject of the credit report.
/ CreditReport/ CreditFile/ EmploymentInformation/ **type**	xsd:restriction **base:** xsd:string [Enumerations]: Current, Prior, Spouse, Other, Unknown	Indicates the type employment information being reported.
/ CreditReport/ CreditFile/ EmploymentInformation/ **OrganizationName**	- xsd:string - S (1/1)	The name by which an organization or enterprise is known as established under the laws of a country, state, province or ruling governmental body for the purpose of conducting business transactions.
/ CreditReport/ CreditFile/ EmploymentInformation/ **Title**	- xsd:string - S (0/1)	The title of the position held by the human resource.
/ CreditReport/ CreditFile/ EmploymentInformation/ **PostalAddress**	- CreditPostalAddressType - S (0/1)	CPO's PostalAddress 1.2 version. Defines the mailing address of the worksite.
/ CreditReport/ CreditFile/ EmploymentInformation/ PostalAddress/ **ReportedDate**	- ReportedDateType - S (0/1)	The date the information was added to the credit file.
/ CreditReport/ CreditFile/ EmploymentInformation/ **Telephone**	xsd:extension **base:** TelcomNumberType type - xsd:string -	A telephone number.
/ CreditReport/ CreditFile/ EmploymentInformation/ Telephone/ **type**	- xsd:string -	The type or classification for the related component.
/ CreditReport/ CreditFile/ EmploymentInformation/ **ReportedDate**	- ReportedDateType - S (0/1)	The date the information was added to the credit file.

/ CreditReport/ CreditFile/ EmploymentInformation/ **VerifiedDate**	- FlexibleDatesType - S (0/1)	The date on which the reported information was last verified
/ CreditReport/ CreditFile/ EmploymentInformation/ **EmploymentDate**	- EffectiveDateType - S (0/1)	Dates of employment.
/ CreditReport/ CreditFile/ EmploymentInformation/ **Compensation**	- PositionCompensationType - S (0/*)	Details on the compensation package offered to a human resource.
/ CreditReport/ CreditFile/ EmploymentInformation/ **type**	xsd:restriction **base:** xsd:string [Enumerations]: Current, Prior, Spouse, Other, Unknown	The type or classification for the related component.

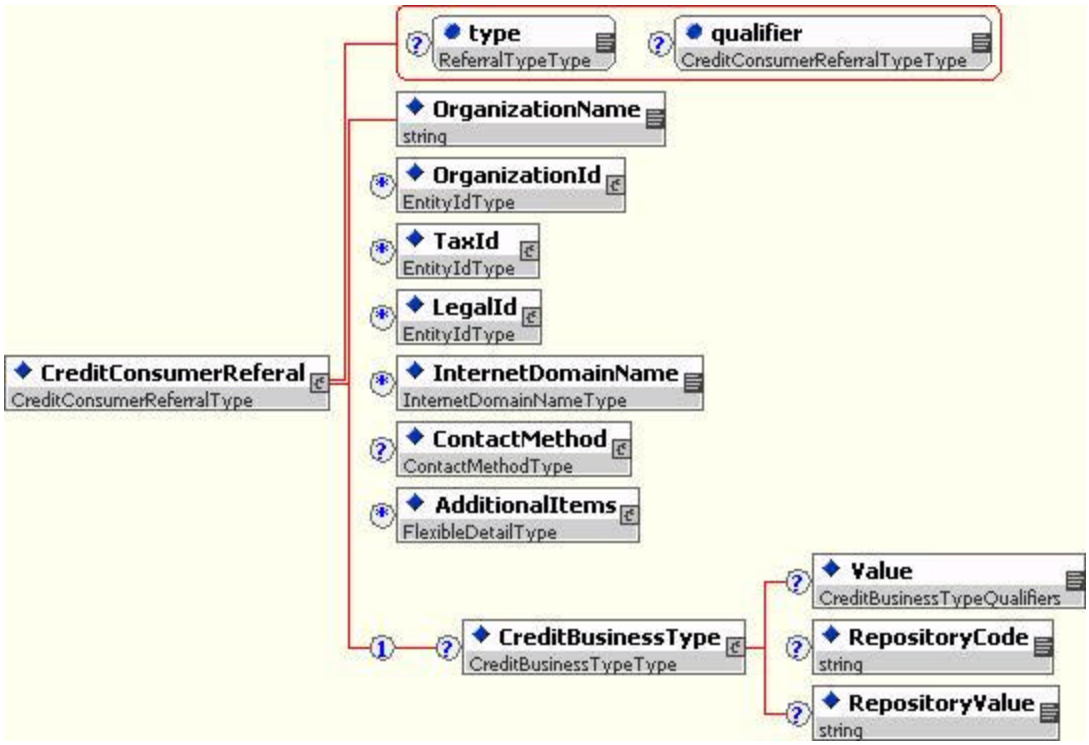
3.2.7 ReportedAliases



/ CreditReport/ CreditFile/ **ReportedAliases**	- CreditPersonalDataType – S (0/*)	Any other names or aliases reported for the search subject.
/ CreditReport/ CreditFile/ ReportedAliases/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditReport/ CreditFile/ ReportedAliases/ **PersonName**	xsd:extension **base:** PersonNameType type - PersonNameTypeType - optional	The name of a person.

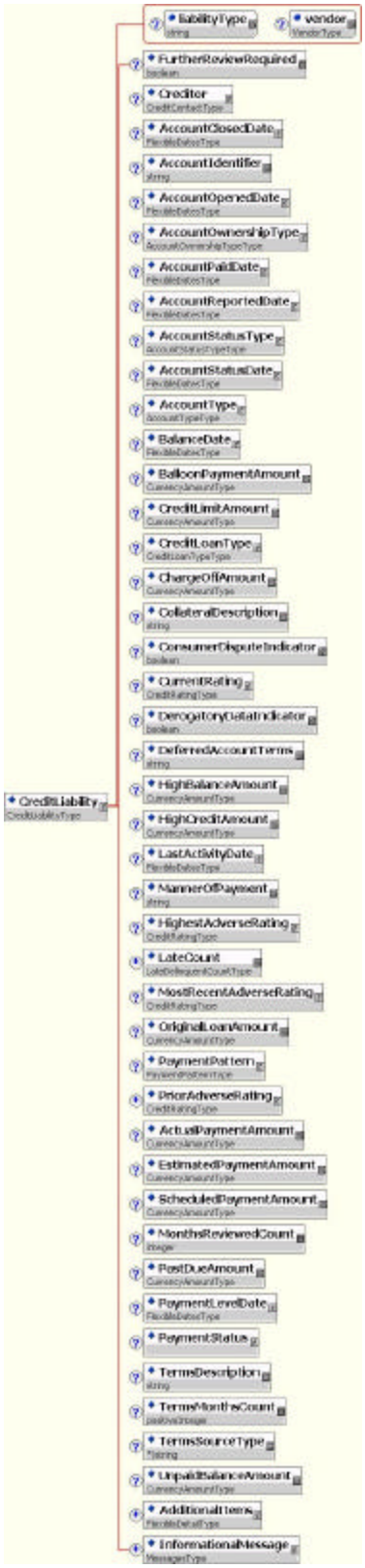
/ CreditReport/ CreditFile/ ReportedAliases/ PersonName/ **type**	- PersonNameTypeType -	The type of PersonName. Enumerated values include Subject, Alias, Other, Contact. Other values are permitted if pre-fixed with “x:”.
/ CreditReport/ CreditFile/ ReportedAliases/ **PostalAddress**	- CreditPostalAddressType - S (0/*)	CPO's PostalAddress 1.2 version. Defines the mailing address of the worksite.
/ CreditReport/ CreditFile/ ReportedAliases/ PostalAddress/ **ReportedDate**	- ReportedDateType - S (0/1)	The date the information was added to the credit file.
/ CreditReport/ CreditFile/ ReportedAliases/ **ContactMethod**	- ContactMethodType - S (0/*)	Contact information, such as work or home telephone number.
/ CreditReport/ CreditFile/ ReportedAliases/ **DemographicDetail**	- DemographicDetailType - S (0/1)	Demographic information for the subject upon which the screening will be performed upon. Primarily the GovernmentId, DateofBirth, Race and GenderCode unless otherwise specified by the organization performing the screening.
/ CreditReport/ CreditFile/ ReportedAliases/ **ReportedDate**	- ReportedDateType - S (0/1)	The date the information was added to the credit file.
/ CreditReport/ CreditFile/ ReportedAliases/ **LastReportedBy**	- xsd:string - S (0/1)	Identification of entity last reporting the information.

3.2.8 CreditConsumerReferal



/ CreditReport/ **CreditConsumerReferal**	- CreditConsumerReferralType - S (0/*)	Contains contact information for the credit bureau(s) and/or other organization responsible for reporting the information in the credit report.
/ CreditReport/ CreditConsumerReferal/ **CreditBusinessType**	- CreditBusinessTypeType - S (0/1)	The credit repository bureaus ess of the liability holder. This automated scoring application. ity and inquiry records from Union.
/ CreditReport/ CreditConsumerReferal/ CreditBusinessType/ **Value**	- CreditBusinessTypeQualifiers - S (0/1)	Container for the value required by the current context.
/ CreditReport/ CreditConsumerReferal/ CreditBusinessType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ CreditConsumerReferal/ CreditBusinessType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.

