



***Standards for Technology in Automotive Retail***

**Implementation Guidelines  
Acknowledge Credit Contract Response  
Repository Version Rev4.5.4**



## Table of Contents

<a href="#">Overview</a>	1
<a href="#">Schema Field Usage</a>	1
<a href="#">Business Scenario</a>	2
<a href="#">Relationship Diagram</a>	3
<a href="#">Schema Document Properties</a>	4
<a href="#">Components and Data Types</a>	5
<a href="#">Acknowledge</a>	5
<a href="#">AcknowledgeCreditContractResponse</a>	5
<a href="#">AcknowledgeCreditContractResponseDataArea</a>	6
<a href="#">Address</a>	7
<a href="#">AddressBase</a>	8
<a href="#">AlternatePartyId</a>	9
<a href="#">Amount</a>	9
<a href="#">AmountFinanced</a>	10
<a href="#">AnnualPercentageRate</a>	10
<a href="#">ApplicationArea</a>	11
<a href="#">ApplicationNumber</a>	12
<a href="#">BalloonHardAddsResidualBuyDown</a>	13
<a href="#">BalloonMileageResidualBuyDown</a>	13
<a href="#">BalloonPercentageResidualBuyDown</a>	14
<a href="#">BalloonPrepaidMileageResidualBuyDown</a>	14
<a href="#">BalloonResidualPercentage</a>	14
<a href="#">BaseBuyPercentageRate</a>	15
<a href="#">BusinessObjectDocument</a>	15
<a href="#">BuyPercentageRateAdjGroup</a>	17
<a href="#">BuyPercentageRateAdjPercent</a>	17
<a href="#">BuyPercentageRateAdjustment</a>	18
<a href="#">Co-ApplicantContractRespParty</a>	18
<a href="#">ConfirmableVerb</a>	19
<a href="#">ContactBase</a>	20
<a href="#">ContractId</a>	21
<a href="#">ContractIndividualApplicantContact</a>	21

<a href="#"><u>ContractOrganizationContact</u></a> .....	22
<a href="#"><u>ContractRespFederalTILDisclosures</u></a> .....	23
<a href="#"><u>ContractResponseFinancing</u></a> .....	24
<a href="#"><u>ContractRespProgramsAndRates</u></a> .....	27
<a href="#"><u>CorrectValue</u></a> .....	28
<a href="#"><u>Count</u></a> .....	28
<a href="#"><u>Credit</u></a> .....	29
<a href="#"><u>CreditAmount</u></a> .....	29
<a href="#"><u>CreditContractResponse</u></a> .....	30
<a href="#"><u>CreditContractResponseHeader</u></a> .....	31
<a href="#"><u>CreditContractRespOption</u></a> .....	33
<a href="#"><u>CreditContractRespVehicle</u></a> .....	33
<a href="#"><u>CreditContractTax</u></a> .....	35
<a href="#"><u>CreditDescription</u></a> .....	36
<a href="#"><u>DealerExtendedAddress</u></a> .....	36
<a href="#"><u>DealerExtendedContracts</u></a> .....	37
<a href="#"><u>DealerPartyBase</u></a> .....	38
<a href="#"><u>DealerReserveAmount</u></a> .....	39
<a href="#"><u>Deduction</u></a> .....	39
<a href="#"><u>DeductionAmount</u></a> .....	40
<a href="#"><u>DeductionDescription</u></a> .....	40
<a href="#"><u>DeferredGrossAmount</u></a> .....	41
<a href="#"><u>Description</u></a> .....	41
<a href="#"><u>Destination</u></a> .....	42
<a href="#"><u>DocumentId</u></a> .....	43
<a href="#"><u>ErrorCriticality</u></a> .....	44
<a href="#"><u>ExpandedFinanceParty</u></a> .....	44
<a href="#"><u>Fee</u></a> .....	46
<a href="#"><u>FeeAmount</u></a> .....	46
<a href="#"><u>FeeDescription</u></a> .....	47
<a href="#"><u>FeePaidTo</u></a> .....	47
<a href="#"><u>FinanceParty</u></a> .....	48
<a href="#"><u>FinancePlan</u></a> .....	49

<a href="#">FundingErrorMessage</a>	49
<a href="#">GrossProceedsAmount</a>	50
<a href="#">HeaderBase</a>	50
<a href="#">Id</a>	51
<a href="#">IndividualApplicantAddress</a>	51
<a href="#">IndividualApplicantContractRespParty</a>	52
<a href="#">IndividualApplicantPersonName</a>	53
<a href="#">IndividualApplicantPersonNameExtended</a>	54
<a href="#">IndividualPartyAddress</a>	55
<a href="#">IndividualPartyAlternatePartyId</a>	56
<a href="#">IndividualPartyContactEMail</a>	57
<a href="#">IndividualPartyContactFax</a>	58
<a href="#">IndividualPartyContactTelephoneNumber</a>	58
<a href="#">IndividualPartyPersonName</a>	59
<a href="#">LocationId</a>	60
<a href="#">MSRPPackage</a>	60
<a href="#">NetAnnualPercentageRate</a>	61
<a href="#">NetProceedsAmount</a>	61
<a href="#">NonTaxableAmount</a>	61
<a href="#">NumberOfOverduePayments</a>	62
<a href="#">OptionPackageld</a>	62
<a href="#">OrganizationAddress</a>	63
<a href="#">OrganizationalApplicantContractRespParty</a>	64
<a href="#">OrganizationalApplicantPartyAddressExtended</a>	65
<a href="#">OrganizationalPartyAlternatePartyId</a>	66
<a href="#">OrganizationContactPersonName</a>	67
<a href="#">OrganizationContactPersonNameExtended</a>	67
<a href="#">OrganizationPartyBase</a>	68
<a href="#">OrganizationPartyEmail</a>	69
<a href="#">OrganizationPartyFax</a>	69
<a href="#">OrganizationPartyTelephone</a>	70
<a href="#">OtherDescription</a>	70
<a href="#">OverduePaymentAmount</a>	71

<a href="#">PartyBase</a>	71
<a href="#">PartyId</a>	72
<a href="#">PaymentAmount</a>	72
<a href="#">Percent</a>	72
<a href="#">PeriodOfResidence</a>	73
<a href="#">Privacy</a>	73
<a href="#">ReferenceName</a>	74
<a href="#">ResponseVerb</a>	74
<a href="#">RetailAPRBuyDown</a>	75
<a href="#">SecondaryDealerNumber</a>	75
<a href="#">Sender</a>	76
<a href="#">SenderBase</a>	79
<a href="#">ServiceId</a>	80
<a href="#">Signature</a>	80
<a href="#">SpecialProgramDescription</a>	81
<a href="#">SpecialProgramDetail</a>	81
<a href="#">Tax</a>	82
<a href="#">TaxAmount</a>	83
<a href="#">TaxDescription</a>	84
<a href="#">TaxRate</a>	84
<a href="#">Term</a>	84
<a href="#">TimeToCorrectError</a>	85
<a href="#">TotalTaxableAmount</a>	86
<a href="#">UnitSalesTaxAmount</a>	86
<a href="#">Vehicle</a>	86
<a href="#">VehiclePrice</a>	87
<a href="#">VehiclePricing</a>	87
<a href="#">Verb</a>	90
<a href="#">AddressLine</a>	90
<a href="#">AddressQualifier</a>	90

<a href="#"><u>AirConditionInd</u></a>	91
<a href="#"><u>ApplicationNumberDescription</u></a>	92
<a href="#"><u>ApplicationType</u></a>	92
<a href="#"><u>AssigningOrganizationPartyId</u></a>	92
<a href="#"><u>AssigningPartyId</u></a>	93
<a href="#"><u>BookingDate</u></a>	94
<a href="#"><u>BranchCode</u></a>	94
<a href="#"><u>BulletinNumber</u></a>	94
<a href="#"><u>BuyPercentageRateAdjDesc</u></a>	94
<a href="#"><u>BuyPercentageRateAdjTypeCode</u></a>	95
<a href="#"><u>CapitalizedTaxInd</u></a>	95
<a href="#"><u>City</u></a>	95
<a href="#"><u>Code</u></a>	96
<a href="#"><u>CompanyCode</u></a>	96
<a href="#"><u>CompanyName</u></a>	96
<a href="#"><u>ConfirmType</u></a>	96
<a href="#"><u>ContactTelephoneNumberDescription</u></a>	97
<a href="#"><u>ContactTelephoneNumberOrganizationDescription</u></a>	97
<a href="#"><u>ContactTime</u></a>	98
<a href="#"><u>ContractFormNumber</u></a>	98
<a href="#"><u>ContractMVP</u></a>	98
<a href="#"><u>Country</u></a>	98
<a href="#"><u>County</u></a>	111
<a href="#"><u>Currency</u></a>	111
<a href="#"><u>Date</u></a>	118
<a href="#"><u>DateTime</u></a>	118
<a href="#"><u>DBAName</u></a>	119
<a href="#"><u>DealerName</u></a>	119
<a href="#"><u>DealerReserveNumber</u></a>	119
<a href="#"><u>DealerReserveType</u></a>	119
<a href="#"><u>DistrictCode</u></a>	120
<a href="#"><u>DivisionCode</u></a>	120
<a href="#"><u>DocumentDateTime</u></a>	120

<a href="#"><u>DocumentVersionNumber</u></a>	120
<a href="#"><u>EffectiveDate</u></a>	121
<a href="#"><u>EmployeeTitle</u></a>	121
<a href="#"><u>ExpirationDate</u></a>	121
<a href="#"><u>FamilyName</u></a>	121
<a href="#"><u>FeeType</u></a>	122
<a href="#"><u>FinanceType</u></a>	128
<a href="#"><u>FormattedName</u></a>	128
<a href="#"><u>FunderComments</u></a>	128
<a href="#"><u>FundingStatus</u></a>	129
<a href="#"><u>GivenName</u></a>	129
<a href="#"><u>HoldingCompany</u></a>	129
<a href="#"><u>HomeWork</u></a>	129
<a href="#"><u>IncomePeriod</u></a>	130
<a href="#"><u>Indicator</u></a>	130
<a href="#"><u>IssuingState</u></a>	131
<a href="#"><u>Language</u></a>	131
<a href="#"><u>LeaseBuyMoneyFactor</u></a>	138
<a href="#"><u>LeaseRateMoneyFactor</u></a>	138
<a href="#"><u>LegalDealershipName</u></a>	138
<a href="#"><u>Make</u></a>	139
<a href="#"><u>MarketingMailInd</u></a>	139
<a href="#"><u>MaximumLeaseRateMoneyFactor</u></a>	139
<a href="#"><u>MiddleName</u></a>	140
<a href="#"><u>Model</u></a>	140
<a href="#"><u>ModelDescription</u></a>	140
<a href="#"><u>ModelYear</u></a>	140
<a href="#"><u>Name</u></a>	141
<a href="#"><u>Note</u></a>	141
<a href="#"><u>Notifications</u></a>	141
<a href="#"><u>OptionName</u></a>	141
<a href="#"><u>OptionSalesCode</u></a>	142
<a href="#"><u>OrganizationType</u></a>	142



<a href="#"><u>PostalCode</u></a>	142
<a href="#"><u>PreferredContactMethod</u></a>	142
<a href="#"><u>PreferredContactMethodOrganization</u></a>	143
<a href="#"><u>PriceExplanation</u></a>	144
<a href="#"><u>PricingTypeSource</u></a>	144
<a href="#"><u>PrimaryContactInd</u></a>	144
<a href="#"><u>PrimaryDriverInd</u></a>	145
<a href="#"><u>PrivacyInd</u></a>	145
<a href="#"><u>PrivacyType</u></a>	146
<a href="#"><u>ReasonCode</u></a>	146
<a href="#"><u>Reference</u></a>	146
<a href="#"><u>ReferenceNumber</u></a>	146
<a href="#"><u>ResidenceType</u></a>	147
<a href="#"><u>Salutation</u></a>	147
<a href="#"><u>SecondaryPassword</u></a>	147
<a href="#"><u>ServiceCenterCode</u></a>	147
<a href="#"><u>ShortMfg</u></a>	148
<a href="#"><u>SortName</u></a>	148
<a href="#"><u>SpecialPrograms</u></a>	148
<a href="#"><u>StateOrProvince</u></a>	148
<a href="#"><u>SubsidyCode</u></a>	149
<a href="#"><u>Suffix</u></a>	149
<a href="#"><u>SystemVersion</u></a>	149
<a href="#"><u>TaxabilityInd</u></a>	149
<a href="#"><u>TaxPaidTo</u></a>	150
<a href="#"><u>TaxType</u></a>	150
<a href="#"><u>TaxTypeInd</u></a>	152
<a href="#"><u>TermLength</u></a>	153
<a href="#"><u>Text</u></a>	154
<a href="#"><u>TransmissionType</u></a>	154
<a href="#"><u>TrimCode</u></a>	155
<a href="#"><u>Type</u></a>	155
<a href="#"><u>UrbanizationCode</u></a>	156

<a href="#">URI</a>	156
<a href="#">ValidationResults</a>	156
<a href="#">VehiclePricingType</a>	157
<a href="#">VIN</a>	158
<a href="#">Year</a>	159
<a href="#">ZoneCode</a>	159
<a href="#">Fields and Global Attributes</a>	160
<a href="#">Acknowledge</a>	160
<a href="#">AcknowledgeCreditContractResponse</a>	160
<a href="#">ApplicationArea</a>	161
<a href="#">Co-Applicant</a>	162
<a href="#">CreditContractResponse</a>	162
<a href="#">CreditVehicle</a>	163
<a href="#">Dealer</a>	163
<a href="#">FinanceCompany</a>	164
<a href="#">Financing</a>	165
<a href="#">Header</a>	166
<a href="#">IndividualApplicant</a>	167
<a href="#">OrganizationalApplicant</a>	167
<a href="#">Verb</a>	168

# Acknowledge Credit Contract Response

---

## Acknowledge Credit Contract Response Guidelines

### Overview

This document is a guideline on how to use the Acknowledge Credit Contract Response Business Object Document (BOD). Acknowledge Credit Contract Response has been defined in the context of STAR for the Automotive Retail Industry. The scope of this BOD is to define the Acknowledge Credit Contract Response process for individual consumers who service their automobiles through their OEM's authorized Dealers. The focus is on Dealer and OEM interactions, not third party organizations. NOTE: Although this is the traditional use of the Acknowledge Credit Contract Response, this BOD could be used to send Acknowledge Credit Contract Response information between any two business parties.

Implementation Guidelines provide detailed information regarding the structure and meaning of the Acknowledge Credit Contract Response BOD and corresponds directly to the Acknowledge Credit Contract Response schema. In addition to structure and meaning, the Implementation Guidelines identify various business rules for specific fields/components that due to their nature, i.e. field interdependence, are not possible to express using schema. Please note that although these business rules are not included in the schema, they **MUST** be followed to be STAR Compliant. Therefore, the Acknowledge Credit Contract Response Implementation Guidelines must be used in concert with the Acknowledge Credit Contract Response schema during development and should **NOT** be considered a supplement or substitution to the schema. For more information regarding STAR XML Data Compliance, please review the STAR Data Compliance Guidelines document located on the STAR Web site.

For a copy of the corresponding Acknowledge Credit Contract Response schema, please download the appropriate STAR schema repository from the XML portion of the STAR website ([www.starstandard.org](http://www.starstandard.org)). Prior to downloading the schema, users are encouraged to download the STAR XML Reference/Implementation document also located on the XML portion of the STAR website. This document provides an overview of the STAR BOD development methodology, how to download and read STAR schema, and various frequently asked questions related to the implementation of STAR BODs.

STAR has followed the Open Application Group's Business Object Document methodology to develop the Acknowledge Credit Contract Response BOD. Where possible, STAR has mapped to existing OAGI fields and components. Note however that the STAR Acknowledge Credit Contract Response BOD is unique to the Retail Automotive industry and is not an extension of any existing OAGIS BODs.

For more information on the Open Applications Group's BODs and related documentation please refer to the Open Applications Group's Web site at ([www.openapplications.org](http://www.openapplications.org)).

### Schema Field Usage

STAR uses the same Noun in the schema for all the Noun/Verb combinations of the Acknowledge Credit Contract Response except the Get verb. Please refer to each Noun/Verb combination within this document to understand the requirements for each specific BOD. Although the Noun will always have every field defined for the Noun in the schema, each Noun/Verb combination may not use all of the fields. If a field is not used by a BOD, it will be noted in the business rules.

## Acknowledge Credit Contract Response

---

### **Business Scenario**

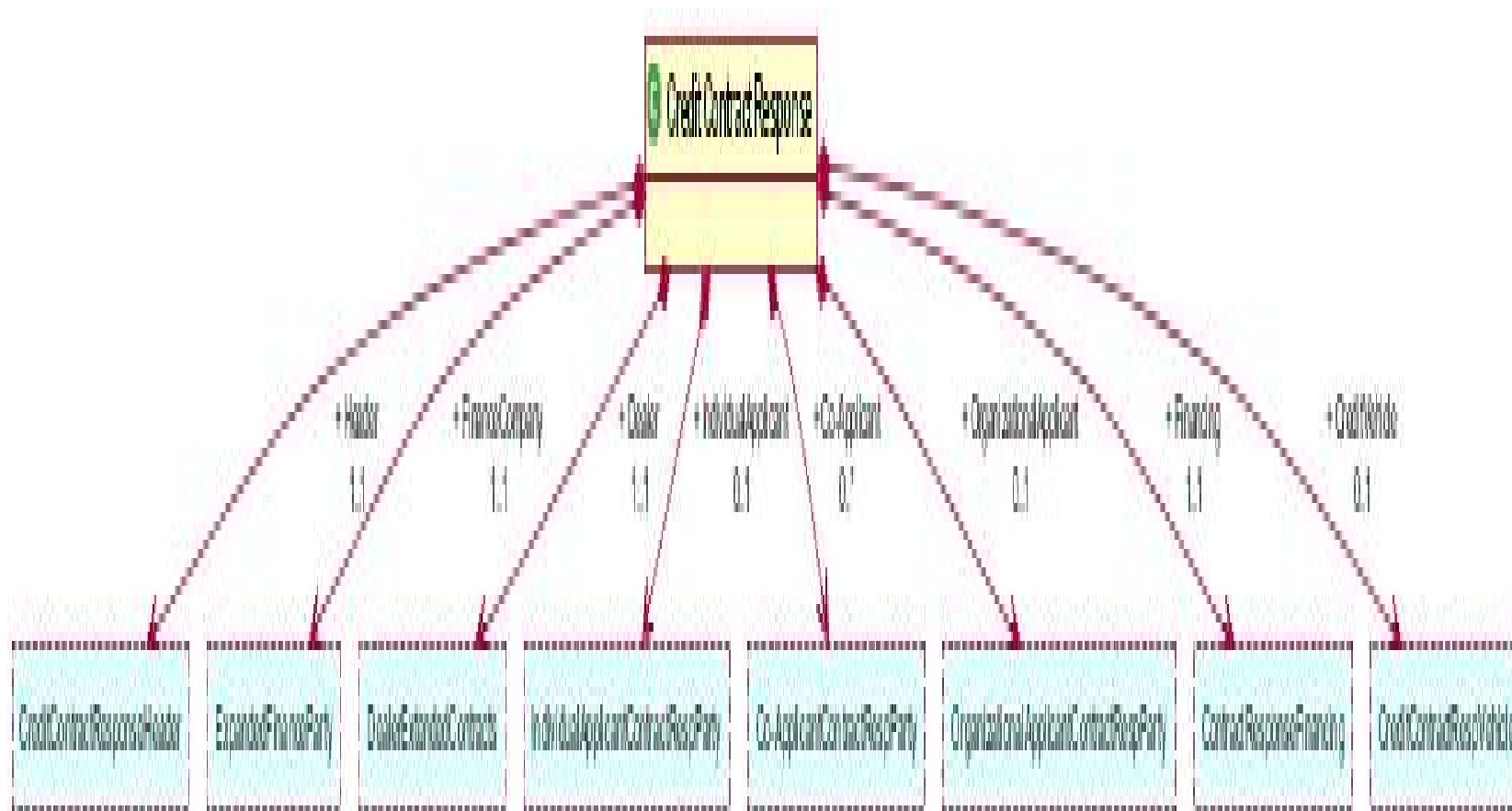
The Credit Contract Response Binary Collaboration starts with the transmission of credit contract from a dealer to a lender. This submission may be done multiple times. The lender then verifies the contract and responds. This process occurs on demand as is needed. Note: This scenario is an example of how the Credit Contract BOD can be used. Implementations may vary.

## Acknowledge Credit Contract Response

---

### Relationship Diagram

The following is a representation of the Noun for this BOD. It is a high level overview provided to give an idea of the hierarchy of the Noun's components.



### Schema Document Properties

#### Declared Namespaces

A schema can contain more than one namespace. According to Whatis.com, "In general, a namespace uniquely identifies a set of names so that there is no ambiguity when objects having different origins but the same names are mixed together." An example would be two namespaces that both defined an element called ID, without a namespace it would be impossible to determine which definition was being used.

Prefix	Namespace
<b>Default namespace</b>	<a href="http://www.starstandards.org/STAR">http://www.starstandards.org/STAR</a>
<b>xml</b>	<a href="http://www.w3.org/XML/1998/namespace">http://www.w3.org/XML/1998/namespace</a>
<b>xsd</b>	<a href="http://www.w3.org/2001/XMLSchema">http://www.w3.org/2001/XMLSchema</a>

## Acknowledge Credit Contract Response

---

### Components and Data Types

Global definitions include components, code lists, and data types. Components are used to build the data structures that make up a Noun and it's requirements. Data types specify the type of data that a component's fields may contain. Not all definitions are included in this documentation. Please see either the STAR Code List guideline or Data Type Guidelines for further information.

#### Acknowledge

These field(s) use this type: **Acknowledge**.

<b>Name</b>	Acknowledge
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Verb		R	
OriginalBODId		O	

#### XML Instance Representation

```
<...  
confirm="ConfirmType [0..1]">  
  <OriginalBODId> xsd:NMTOKEN </OriginalBODId> [0..1]  
</...>
```

#### AcknowledgeCreditContractResponse

These field(s) use this type: **AcknowledgeCreditContractResponse**.

<b>Name</b>	AcknowledgeCreditContractResponse
<b>Abstract</b>	no

## Acknowledge Credit Contract Response

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
ApplicationArea	Provides the information that an application may need to know in order to communicate in an integration of two or more business applications. The ApplicationArea is used at the applications layer of communication. While the integration frameworks web services and middleware provide the communication layer that OAGIS operates on top of. Provides the information that an application may need to know in order to communicate in an integration of two or more business applications. The ApplicationArea is used at the applications layer of communication. While the integration frameworks web services and middleware provide the communication layer that OAGIS operates on top of.	R	
DataArea		R	

### XML Instance Representation

```
<...  
revision="Text [0..1]"  
release="8.1-Lite [0..1]"  
environment="Text [0..1]"  
lang="Language [0..1]"  
bodVersion="Text [0..1]">  
  <ApplicationArea> ... </ApplicationArea> [1]  
  <DataArea> AcknowledgeCreditContractResponseDataArea </DataArea> [1]  
</...>
```

### AcknowledgeCreditContractResponseDataArea

These field(s) use this type: **DataArea**.

<b>Name</b>	AcknowledgeCreditContractResponseDataArea
<b>Abstract</b>	no

### Data Elements and Components



## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
Acknowledge	The Acknowledge verb is used to acknowledge the application receipt of R a Process request. This function conveys the result of the original request. An example of this is Acknowledge PO, where a Process PO has been issued and the corresponding business application acknowledges the receipt of the PO and responds with an acceptance or a counter offer.		
CreditContractResponse		R	

### XML Instance Representation

```
<...>  
  <Acknowledge> ... </Acknowledge> [1]  
  <CreditContractResponse> ... </CreditContractResponse> [1..*]  
</...>
```

### Address

<b>Name</b>	<b>Address</b>
<b>Abstract</b>	<b>no</b>

### Attributes

Field / Component	Description	R/O	Business Rule
qualifier		R	

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
AddressLine	Indicates the multiple lines of an address. The first line is typically the street name and number.	R	
City	Is the City of the Address.	R	
County	County in which the Address is in.	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
StateOrProvince	Is the State or Province of a given Address.	R	
Country	Country in which the Address is in.	R	
PostalCode	Postal Code of the Address.	R	

### XML Instance Representation

```
<...  
qualifier="AddressQualifier [0..1]">  
  <AddressLine> AddressLine </AddressLine> [1..*]  
  <City> City </City> [1]  
  <County> County </County> [0..1]  
  <StateOrProvince> StateOrProvince </StateOrProvince> [1]  
  <Country> Country </Country> [1]  
  <PostalCode> PostalCode </PostalCode> [1]  
</...>
```

### AddressBase

<b>Name</b>	AddressBase
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
AddressLine	Indicates the multiple lines of an address. The first line is typically the street name and number.	R	
City	Is the City of the Address.	R	
County	County in which the Address is in.	O	
StateOrProvince	Is the State or Province of a given Address.	R	
Country	Country in which the Address is in.	R	
PostalCode	Postal Code of the Address.	R	

## Acknowledge Credit Contract Response

---

### XML Instance Representation

```
<...>
  <AddressLine> AddressLine </AddressLine> [1..*]
  <City> City </City> [1]
  <County> County </County> [0..1]
  <StateOrProvince> StateOrProvince </StateOrProvince> [1]
  <Country> Country </Country> [1]
  <PostalCode> PostalCode </PostalCode> [1]
</...>
```

### AlternatePartyId

<b>Name</b>	AlternatePartyId
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Id	Alternate Party Identification	R	

### XML Instance Representation

```
<...>
  <Id> Id </Id> [1]
</...>
```

### Amount

Based on OAGI Amount. Simple content with the currency as an attribute

<b>Name</b>	Amount
<b>Abstract</b>	no

### Attributes

## Acknowledge Credit Contract Response

---

Field / Component	Description	R/O	Business Rule
currency		R	

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  xsd:decimal  
</...>
```

### AmountFinanced

These field(s) use this type: AmountFinanced.

The total amount financed.

<b>Name</b>	AmountFinanced
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### AnnualPercentageRate

These field(s) use this type: AnnualPercentageRate.

Annual percentage rate.

<b>Name</b>	AnnualPercentageRate
<b>Abstract</b>	no

### XML Instance Representation

## Acknowledge Credit Contract Response