3.2.9 CreditLiability

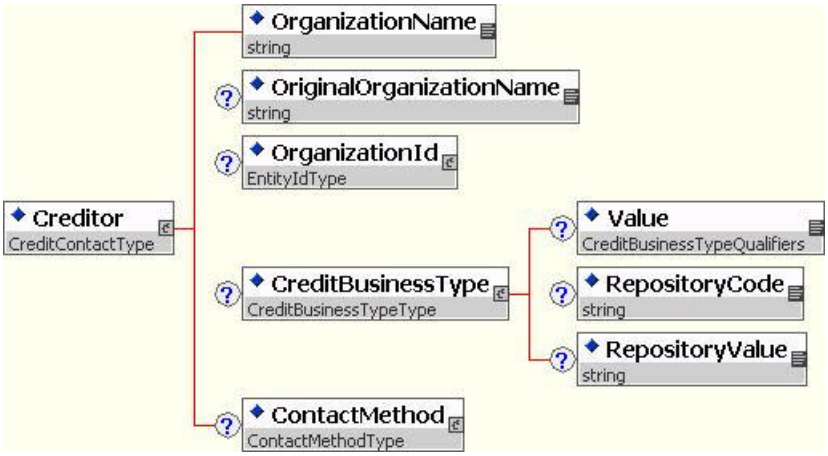


/ CreditReport/ **CreditLiability**	- CreditLiabilityType - S (0/*)	A collection of information regarding a credit liability -- e.g., loan, revolving credit line, etc. -- associated with the search subject.
/ CreditReport/ CreditLiability/ **FurtherReviewRequired**	- xsd:boolean - S (0/1)	A boolean indicating whether further review may be required.
/ CreditReport/ CreditLiability/ **AccountClosedDate**	- FlexibleDatesType - S (0/1)	The date that the credit liability account was closed by the liability holder.
/ CreditReport/ CreditLiability/ **AccountIdentifier**	- xsd:string - S (0/1)	The account number assigned to the liability account as provided by the credit repository bureau.
/ CreditReport/ CreditLiability/ **AccountOpenedDate**	- FlexibleDatesType - S (0/1)	The date that the credit liability account was opened by the liability holder.
/ CreditReport/ CreditLiability/ **AccountPaidDate**	- FlexibleDatesType - S (0/1)	The date that the credit liability was reported paid to zero by the liability holder.
/ CreditReport/ CreditLiability/ **AccountReportedDate**	- FlexibleDatesType - S (0/1)	The date that the credit liability data was reported by the liability holder.
/ CreditReport/ CreditLiability/ **AccountStatusDate**	- FlexibleDatesType - S (0/1)	The AccountStatusDate is the date that the account's CurrentRating was last changed by the liability holder. If the CurrentRating status is Bankruptcy, for example, the StatusDate would be when the account first went into bankkruptcy.
/ CreditReport/ CreditLiability/ **ChargeOffAmount**	- CurrencyAmountType - S (0/1)	The amount charged off by a liability holder, usually for an account in collection.
/ CreditReport/ CreditLiability/ **CollateralDescription**	- xsd:string - S (0/1)	A description of any property or other collateral securing the loan.
/ CreditReport/ CreditLiability/ **ConsumerDisputeIndicator**	- xsd:boolean - S (0/1)	A boolean to indicate whether or not the consumer (borrower) disputes information reported for this account and has filed a FCRA dispute form.
/ CreditReport/ CreditLiability/ **DerogatoryDataIndicator**	- xsd:boolean - S (0/1)	A boolean that indicates whether or not the liability account contains adverse or derogatory information.
/ CreditReport/ CreditLiability/ **DeferredAccountTerms**	xsd:extension **base:** xsd:string type - DeferredLoanTermsType - optional	Terms of the deferred acount.

/ CreditReport/ CreditLiability/ DeferredAccountTerms/ **type**	- DeferredLoanTermsType -	Type of loan terms. Allows Experian value – “D” – or additional values if pre-fixed with “x:”.
/ CreditReport/ CreditLiability/ **HighBalanceAmount**	- CurrencyAmountType - S (0/1)	The highest balance recorded for the account by the liability holder.
/ CreditReport/ CreditLiability/ **HighCreditAmount**	- CurrencyAmountType - S (0/1)	The highest credit limit established for the account by the liability holder. It could be higher than the current credit limit.
/ CreditReport/ CreditLiability/ **LastActivityDate**	- FlexibleDatesType - S (0/1)	Date of last activity reported.
/ CreditReport/ CreditLiability/ **MannerOfPayment**	- xsd:string - S (0/1)	The current manner of payment for the liability account.
/ CreditReport/ CreditLiability/ **LateCount**	- LateDelinquentCountType - S (0/*)	The number of times the liability account was reported late by the liability holder.
/ CreditReport/ CreditLiability/ **OriginalLoanAmount**	- CurrencyAmountType - S (0/1)	The original amount of the loan.
/ CreditReport/ CreditLiability/ **ActualPaymentAmount**	- CurrencyAmountType - S (0/1)	The monthly amount the consumer has paid or is scheduled to pay.
/ CreditReport/ CreditLiability/ **EstimatedPaymentAmount**	- CurrencyAmountType - S (0/1)	The estimated monthly amount the consumer will pay or is scheduled to pay.
/ CreditReport/ CreditLiability/ **ScheduledPaymentAmount**	- CurrencyAmountType - S (0/1)	The monthly amount the consumer is scheduled to pay.
/ CreditReport/ CreditLiability/ **MonthsReviewedCount**	- xsd:integer - S (0/1)	The number of months of account history reported by the liability holder. This is the period over which Late Counts are accumulated.
/ CreditReport/ CreditLiability/ **PastDueAmount**	- CurrencyAmountType - S (0/1)	Amount past due.
/ CreditReport/ CreditLiability/ **PaymentLevelDate**	- FlexibleDatesType - S (0/1)	The date the account first reached the present status level.
/ CreditReport/ CreditLiability/ **TermsDescription**	- xsd:string - S (0/1)	A text description for the loan terms (for example, 360 months at $820 per month).
/ CreditReport/ CreditLiability/ **TermsMonthsCount**	- xsd:positiveInteger - S (0/1)	The total number of months established as terms for repayment of a loan.

/ CreditReport/ CreditLiability/ **TermsSourceType**	xsd:restriction **base:** xsd:string [Enumerations]: Calculated, Provided	Indicates whether the monthly payment terms amount was provided by the repository bureau, or calculated by the credit bureau.
/ CreditReport/ CreditLiability/ **UnpaidBalanceAmount**	- CurrencyAmountType - S (0/1)	The balance owed on a liability account as of the Date Reported by a repository bureau or credit bureau.
/ CreditReport/ CreditLiability/ **AdditionalItems**	- FlexibleDetailType - S (0/*)	A flexible container for passing other relevant details.

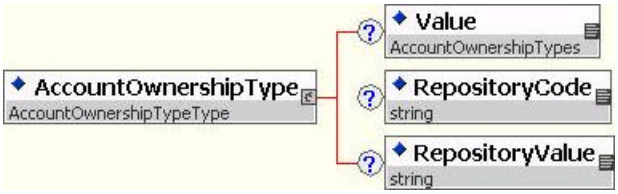
3.2.10 Creditor



/ CreditReport/ CreditLiability/ **Creditor**	- CreditContactType - S (0/1)	Contact information for a lender or other creditor.
/ CreditReport/ CreditLiability/ Creditor/ **OrganizationName**	- xsd:string - S (1/1)	The name by which an organization or enterprise is known as established under the laws of a country, state, province or ruling governmental body for the purpose of conducting business transactions.
/ CreditReport/ CreditLiability/ Creditor/ **OriginalOrganizationName**	- xsd:string - S (0/1)	When a liability account has been transferred or is being handled by a collection agency, this element indicates the name of original creditor.
/ CreditReport/ CreditLiability/ Creditor/ **OrganizationId**	- EntityIdType - S (0/1)	An organizational identifier.

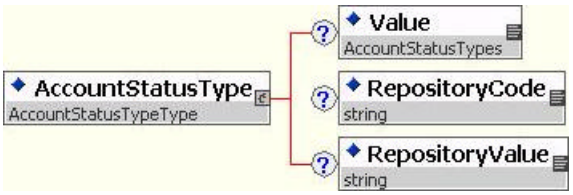
/ CreditReport/ CreditLiability/ Creditor/ **CreditBusinessType**	- CreditBusinessTypeType - S (0/1)	The credit repository bureaus can identify the type of business of the liability holder. This information is needed for an automated scoring application. This data is available for liability and inquiry records from Equifax, Experian and Trans Union.
/ CreditReport/ CreditLiability/ Creditor/ CreditBusinessType/ **Value**	- CreditBusinessTypeQualifiers - S (0/1)	Enumerated values include: “Advertising”, ”Automotive”, ”Banking”, ”Clothing”, “CollectionServices”, “Contractors”, etc. For further information, see CreditBusinessTypeQualifiers in Section 3.2.35, Global Simple Types.
/ CreditReport/ CreditLiability/ Creditor/ CreditBusinessType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ CreditLiability/ Creditor/ CreditBusinessType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ CreditLiability/ Creditor/ **ContactMethod**	- ContactMethodType - S (0/1)	Contact information, such as work or home telephone number.

3.2.11 AccountOwnershipType



/ CreditReport/ CreditLiability/ **AccountOwnershipType**	- AccountOwnershipTypeType - S (0/1)	Describes the relationship between the borrower(s) and the liability account. The following enumerations are available for "Value": AuthorizedUser; Comaker; Individual; JointContractualLiability; JointParticipating; Maker; OnBehalfOf; Terminated; and Undesignated. Additional values are allowed if prefixed with an "x:" Also contains RepositoryCode and RepositoryValue. These elements have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ CreditLiability/ AccountOwnershipType/ **Value**	- AccountOwnershipTypes - S (0/1)	Container for the value required by the current context.
/ CreditReport/ CreditLiability/ AccountOwnershipType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ CreditLiability/ AccountOwnershipType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.

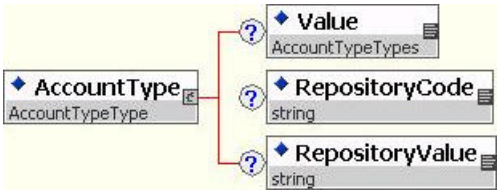
3.2.12 AccountStatusType



/ CreditReport/ CreditLiability/ **AccountStatusType**	- AccountStatusTypeType - S (0/1)	Status for an account as of the AccountStatusDate.
/ CreditReport/ CreditLiability/ AccountStatusType/ **Value**	- AccountStatusTypes - S (0/1)	Indicates the status of the account. Enumerated values are: “Closed”, “Frozen”, “Open”, “Paid”, “Refinanced”, and “Transferred”. Additional values are permitted if pre-fixed with “x:”.

/ CreditReport/ CreditLiability/ AccountStatusType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ CreditLiability/ AccountStatusType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.

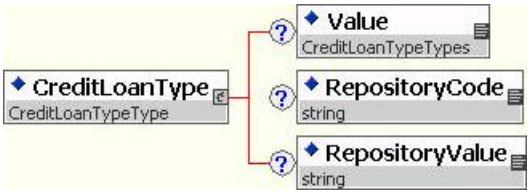
3.2.13 AccountType



/ CreditReport/ CreditLiability/ **AccountType**	- AccountTypeType - S (0/1)	This describes the type of account established with the liability account holder. For example, credit line, installment, mortgage, open, revolving. Enumerated values include CreditLine; Installment; Mortgage; Open; Revolving; and Unknown. Additional values are allowed if prefixed with an "x:" Also contains RepositoryCode and RepositoryValue. These elements have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ CreditLiability/ AccountType/ **Value**	- AccountTypeTypes - S (0/1)	The type of account. Enumerations include “CreditLine”, “Installment”, “Mortgage”, “Open”, “Revolving”, and “Unknown”. Additional values are permitted if pre-fixed with “x:”.
/ CreditReport/ CreditLiability/ AccountType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.

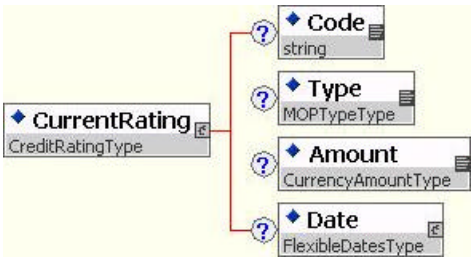
/ CreditReport/ CreditLiability/ AccountType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.