```
<...>  
Percent  
</...>
```

### ApplicationArea

These field(s) use this type: **ApplicationArea**.

<b>Name</b>	ApplicationArea
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Sender	Identifies characteristics and control identifiers that relate to the application that created the Business Object Document. The sender area can indicate the logical location of the application and/or database server, the application, and the task that was processing to create the BOD.	R	
CreationDateTime	is the date time stamp that the given instance of the Business Object Document was created. This date must not be modified during the life of the Business Object Document.	R	DateTime fields must be formatted as XML Schema Datetimes in UTC/GMT format without offsets. Example: 2003-11-05T13:15:30Z
Signature	If the BOD is to be signed the signature element is included, otherwise it is not. Signature supports any digital signature that maybe used by an implementation of OAGIS. The qualifyingAgency identifies the agency that provided the format for the signature. This element supports any digital signature specification that is available today and in the future. This is accomplished by not actually defining the content but by allowing the implementation to specify the digital signature to be used via an external XML Schema namespace declaration. The Signature element is defined to have any content from any other namespace. This allows the user to carry a digital signature in the xml instance of a BOD. The choice of which digital signature to use is left up to the user and their integration needs.	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
BODId	The BODId provides a place to carry a Globally Unique Identifier (GUID) that will make each Business Object Document instance uniquely identifiable. This is a critical success factor to enable software developers to use the Globally Unique Identifier (GUID) to build the following services or capabilities: 1. Legally binding transactions, 2. Transaction logging, 3. Exception handling, 4. Re-sending, 5. Reporting, 6. Confirmations, 7. Security.	O	
Destination	Information related to the receiver of the BOD	R	

### XML Instance Representation

```
<...>
  <Sender> Sender </Sender> [1]
  <CreationDateTime> DateTime </CreationDateTime> [1]
  <Signature> Signature </Signature> [0..1]
  <BODId> Code </BODId> [0..1]
  <Destination> Destination </Destination> [1]
</...>
```

### ApplicationNumber

These field(s) use this type: **ApplicationNumber**.

Manufacturer assigned application number.

<b>Name</b>	<b>ApplicationNumber</b>
<b>Abstract</b>	<b>no</b>

### Attributes

Field / Component	Description	R/O	Business Rule
desc		R	

### XML Instance Representation

## Acknowledge Credit Contract Response

---

```
<...  
desc="ApplicationNumberDescription [0..1]">  
  xsd:string  
</...>
```

### BalloonHardAddsResidualBuyDown

These field(s) use this type: **BalloonHardAddsResidualBuyDown**.

Amount paid up-front towards the hard-add residual adjustment. (For example, if the customer wants a CD changer but doesn't want the monthly payments to go up, they may pay for a portion of it up-front.)

<b>Name</b>	BalloonHardAddsResidualBuyDown
<b>Abstract</b>	no

#### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### BalloonMileageResidualBuyDown

These field(s) use this type: **BalloonMileageResidualBuyDown**.

Amount paid up-front towards expected additional mileage on the vehicle. This amount will off-set the expected reduction of end-of-term residual due to higher mileage on the vehicle.

<b>Name</b>	BalloonMileageResidualBuyDown
<b>Abstract</b>	no

#### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

## Acknowledge Credit Contract Response

---

---

### BalloonPercentageResidualBuyDown

These field(s) use this type: BalloonPercentageResidualBuyDown.

Amount paid up-front towards the end-of-term residual value. (A higher residual means lower monthly payments - some people will put cash or trade equity down to "buy-down" their monthly payments.)

<b>Name</b>	BalloonPercentageResidualBuyDown
<b>Abstract</b>	no

#### XML Instance Representation

```
<...>
  Percent
</...>
```

### BalloonPrepaidMileageResidualBuyDown

These field(s) use this type: BalloonPrepaidMileageResidualBuyDown.

This is the preset amount determined by the lender for upfront miles. This rate is multiplied by the number of up-front miles and this amount is subtracted from the residual value.

<b>Name</b>	BalloonPrepaidMileageResidualBuyDown
<b>Abstract</b>	no

#### XML Instance Representation

```
<...
currency="Currency [1]">
  Amount
</...>
```

### BalloonResidualPercentage

These field(s) use this type: BalloonResidualPercentage.



## Acknowledge Credit Contract Response

---

The estimated percent of value at contract end

<b>Name</b>	<b>BalloonResidualPercentage</b>
<b>Abstract</b>	no

### XML Instance Representation

```
<...>
  Percent
</...>
```

### BaseBuyPercentageRate

These field(s) use this type: **BaseBuyPercentageRate**.

Base buy rate before any additions or subtractions.

<b>Name</b>	<b>BaseBuyPercentageRate</b>
<b>Abstract</b>	no

### XML Instance Representation

```
<...>
  Percent
</...>
```

### BusinessObjectDocument

<b>Name</b>	<b>BusinessObjectDocument</b>
<b>Abstract</b>	no

### Attributes

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
revision	This should contain the STAR repository version in the following recommended format. 4.2.1_M20080416. Where the first part indicates the version of the STAR repository and anything after the _ indicates the Milestone build that is being used. If referring to an official published version then only the STAR Repository version is required.	O	
release	Indicates the OAGIS release that this BOD belongs.	O	
environment	Indicates whether this BOD is being sent in a "Test" or a "Production" mode. If the BOD is being sent in a test mode, it's information should not affect the business operation. However, if the BOD is sent in "Production" mode it is assumed that all test has been complete and the contents of the BOD are to affect the operation of the receiving business application(s).	O	
lang	Indicates the language that the contents of the BOD is in unless otherwise stated.	O	
bodVersion	Deprecated as of STAR 4.2.2. It is recommended to use the revision attribute to identify the repository and the noun. May be removed in a new major version of the STAR repository. Indicates the version number of the BOD.	O	

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
ApplicationArea	Provides the information that an application may need to know in order to communicate in an integration of two or more business applications. The ApplicationArea is used at the applications layer of communication. While the integration frameworks web services and middleware provide the communication layer that OAGIS operates on top of. Provides the information that an application may need to know in order to communicate in an integration of two or more business applications. The ApplicationArea is used at the applications layer of communication. While the integration frameworks web services and middleware provide the communication layer that OAGIS operates on top of.	R	

### XML Instance Representation

## Acknowledge Credit Contract Response

```
<...  
revision="Text [0..1]"  
release="8.1-Lite [0..1]"  
environment="Text [0..1]"  
lang="Language [0..1]"  
bodVersion="Text [0..1]">  
  <ApplicationArea> ... </ApplicationArea> [1]  
</...>
```

### BuyPercentageRateAdjGroup

These field(s) use this type: BuyPercentageRateAdjGroup.

Communicates any adjustments to the buy rate

<b>Name</b>	BuyPercentageRateAdjGroup
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
BuyPercentageRateAdjustment	Communicates any adjustments to the buy rate.	R	

### XML Instance Representation

```
<...>  
  <BuyPercentageRateAdjustment> BuyPercentageRateAdjustment </BuyPercentageRateAdjustment> [1..*]  
</...>
```

### BuyPercentageRateAdjPercent

These field(s) use this type: BuyPercentageRateAdjPercent.

Percentage adjustment applied to buy rate

<b>Name</b>	BuyPercentageRateAdjPercent
<b>Abstract</b>	no

## Acknowledge Credit Contract Response

### XML Instance Representation

```
<...>
  Percent
</...>
```

### BuyPercentageRateAdjustment

These field(s) use this type: BuyPercentageRateAdjustment.

Communicates any adjustments to the buy rate.

<b>Name</b>	BuyPercentageRateAdjustment
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
BuyPercentageRateAdjTypeCode	Indicates the type of adjustment, either an addition or subtraction, to be made to the buy rate.	R	
BuyPercentageRateAdjDesc	Description of adjustment to buy rate.	O	
BuyPercentageRateAdjPercent	Percentage adjustment applied to buy rate.	O	

### XML Instance Representation

```
<...>
  <BuyPercentageRateAdjTypeCode> BuyPercentageRateAdjTypeCode </BuyPercentageRateAdjTypeCode> [1]
  <BuyPercentageRateAdjDesc> BuyPercentageRateAdjDesc </BuyPercentageRateAdjDesc> [0..1]
  <BuyPercentageRateAdjPercent> BuyPercentageRateAdjPercent </BuyPercentageRateAdjPercent> [0..1]
</...>
```

### Co-ApplicantContractRespParty

These field(s) use this type: Co-Applicant.

<b>Name</b>	Co-ApplicantContractRespParty
-------------	-------------------------------

## Acknowledge Credit Contract Response

**Abstract** no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
AlternatePartyIds	Individual party alternate party Identification	O	
PersonName	Individual party name	O	
Address	Individual party address	O	
Contact	Individual party contact information	O	
Privacy	Any privacy rights the party has subscribed to or opted out of.	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
</...>
```

### ConfirmableVerb

**Name** ConfirmableVerb

**Abstract** no

### Attributes

Field / Component	Description	R/O	Business Rule
confirm		R	

## Acknowledge Credit Contract Response

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Verb		R	

### XML Instance Representation

```
<...  
confirm="ConfirmType [0..1]"/>
```

### ContactBase

<b>Name</b>	ContactBase
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Telephone	Contact telephone numbers	O	
EEmailAddress	Contact Email addresses	O	
Fax	Contact Fax numbers	O	
PreferredContactMethod	Preferred contact method	O	
ContactTime	Preferred contact time (i.e. Best day/time to reach the contact.	O	
PrimaryContactInd	Indicates if contact is primary contact	O	

### XML Instance Representation

```
<...>  
<Telephone> IndividualPartyContactTelephoneNumber </Telephone> [0..*]  
<EEmailAddress> IndividualPartyContactEMail </EEmailAddress> [0..*]  
<Fax> IndividualPartyContactFax </Fax> [0..*]  
<PreferredContactMethod> PreferredContactMethod </PreferredContactMethod> [0..1]  
<ContactTime> ContactTime </ContactTime> [0..1]
```

## Acknowledge Credit Contract Response

```
<PrimaryContactInd> PrimaryContactInd </PrimaryContactInd> [0..1]
</...>
```

### ContractId

These field(s) use this type: **ContractId**.

Identification of Contract

<b>Name</b>	ContractId
<b>Abstract</b>	no

### XML Instance Representation

```
<...>
  Id
</...>
```

### ContractIndividualApplicantContact

These field(s) use this type: **Contact**.

<b>Name</b>	ContractIndividualApplicantContact
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Telephone	Contact telephone numbers	O	
EMailAddress	Contact Email addresses	O	
Fax	Contact Fax numbers	O	
PreferredContactMethod	Preferred contact method	O	
ContactTime	Preferred contact time (i.e. Best day/time to reach the contact.	O	
PrimaryContactInd	Indicates if contact is primary contact	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
PersonName		O	
PrimaryDriverInd	Identifies customer as primary driver.	O	
OtherDescription	The text description of Å#Å¿Å#Å#OtherÅ#Å¿Å#Å¼Å#Å¿ value from telephone desc attribute.	O	

### XML Instance Representation

```
<...>
  <Telephone> IndividualPartyContactTelephoneNumber </Telephone> [0..*]
  <EMailAddress> IndividualPartyContactEMail </EMailAddress> [0..*]
  <Fax> IndividualPartyContactFax </Fax> [0..*]
  <PreferredContactMethod> PreferredContactMethod </PreferredContactMethod> [0..1]
  <ContactTime> ContactTime </ContactTime> [0..1]
  <PrimaryContactInd> PrimaryContactInd </PrimaryContactInd> [0..1]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [0..1]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <OtherDescription> OtherDescription </OtherDescription> [0..1]
</...>
```

### ContractOrganizationContact

These field(s) use this type: Contract,Contact,Contact.

<b>Name</b>	<b>ContractOrganizationContact</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PersonName	Contact name	O	
Telephone	Contact telephone numbers	O	If the address has a North American country code, the telephone number must be a minimum of 10 numbers.



## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
EMailAddress	Contact Email address	O	Should conform to the Internet message format as set forth by RFC 8822.
Fax	Contact Fax number	O	If the address has a North American country code, the telephone number must be a minimum of 10 numbers.
PreferredContactMethod	Preferred contact method	O	
ContactTime	Preferred contact time (i.e. Best day/time to reach the contact).	O	

### XML Instance Representation

```
<...>
  <PersonName> OrganizationContactPersonNameExtended </PersonName> [0..1]
  <Telephone> OrganizationPartyTelephone </Telephone> [0..*]
  <EMailAddress> OrganizationPartyEmail </EMailAddress> [0..*]
  <Fax> OrganizationPartyFax </Fax> [0..*]
  <PreferredContactMethod> PreferredContactMethodOrganization </PreferredContactMethod> [0..1]
  <ContactTime> ContactTime </ContactTime> [0..1]
</...>
```

### ContractRespFederalTILDisclosures

These field(s) use this type: **FederalTILDisclosures**.

<b>Name</b>	ContractRespFederalTILDisclosures
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
LeaseRateMoneyFactor	Lease rate charged to customer by the Dealer.	O	
MaximumLeaseRateMoneyFactor	Maximum rate the dealer can charge the customer for the vehicle being purchased. This is the LeaseBuyMoney Factor plus maximum markup.	O	

## Acknowledge Credit Contract Response

### XML Instance Representation

```
<...>
  <LeaseRateMoneyFactor> LeaseRateMoneyFactor </LeaseRateMoneyFactor> [0..1]
  <MaximumLeaseRateMoneyFactor> MaximumLeaseRateMoneyFactor </MaximumLeaseRateMoneyFactor> [0..1]
</...>
```

### ContractResponseFinancing

These field(s) use this type: **Financing**.

<b>Name</b>	ContractResponseFinancing
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
DealerReserveType	Identifies the category used to calculate the Dealer Reserve i.e., Flat, Standard Dealer Participation, Guaranteed Dealer Participation.	O	
DealerReserveAmount	The dollar amount associated with the dealer reserve.	O	
AmountFinanced	The total amount financed.	R	
NumberOfOverduePayments	The number of payments that are already passed due at the time the deal is funded.	O	
OverduePaymentAmount	The dollar amount of the past due payments.	O	
Deduction	Communicates any deductions from the dealer settlement amount (e.g., Tax Stamp Amount).	O	
Credit	Communicates any miscellaneous additions to the dealer settlement amount (e.g., Owner Loyalty Reimbursement Amount).	O	
FunderComments	Free form text area for Funder's comments.	O	
Notifications	Free form text area identifying any policies are legal restrictions.	O	
ContractTerm	The total duration of the contract in months.	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
AnnualPercentageRate	The customer's buy rate.	O	
PaymentAmount	Monthly Payment Amount.	O	
BulletinNumber	Identifies the bulletin used to fund the deal.	O	
BalloonResidualPercentage	The estimated percent of value at contract end.	O	
ContractMVP	The rating of the customer based on the credit worthiness of the customer.	O	
NetAnnualPercentageRate	The rate charged to the dealer.	O	
SubsidyCode	The manufacturer assigned code that determines the incentives that are being offered to the customer (i.e., 0% financing).	O	
EffectiveDate	The effective date of the incentives or rates.	O	YYYY-MM-DD
ExpirationDate	Identifies the end date of the incentives and rates.	O	YYYY-MM-DD
MSRPPackage	Manufacturer suggested retail price / discount amount. Discount package O is for a special package on a vehicle.		
BalloonMileageResidualBuyDown	Amount paid up-front towards expected additional mileage on the vehicle. This amount will off-set the expected reduction of end-of-term residual due to higher mileage on the vehicle.	O	
BalloonPercentageResidualBuyDown	Amount paid up-front towards the end-of-term residual value. (A higher residual means lower monthly payments - some people will put cash or trade equity down to "buy-down" their monthly payments.)	O	
BalloonHardAddsResidualBuyDown	Amount paid up-front towards the hard-add residual adjustment. (For example, if the customer wants a CD changer but doesn't want the monthly payments to go up, they may pay for a portion of it up-front.)	O	
BalloonPrepaidMileageResidualBuyDown	This is the preset amount determined by the lender for upfront miles. This rate is multiplied by the number of up-front miles and this amount is subtracted from the residual value.	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
RetailAPRBuyDown	The difference in the finance charge amount between the buy rate and the customer rate. For instance if the buy rate is 4.9% and the dealer writes the contract for 2.9% - the difference of 1% finance charge needs to be paid to the lender up-front.		
GrossProceedsAmount	The amount that the finance source is paying the dealer for the deal. EX: O If a dealer owes a buy down amount, it may be deducted from their proceeds.		
NetProceedsAmount	The GrossProceedsAmount minus the wholesale payoff amount.	O	
BookingDate	The date that the finance source begins servicing the deal.	O	
FinancePlan	Description of standard finance plan applied to deal.	O	
DeferredGrossAmount	A portion of the dealer's proceeds that is held for future payment.	O	
FederalTILDisclosures	Federal Truth In Lending Disclosures	O	
ProgramsAndRates	The ProgramsAndRates component represents vehicle and finance programs/rates associated with the contract or lease agreement for the vehicle.	O	
Tax	Tax associated with the financing	O	
BaseBuyPercentageRate	Base buy rate before any additions or subtractions.	O	
BuyPercentageRateAdjGroup	Communicates any adjustments to the buy rate.	O	
Fee	Communicates any fee information in regards to financing.	O	

### XML Instance Representation

```

<...>
  <DealerReserveType> DealerReserveType </DealerReserveType> [0..1]
  <DealerReserveAmount> DealerReserveAmount </DealerReserveAmount> [0..1]
  <AmountFinanced> AmountFinanced </AmountFinanced> [1]
  <NumberOfOverduePayments> NumberOfOverduePayments </NumberOfOverduePayments> [0..1]
  <OverduePaymentAmount> OverduePaymentAmount </OverduePaymentAmount> [0..1]
  <Deduction> Deduction </Deduction> [0..*]
```

## Acknowledge Credit Contract Response

```
<Credit> Credit </Credit> [0..*]  
<FunderComments> FunderComments </FunderComments> [0..*]  
<Notifications> Notifications </Notifications> [0..1]  
<ContractTerm> Term </ContractTerm> [0..1]  
<AnnualPercentageRate> AnnualPercentageRate </AnnualPercentageRate> [0..1]  
<PaymentAmount> PaymentAmount </PaymentAmount> [0..1]  
<BulletinNumber> BulletinNumber </BulletinNumber> [0..1]  
<BalloonResidualPercentage> BalloonResidualPercentage </BalloonResidualPercentage> [0..1]  
<ContractMVP> ContractMVP </ContractMVP> [0..1]  
<NetAnnualPercentageRate> NetAnnualPercentageRate </NetAnnualPercentageRate> [0..1]  
<SubsidyCode> SubsidyCode </SubsidyCode> [0..1]  
<EffectiveDate> EffectiveDate </EffectiveDate> [0..1]  
<ExpirationDate> ExpirationDate </ExpirationDate> [0..1]  
<MSRPPackage> MSRPPackage </MSRPPackage> [0..1]  
<BalloonMileageResidualBuyDown> BalloonMileageResidualBuyDown </BalloonMileageResidualBuyDown> [0..1]  
<BalloonPercentageResidualBuyDown> BalloonPercentageResidualBuyDown </BalloonPercentageResidualBuyDown> [0..1]  
<BalloonHardAddsResidualBuyDown> BalloonHardAddsResidualBuyDown </BalloonHardAddsResidualBuyDown> [0..1]  
<BalloonPrepaidMileageResidualBuyDown> BalloonPrepaidMileageResidualBuyDown </BalloonPrepaidMileageResidualBuyDown> [0..1]  
<RetailAPRBuyDown> RetailAPRBuyDown </RetailAPRBuyDown> [0..1]  
<GrossProceedsAmount> GrossProceedsAmount </GrossProceedsAmount> [0..1]  
<NetProceedsAmount> NetProceedsAmount </NetProceedsAmount> [0..1]  
<BookingDate> BookingDate </BookingDate> [0..1]  
<FinancePlan> FinancePlan </FinancePlan> [0..*]  
<DeferredGrossAmount> DeferredGrossAmount </DeferredGrossAmount> [0..1]  
<FederalTILDisclosures> ContractRespFederalTILDisclosures </FederalTILDisclosures> [0..1]  
<ProgramsAndRates> ContractRespProgramsAndRates </ProgramsAndRates> [0..1]  
<Tax> CreditContractTax </Tax> [0..*]  
<BaseBuyPercentageRate> BaseBuyPercentageRate </BaseBuyPercentageRate> [0..1]  
<BuyPercentageRateAdjGroup> BuyPercentageRateAdjGroup </BuyPercentageRateAdjGroup> [0..1]  
<Fee> Fee </Fee> [0..1]  
</...>
```

### ContractRespProgramsAndRates

These field(s) use this type: **ProgramsAndRates**.

Name	ContractRespProgramsAndRates
------	------------------------------

## Acknowledge Credit Contract Response

**Abstract** no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
LeaseBuyMoneyFactor	Lease Rate/Service Factor offered to the dealer by Finance Source.	O	
SpecialProgramDetail	Finance Special program detail information.	O	

### XML Instance Representation

```
<...>
  <LeaseBuyMoneyFactor> LeaseBuyMoneyFactor </LeaseBuyMoneyFactor> [0..1]
  <SpecialProgramDetail> SpecialProgramDetail </SpecialProgramDetail> [0..*]
</...>
```

### CorrectValue

These field(s) use this type: **CorrectValue**.

Correct value.

**Name** CorrectValue

**Abstract** no

### XML Instance Representation

```
<...
currency="Currency [1]">
  Amount
</...>
```

### Count

Simple quantity type with no attributes

**Name** Count

## Acknowledge Credit Contract Response

<b>Abstract</b>	<b>no</b>
-----------------	-----------

### XML Instance Representation

```
<...>  
  xsd:integer  
</...>
```

### Credit

These field(s) use this type: Credit.

<b>Name</b>	<b>Credit</b>
-------------	---------------

<b>Abstract</b>	<b>no</b>
-----------------	-----------

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
CreditDescription	Miscellaneous additions to the dealer settlement amount (e.g., Owner Loyalty Reimbursement).	O	
CreditAmount	The dollar amount being added to the dealer settlement amount.	O	

### XML Instance Representation

```
<...>  
  <CreditDescription> CreditDescription </CreditDescription> [0..*]  
  <CreditAmount> CreditAmount </CreditAmount> [0..1]  
</...>
```

### CreditAmount

These field(s) use this type: CreditAmount.

The dollar amount being added to the dealer settlement amount.

<b>Name</b>	<b>CreditAmount</b>
-------------	---------------------

## Acknowledge Credit Contract Response

**Abstract** no

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### CreditContractResponse

These field(s) use this type: CreditContractResponse.

STAR Version 3.0 - Draft

STAR Version 2.1, STAR approved 04/20/2005; effective date 07/04/2005

STAR Version 2.0, STAR approved 05/07/2004; effective date 07/04/2004

STAR Version 1.0 STAR approved 01/10/2003; OAGI approved 3/15/2003; effective date 01/01/2003

**Name** CreditContractResponse

**Abstract** no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Header		R	
FinanceCompany		R	
Dealer		R	
IndividualApplicant		O	
Co-Applicant		O	
OrganizationalApplicant		O	
Financing		R	



## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
CreditVehicle		O	

### XML Instance Representation

```
<...>
  <Header> ... </Header> [1]
  <FinanceCompany> ... </FinanceCompany> [1]
  <Dealer> ... </Dealer> [1]
  <IndividualApplicant> ... </IndividualApplicant> [0..1]
  <Co-Applicant> ... </Co-Applicant> [0..*]
  <OrganizationalApplicant> ... </OrganizationalApplicant> [0..1]
  <Financing> ... </Financing> [1]
  <CreditVehicle> ... </CreditVehicle> [0..1]
</...>
```

### CreditContractResponseHeader

These field(s) use this type: **Header**.

<b>Name</b>	CreditContractResponseHeader
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
DocumentDateTime	Is the date and time the document was last created. This is not the date and time that the BOD message instance was created.	O	
SecondaryPassword	Secondary password used to validate access to the dealer information	O	
SecondaryDealerNumber	Identifies secondary dealer number if different than primary "Dealer Number"	O	
DocumentId	The primary DocumentId of the document for the given content.	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
DocumentVersionNumber	Identifies the version of the document.	O	
ContractFormNumber	Identifies the type of contract.	O	
FinanceType	Type of financing. Examples may be F- Finance, L - Lease, C-Cash, 1-Retail, 2-Lease, 3-Balloon, etc.	R	
ApplicationType	Type of application being submitted for financing (e.g., individual, individual + co-applicant, business, business + coapplicant, employee).	O	
FundingStatus	Identifies the funding status of the deal.	O	
VIN	Federally defined 17 position vehicle identification number	O	
ContractId	Finance source assigned contract number.	O	
ValidationResults	Federally defined 17 position vehicle identification number	O	
ValidationMessage	Federally defined 17 position vehicle identification number	O	
ApplicationNumber	Credit application number assigned by document originator.	O	

### XML Instance Representation

```

<...>
  <DocumentDateTime> DocumentDateTime </DocumentDateTime> [0..1]
  <SecondaryPassword> SecondaryPassword </SecondaryPassword> [0..1]
  <SecondaryDealerNumber> SecondaryDealerNumber </SecondaryDealerNumber> [0..1]
  <DocumentId> DocumentId </DocumentId> [0..1]
  <DocumentVersionNumber> DocumentVersionNumber </DocumentVersionNumber> [0..1]
  <ContractFormNumber> ContractFormNumber </ContractFormNumber> [0..1]
  <FinanceType> FinanceType </FinanceType> [1]
  <ApplicationType> ApplicationType </ApplicationType> [0..1]
  <FundingStatus> FundingStatus </FundingStatus> [0..1]
  <VIN> VIN </VIN> [0..1]
  <ContractId> ContractId </ContractId> [0..1]
  <ValidationResults> ValidationResults </ValidationResults> [0..1]
  <ValidationMessage> FundingErrorMessage </ValidationMessage> [0..*]
  <ApplicationNumber> ApplicationNumber </ApplicationNumber> [0..*]
</...>

```

## Acknowledge Credit Contract Response

### CreditContractRespOption

These field(s) use this type: Option.

The Option component represents information about the options and replacements that are associated with a vehicle. Each vehicle can have multiple options.

<b>Name</b>	CreditContractRespOption
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
OptionName	Name of vehicle option.	O	
OptionSalesCode	Further definition of accessories and option packages - Indicates whether O ordered option, special package, standard, etc.		
OptionPackageId	Option package number or identifier used as a method for grouping option package items from manufacturer(s) Ex: OptPkg1,cost,OptPkg1; Item1,nocost,OptPkg1; Item2,nocost,Optpkg1; Item3,cost,nullOptPkg; OptPkg2,cost,Optpkg2; Item5,nocost,OptPkg2.	O	

#### XML Instance Representation

```
<...>  
  <OptionName> OptionName </OptionName> [0..1]  
  <OptionSalesCode> OptionSalesCode </OptionSalesCode> [0..1]  
  <OptionPackageId> OptionPackageId </OptionPackageId> [0..1]  
</...>
```

### CreditContractRespVehicle

These field(s) use this type: CreditVehicle.