3.2.14 CreditLoanType



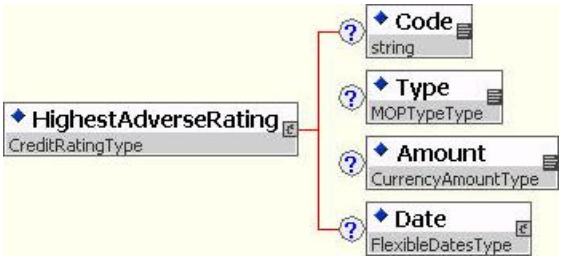
/ CreditReport/ CreditLiability/ **CreditLoanType**	- CreditLoanTypeType - S (0/1)	Contains information describing the type of loan or liability. Value under CreditLoanType can contain more than 90 enumerated values (for example, Automobile, AutoRefinance, Boat, etc.) Also contains RepositoryCode and RepositoryValue. These elements have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ CreditLiability/ CreditLoanType/ **Value**	- CreditLoanTypeTypes - S (0/1)	Identifies the type of loan. More than 90 loan types are enumerated. “Agriculture”, “ChildSupport”, “Lease”, and “Mortgage” are examples of possible values. Additional values are permtted if they are pre-fixed with “x:”.
/ CreditReport/ CreditLiability/ CreditLoanType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ CreditLiability/ CreditLoanType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.

3.2.15 CurrentRating



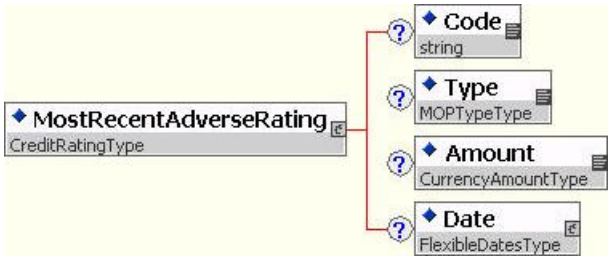
/ CreditReport/ CreditLiability/ **CurrentRating**	- CreditRatingType - S (0/1)	Contains credit bureau codes, "manner of payment" with respect to delinquencies, and dates and amounts when the borrower was late on payments.
/ CreditReport/ CreditLiability/ CurrentRating/ **Code**	- xsd:string - S (0/1)	Code value provided by credit bureau.
/ CreditReport/ CreditLiability/ CurrentRating/ **Type**	- MOPTypeType - S (0/1)	The type of information supplied.
/ CreditReport/ CreditLiability/ CurrentRating/ **Amount**	- CurrencyAmountType - S (0/1)	A monetary amount.
/ CreditReport/ CreditLiability/ CurrentRating/ **Date**	- FlexibleDatesType - S (0/1)	A date.

3.2.16 HighestAdverseRating



/ CreditReport/ CreditLiability/ **HighestAdverseRating**	- CreditRatingType - S (0/1)	The most recent date and payment history code of the worst status beyond the current payment history element's contents.
/ CreditReport/ CreditLiability/ HighestAdverseRating/ **Code**	- xsd:string - S (0/1)	Code value provided by credit bureau.
/ CreditReport/ CreditLiability/ HighestAdverseRating/ **Type**	- MOPTypeType - S (0/1)	This is the account's Manner Of Payment (MOP) type. Enumerated values include: AsAgreed, ChargeOff, Collection, Foreclosure, Late30Days, Late60Days, Late90Days, LateOver120Days, NoDataAvailable, Repossession, TooNew, WageEarnerPlan. Additional values are permitted if pre-fixed with "x:".
/ CreditReport/ CreditLiability/ HighestAdverseRating/ **Amount**	- CurrencyAmountType - S (0/1)	A monetary amount.
/ CreditReport/ CreditLiability/ HighestAdverseRating/ **Date**	- FlexibleDatesType - S (0/1)	A date.

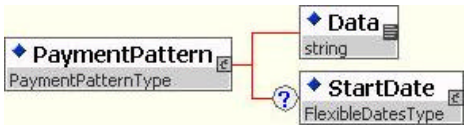
3.2.17 MostRecentAdverseRating



/ CreditReport/ CreditLiability/ **MostRecentAdverseRating**	- CreditRatingType - S (0/1)	The most recent amount that the borrower was reported delinquent by the liability holder.
/ CreditReport/ CreditLiability/ MostRecentAdverseRating/ **Code**	- xsd:string - S (0/1)	Code value provided by credit bureau.

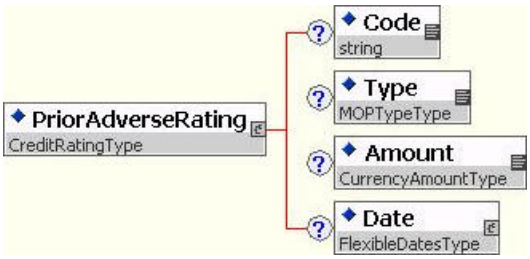
/ CreditReport/ CreditLiability/ MostRecentAdverseRating/ **Type**	- MOPTypeType - S (0/1)	This is the account's Manner Of Payment (MOP) type. Enumerated values include: AsAgreed, ChargeOff, Collection, Foreclosure, Late30Days, Late60Days, Late90Days, LateOver120Days, NoDataAvailable, Repossession, TooNew, WageEarnerPlan. Additional values are permitted if pre-fixed with "x:".
/ CreditReport/ CreditLiability/ MostRecentAdverseRating/ **Amount**	- CurrencyAmountType - S (0/1)	A monetary amount.
/ CreditReport/ CreditLiability/ MostRecentAdverseRating/ **Date**	- FlexibleDatesType - S (0/1)	A date.

3.2.18 PaymentPattern



/ CreditReport/ CreditLiability/ **PaymentPattern**	- PaymentPatternType - S (0/1)	This is a set of previous monthly payment ratings beginning with the Payment Pattern Start Date.
/ CreditReport/ CreditLiability/ PaymentPattern/ **Data**	- xsd:string - S (1/1)	The date of the beginning of the data in the Credit Liability Payment Pattern Data.
/ CreditReport/ CreditLiability/ PaymentPattern/ **StartDate**	- FlexibleDatesType - S (0/1)	The beginning effective date for the specified supporting information.

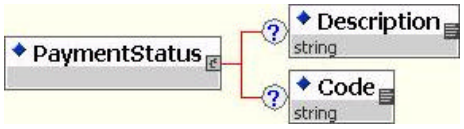
3.2.19 PriorAdverseRating



/ CreditReport/ CreditLiability/ **PriorAdverseRating**	- CreditRatingType - S (0/1)	Information on prior adverse ratings.

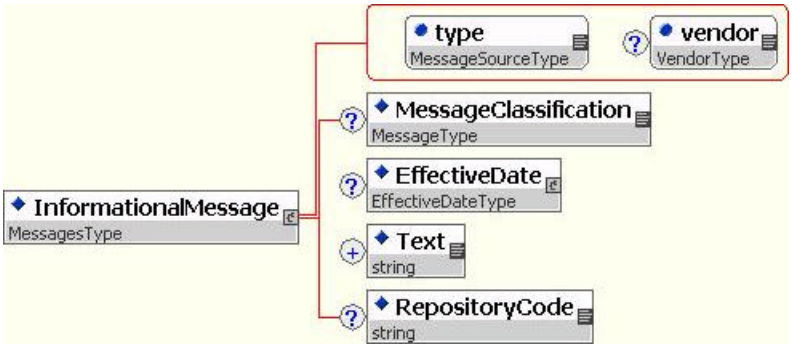
/ CreditReport/ CreditLiability/ PriorAdverseRating/ **Code**	- xsd:string - S (0/1)	Code value provided by credit bureau.
/ CreditReport/ CreditLiability/ PriorAdverseRating/ **Type**	- MOPTypeType - S (0/1)	This is the account's Manner Of Payment (MOP) type. Enumerated values include: AsAgreed, ChargeOff, Collection, Foreclosure, Late30Days, Late60Days, Late90Days, LateOver120Days, NoDataAvailable, Repossession, TooNew, WageEarnerPlan. Additional values are permitted if pre-fixed with "x:".
/ CreditReport/ CreditLiability/ PriorAdverseRating/ **Amount**	- CurrencyAmountType - S (0/1)	A monetary amount.
/ CreditReport/ CreditLiability/ PriorAdverseRating/ **Date**	- FlexibleDatesType - S (0/1)	A date.

3.2.20 PaymentStatus



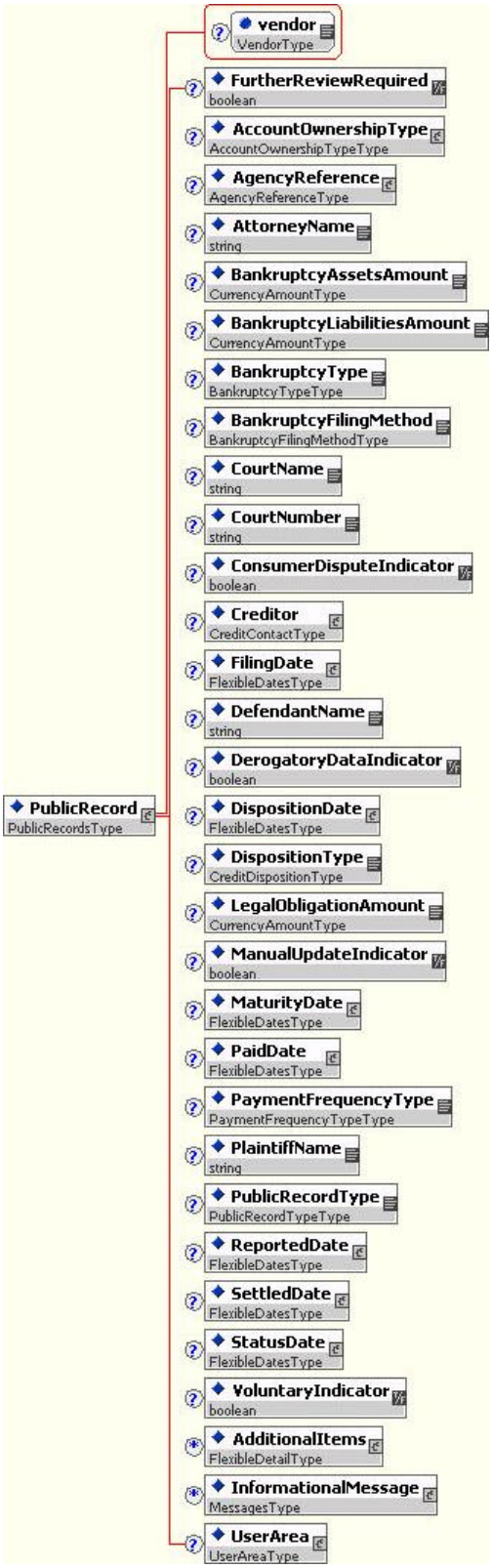
/ CreditReport/ CreditLiability/ **PaymentStatus**	Description - xsd:string - S (0/1) Code - xsd:string - S (0/1)	A description of the payment history of the account as of the balance date.
/ CreditReport/ CreditLiability/ PaymentStatus/ **Description**	- xsd:string - S (0/1)	Describes any work site environment information not previously defined. For example, square footage of work area.
/ CreditReport/ CreditLiability/ PaymentStatus/ **Code**	- xsd:string - S (0/1)	Code value provided by credit bureau.