<b>Name</b>	CreditContractRespVehicle
-------------	---------------------------

## Acknowledge Credit Contract Response

### Abstract

no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Model	Manufacturer-assigned model code of vehicle - Usually available in the VIN number (use NCIC code)	O	
ModelYear	Vehicle designated model year	O	
ModelDescription	Descriptive vehicle model name	O	
Make	Vehicle make code - Usually available in the VIN number (use NCIC code).	O	
TrimCode	Manufacturer assigned trim code	O	
Pricing	Vehicle Pricing	O	
Option	The Option component represents information about the options and replacements that are associated with a vehicle. Each vehicle can have multiple options.	O	
TransmissionType	Vehicle Transmission type	O	
AirConditionInd	Indicates whether or not the vehicle has air condition	O	

### XML Instance Representation

```
<...>
  <Model> Model </Model> [0..1]
  <ModelYear> ModelYear </ModelYear> [0..1]
  <ModelDescription> ModelDescription </ModelDescription> [0..1]
  <Make> Make </Make> [0..1]
  <TrimCode> TrimCode </TrimCode> [0..1]
  <Pricing> VehiclePricing </Pricing> [0..*]
  <Option> CreditContractRespOption </Option> [0..*]
  <TransmissionType> TransmissionType </TransmissionType> [0..1]
  <AirConditionInd> AirConditionInd </AirConditionInd> [0..1]
</...>
```

## Acknowledge Credit Contract Response

### CreditContractTax

These field(s) use this type: **Tax**.

The Fee Component communicates the fees associated with the vehicle being financed.

<b>Name</b>	<b>CreditContractTax</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
TaxType	Identifies the type tax.	R	
TaxDescription	Free form text description of tax amount.	O	
TaxAmount	Actual amount of tax paid.	O	
UnitSalesTaxAmount	Unit amount of sales tax.	O	
TaxRate	Tax Percentage Rate	O	
TotalTaxableAmount	Total taxable price	O	
NonTaxableAmount	Total non-taxable price	O	
TaxTypeId	Tax type identification	O	
TaxabilityInd	Determines whether the dealer wants to claim tax on the cost.	O	
CapitalizedTaxInd	Indicates whether the tax is capitalized, meaning whether it is included in the monthly payments. If the tax is not capitalized it is to be paid up front.	O	
TaxPaidTo	The name of the organization or jurisdiction the tax is paid to, e.g., to which state the tax is being paid.	O	

### XML Instance Representation

<...>

## Acknowledge Credit Contract Response

```
<TaxType> TaxType </TaxType> [1]
<TaxDescription> TaxDescription </TaxDescription> [0..1]
<TaxAmount> TaxAmount </TaxAmount> [0..1]
<UnitSalesTaxAmount> UnitSalesTaxAmount </UnitSalesTaxAmount> [0..1]
<TaxRate> TaxRate </TaxRate> [0..1]
<TotalTaxableAmount> TotalTaxableAmount </TotalTaxableAmount> [0..1]
<NonTaxableAmount> NonTaxableAmount </NonTaxableAmount> [0..1]
<TaxTypeId> TaxTypeId </TaxTypeId> [0..1]
<TaxabilityInd> TaxabilityInd </TaxabilityInd> [0..1]
<CapitalizedTaxInd> CapitalizedTaxInd </CapitalizedTaxInd> [0..1]
<TaxPaidTo> TaxPaidTo </TaxPaidTo> [0..1]
</...>
```

### CreditDescription

These field(s) use this type: **CreditDescription**.

Miscellaneous additions to the dealer settlement amount (e.g., Owner Loyalty Reimbursement).

Name	CreditDescription
Abstract	no

### XML Instance Representation

```
<...
  language="Language [0..1]">
    Description
  </...>
```

### DealerExtendedAddress

Name	DealerExtendedAddress
Abstract	no

## Data Elements and Components

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
DealerName	Dealer name	O	
DistrictCode	Manufacturer Assigned District Code	O	
URI	Dealer URI	O	
ZoneCode	Manufacturer Assigned Zone Code	O	
Address	Dealer party address	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <DealerName> DealerName </DealerName> [0..1]
  <DistrictCode> DistrictCode </DistrictCode> [0..1]
  <URI> URI </URI> [0..1]
  <ZoneCode> ZoneCode </ZoneCode> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
</...>
```

### DealerExtendedContracts

These field(s) use this type: **Dealer**.

<b>Name</b>	DealerExtendedContracts
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
DealerName	Dealer name	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
DistrictCode	Manufacturer Assigned District Code	O	
URI	Dealer URI	O	
ZoneCode	Manufacturer Assigned Zone Code	O	
Address	Dealer party address	O	
DealerReserveNumber	Dealer party address	O	
Contact	Organizational Party contact information	O	
LegalDealershipName	Legal name for dealership	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <DealerName> DealerName </DealerName> [0..1]
  <DistrictCode> DistrictCode </DistrictCode> [0..1]
  <URI> URI </URI> [0..1]
  <ZoneCode> ZoneCode </ZoneCode> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DealerReserveNumber> DealerReserveNumber </DealerReserveNumber> [0..1]
  <Contact> ContractOrganizationContact </Contact> [0..1]
  <LegalDealershipName> LegalDealershipName </LegalDealershipName> [0..1]
</...>
```

### DealerPartyBase

<b>Name</b>	DealerPartyBase
<b>Abstract</b>	no

### Data Elements and Components



## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
DealerName	Dealer name	O	
DistrictCode	Manufacturer Assigned District Code	O	
URI	Dealer URI	O	
ZoneCode	Manufacturer Assigned Zone Code	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <DealerName> DealerName </DealerName> [0..1]
  <DistrictCode> DistrictCode </DistrictCode> [0..1]
  <URI> URI </URI> [0..1]
  <ZoneCode> ZoneCode </ZoneCode> [0..1]
</...>
```

### DealerReserveAmount

These field(s) use this type: **DealerReserveAmount**.

The dollar amount associated with the dealer reserve.

<b>Name</b>	DealerReserveAmount
<b>Abstract</b>	no

### XML Instance Representation

```
<...
currency="Currency [1]">
  Amount
</...>
```

### Deduction

## Acknowledge Credit Contract Response

These field(s) use this type: **Deduction**.

<b>Name</b>	<b>Deduction</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
DeductionDescription	Description of any deductions from the dealer settlement amount (e.g., Tax Stamp Amount).	O	
DeductionAmount	The dollar amount being deducted from the dealer settlement amount.	O	

### XML Instance Representation

```
<...>  
  <DeductionDescription> DeductionDescription </DeductionDescription> [0..*]  
  <DeductionAmount> DeductionAmount </DeductionAmount> [0..1]  
</...>
```

### DeductionAmount

These field(s) use this type: **DeductionAmount**.

The dollar amount being deducted from the dealer settlement amount.

<b>Name</b>	<b>DeductionAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...  
  currency="Currency [1]">  
    Amount  
</...>
```

### DeductionDescription

## Acknowledge Credit Contract Response

---

These field(s) use this type: **DeductionDescription**.

Description of any deductions from the dealer settlement amount (e.g., Tax Stamp Amount).

<b>Name</b>	<b>DeductionDescription</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...  
language="Language [0..1]">  
  Description  
</...>
```

## DeferredGrossAmount

These field(s) use this type: **DeferredGrossAmount**.

A portion of the dealer's proceeds that is held for future payment.

<b>Name</b>	<b>DeferredGrossAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

## Description

These field(s) use this type: **Description**.

Description

<b>Name</b>	<b>Description</b>
<b>Abstract</b>	<b>no</b>

## Acknowledge Credit Contract Response

### Attributes

Field / Component	Description	R/O	Business Rule
language	The ISO language code that the description is written.	O	

### XML Instance Representation

```
<...  
language="Language [0..1]">  
  xsd:string  
</...>
```

### Destination

These field(s) use this type: **Destination**.

<b>Name</b>	<b>Destination</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
DestinationNameCode	Code for destination of file (i.e.Short Manufacturer or DSP code)	O	Must use a valid code from the ShortMfg/RSP list on <a href="http://www.starstandards.org">http://www.starstandards.org</a>
DestinationURI	Physical address of the destination	O	
DestinationSoftwareCode	Additional information about the destination application	O	
DestinationSoftware	For which software destination file is intended (may not be known).	O	
DealerNumber	Target Dealer Code receiving information	O	
StoreNumber	Dealer code store number (DMS assigned)	O	
AreaNumber	Dealer code area number (DMS vendor assigned)	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
DealerCountry	Target Dealer country location	O	
PartyId	The Party Id field uniquely identifies the Receiver of the message. This element can be used for parties within the Automotive Community as well as external parties. Party Id is not intended as a replacement for the Dealer Number. Suggested formats for OEMs or other large institutions include: DUNs Number, ShortMfgCode + DUNs, or ShortMfgCode. The suggested format for Dealers is: ShortMfgCode+Dealer Number.	O	
LocationId	The Location Id field uniquely identifies the location of the Receiver of a message. This Id may be aligned with a physical address or data centers. This field provides an additional level of granularity beyond the usage of the Party Id for additional routing and deliver of data.		
ServiceId	The Service Id field identifies the particular service to which a message is being sent, e.g., an inventory service.	O	

### XML Instance Representation

```
<...>
  <DestinationNameCode> ShortMfg </DestinationNameCode> [0..1]
  <DestinationURI> URI </DestinationURI> [0..1]
  <DestinationSoftwareCode> Text </DestinationSoftwareCode> [0..1]
  <DestinationSoftware> Text </DestinationSoftware> [0..1]
  <DealerNumber> PartyId </DealerNumber> [0..1]
  <StoreNumber> Text </StoreNumber> [0..1]
  <AreaNumber> Text </AreaNumber> [0..1]
  <DealerCountry> Country </DealerCountry> [0..1]
  <PartyId> PartyId </PartyId> [0..1]
  <LocationId> LocationId </LocationId> [0..1]
  <ServiceId> ServiceId </ServiceId> [0..1]
</...>
```

### DocumentId

These field(s) use this type: **DocumentId**.

Is the identifier for the document.

## Acknowledge Credit Contract Response

<b>Name</b>	DocumentId
<b>Abstract</b>	no

### XML Instance Representation

```
<...>  
  Id  
</...>
```

### ErrorCriticality

These field(s) use this type: **ErrorCriticality**.

Free form text field identifying the severity of funding error. Values may include: Hard, Soft, Warning, etc.

<b>Name</b>	ErrorCriticality
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
language="Language [0..1]">  
  Description  
</...>
```

### ExpandedFinanceParty

These field(s) use this type: **FinanceCompany**.

<b>Name</b>	ExpandedFinanceParty
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
AlternatePartyIds	Alternate organizational party Identification	O	
Name	Company name of organizational party	O	
Address	Organizational Party address	O	
DBAName	Doing Business As name.	O	
BranchCode	Manufacturer branch code.	O	
CompanyCode	Manufacturer company code.	O	
DivisionCode	Manufacturer division code.	O	
ServiceCenterCode	Manufacturer service center code.	O	
Contact	Organizational Party contact information	O	
HoldingCompany	The company that is securing or underwriting the loan.	O	
URI	Website of Finance Source. This is the consumer-facing URI.	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DBAName> DBAName </DBAName> [0..1]
  <BranchCode> BranchCode </BranchCode> [0..1]
  <CompanyCode> CompanyCode </CompanyCode> [0..1]
  <DivisionCode> DivisionCode </DivisionCode> [0..1]
  <ServiceCenterCode> ServiceCenterCode </ServiceCenterCode> [0..1]
  <Contact> ContractOrganizationContact </Contact> [0..*]
  <HoldingCompany> HoldingCompany </HoldingCompany> [0..1]
  <URI> URI </URI> [0..1]
</...>
```

## Acknowledge Credit Contract Response

---

### Fee

These field(s) use this type: Fee.

<b>Name</b>	<b>Fee</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
FeeType	Designates the type of fee being applied.	O	
FeeDescription	Describes the type of fee being applied.	O	
FeeAmount	Describes the type of fee being applied.	O	
FeePaidTo	Describes to whom the fee is to be paid.	O	

### XML Instance Representation

```
<...>
  <FeeType> FeeType </FeeType> [0..1]
  <FeeDescription> FeeDescription </FeeDescription> [0..1]
  <FeeAmount> FeeAmount </FeeAmount> [0..1]
  <FeePaidTo> FeePaidTo </FeePaidTo> [0..1]
</...>
```

### FeeAmount

These field(s) use this type: FeeAmount.

The amount of the fee being applied.

<b>Name</b>	<b>FeeAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation



## Acknowledge Credit Contract Response

---

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### FeeDescription

These field(s) use this type: **FeeDescription**.

Describes the type of fee being applied.

<b>Name</b>	FeeDescription
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
language="Language [0..1]">  
  Description  
</...>
```

### FeePaidTo

These field(s) use this type: **FeePaidTo**.

Describes to whom the fee is to be paid.

<b>Name</b>	FeePaidTo
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
language="Language [0..1]">  
  Description  
</...>
```

## Acknowledge Credit Contract Response

### FinanceParty

<b>Name</b>	FinanceParty
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
AlternatePartyIds	Alternate organizational party Identification	O	
Name	Company name of organizational party	O	
Address	Organizational Party address	O	
DBAName	Doing Business As name.	O	
BranchCode	Manufacturer branch code.	O	
CompanyCode	Manufacturer company code.	O	
DivisionCode	Manufacturer division code.	O	
ServiceCenterCode	Manufacturer service center code.	O	

#### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DBAName> DBAName </DBAName> [0..1]
  <BranchCode> BranchCode </BranchCode> [0..1]
  <CompanyCode> CompanyCode </CompanyCode> [0..1]
  <DivisionCode> DivisionCode </DivisionCode> [0..1]
  <ServiceCenterCode> ServiceCenterCode </ServiceCenterCode> [0..1]
</...>
```

## Acknowledge Credit Contract Response

### FinancePlan

These field(s) use this type: **FinancePlan**.