3.2.21 InformationalMessage



/ CreditReport/ CreditLiability/ **InformationalMessage**	- MessagesType - S (0/*)	Informational messages provided by the organization granting the credit.
/ CreditReport/ CreditLiability/ InformationalMessage/ **MessageClassification**	- MessageType - S (0/1)	Additional identification of the message or alert source. i.e. EquifaxSAFESCAN, Lender, RepositoryBureau, etc.
/ CreditReport/ CreditLiability/ InformationalMessage/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditReport/ CreditLiability/ InformationalMessage/ **Text**	- xsd:string - S (1/*)	Explanatory text.
/ CreditReport/ CreditLiability/ InformationalMessage/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.

3.2.22 PublicRecord



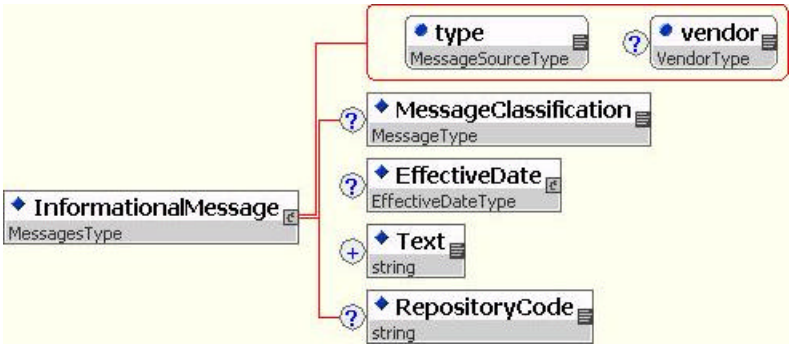
/ CreditReport/ **PublicRecord**	- PublicRecordsType - S (0/*)	Information on bankruptcy and similar liabilities related to court actions/records.
/ CreditReport/ PublicRecord/ **FurtherReviewRequired**	- xsd:boolean - S (0/1)	A boolean indicating whether further review may be required.
/ CreditReport/ PublicRecord/ **AccountOwnershipType**	- AccountOwnershipTypeType - S (0/1)	Describes the relationship between the borrower(s) and the liability account. The following enumerations are available for "Value": AuthorizedUser; Comaker; Individual; JointContractualLiability; JointParticipating; Maker; OnBehalfOf; Terminated; and Undesignated. Additional values are allowed if prefixed with an "x:" Also contains RepositoryCode and RepositoryValue. These elements have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ PublicRecord/ AccountOwnershipType/ **Value**	- AccountOwnershipTypes - S (0/1)	Container for the value required by the current context.
/ CreditReport/ PublicRecord/ AccountOwnershipType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ PublicRecord/ AccountOwnershipType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ PublicRecord/ **AgencyReference**	- AgencyReferenceType - S (0/1)	Contains the case, docket, or other identifier and associated file date assigned by the reporting agency.
/ CreditReport/ PublicRecord/ **AttorneyName**	- xsd:string - S (0/1)	The name of the firm or person serving providing legal representation or service as an attorney.
/ CreditReport/ PublicRecord/ **BankruptcyAssetsAmount**	- CurrencyAmountType - S (0/1)	The amount of the defendants declared assets at the time of bankruptcy.
/ CreditReport/ PublicRecord/ **BankruptcyLiabilitiesAmount**	- CurrencyAmountType - S (0/1)	The amount of the defendants declared liabilities at the time of bankruptcy.
/ CreditReport/ PublicRecord/ **BankruptcyType**	- BankruptcyTypeType - S (0/1)	Specifies the type of bankruptcy. Valid values are "Business" and "Individual". Additional values are permitted if prefixed with "x:".

/ CreditReport/ PublicRecord/ **BankruptcyFilingMethod**	- BankruptcyFilingMethodType - S (0/1)	Specifies the bankruptcy filing methods. Valid values are "Individual" and "Joint". Additional values are permitted if prefixed with "x:".
/ CreditReport/ PublicRecord/ **CourtName**	- xsd:string - S (0/1)	Name of court to be searched. If court and/or country is not available, then PostalCode and Municipality must be supplied. In all cases, Region and CountryCode in the parent element must be supplied.
/ CreditReport/ PublicRecord/ **CourtNumber**	- xsd:string - S (0/1)	Number identifying a court.
/ CreditReport/ PublicRecord/ **ConsumerDisputeIndicator**	- xsd:boolean - S (0/1)	A boolean to indicate whether or not the consumer (borrower) disputes information reported for this account and has filed a FCRA dispute form.
/ CreditReport/ PublicRecord/ **Creditor**	- CreditContactType - S (0/1)	Contact information for a lender or other creditor.
/ CreditReport/ PublicRecord/ Creditor/ **OrganizationName**	- xsd:string - S (1/1)	The name by which an organization or enterprise is known as established under the laws of a country, state, province or ruling governmental body for the purpose of conducting business transactions.
/ CreditReport/ PublicRecord/ Creditor/ **OriginalOrganizationName**	- xsd:string - S (0/1)	When a liability account has been transferred or is being handled by a collection agency, this element indicates the name of original creditor.
/ CreditReport/ PublicRecord/ Creditor/ **OrganizationId**	- EntityIdType - S (0/1)	An organizational identifier.
/ CreditReport/ PublicRecord/ Creditor/ **CreditBusinessType**	- CreditBusinessTypeType - S (0/1)	The credit repository bureaus can identify the type of business of the liability holder. This information is needed for an automated scoring application. This data is available for liability and inquiry records from Equifax, Experian and Trans Union.
/ CreditReport/ PublicRecord/ Creditor/ CreditBusinessType/ **Value**	- CreditBusinessTypeQualifiers - S (0/1)	Container for the value required by the current context.
/ CreditReport/ PublicRecord/ Creditor/ CreditBusinessType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.

/ CreditReport/ PublicRecord/ Creditor/ CreditBusinessType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ PublicRecord/ Creditor/ **ContactMethod**	- ContactMethodType - S (0/1)	Contact information, such as work or home telephone number.
/ CreditReport/ PublicRecord/ **FilingDate**	- FlexibleDatesType - S (0/1)	Date action was filed with the court.
/ CreditReport/ PublicRecord/ **DefendantName**	- xsd:string - S (0/1)	The name of the defendant.
/ CreditReport/ PublicRecord/ **DerogatoryDataIndicator**	- xsd:boolean - S (0/1)	A boolean that indicates whether or not the liability account contains adverse or derogatory information.
/ CreditReport/ PublicRecord/ **DispositionDate**	- FlexibleDatesType - S (0/1)	The disposition date of the bankruptcy action.
/ CreditReport/ PublicRecord/ **DispositionType**	- CreditDispositionType - S (0/1)	Type of bankruptcy disposition. Enumerated values include: Adjudicated; Appealed; Cancelled; Completed; Converted; Discharged; Dismissed; Distributed; Filed; Granted; InvoluntarilyDischarged; Nonadjudicated; Other; Paid; PaidNotSatisfied; Pending; RealEstateSold; Released; Rescinded; Satisfied; Settled; Unknown; Unreleased; Unsatisfied; Vacated; VoluntarilyDischarged; and Withdrawn. Additional values are permitted if prefixed with an "x:".
/ CreditReport/ PublicRecord/ **LegalObligationAmount**	- CurrencyAmountType - S (0/1)	This is the amount listed in the public record that the defendant is obligated to pay.
/ CreditReport/ PublicRecord/ **ManualUpdateIndicator**	- xsd:boolean - S (0/1)	This element indicates whether or not the data in the public record has been manually updated by the credit bureau based on an investigation.
/ CreditReport/ PublicRecord/ **MaturityDate**	- FlexibleDatesType - S (0/1)	Date upon which final payment or settlement is due.
/ CreditReport/ PublicRecord/ **PaidDate**	- FlexibleDatesType - S (0/1)	The date that the liability or legal obligation amount was paid to zero.
/ CreditReport/ PublicRecord/ **PaymentFrequencyType**	- PaymentFrequencyTypeType - S (0/1)	The frequency with which payments are made. For example, Monthly, Bi-Weekly, etc.

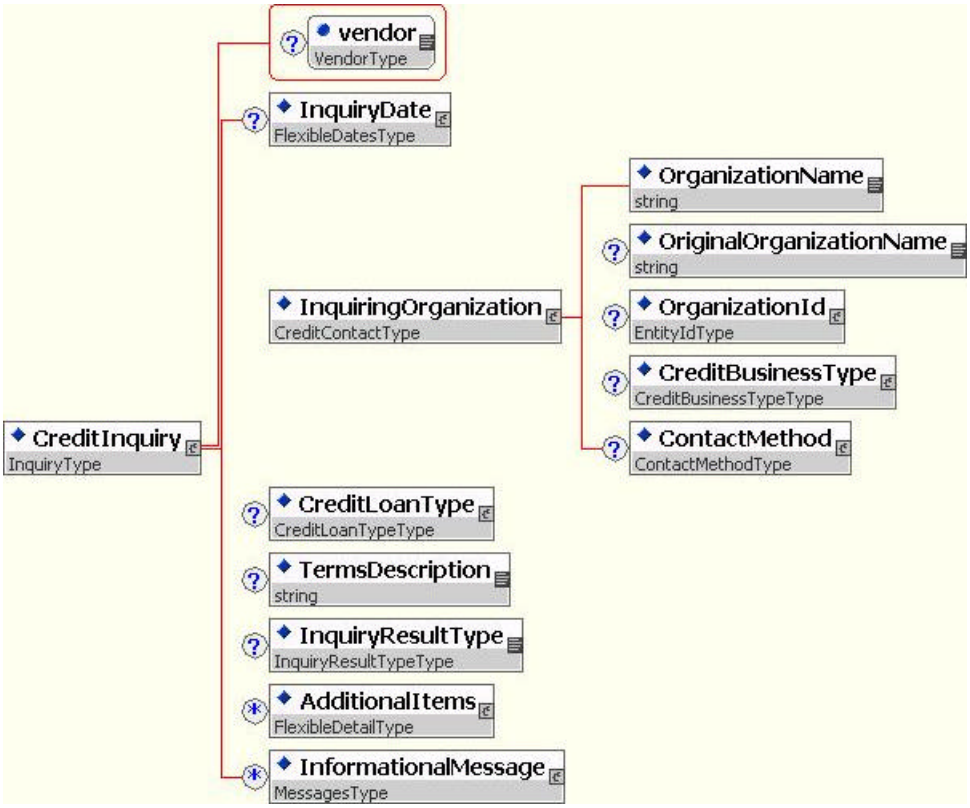
/ CreditReport/ PublicRecord/ **PlaintiffName**	- xsd:string - S (0/1)	The name of the person or other entity who is the plaintiff.
/ CreditReport/ PublicRecord/ **PublicRecordType**	- PublicRecordTypeType - S (0/1)	The type of public record from which liability arises. Enumerated values include Annulment, BankruptcyChapter11, CustodyAgreement, DivorceDecree, etc. Additional values are permitted if prefixed with an "x:"
/ CreditReport/ PublicRecord/ **ReportedDate**	- FlexibleDatesType - S (0/1)	The date the information was added to the credit file.
/ CreditReport/ PublicRecord/ **SettledDate**	- FlexibleDatesType - S (0/1)	The date that the public record case was settled.
/ CreditReport/ PublicRecord/ **StatusDate**	- FlexibleDatesType - S (0/1)	The StatusDate is the date that the accounts Current Rating was changed to that status by the liability holder. If the current rating status is bankruptcy, for example, the StatusDate would be when the account first went into bankkruptcy.
/ CreditReport/ PublicRecord/ **VoluntaryIndicator**	- xsd:boolean - S (0/1)	A boolean value. True if consumer voluntarily dismissed bankruptcy.
/ CreditReport/ PublicRecord/ **AdditionalItems**	- FlexibleDetailType - S (0/*)	A flexible container for passing other relevant details.
/ CreditReport/ PublicRecord/ **InformationalMessage**	- MessagesType - S (0/*)	Informational messages provided by the organization granting the credit.
/ CreditReport/ PublicRecord/ InformationalMessage/ **MessageClassification**	- MessageType - S (0/1)	Additional identification of the message or alert source. i.e. EquifaxSAFESCAN, Lender, RepositoryBureau, etc.
/ CreditReport/ PublicRecord/ InformationalMessage/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditReport/ PublicRecord/ InformationalMessage/ **Text**	- xsd:string - S (1/*)	Explanatory text.
/ CreditReport/ PublicRecord/ InformationalMessage/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.