Description of standard finance plan applied to deal.

<b>Name</b>	<b>FinancePlan</b>
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
  language="Language [0..1]">  
    Description  
</...>
```

### FundingErrorMessage

These field(s) use this type: **ValidationMessage**.

<b>Name</b>	<b>FundingErrorMessage</b>
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Description	A free form text description of the error message.	O	
ReasonCode	A code identifying the reason for the error message.	O	
CorrectValue	The correct value of the field in question.	O	
ErrorCriticality	Free form text field identifying the severity of funding error. Values may include: Hard, Soft, Warning, etc.	O	
TimeToCorrectError	Identifies the time the dealer has to correct the error.	O	
ReferenceName	Text description or XPATH reference to data element in error.	O	

## Acknowledge Credit Contract Response

---

### XML Instance Representation

```
<...>
  <Description> Description </Description> [0..1]
  <ReasonCode> ReasonCode </ReasonCode> [0..1]
  <CorrectValue> CorrectValue </CorrectValue> [0..1]
  <ErrorCriticality> ErrorCriticality </ErrorCriticality> [0..1]
  <TimeToCorrectError> TimeToCorrectError </TimeToCorrectError> [0..*]
  <ReferenceName> ReferenceName </ReferenceName> [0..1]
</...>
```

### GrossProceedsAmount

These field(s) use this type: **GrossProceedsAmount**.

The amount that the finance source is paying the dealer for the deal. EX: If a dealer owes a buy down amount, it may be deducted from their proceeds.

<b>Name</b>	<b>GrossProceedsAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...
currency="Currency [1]">
  Amount
</...>
```

### HeaderBase

Used on all STAR BODs

<b>Name</b>	<b>HeaderBase</b>
<b>Abstract</b>	<b>no</b>

## Data Elements and Components

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
DocumentDateTime	Is the date and time the document was last created. This is not the date and time that the BOD message instance was created.	O	
SecondaryPassword	Secondary password used to validate access to the dealer information	O	
SecondaryDealerNumber	Identifies secondary dealer number if different than primary "Dealer Number"	O	

### XML Instance Representation

```
<...>
  <DocumentDateTime> DocumentDateTime </DocumentDateTime> [0..1]
  <SecondaryPassword> SecondaryPassword </SecondaryPassword> [0..1]
  <SecondaryDealerNumber> SecondaryDealerNumber </SecondaryDealerNumber> [0..1]
</...>
```

### Id

These field(s) use this type: AuthorizationId,Id.

Party Identification number

<b>Name</b>	Id
<b>Abstract</b>	no

### XML Instance Representation

```
<...>
  xsd:string
</...>
```

### IndividualApplicantAddress

These field(s) use this type: Address.

<b>Name</b>	IndividualApplicantAddress
<b>Abstract</b>	no

## Acknowledge Credit Contract Response

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
AddressLine	Indicates the multiple lines of an address. The first line is typically the street name and number.	R	
City	Is the City of the Address.	R	
County	County in which the Address is in.	O	
StateOrProvince	Is the State or Province of a given Address.	R	
Country	Country in which the Address is in.	R	
PostalCode	Postal Code of the Address.	R	
UrbanizationCode	Geographic definition of a metropolitan or suburban area	O	
PeriodOfResidence	Communicates an applicant's period of residence	O	
ResidenceType	The type of residence (i.e. Rent, Own, etc)	O	

### XML Instance Representation

```
<...  
  qualifier="AddressQualifier [0..1]">  
    <AddressLine> AddressLine </AddressLine> [1..*]  
    <City> City </City> [1]  
    <County> County </County> [0..1]  
    <StateOrProvince> StateOrProvince </StateOrProvince> [1]  
    <Country> Country </Country> [1]  
    <PostalCode> PostalCode </PostalCode> [1]  
    <UrbanizationCode> UrbanizationCode </UrbanizationCode> [0..1]  
    <PeriodOfResidence> PeriodOfResidence </PeriodOfResidence> [0..*]  
    <ResidenceType> ResidenceType </ResidenceType> [0..1]  
  </...>
```

### IndividualApplicantContractRespParty

These field(s) use this type: **IndividualApplicant**.

## Acknowledge Credit Contract Response

<b>Name</b>	<b>IndividualApplicantContractRespParty</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
AlternatePartyIds	Individual party alternate party Identification	O	
PersonName	Individual party name	O	
Address	Individual party address	O	
Contact	Individual party contact information	O	
Privacy	Any privacy rights the party has subscribed to or opted out of.	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
</...>
```

### IndividualApplicantPersonName

<b>Name</b>	<b>IndividualApplicantPersonName</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
Salutation	Title or greeting of business party	O	
GivenName	First Name of business party	R	
MiddleName	Middle Initial of business party	O	
FamilyName	Last Name of business party	R	
Suffix	Business Party name suffix designation if individual Ex: Sr, Jr, III, etc.	O	
FormattedName	Full Name of business party. Format for name should be "First Last" with no commas between first and last name	O	
SortName	Index name used as a sort for report purposes	O	
SecondFamilyName	Additional last name.	O	

### XML Instance Representation

```
<...>
  <Salutation> Salutation </Salutation> [0..1]
  <GivenName> GivenName </GivenName> [1]
  <MiddleName> MiddleName </MiddleName> [0..1]
  <FamilyName> FamilyName </FamilyName> [1]
  <Suffix> Suffix </Suffix> [0..1]
  <FormattedName> FormattedName </FormattedName> [0..1]
  <SortName> SortName </SortName> [0..1]
  <SecondFamilyName> FamilyName </SecondFamilyName> [0..1]
</...>
```

### IndividualApplicantPersonNameExtended

These field(s) use this type: PersonName,PersonName.

Name	IndividualApplicantPersonNameExtended
Abstract	no



## Acknowledge Credit Contract Response

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Salutation	Title or greeting of business party	O	
GivenName	First Name of business party	R	
MiddleName	Middle Initial of business party	O	
FamilyName	Last Name of business party	R	
Suffix	Business Party name suffix designation if individual Ex: Sr, Jr, III, etc.	O	
FormattedName	Full Name of business party. Format for name should be "First Last" with no commas between first and last name	O	
SortName	Index name used as a sort for report purposes	O	
SecondFamilyName	Additional last name.	O	
EmployeeTitle	A formal appellation attached to the name of a person or family by virtue of office, rank, hereditary privilege, noble birth, or attainment or used as a mark of respect. EX: CIO, CEO, President, etc.	O	

### XML Instance Representation

```
<...>
  <Salutation> Salutation </Salutation> [0..1]
  <GivenName> GivenName </GivenName> [1]
  <MiddleName> MiddleName </MiddleName> [0..1]
  <FamilyName> FamilyName </FamilyName> [1]
  <Suffix> Suffix </Suffix> [0..1]
  <FormattedName> FormattedName </FormattedName> [0..1]
  <SortName> SortName </SortName> [0..1]
  <SecondFamilyName> FamilyName </SecondFamilyName> [0..1]
  <EmployeeTitle> EmployeeTitle </EmployeeTitle> [0..1]
</...>
```

### IndividualPartyAddress

## Acknowledge Credit Contract Response

<b>Name</b>	<b>IndividualPartyAddress</b>
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
AddressLine	Indicates the multiple lines of an address. The first line is typically the street name and number.	R	
City	Is the City of the Address.	R	
County	County in which the Address is in.	O	
StateOrProvince	Is the State or Province of a given Address.	R	
Country	Country in which the Address is in.	R	
PostalCode	Postal Code of the Address.	R	
UrbanizationCode	Geographic definition of a metropolitan or suburban area	O	

### XML Instance Representation

```
<...  
  qualifier="AddressQualifier [0..1]">  
    <AddressLine> AddressLine </AddressLine> [1..*]  
    <City> City </City> [1]  
    <County> County </County> [0..1]  
    <StateOrProvince> StateOrProvince </StateOrProvince> [1]  
    <Country> Country </Country> [1]  
    <PostalCode> PostalCode </PostalCode> [1]  
    <UrbanizationCode> UrbanizationCode </UrbanizationCode> [0..1]  
  </...>
```

### IndividualPartyAlternatePartyId

These field(s) use this type: **AlternatePartyIds**.

## Acknowledge Credit Contract Response

<b>Name</b>	<b>IndividualPartyAlternatePartyId</b>
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Id	Alternate Party Identification	R	
AssigningPartyId	Agency or entity that validates the Party Id	R	
IssuingState	Indicates that State where the license was issued.	O	
ExpirationDate	Expiration date of the alternate party id (e.g., Driver's License expiration date).	O	

### XML Instance Representation

```
<...>
  <Id> Id </Id> [1]
  <AssigningPartyId> AssigningPartyId </AssigningPartyId> [1]
  <IssuingState> IssuingState </IssuingState> [0..1]
  <ExpirationDate> ExpirationDate </ExpirationDate> [0..1]
</...>
```

### IndividualPartyContactEMail

These field(s) use this type: **EMailAddress**.

Individual Party email

<b>Name</b>	<b>IndividualPartyContactEMail</b>
<b>Abstract</b>	no

### Attributes

Field / Component	Description	R/O	Business Rule
desc		R	

## Acknowledge Credit Contract Response

---

### XML Instance Representation

```
<...  
desc="HomeWork [0..1]">  
  xsd:string  
</...>
```

### IndividualPartyContactFax

These field(s) use this type: **Fax.**

Individual Party Fax number

<b>Name</b>	IndividualPartyContactFax
<b>Abstract</b>	no

#### Attributes

Field / Component	Description	R/O	Business Rule
desc		R	

### XML Instance Representation

```
<...  
desc="HomeWork [0..1]">  
  xsd:string  
</...>
```

### IndividualPartyContactTelephoneNumber

These field(s) use this type: **Telephone.**

IndividualParty telephone number

<b>Name</b>	IndividualPartyContactTelephoneNumber
<b>Abstract</b>	no

## Acknowledge Credit Contract Response

### Attributes

Field / Component	Description	R/O	Business Rule
desc		R	
exten		R	

### XML Instance Representation

```
<...  
desc="ContactTelephoneNumberDescription [0..1]"  
exten="Note [0..1]">  
  xsd:string  
</...>
```

### IndividualPartyPersonName

<b>Name</b>	IndividualPartyPersonName
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Salutation	Title or greeting of business party	O	
GivenName	First Name of business party	R	
MiddleName	Middle Initial of business party	O	
FamilyName	Last Name of business party	R	
Suffix	Business Party name suffix designation if individual Ex: Sr, Jr, III, etc.	O	
FormattedName	Full Name of business party. Format for name should be "First Last" with no commas between first and last name	O	
SortName	Index name used as a sort for report purposes	O	

## Acknowledge Credit Contract Response

---

### XML Instance Representation

```
<...>
  <Salutation> Salutation </Salutation> [0..1]
  <GivenName> GivenName </GivenName> [1]
  <MiddleName> MiddleName </MiddleName> [0..1]
  <FamilyName> FamilyName </FamilyName> [1]
  <Suffix> Suffix </Suffix> [0..1]
  <FormattedName> FormattedName </FormattedName> [0..1]
  <SortName> SortName </SortName> [0..1]
</...>
```

### LocationId

These field(s) use this type: **LocationId,LocationId.**

Code identifying a physical location

<b>Name</b>	<b>LocationId</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...>
  Id
</...>
```

### MSRPPackage

These field(s) use this type: **MSRPPackage.**

Manufacturer suggested retail price / discount amount. Discount package is for a special package on a vehicle.

<b>Name</b>	<b>MSRPPackage</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

## Acknowledge Credit Contract Response

---

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### NetAnnualPercentageRate

These field(s) use this type: NetAnnualPercentageRate.

The rate charged to the dealer

<b>Name</b>	NetAnnualPercentageRate
<b>Abstract</b>	no

### XML Instance Representation

```
<...>  
  Percent  
</...>
```

### NetProceedsAmount

These field(s) use this type: NetProceedsAmount.

The GrossProceedsAmount minus the wholesale payoff amount.

<b>Name</b>	NetProceedsAmount
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### NonTaxableAmount

## Acknowledge Credit Contract Response

---

These field(s) use this type: NonTaxableAmount.

Total non-taxable price.

<b>Name</b>	NonTaxableAmount
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
  currency="Currency [1]">  
    Amount  
</...>
```

## NumberOfOverduePayments

These field(s) use this type: NumberOfOverduePayments.

The number of payments that are already passed due at the time the deal is funded.

<b>Name</b>	NumberOfOverduePayments
<b>Abstract</b>	no

### XML Instance Representation

```
<...>  
  Count  
</...>
```

## OptionPackageld

These field(s) use this type: OptionPackageId.

Option package number or identifier used as a method for grouping option package items from manufacturer(s) Ex: OptPkg1,cost,

<b>Name</b>	OptionPackageld
<b>Abstract</b>	no



## Acknowledge Credit Contract Response

### XML Instance Representation

```
<...>
  Id
</...>
```

### OrganizationAddress

These field(s) use this type: Address,Address.

Basic address used for organizations

<b>Name</b>	<b>OrganizationAddress</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
AddressLine	Indicates the multiple lines of an address. The first line is typically the street name and number.	R	
City	Is the City of the Address.	R	
County	County in which the Address is in.	O	
StateOrProvince	Is the State or Province of a given Address.	R	
Country	Country in which the Address is in.	R	
PostalCode	Postal Code of the Address.	R	
UrbanizationCode	Geographic definition of a metropolitan or suburban area	O	

### XML Instance Representation

```
<...>
  <AddressLine> AddressLine </AddressLine> [1..*]
  <City> City </City> [1]
  <County> County </County> [0..1]
  <StateOrProvince> StateOrProvince </StateOrProvince> [1]
```

## Acknowledge Credit Contract Response

```
<Country> Country </Country> [1]
<PostalCode> PostalCode </PostalCode> [1]
<UrbanizationCode> UrbanizationCode </UrbanizationCode> [0..1]
</...>
```

### OrganizationalApplicantContractRespParty

These field(s) use this type: **OrganizationalApplicant**.

<b>Name</b>	OrganizationalApplicantContractRespParty
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
AlternatePartyIds	Alternate organizational party Identification	O	
Name	Company name of organizational party	O	
Address	Organizational Party address	O	
DBAName	Doing Business As name.	O	
Contact	Organization applicant contact information	O	
MarketingMailInd	Indicates customers whom have requested no marketing mail	O	
OrganizationType	Identifies the type of business (i.e., Sole Proprietorship, Partnership, LLP, LLC, Not For Profit, etc.).	O	
Privacy	Organization Privacy options	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
```

## Acknowledge Credit Contract Response

```
<Name> CompanyName </Name> [0..1]
<Address> OrganizationalApplicantPartyAddressExtended </Address> [0..*]
<DBAName> DBAName </DBAName> [0..1]
<Contact> ContractOrganizationContact </Contact> [0..1]
<MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
<OrganizationType> OrganizationType </OrganizationType> [0..1]
<Privacy> Privacy </Privacy> [0..*]
</...>
```

### OrganizationalApplicantPartyAddressExtended

These field(s) use this type: Address.

<b>Name</b>	OrganizationalApplicantPartyAddressExtended
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
AddressLine	Indicates the multiple lines of an address. The first line is typically the street name and number.	R	
City	Is the City of the Address.	R	
County	County in which the Address is in.	O	
StateOrProvince	Is the State or Province of a given Address.	R	
Country	Country in which the Address is in.	R	
PostalCode	Postal Code of the Address.	R	
PeriodOfResidence	Communicates an applicant's period of residence	O	
UrbanizationCode	Geographic definition of a metropolitan or suburban area	O	

### XML Instance Representation

```
<...>
```

## Acknowledge Credit Contract Response

```
qualifier="AddressQualifier [0..1]">
  <AddressLine> AddressLine </AddressLine> [1..*]
  <City> City </City> [1]
  <County> County </County> [0..1]
  <StateOrProvince> StateOrProvince </StateOrProvince> [1]
  <Country> Country </Country> [1]
  <PostalCode> PostalCode </PostalCode> [1]
  <PeriodOfResidence> PeriodOfResidence </PeriodOfResidence> [0..*]
  <UrbanizationCode> UrbanizationCode </UrbanizationCode> [0..1]
</...>
```

### OrganizationalPartyAlternatePartyId

These field(s) use this type: AlternatePartyIds,AlternatePartyIds.

<b>Name</b>	OrganizationalPartyAlternatePartyId
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Id	Alternate Party Identification	R	
AssigningPartyId	Agency or entity that validates the Party Id	R	
IssuingState	Indicates that State where the license was issued.	O	
ExpirationDate	Expiration date of the alternate party id (e.g., Driver's License expiration date).	O	

### XML Instance Representation

```
<...>
  <Id> Id </Id> [1]
  <AssigningPartyId> AssigningOrganizationPartyId </AssigningPartyId> [1]
  <IssuingState> IssuingState </IssuingState> [0..1]
  <ExpirationDate> ExpirationDate </ExpirationDate> [0..1]
</...>
```

## Acknowledge Credit Contract Response

```
</...>
```

### OrganizationContactPersonName

Derived from oa:PersonName

<b>Name</b>	OrganizationContactPersonName
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
GivenName	First Name of business party	R	
FamilyName	Last Name of business party	R	
FormattedName	Full Name of business party. Format for name should be "First Last" with no commas between first and last name	O	

#### XML Instance Representation

```
<...>  
  <GivenName> Name </GivenName> [1]  
  <FamilyName> Name </FamilyName> [1]  
  <FormattedName> Name </FormattedName> [0..1]  
</...>
```

### OrganizationContactPersonNameExtended

These field(s) use this type: PersonName.

<b>Name</b>	OrganizationContactPersonNameExtended
<b>Abstract</b>	no

#### Data Elements and Components

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
GivenName	First Name of business party	R	
FamilyName	Last Name of business party	R	
FormattedName	Full Name of business party. Format for name should be "First Last" with no commas between first and last name	O	
EmployeeTitle	A formal appellation attached to the name of a person or family by virtue of office, rank, hereditary privilege, noble birth, or attainment or used as a mark of respect. EX: CIO, CEO, President, etc.	O	

### XML Instance Representation

```
<...>
  <GivenName> Name </GivenName> [1]
  <FamilyName> Name </FamilyName> [1]
  <FormattedName> Name </FormattedName> [0..1]
  <EmployeeTitle> EmployeeTitle </EmployeeTitle> [0..1]
</...>
```

### OrganizationPartyBase

<b>Name</b>	OrganizationPartyBase
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
AlternatePartyIds	Alternate organizational party Identification	O	
Name	Company name of organizational party	O	
Address	Organizational Party address	O	
DBAName	Doing Business As name.	O	

## Acknowledge Credit Contract Response

---

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DBAName> DBAName </DBAName> [0..1]
</...>
```

### OrganizationPartyEmail

These field(s) use this type: **E**MailAddress.

Organization email

Name	OrganizationPartyEmail
Abstract	no

### XML Instance Representation

```
<...>
  xsd:string
</...>
```

### OrganizationPartyFax

These field(s) use this type: **F**ax.

OrganizationFax number

Name	OrganizationPartyFax
Abstract	no

### XML Instance Representation

```
<...>
  xsd:string
```

## Acknowledge Credit Contract Response

```
</...>
```

### OrganizationPartyTelephone

These field(s) use this type: **Telephone**.

OrganizationParty telephone number

<b>Name</b>	OrganizationPartyTelephone
<b>Abstract</b>	no

#### Attributes

Field / Component	Description	R/O	Business Rule
desc		R	
exten		R	

### XML Instance Representation

```
<...  
desc="ContactTelephoneNumberOrganizationDescription [0..1]"  
exten="Note [0..1]">  
  xsd:string  
</...>
```

### OtherDescription

These field(s) use this type: **OtherDescription**.

The text description of Other value from telephone desc attribute.

<b>Name</b>	OtherDescription
<b>Abstract</b>	no

### XML Instance Representation



## Acknowledge Credit Contract Response

```
<...  
language="Language [0..1]">  
  Description  
</...>
```

### OverduePaymentAmount

These field(s) use this type: **OverduePaymentAmount**.

The dollar amount of the past due payments.

<b>Name</b>	OverduePaymentAmount
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### PartyBase

Derived from oa:Party

<b>Name</b>	PartyBase
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	

### XML Instance Representation

```
<...>  
<PartyId> PartyId </PartyId> [0..1]
```

## Acknowledge Credit Contract Response

---

```
</...>
```

### PartyId

These field(s) use this type: DealerNumber,PartyId,DealerNumber,PartyId,PartyId.

Party Identification Number

<b>Name</b>	PartyId
<b>Abstract</b>	no

### XML Instance Representation

```
<...>  
  Id  
</...>
```

### PaymentAmount

These field(s) use this type: PaymentAmount.

Monthly Payment Amount

<b>Name</b>	PaymentAmount
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### Percent

Percent

<b>Name</b>	Percent
-------------	---------

## Acknowledge Credit Contract Response

<b>Abstract</b>	no
-----------------	----

### XML Instance Representation

```
<...>
  xsd:decimal
</...>
```

### PeriodOfResidence

These field(s) use this type: PeriodOfResidence,PeriodOfResidence.

Period of time Business Party has lived at residence.

<b>Name</b>	PeriodOfResidence
<b>Abstract</b>	no

### Attributes

Field / Component	Description	R/O	Business Rule
period		R	

### XML Instance Representation

```
<...
period="IncomePeriod [0..1]">
  Count
</...>
```

### Privacy

These field(s) use this type: Privacy,Privacy.

<b>Name</b>	Privacy
<b>Abstract</b>	no

## Acknowledge Credit Contract Response

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PrivacyInd	Indicator to note that Business Party has requested to share or to not share information with third parties	O	
PrivacyType	Code identifying a Party's authorized privacy rights. (i.e., Financial, Demographics, etc.)	O	

### XML Instance Representation

```
<...>  
  <PrivacyInd> PrivacyInd </PrivacyInd> [0..1]  
  <PrivacyType> PrivacyType </PrivacyType> [0..1]  
</...>
```

### ReferenceName

These field(s) use this type: **ReferenceName**.

The name of the field/tag that references/identifies the key data elements the senders request/response bod.

<b>Name</b>	<b>ReferenceName</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...  
language="Language [0..1]">  
  Description  
</...>
```

### ResponseVerb

<b>Name</b>	<b>ResponseVerb</b>
<b>Abstract</b>	<b>no</b>

## Acknowledge Credit Contract Response

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Verb		R	
OriginalBODId		O	

### XML Instance Representation

```
<...  
confirm="ConfirmType [0..1]">  
  <OriginalBODId> xsd:NMTOKEN </OriginalBODId> [0..1]  
</...>
```

### RetailAPRBuyDown

These field(s) use this type: **RetailAPRBuyDown**.

The difference in the finance charge amount between the buy rate and the customer rate. For instance if the buy rate is 4.9% and the dealer writes the contract for 2.9% - the difference of 1% finance charge needs to be paid to the lender up-front.

<b>Name</b>	<b>RetailAPRBuyDown</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...>  
  Percent  
</...>
```

### SecondaryDealerNumber

These field(s) use this type: **SecondaryDealerNumber**.

Identifies secondary dealer number if different than primary "Dealer Number"

<b>Name</b>	<b>SecondaryDealerNumber</b>
<b>Abstract</b>	<b>no</b>

## Acknowledge Credit Contract Response

### XML Instance Representation

```
<...>  
  Id  
</...>
```

### Sender

These field(s) use this type: **Sender**.

Name	Sender
Abstract	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
LogicalId	Provides the logical location of the server and applications from which the Business Object Document originated. It can be used to establish a logical to physical mapping, however its use is optional. Each system or combination of systems should maintain an external central reference table containing the logical names or logical addresses of the application systems in the integration configuration. This enables the logical names to be mapped to the physical network addresses of the resources needed on the network. Note: The technical implementation of this Domain Naming Service is not dictated by this specification. This logical to physical mapping may be done at execution time by the application itself or by a middleware transport mechanism, depending on the integration architecture used. This provides for a simple but effective directory access capability while maintaining application independence from the physical location of those resources on the network	O	
Component	Provides a finer level of control than Logical Identifier and represents the business application that issued the Business Object Document. Its use is optional. For STAR's use this is the DCS Software code name		
Task	Describes the business event that initiated the need for the Business Object Document to be created. For STAR, the task is defined in the Implementation Guidelines for each BOD. It is usually a short description of the BOD. Ex: SalesLead, CreditDecision, etc.	R	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
ReferenceId	Enables the sending application to indicate the instance identifier of the event or task that caused the BOD to be created. This is used to correlate a response BOD to an originating BOD	O	
AuthorizationId	Identifies the authorization level of the user or application that is sending the Business Object Document Message. This authorization level being recognized by the receiving system indicates what can be done on the receiving system. For STAR, this is the User ID.	O	
CreatorNameCode	DCS Software Creator Code	R	
SenderNameCode	Additional information about the sending platform (i.e., Short MFG or DSP code).	R	Must use a valid code from the ShortMfg/RSP list on <a href="http://www.starstandards.org">http://www.starstandards.org</a>
SenderURI	Physical address of the sender	O	
DealerNumber	Dealer Code of source of information	O	
StoreNumber	Dealer code store number (DMS assigned)	O	
AreaNumber	Dealer code area number (DMS vendor assigned)	O	
DealerCountry	Source Dealer country location	O	
Language	This code is used to define the language of the data used in this transaction	O	
DeliverPendingMailInd	Indicates if the user requests to receive pending mail that has been stored and has yet not been delivered yet. By selecting 0, the user will only receive the response for the current transaction the user is performing.	O	
Password	Token for application specific authentication. Used to authenticate dealership/users through application specific security	O	
SystemVersion	The sender's software version number.	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
PartyId	The Party Id field uniquely identifies the Sender of the message. This element can be used for parties within the Automotive Community as well as external parties. Party Id is not intended as a replacement for the Dealer Number. Suggested formats for OEMs or other large institutions include: DUNs Number, ShortMfgCode + DUNs, or ShortMfgCode. The suggested format for Dealers is: ShortMfgCode+Dealer Number.	O	
LocationId	The Location Id field uniquely identifies the location of the Sender of a message. This Id may be aligned with a physical address or data centers. This field provides an additional level of granularity beyond the usage of the Party Id for additional routing and deliver of data.	O	
ServiceId	The Service Id field identifies the particular service from which a message is being sent, e.g., an inventory service.	O	

### XML Instance Representation