3.2.23 InformationalMessage



/ CreditReport/ PublicRecord/ **InformationalMessage**	- MessagesType - S (0/*)	Informational messages provided by the organization granting the credit.
/ CreditReport/ PublicRecord/ InformationalMessage/ **MessageClassification**	- MessageType - S (0/1)	Additional identification of the message or alert source. i.e. EquifaxSAFESCAN, Lender, RepositoryBureau, etc.
/ CreditReport/ PublicRecord/ InformationalMessage/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditReport/ PublicRecord/ InformationalMessage/ **Text**	- xsd:string - S (1/*)	Explanatory text.
/ CreditReport/ PublicRecord/ InformationalMessage/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.

3.2.24 CreditInquiry

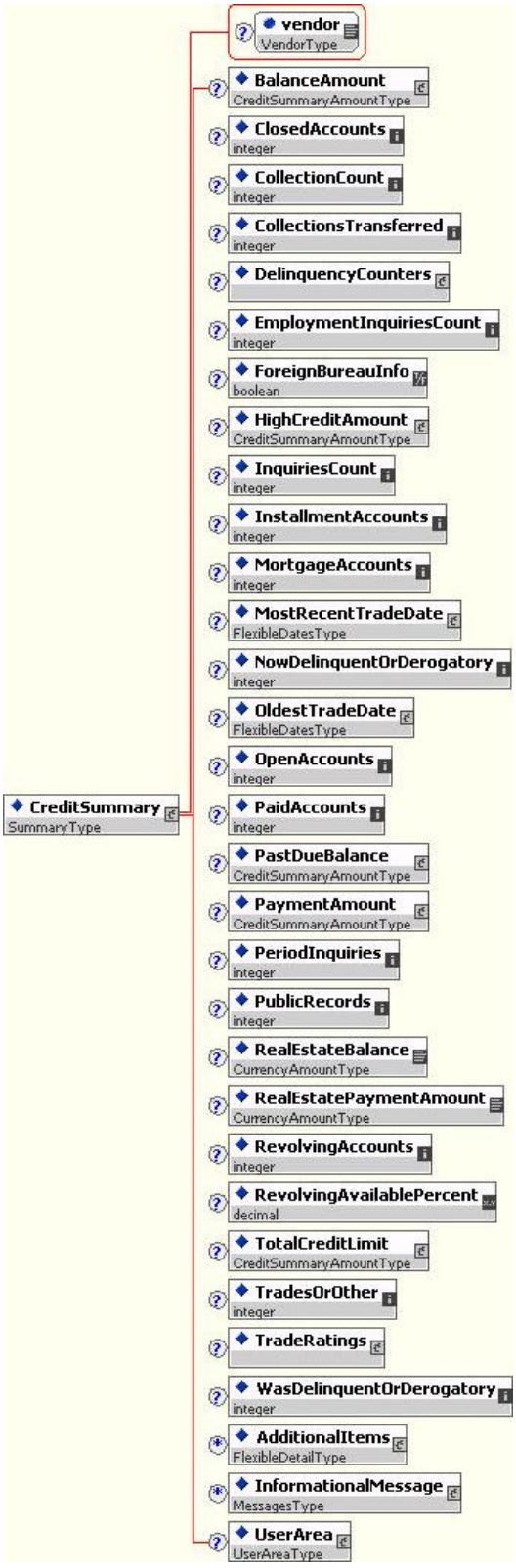


/ CreditReport/ **CreditInquiry**	- InquiryType - S (0/*)	A credit inquiry by a prospective creditor or other business.
/ CreditReport/ CreditInquiry/ **InquiryDate**	- FlexibleDatesType - S (0/1)	Date of inquiry.
/ CreditReport/ CreditInquiry/ **InquiringOrganization**	- CreditContactType - S (1/1)	Name and contact information for organization making the inquiry on consumer.
/ CreditReport/ CreditInquiry/ InquiringOrganization/ **OrganizationName**	- xsd:string - S (1/1)	The name by which an organization or enterprise is known as established under the laws of a country, state, province or ruling governmental body for the purpose of conducting business transactions.
/ CreditReport/ CreditInquiry/ InquiringOrganization/ **OriginalOrganizationName**	- xsd:string - S (0/1)	When a liability account has been transferred or is being handled by a collection agency, this element indicates the name of original creditor.

/ CreditReport/ CreditInquiry/ InquiringOrganization/ **OrganizationId**	- EntityIdType - S (0/1)	An organizational identifier.
/ CreditReport/ CreditInquiry/ InquiringOrganization/ **CreditBusinessType**	- CreditBusinessTypeType - S (0/1)	The credit repository bureaus can identify the type of business of the liability holder. This information is needed for an automated scoring application. This data is available for liability and inquiry records from Equifax, Experian and Trans Union.
/ CreditReport/ CreditInquiry/ InquiringOrganization/ CreditBusinessType/ **Value**	- CreditBusinessTypeQualifiers - S (0/1)	Enumerated values include: “Advertising”, ”Automotive”, ”Banking”, ”Clothing”, “CollectionServices”, “Contractors”, etc. For further information, see CreditBusinessTypeQualifiers in Section 3.2.35, Global Simple Types.
/ CreditReport/ CreditInquiry/ InquiringOrganization/ CreditBusinessType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ CreditInquiry/ InquiringOrganization/ CreditBusinessType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ CreditInquiry/ InquiringOrganization/ **ContactMethod**	- ContactMethodType - S (0/1)	Contact information, such as work or home telephone number.
/ CreditReport/ CreditInquiry/ **CreditLoanType**	- CreditLoanTypeType - S (0/1)	Contains information describing the type of loan or liability. Value under CreditLoanType can contain more than 90 enumerated values (for example, Automobile, AutoRefinance, Boat, etc.) Also contains RepositoryCode and RepositoryValue. These elements have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.

/ CreditReport/ CreditInquiry/ CreditLoanType/ **Value**	- CreditLoanTypeTypes - S (0/1)	Identifies the type of loan. More than 90 loan types are enumerated. “Agriculture”, “ChildSupport”, “Lease”, and “Mortgage” are examples of possible values. Additional values are permtted if they are pre-fixed with “x:”.
/ CreditReport/ CreditInquiry/ CreditLoanType/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ CreditInquiry/ CreditLoanType/ **RepositoryValue**	- xsd:string - S (0/1)	RepositoryCode and RepositoryValue have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.
/ CreditReport/ CreditInquiry/ **TermsDescription**	- xsd:string - S (0/1)	A text description for the loan terms (for example, 360 months at $820 per month).
/ CreditReport/ CreditInquiry/ **InquiryResultType**	- InquiryResultTypeType - S (0/1)	The result from a credit inquiry. Did the lender offer credit, refuse credit, etc. For complete enumerations, see InquiryResultTypeQualifiers in Section 3.2.35, Global Simple Types.
/ CreditReport/ CreditInquiry/ **AdditionalItems**	- FlexibleDetailType - S (0/*)	A flexible container for passing other relevant details.
/ CreditReport/ CreditInquiry/ **InformationalMessage**	- MessagesType - S (0/*)	Informational messages provided by the organization granting the credit.
/ CreditReport/ CreditInquiry/ InformationalMessage/ **MessageClassification**	- MessageType - S (0/1)	Additional identification of the message or alert source. i.e. EquifaxSAFESCAN, Lender, RepositoryBureau, etc.
/ CreditReport/ CreditInquiry/ InformationalMessage/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditReport/ CreditInquiry/ InformationalMessage/ **Text**	- xsd:string - S (1/*)	Explanatory text.
/ CreditReport/ CreditInquiry/ InformationalMessage/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.

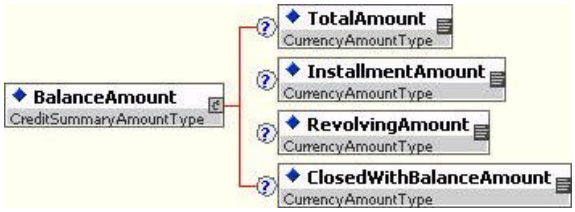
3.2.25 CreditSummary



/ **CreditSummary**	- SummaryType - S (0/*)	Contains summary information regarding the search subject's credit.
/ CreditSummary/ **ClosedAccounts**	- xsd:integer - S (0/1)	Total number of closed accounts.
/ CreditSummary/ **CollectionCount**	- xsd:integer - S (0/1)	Total number of collection accounts.
/ CreditSummary/ **CollectionsTransferred**	- xsd:integer - S (0/1)	Total number of collection accounts transferred to third party collection agency.
/ CreditSummary/ **EmploymentInquiriesCount**	- xsd:integer - S (0/1)	The number of employment inquiries.
/ CreditSummary/ **ForeignBureauInfo**	- xsd:boolean - S (0/1)	A boolean that indicates whether any information has been reported from foreign bureaus.
/ CreditSummary/ **InquiriesCount**	- xsd:integer - S (0/1)	Number of inquiries in file.
/ CreditSummary/ **InstallmentAccounts**	- xsd:integer - S (0/1)	Total number of Installment accounts.
/ CreditSummary/ **MortgageAccounts**	- xsd:integer - S (0/1)	Total number of Mortgage accounts.
/ CreditSummary/ **MostRecentTradeDate**	- FlexibleDatesType - S (0/1)	The date of the most recent trade.
/ CreditSummary/ **NowDelinquentOrDerogatory**	- xsd:integer - S (0/1)	Number of tradelines currently with derogatory status codes.
/ CreditSummary/ **OldestTradeDate**	- FlexibleDatesType - S (0/1)	Oldest trade date.
/ CreditSummary/ **OpenAccounts**	- xsd:integer - S (0/1)	Total number of open accounts.
/ CreditSummary/ **PaidAccounts**	- xsd:integer - S (0/1)	Total number of open accounts.
/ CreditSummary/ **PeriodInquiries**	- xsd:integer - S (0/1)	Number of inquiries during period supported by vendor of credit information. For example, Experian's reporting period is last 6 months.

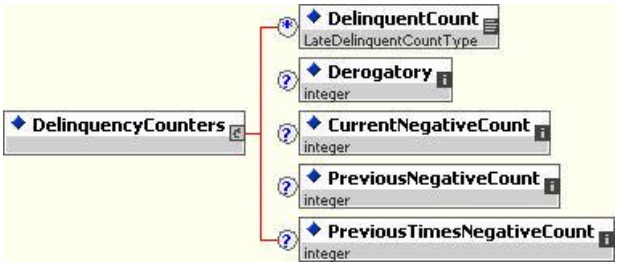
/ CreditSummary/ **PublicRecords**	- xsd:integer - S (0/1)	An integer indicating the number of public record items on the profile.
/ CreditSummary/ **RealEstateBalance**	- CurrencyAmountType - S (0/1)	Balance of real estate liability.
/ CreditSummary/ **RealEstatePaymentAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of real estate payments.
/ CreditSummary/ **RevolvingAccounts**	- xsd:integer - S (0/1)	The total number of revolving accounts.
/ CreditSummary/ **RevolvingAvailablePercent**	- xsd:decimal - S (0/1)	Whole percentage amount from 0 - 100, showing the percent of revolving credit available.
/ CreditSummary/ **TradesOrOther**	- xsd:integer - S (0/1)	Number of trades or other items in file.
/ CreditSummary/ **WasDelinquentOrDerogatory**	- xsd:integer - S (0/1)	Number of tradelines with past derogatory status codes.
/ CreditSummary/ **AdditionalItems**	- FlexibleDetailType - S (0/*)	A flexible container for passing other relevant details.

3.2.26 BalanceAmount



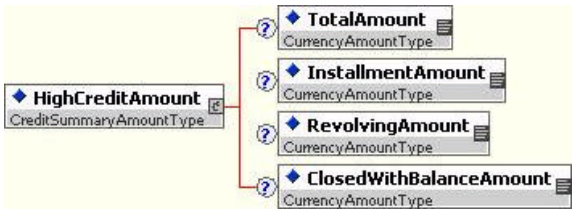
/ CreditSummary/ **BalanceAmount**	- CreditSummaryAmountType - S (0/1)	Dollar amount of installment loans.
/ CreditSummary/ BalanceAmount/ **TotalAmount**	- CurrencyAmountType - S (0/1)	A monetary total.
/ CreditSummary/ BalanceAmount/ **InstallmentAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ BalanceAmount/ **RevolvingAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ BalanceAmount/ **ClosedWithBalanceAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of closed tradelines that still contain a balance.

3.2.27 DelinquencyCounters



/ CreditSummary/ **DelinquencyCounters**	DelinquentCount - LateDelinquentCountType - S (0/*) Derogatory - xsd:integer - S (0/1) CurrentNegativeCount - xsd:integer - S (0/1) PreviousNegativeCount - xsd:integer - S (0/1) PreviousTimesNegativeCount - xsd:integer - S (0/1)	Contains counts of various types of delinquencies. For example, thirty days delinquent, sixty days delinquent, "current negative count," etc.
/ CreditSummary/ DelinquencyCounters/ **DelinquentCount**	- LateDelinquentCountType - S (0/*)	Contains counts of various types of delinquencies. For example, thirty days delinquent, sixty days delinquent, "current negative count," etc.
/ CreditSummary/ DelinquencyCounters/ **Derogatory**	- xsd:integer - S (0/1)	Number of times derogatory information has been posted.
/ CreditSummary/ DelinquencyCounters/ **CurrentNegativeCount**	- xsd:integer - S (0/1)	Current count of negative information reported.
/ CreditSummary/ DelinquencyCounters/ **PreviousNegativeCount**	- xsd:integer - S (0/1)	Previous count of negative information reported.
/ CreditSummary/ DelinquencyCounters/ **PreviousTimesNegativeCount**	- xsd:integer - S (0/1)	Previous times with a negative count.

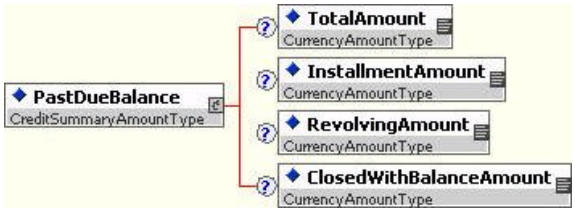
3.2.28 HightCreditAmount



/ CreditSummary/ **HighCreditAmount**	- CreditSummaryAmountType - S (0/1)	The highest credit limit established for the account by the liability holder. It could be higher than the current credit limit.

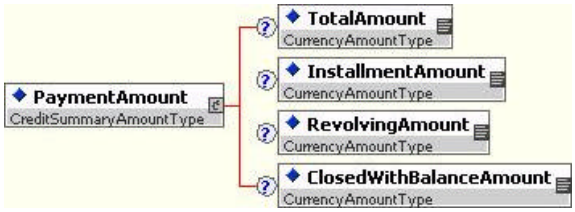
/ CreditSummary/ HighCreditAmount/ **TotalAmount**	- CurrencyAmountType - S (0/1)	A monetary total.
/ CreditSummary/ HighCreditAmount/ **InstallmentAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ HighCreditAmount/ **RevolvingAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ HighCreditAmount/ **ClosedWithBalanceAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of closed tradelines that still contain a balance.

3.2.29 PastDueBalance



/ CreditSummary/ **PastDueBalance**	- CreditSummaryAmountType - S (0/1)	Balance past due.
/ CreditSummary/ PastDueBalance/ **TotalAmount**	- CurrencyAmountType - S (0/1)	A monetary total.
/ CreditSummary/ PastDueBalance/ **InstallmentAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ PastDueBalance/ **RevolvingAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ PastDueBalance/ **ClosedWithBalanceAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of closed tradelines that still contain a balance.

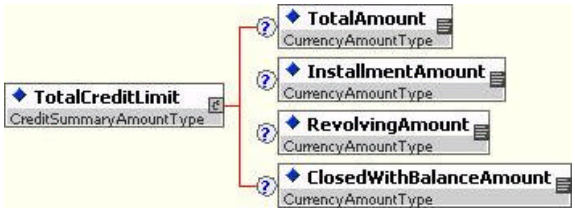
3.2.30 PaymentAmount



/ CreditSummary/ **PaymentAmount**	- CreditSummaryAmountType - S (0/1)	Dollar amount of monthly payments.
/ CreditSummary/ PaymentAmount/ **TotalAmount**	- CurrencyAmountType - S (0/1)	A monetary total.

/ CreditSummary/ PaymentAmount/ **InstallmentAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ PaymentAmount/ **RevolvingAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ PaymentAmount/ **ClosedWithBalanceAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of closed tradelines that still contain a balance.

3.2.31 TotalCreditLimit

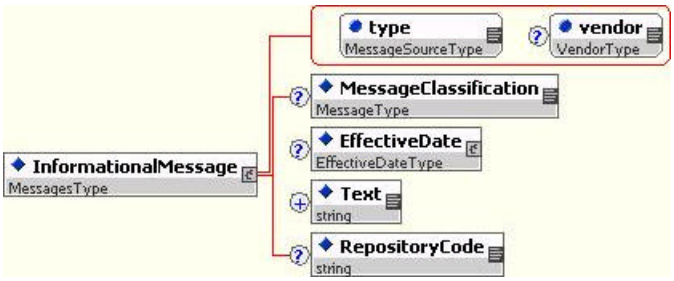


/ CreditSummary/ **TotalCreditLimit**	- CreditSummaryAmountType - S (0/1)	Contains credit limit data, including totals for installment and revolving credit lines.
/ CreditSummary/ TotalCreditLimit/ **TotalAmount**	- CurrencyAmountType - S (0/1)	A monetary total.
/ CreditSummary/ TotalCreditLimit/ **InstallmentAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ TotalCreditLimit/ **RevolvingAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of revolving tradelines.
/ CreditSummary/ TotalCreditLimit/ **ClosedWithBalanceAmount**	- CurrencyAmountType - S (0/1)	Dollar amount of closed tradelines that still contain a balance.

3.2.32 TradeRatings

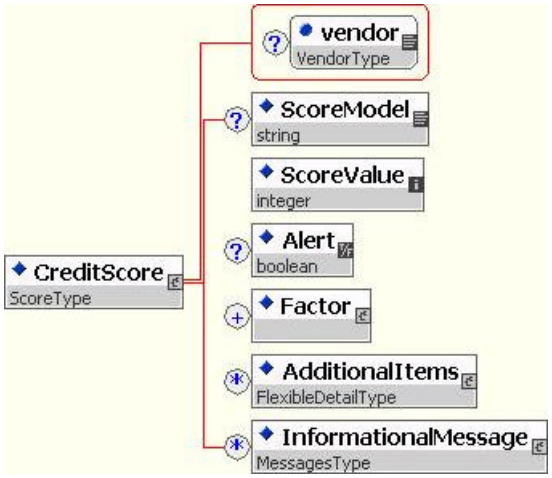
/ CreditSummary/ **TradeRatings**	TradeRating - xsd:positiveInteger - S (0/*)	Trade rating.
/ CreditSummary/ TradeRatings/ **TradeRating**	xsd:extension **base:** xsd:positiveInteger ratingType - xsd:string - required	A positive integer indicating the credit bureau-assigned trade rating. Has a required attribute "ratingType", which is used to indicate the type of trade rating.
/ CreditSummary/ TradeRatings/ TradeRating/ **ratingType**	- xsd:string -	A string indicating the type of credit-bureau assigned trade rating.

3.2.33 InformationalMessage



/ CreditSummary/ **InformationalMessage**	- MessagesType - S (0/*)	Informational messages provided by the organization granting the credit.
/ CreditSummary/ InformationalMessage/ **MessageClassification**	- MessageType - S (0/1)	Additional identification of the message or alert source. i.e. EquifaxSAFESCAN, Lender, RepositoryBureau, etc.
/ CreditSummary/ InformationalMessage/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditSummary/ InformationalMessage/ **Text**	- xsd:string - S (1/*)	Explanatory text.
/ CreditSummary/ InformationalMessage/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.

3.2.34 CreditScore



/ CreditReport/ **CreditScore**	- ScoreType - S (0/*)	A score or rating assigned by a credit bureau based on the analysis of a search subject's credit history. Such analysis and rating is accomplished according to a designated "score model" developed by the credit bureau.
/ CreditReport/ CreditScore/ **ScoreModel**	- xsd:string - S (0/1)	Identifies the score algorithm model name used to produce the referenced credit risk score.
/ CreditReport/ CreditScore/ **ScoreValue**	- xsd:integer - S (1/1)	Numeric credit score resulting from credit evaluation model.
/ CreditReport/ CreditScore/ **Alert**	- xsd:boolean - S (0/1)	A boolean value. Can be generated if a negative public record or collection is present or, in the case of Trans Union, when a MOP 07 or higher condition exists.
/ CreditReport/ CreditScore/ **Factor**	Code - xsd:string - S (0/1) Description - xsd:string - S (0/1)	Factors of the borrowers credit which give context to the referenced credit score. The factor code is normally a numeric code.
/ CreditReport/ CreditScore/ Factor/ **Code**	- xsd:string - S (0/1)	Code value provided by credit bureau.
/ CreditReport/ CreditScore/ Factor/ **Description**	- xsd:string - S (0/1)	Describes any work site environment information not previously defined. For example, square footage of work area.
/ CreditReport/ CreditScore/ **AdditionalItems**	- FlexibleDetailType - S (0/*)	A flexible container for passing other relevant details.
/ CreditReport/ CreditScore/ **InformationalMessage**	- MessagesType - S (0/*)	Informational messages provided by the organization granting the credit.
/ CreditReport/ CreditScore/ InformationalMessage/ **MessageClassification**	- MessageType - S (0/1)	Additional identification of the message or alert source. i.e. EquifaxSAFESCAN, Lender, RepositoryBureau, etc.
/ CreditReport/ CreditScore/ InformationalMessage/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditReport/ CreditScore/ InformationalMessage/ **Text**	- xsd:string - S (1/*)	Explanatory text.

/ CreditReport/ CreditScore/ InformationalMessage/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.
/ CreditReport/ **AdditionalItems**	- FlexibleDetailType - S (0/*)	A flexible container for passing other relevant details.
/ CreditReport/ **InformationalMessage**	- MessagesType - S (0/*)	Informational messages provided by the organization granting the credit.
/ CreditReport/ InformationalMessage/ **MessageClassification**	- MessageType - S (0/1)	Additional identification of the message or alert source. i.e. EquifaxSAFESCAN, Lender, RepositoryBureau, etc.
/ CreditReport/ InformationalMessage/ **EffectiveDate**	- EffectiveDateType - S (0/1)	Date or time interval on or during which information is effective or known to be correct.
/ CreditReport/ InformationalMessage/ **Text**	- xsd:string - S (1/*)	Explanatory text.
/ CreditReport/ InformationalMessage/ **RepositoryCode**	- xsd:string - S (0/1)	A code provided by the credit bureau repository.

3.2.35 Global Simple Types

/ **[AccountOwnershipTypes]**	- [Union]: AccountOwnershipTypeQualifiers, xStringPatternExtensionType	Enumerated account ownership types are: AuthorizedUser, Comaker Individual, JointContractualLiability, JointParticipating, Maker, OnBehalfOf, Terminated, and Undesignated. Additional values are permitted if prefixed with "x:".
/ **[AccountOwnershipTypeQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: AuthorizedUser, Comaker, Individual, JointContractualLiability, JointParticipating, Maker, OnBehalfOf, Terminated, Undesignated	Enumerated account ownership types are: AuthorizedUser, Comaker Individual, JointContractualLiability, JointParticipating, Maker, OnBehalfOf, Terminated, and Undesignated. Additional values are permitted if prefixed with "x:".

/ **[AccountStatusTypes]**	- [Union]: AccountStatusQualifiers, xStringPatternExtensionType	Indicates the status of the account. Enumerated values are: “Closed”, “Frozen”, “Open”, “Paid”, “Refinanced”, and “Transferred”. Additional values are permitted if prefixed with “x:”.
/ **[AccountStatusQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: Closed, Frozen, Open, Paid, Refinanced, Transferred	Indicates the status of the account. Enumerated values are: “Closed”, “Frozen”, “Open”, “Paid”, “Refinanced”, and “Transferred”. Additional values are permitted if prefixed with “x:”.
/ **[AccountTypeTypes]**	- [Union]: AccountTypeQualifiers, xStringPatternExtensionType	The type of account. Enumerations include “CreditLine”, “Installment”, “Mortgage”, “Open”, “Revolving”, and “Unknown”. Additional values are permitted if prefixed with “x:”.
/ **[AccountTypeQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: CreditLine, Installment, Mortgage, Open, Revolving, Unknown	The type of account. Enumerations include “CreditLine”, “Installment”, “Mortgage”, “Open”, “Revolving”, and “Unknown”. Additional values are permitted if prefixed with “x:”.
/ **[AlertSourceTypes]**	xsd:restriction **base:** xsd:string [Enumerations]: EquifaxSAFESCAN, EquifaxSSNVerified, ExperianFACSPlus, TransUnionHAWKAlert, TransUnionTransAlert	Identifies the source of an alert. Enumerations include: EquifaxSAFESCAN, EquifaxSSNVerified, ExperianFACSPlus, TransUnionHAWKAlert, TransUnionTransAlert
/ **[BankruptcyTypeType]**	- [Union]: BankruptcyTypeQualifiers, xStringPatternExtensionType	Specifies the type of bankruptcy. Valid values are "Business" and "Individual". Additional values are permitted if prefixed with "x:".
/ **[BankruptcyTypeQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: Business, Individual	Specifies the type of bankruptcy. Valid values are "Business" and "Individual". Additional values are permitted if prefixed with "x:".
/ **[BankruptcyFilingMethodType]**	- [Union]: BankruptcyFilingMethodQualifiers, xStringPatternExtensionType	Specifies the bankruptcy filing methods. Valid values are "Individual" and "Joint". Additional values are permitted if prefixed with "x:".

/ **[BankruptcyFilingMethodQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: Individual, Joint	Specifies the bankruptcy filing methods. Valid values are "Individual" and "Joint". Additional values are permitted if prefixed with "x:".
/ **[CommentSourceTypes]**	xsd:restriction **base:** xsd:string [Enumerations]: Borrower, CreditBureau, Equifax, Experian, Lender, RepositoryBureau, TransUnion, Unknown	Indicates the source of a comment.
/ **[CreditBusinessTypeQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: Advertising, Automotive, Banking, Clothing, CollectionServices, Contractors, CreditCard, DepartmentAndMailOrder, Employment, FarmAndGardenSupplies, Finance, Government, Grocery, HomeFurnishing, Insurance, JewelryAndCamera, LumberAndHardware, MedicalAndHealth, MiscellaneousAndPublicRecord, OilAndNationalCreditCards, PersonalServicesNotMedical, RealEstateAndPublicAccommodation, SportingGoods, UtilitiesAndFuel, Wholesale	Type of organization extending credit.
/ **[CreditConsumerReferralTypeType]**	- [Union]: CreditConsumerReferralTypes, xStringPatternExtensionType	Identifies the credit bureau(s) and/or other organization responsible for reporting the information in the credit report.
/ **[CreditConsumerReferralTypes]**	xsd:restriction **base:** xsd:string [Enumerations]: Equifax, Experian, File, TransUnion, Vendor, Other	Identifies the credit bureau(s) and/or other organization responsible for reporting the information in the credit report. Enumerated values include “Equifax”, “Experian”, “File”, “TransUnion”, “Vendor”, and “Other”. Additional values are permitted if prefixed with “x:”.
/ **[CreditDispositionQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: Adjudicated, Appealed, Cancelled, Completed, Converted, Discharged, Dismissed, Distributed, Filed, Granted, InvoluntarilyDischarged, Nonadjudicated, Other, Paid, PaidNotSatisfied, Pending, RealEstateSold, Released, Rescinded, Satisfied, Settled, Unknown, Unreleased, Unsatisfied, Vacated, VoluntarilyDischarged, Withdrawn	The current status of disposition of the liability. Enumerated values include: “Adjudicated”, “Appealed”, “Cancelled”, “Completed”, “Converted”, “Discharged”, “Withdrawn”, etc. Additional values are permitted if prefixed with an “x:”.

/ **[CreditDispositionType]**	- [Union]: CreditDispositionTypes, xStringPatternExtensionType	Type of bankruptcy disposition. Enumerated values include: Adjudicated; Appealed; Cancelled; Completed; Converted; Discharged; Dismissed; Distributed; Filed; Granted; InvoluntarilyDischarged; Nonadjudicated; Other; Paid; PaidNotSatisfied; Pending; RealEstateSold; Released; Rescinded; Satisfied; Settled; Unknown; Unreleased; Unsatisfied; Vacated; VoluntarilyDischarged; and Withdrawn. Additional values are permitted if prefixed with an "x:".
/ **[CreditDispositionTypes]**	xsd:restriction **base:** xsd:string [Enumerations]: Adjudicated, Appealed, Cancelled, Completed, Converted, Discharged, Dismissed, Distributed, Filed, Granted, InvoluntarilyDischarged, Nonadjudicated, Other, Paid, PaidNotSatisfied, Pending, RealEstateSold, Released, Rescinded, Satisfied, Settled, Unknown, Unreleased, Unsatisfied, Vacated, VoluntarilyDischarged, Withdrawn	Type of bankruptcy disposition. Enumerated values include: Adjudicated; Appealed; Cancelled; Completed; Converted; Discharged; Dismissed; Distributed; Filed; Granted; InvoluntarilyDischarged; Nonadjudicated; Other; Paid; PaidNotSatisfied; Pending; RealEstateSold; Released; Rescinded; Satisfied; Settled; Unknown; Unreleased; Unsatisfied; Vacated; VoluntarilyDischarged; and Withdrawn. Additional values are permitted if prefixed with an "x:".
/ **[CreditLoanTypeTypes]**	- [Union]: CreditLoanTypeQualifiers, xStringPatternExtensionType	Identifies the type of loan. More than 90 loan types are enumerated. “Agriculture”, “ChildSupport”, “Lease”, and “Mortgage” are examples of possible values. Additional values are permtted if they are prefixed with “x:”.

/ **[CreditLoanTypeQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: Agriculture, Airplane, ApplianceOrFurniture, AttorneyFees, AutoLease, AutoLoanEquityTransfer, Automobile, AutoRefinance, Boat, Business, BusinessCreditCard, ChargeAccount, CheckCreditOrLineOfCredit, ChildSupport, Collection, CollectionAttorney, Comaker, CombinedCreditPlan, CommercialCreditObligation, CommercialLineOfCredit, CommercialMortgage, ConditionalSalesContract, Consolidation, ConventionalRealEstateMortgage, CreditCard, CreditLineSecured, DebitCard, DebtCounselingService, DepositRelated, Educational, Employment, FactoringCompanyAccount, FamilySupport, FarmersHomeAdministrationFHMA, FederalConsolidatedLoan, FHAComakerNotBorrower, FHAHomeImprovement, FHARealEstateMortgage, FinanceStatement, GovernmentBenefit, GovernmentEmployeeAdvance, GovernmentFeeForService, GovernmentFine, GovernmentGrant, GovernmentMiscellaneousDebt, GovernmentOverpayment, GovernmentSecuredDirectLoan, GovernmentSecuredGuaranteeLoan, GovernmentUnsecuredDirectLoan, GovernmentUnsecuredGuaranteeLoan, HomeEquityLineOfCredit, HomeImprovement, HouseholdGoods, HouseholdGoodsAndOtherCollateralAuto, HouseholdGoodsSecured, InstallmentLoan, InstallmentSalesContract, InsuranceClaims, Lease, LenderPlacedInsurance, ManualMortgage, MedicalDebt, MobileHome, Mortgage, NoteLoan, NoteLoanWithComaker, Other, PartiallySecured, PersonalLoan, RealEstateJuniorLiens, RealEstateLoanEquityTransfer, RealEstateMortgageWithoutOtherCollateral, RealEstateSpecificTypeUnknown, Recreational, RecreationalVehicle, Refinance, RefundAnticipationLoan, RentalAgreement, ResidentialLoan, ReturnedCheck, RevolvingBusinessLines, Secured, SecuredByCosigner, SecuredCreditCard, SecuredHomeImprovement, SinglePaymentLoan, SpouseSupport, SummaryOfAccountsWithSameStatus, TimeSharedLoan, Title1Loan, UnknownLoanType, Unsecured, VeteransAdministrationLoan, VeteransAdministrationRealEstateMortgage	Contains information describing the type of loan or liability. Value under CreditLoanType can contain more than 90 enumerated values (for example, Automobile, AutoRefinance, Boat, etc.) Also contains RepositoryCode and RepositoryValue. These elements have a "name-value pair" relationship. RepositoryCode is a code assigned by the repository. RepositoryValue is the corresponding descriptive field for RepositoryCode.

/ **[CurrencyType]**	xsd:restriction **base:** xsd:string	Must conform to the three-character code designated under ISO 4217 - Representation of Currency and Funds. For example, USD for U.S. dollars.
/ **[DeferredLoanTermsType]**	- [Union]: ExperianLoanTermsTypes, xStringPatternExtensionType	Type of loan terms. Allows Experian value or additional values if pre-fixed with “x:”.
/ **[DispositionTypeType]**	- [Union]: CreditDispositionQualifiers, xStringPatternExtensionType	The current status of disposition of the liability. Enumerated values include: “Adjudicated”, “Appealed”, “Cancelled”, “Completed”, “Converted”, “Discharged”, “Withdrawn”, etc. Additional values are permitted if prefixed with an “x:”.
/ **[ExperianLoanTermsTypes]**	xsd:restriction **base:** xsd:string [Enumerations]: D	Type of loan terms. Allows Experian value or additional values if prefixed with “x:”.
/ **[InquiryResultTypeType]**	- [Union]: InquiryResultTypeQualifiers, xStringPatternExtensionType	Enumerations for inquiry result.
/ **[InquiryResultTypeQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: AccountClosed, ApplicationPending, Declined, DidNotInquire, NoOpenAccount, NotALender, OpenAccountNumberNotIssued, OpenDiscovered, OpenPrimaryAccount, ReportingAgencyInquiry, Unknown	Enumerations for inquiry result.
/ **[LiabilityType]**	- [Union]: LiabilityTypes,xStringPatternExtensionType	Enumerations identifying the type of liability.
/ **[LiabilityTypes]**	xsd:restriction **base:** xsd:string [Enumerations]: Trade, Collection, SecuredLoan, Other	Enumerations identifying the type of liability. Enumerations include “Trade,” “Collection,” “SecuredLoan,” and “Other”. Additional values are permitted if prefixed with “x:”.
/ **[MessageType]**	- [Union]: CommentSourceTypes,AlertSourceTypes, xStringPatternExtensionType	Identifies the type of credit-bureau message. Enumerated values include: “Alert”, “Comment”, “Unknown”, and “Other”. Additional values are permitted if prefixed with “x:”.

/ **[MessageSourceType]**	xsd:restriction **base:** xsd:string [Enumerations]: Alert, Comment, Unknown, Other	Identifies the type of credit-bureau message. Enumerated values include: “Alert”, “Comment”, “Unknown”, and “Other”.
/ **[MOPTypeType]**	- [Union]: MOPTypes,xStringPatternExtensionType	This is the account’s Manner Of Payment (MOP) type. Enumerated values include: AsAgreed, ChargeOff, Collection, Foreclosure, Late30Days, Late60Days, Late90Days, LateOver120Days, NoDataAvailable, Repossession, TooNew, WageEarnerPlan. Additional values are permitted if prefixed with “x:”.
/ **[MOPTypes]**	xsd:restriction **base:** xsd:string [Enumerations]: AsAgreed, ChargeOff, Collection, Foreclosure, Late30Days, Late60Days, Late90Days, LateOver120Days, NoDataAvailable, Repossession, TooNew, WageEarnerPlan	This is the account’s Manner Of Payment (MOP) type. Enumerated values include: AsAgreed, ChargeOff, Collection, Foreclosure, Late30Days, Late60Days, Late90Days, LateOver120Days, NoDataAvailable, Repossession, TooNew, WageEarnerPlan. Additional values are permitted if prefixed with “x:”.
/ **[PaymentFrequencyTypeType]**	- [Union]: PaymentFrequencyQualifiers, xStringPatternExtensionType	Enumerated payment frequencies. For example, Lumpsum, Monthly, Weekly, Biweekly. Additional values are permitted if prefixed with “x”:
/ **[PaymentFrequencyQualifiers]**	xsd:restriction **base:** xsd:string [Enumerations]: Biweekly, LumpSum, Monthly, Weekly, SemiMonthly, Daily, TwiceWeekly, FourWeeks, Quarterly, Annually, Other, Unknown	Enumerated payment frequencies. For example, Lumpsum, Monthly, Weekly, Biweekly.
/ **[PublicRecordTypeType]**	- [Union]: PublicRecordTypes,xStringPatternExtensionType	The type of public record from which a liability arises. Enumerated values include Annulment, BankruptcyChapter11, CustodyAgreement, DivorceDecree, etc. Additional values are permitted if prefixed with an "x:"

/ **[PublicRecordTypes]**	xsd:restriction **base:** xsd:string [Enumerations]: Annulment, Attachment, BankruptcyChapter11, BankruptcyChapter12, BankruptcyChapter13, BankruptcyChapter7, BankruptcyChapter7Involuntary, BankruptcyChapter7Voluntary, BankruptcyTypeUnknown, Collection, CustodyAgreement, DivorceDecree, FicticiousName, FinancialCounseling, FinancingStatement, ForcibleDetainer, Foreclosure, Garnishment, Judgment, LawSuit, Lien, NonResponsibility, NoticeOfDefault, Other, PublicSale, RealEstateRecording, Repossession, SupportDebt, TaxLienCity, TaxLienCounty, TaxLienFederal, TaxLienOther, TaxLienState, Trusteeship, Unknown, UnlawfulDetainer	The type of public record from which a liability arises. Enumerated values include Annulment, BankruptcyChapter11, CustodyAgreement, DivorceDecree, etc. Additional values are permitted if prefixed with an "x:"

4 Implementation Considerations

4.1 Data Privacy

Human resources data, by its very nature, is personal data. The laws of many jurisdictions as well as codes of fair information practice require organizations to handle personal data in a way that protects individuals from loss of privacy.

The data exchange specifications developed by the HR-XML Consortium are designed to be useful across many jurisdictions and within a variety of business contexts. It is not feasible for the HR-XML Consortium to develop specific privacy guidance for every jurisdiction or business context in which the Consortium's specifications might be implemented. When implementing data exchanges using the HR-XML Consortium's data definitions (or, for that matter, using any other type of data exchange mechanism), organizations are advised to examine the privacy protections that may be required under applicable law and codes of fair information practice.

For information on protecting personal data, general references include: European Union Data Protection Directive (95/46/EC); the Association Computing Machinery Code of Ethics (1992); Canadian Standards Association Model Code for the Protection of Personal Information (1995 – PIPEDA); and U.S.-EU Safe Harbor Principles and FAQs (2000).

4.2 Laws Governing Credit Checks

Implementers of the HR-XML Consortium's Credit Report schema are advised to review applicable law in the jurisdictions in which they operate. For example, in United States, the Fair Credit Reporting Act may require third-party providers of background-check services to obtain the consent of search subjects and to advise them of results before adverse action is taken.

5 Appendix A – Document Version History

Version	Date	Description
1.0	2002 Dec 06	Initial Draft
1.0	2003 Jan 23	Incorporated TSC/CPO comments / SAP comments
1.0	2003 Feb 10	Incorporated changes from review
1.0	2003 Feb 17	Edits to reflect schema changes necessary to resolve ambiguous content models
1.0	2003-Feb-26	Approved recommendation by HR-XML Consortium. The default and targetNamespaces of all HR-XML schemas have been standardized to "http://ns.hr-xml.org". This recommendation is available as part of the HR-XML 2_0 architecture.

6 Appendix B – Related Documents

Reference	Link
Entity Identifiers	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/EntityIdentifiers.pdf
Date/Time data types	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/DateTimeDataTypes.pdf
Contact Method	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/ContactMethod.pdf
Person Name	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/PersonName.pdf
PostalAddress	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/PostalAddress.pdf
Competencies	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/Competencies.pdf
WorkSite	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/WorkSite.pdf
Background Reports	http://ns.hr-xml.org/2_0/HR-XML-2_0/Screening/BackgroundReports.pdf
Background Requests	http://ns.hr-xml.org/2_0/HR-XML-2_0/Screening/BackgroundRequests.pdf
Credit Report	http://ns.hr-xml.org/2_0/HR-XML-2_0/Screening/CreditReport.pdf
Education History	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/EducationHistory.pdf
Employment History	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/EmploymentHistory.pdf
Military History	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/MilitaryHistory.pdf
Job and Position Headers	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/JobAndPositionHeader.pdf
ISO Utilities	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/GuidelinesForUtilities.pdf
Identifier Types	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/IdentifierTypes.pdf