```
<...>
  <LogicalId> Text </LogicalId> [0..1]
  <Component> Text </Component> [1]
  <Task> Text </Task> [1]
  <ReferenceId> Reference </ReferenceId> [0..1]
  <AuthorizationId> Id </AuthorizationId> [0..1]
  <CreatorNameCode> Text </CreatorNameCode> [1]
  <SenderNameCode> ShortMfg </SenderNameCode> [1]
  <SenderURI> URI </SenderURI> [0..1]
  <DealerNumber> PartyId </DealerNumber> [0..1]
  <StoreNumber> Text </StoreNumber> [0..1]
  <AreaNumber> Text </AreaNumber> [0..1]
  <DealerCountry> Country </DealerCountry> [0..1]
  <Language> Language </Language> [0..1]
  <DeliverPendingMailInd> Indicator </DeliverPendingMailInd> [0..1]
  <Password> Text </Password> [0..1]
  <SystemVersion> SystemVersion </SystemVersion> [0..1]
  <PartyId> PartyId </PartyId> [0..1]
  <LocationId> LocationId </LocationId> [0..1]
  <ServiceId> ServiceId </ServiceId> [0..1]
```



## Acknowledge Credit Contract Response

</...>

### SenderBase

<b>Name</b>	SenderBase
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
LogicalId	Provides the logical location of the server and applications from which the Business Object Document originated. It can be used to establish a logical to physical mapping, however its use is optional. Each system or combination of systems should maintain an external central reference table containing the logical names or logical addresses of the application systems in the integration configuration. This enables the logical names to be mapped to the physical network addresses of the resources needed on the network. Note: The technical implementation of this Domain Naming Service is not dictated by this specification. This logical to physical mapping may be done at execution time by the application itself or by a middleware transport mechanism, depending on the integration architecture used. This provides for a simple but effective directory access capability while maintaining application independence from the physical location of those resources on the network	O	
Component	Provides a finer level of control than Logical Identifier and represents the business application that issued the Business Object Document. Its use is optional. For STAR's use this is the DCS Software code name		
Task	Describes the business event that initiated the need for the Business Object Document to be created. For STAR, the task is defined in the Implementation Guidelines for each BOD. It is usually a short description of the BOD. Ex: SalesLead, CreditDecision, etc.	R	
ReferenceId	Enables the sending application to indicate the instance identifier of the event or task that caused the BOD to be created. This is used to correlate a response BOD to an originating BOD	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
AuthorizationId	Identifies the authorization level of the user or application that is sending the Business Object Document Message. This authorization level being recognized by the receiving system indicates what can be done on the receiving system. For STAR, this is the User ID.	O	

### XML Instance Representation

```
<...>
  <LogicalId> Text </LogicalId> [0..1]
  <Component> Text </Component> [1]
  <Task> Text </Task> [1]
  <ReferenceId> Reference </ReferenceId> [0..1]
  <AuthorizationId> Id </AuthorizationId> [0..1]
</...>
```

### ServiceId

These field(s) use this type: **ServiceId,ServiceId**.

The Service Id field identifies the particular service to or from which a message is being sent, e.g., an inventory service.

<b>Name</b>	<b>ServiceId</b>
<b>Abstract</b>	no

### XML Instance Representation

```
<...>
  Id
</...>
```

### Signature

These field(s) use this type: **Signature**.

<b>Name</b>	<b>Signature</b>
-------------	------------------

## Acknowledge Credit Contract Response

**Abstract** no

### Attributes

Field / Component	Description	R/O	Business Rule
qualifyingAgency		O	

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
-------------------	-------------	-----	---------------

### XML Instance Representation

```
<...  
qualifyingAgency="Text [0..1]">  
Allow any elements from any namespace (strict validation). [0..1]  
</...>
```

## SpecialProgramDescription

These field(s) use this type: **SpecialProgramDescription**.

The description of the special program (First Time Buyer, College Graduate, etc.) being applied to the deal.

**Name** SpecialProgramDescription

**Abstract** no

### XML Instance Representation

```
<...  
language="Language [0..1]">  
  Description  
</...>
```

## SpecialProgramDetail

These field(s) use this type: **SpecialProgramDetail**.

## Acknowledge Credit Contract Response

<b>Name</b>	SpecialProgramDetail
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
SpecialProgramDescription	The description of the special program (First Time Buyer, College Graduate, etc.) being applied to the deal.	O	
SpecialPrograms	Code identifying the special program (First Time Buyer, College Graduate, etc.) being applied to the deal.	O	

### XML Instance Representation

```
<...>  
  <SpecialProgramDescription> SpecialProgramDescription </SpecialProgramDescription> [0..1]  
  <SpecialPrograms> SpecialPrograms </SpecialPrograms> [0..*]  
</...>
```

## Tax

<b>Name</b>	Tax
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
TaxType	Identifies the type tax.	R	
TaxDescription	Free form text description of tax amount.	O	
TaxAmount	Actual amount of tax paid.	O	
UnitSalesTaxAmount	Unit amount of sales tax.	O	
TaxRate	Tax Percentage Rate	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
TotalTaxableAmount	Total taxable price	O	
NonTaxableAmount	Total non-taxble price	O	
TaxTypeId	Tax type identification	O	
TaxabilityInd	Determines whether the dealer wants to claim tax on the cost.	O	

### XML Instance Representation

```
<...>
  <TaxType> TaxType </TaxType> [1]
  <TaxDescription> TaxDescription </TaxDescription> [0..1]
  <TaxAmount> TaxAmount </TaxAmount> [0..1]
  <UnitSalesTaxAmount> UnitSalesTaxAmount </UnitSalesTaxAmount> [0..1]
  <TaxRate> TaxRate </TaxRate> [0..1]
  <TotalTaxableAmount> TotalTaxableAmount </TotalTaxableAmount> [0..1]
  <NonTaxableAmount> NonTaxableAmount </NonTaxableAmount> [0..1]
  <TaxTypeId> TaxTypeId </TaxTypeId> [0..1]
  <TaxabilityInd> TaxabilityInd </TaxabilityInd> [0..1]
</...>
```

### TaxAmount

These field(s) use this type: **TaxAmount**.

Actual amount of tax paid.

<b>Name</b>	<b>TaxAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...
  currency="Currency [1]">
    Amount
  </...>
```

## Acknowledge Credit Contract Response

---

### TaxDescription

These field(s) use this type: TaxDescription.

Free form text description of tax amount.

<b>Name</b>	<b>TaxDescription</b>
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
  language="Language [0..1]">  
  Description  
</...>
```

### TaxRate

These field(s) use this type: TaxRate.

Tax Percentage rate.

<b>Name</b>	<b>TaxRate</b>
<b>Abstract</b>	no

### XML Instance Representation

```
<...>  
  Percent  
</...>
```

### Term

These field(s) use this type: ContractTerm.

Number of months of contract term

<b>Name</b>	<b>Term</b>
-------------	-------------

## Acknowledge Credit Contract Response

**Abstract** no

### Attributes

Field / Component	Description	R/O	Business Rule
length		R	

### XML Instance Representation

```
<...  
length="TermLength [0..1]">  
  Count  
</...>
```

## TimeToCorrectError

These field(s) use this type: **TimeToCorrectError**.

Identifies the time the dealer has to correct the error.

**Name** TimeToCorrectError

**Abstract** no

### Attributes

Field / Component	Description	R/O	Business Rule
period		R	

### XML Instance Representation

```
<...  
period="IncomePeriod [0..1]">  
  Count  
</...>
```

## Acknowledge Credit Contract Response

---

### TotalTaxableAmount

These field(s) use this type: TotalTaxableAmount.

Total taxable price.

<b>Name</b>	TotalTaxableAmount
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### UnitSalesTaxAmount

These field(s) use this type: UnitSalesTaxAmount.

Unit amount of sales tax.

<b>Name</b>	UnitSalesTaxAmount
<b>Abstract</b>	no

### XML Instance Representation

```
<...  
currency="Currency [1]">  
  Amount  
</...>
```

### Vehicle

<b>Name</b>	Vehicle
<b>Abstract</b>	no



## Acknowledge Credit Contract Response

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Model	Manufacturer-assigned model code of vehicle - Usually available in the VIN number (use NCIC code)	O	
ModelYear	Vehicle designated model year	O	
ModelDescription	Descriptive vehicle model name	O	
Make	Vehicle make code - Usually available in the VIN number (use NCIC code).	O	

### XML Instance Representation

```
<...>
  <Model> Model </Model> [0..1]
  <ModelYear> ModelYear </ModelYear> [0..1]
  <ModelDescription> ModelDescription </ModelDescription> [0..1]
  <Make> Make </Make> [0..1]
</...>
```

### VehiclePrice

These field(s) use this type: **VehiclePrice**.

Customer price of vehicle

<b>Name</b>	<b>VehiclePrice</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<...
currency="Currency [1]">
  Amount
</...>
```

### VehiclePricing

## Acknowledge Credit Contract Response

---

These field(s) use this type: **Pricing.**

<b>Name</b>	VehiclePricing
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
VehiclePrice	Customer price of vehicle	R	
PriceExplanation	Explanatory Note for Pricing Example: Anniversary Edition	O	

## Acknowledge Credit Contract Response

Field / Component	Description	R/O	Business Rule
VehiclePricingType	Designates type of pricing for vehicle transaction	O	MSRP Hold Back Destination/Handling Group Fund Price Wholesale Price Wholesale Cost Actual Cash Value Employee Invoice Sale Price Final MSRP Base MSRP Employee Order Price Employee Stock Price Selling Price Cap Cost Other MSRP Discount Gross Cap Cost Net Cap Cost Taxable Selling Price N/A
PricingTypeSource	Source from which pricing type data originated (i.e. Blue Book, NADA, etc.)	O	

## Acknowledge Credit Contract Response

---

### XML Instance Representation

```
<...>
  <VehiclePrice> VehiclePrice </VehiclePrice> [1]
  <PriceExplanation> PriceExplanation </PriceExplanation> [0..1]
  <VehiclePricingType> VehiclePricingType </VehiclePricingType> [0..1]
  <PricingTypeSource> PricingTypeSource </PricingTypeSource> [0..1]
</...>
```

### Verb

These field(s) use this type: **Verb**.

Name	Verb
Abstract	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
-------------------	-------------	-----	---------------

### XML Instance Representation

```
<.../>
```

### AddressLine

These field(s) use this type: **AddressLine**.

Indicates the multiple lines of an address. The first line is typically the street name and number.

Name	AddressLine
------	-------------

Base XSD Type: string

### AddressQualifier

Address Qualifier

## Acknowledge Credit Contract Response

Name	AddressQualifier
*Base XSD Type: string	
Code Value	Description
WorkAddress	Work Address
SeasonalAddress	Seasonal Address
DeliveryAddress	Delivery Address
HomeAddress	Home Address
PreviousAddress	Previous Address
Other	Other
Garage	Garage
Billing	Billing
NonSigningSpouseAddress	Non Signing Spouse Address
N/A	Not Applicable

### AirConditionInd

These field(s) use this type: **AirConditionInd**.

Indicates whether or not the vehicle has air conditioning.

Name	AirConditionInd
*Base XSD Type: string	
Code Value	Description
0	
1	

## Acknowledge Credit Contract Response

---

### ApplicationNumberDescription

Describes the type of application number used.

Name	ApplicationNumberDescription
*Base XSD Type: string	
Code Value	Description
Finance Source	Application number assigned by the Finance Source
Retail System Provider	Application Number assigned by the Retail System Provider

### ApplicationType

These field(s) use this type: ApplicationType.

Type of application being submitted for financing (e.g., individual, individual + co-applicant, business, business + coapplicant, employee).

Name	ApplicationType
*Base XSD Type: string	

### AssigningOrganizationPartyId

These field(s) use this type: AssigningPartyId.

Assigning Organization Party Id

Name	AssigningOrganizationPartyId
*Base XSD Type: string	
Code Value	Description
LegalId	Legal ID
NationalId	Government-assigned ID such as a social security Number
Other	Other

## Acknowledge Credit Contract Response

Code Value	Description
DUNS	Dun and Bradstreet
MotorDealerRegistrationId	Department of Motor Vehicle Registration number for a dealer. This is the dealer's license number to do business.
GSTRegistrationId	Canadian Goods and Services Tax Id.
HSTRegistrationId	Canadian HarmonizedTax Id.
Certification Of Registration Id	Id of the certificate of registration assigned to a business to allow that business to collect and remit certain taxes or fees to a state.
QSTRegistrationId	Quebec sales tax id.

## AssigningPartyId

These field(s) use this type: **AssigningPartyId**.

Agency or entity that validates the Party Id

Name	AssigningPartyId
------	------------------

Base XSD Type: string

Code Value	Description
LegalId	Legal ID
DriversLicense	Drivers License
NationalId	Government-assigned ID such as a social security Number
Other	Other
GSTRegistrationId	Canadian Goods and Services Tax Id.
HSTRegistrationId	Canadian HarmonizedTax Id.
PreviousAccountNumber	
QSTRegistrationId	Quebec sales tax id.

## Acknowledge Credit Contract Response

---

### BookingDate

These field(s) use this type: **BookingDate**.

The date that the finance source begins servicing the deal.

Name	BookingDate
------	-------------

\*Base XSD Type: date

### BranchCode

These field(s) use this type: **BranchCode**.

Manufacture branch code.

Name	BranchCode
------	------------

\*Base XSD Type: string

### BulletinNumber

These field(s) use this type: **BulletinNumber**.

Identifies the bulletin used to fund the deal.

Name	BulletinNumber
------	----------------

\*Base XSD Type: string

### BuyPercentageRateAdjDesc

These field(s) use this type: **BuyPercentageRateAdjDesc**.

Description of adjustment to buy rate.

Name	BuyPercentageRateAdjDesc
------	--------------------------

\*Base XSD Type: string



## Acknowledge Credit Contract Response

---

### BuyPercentageRateAdjTypeCode

These field(s) use this type: **BuyPercentageRateAdjTypeCode**.

Indicates the type of adjustment, either an addition or subtraction, to be made to the buy rate.

Name	BuyPercentageRateAdjTypeCode
*Base XSD Type: string	
Code Value	Description
Addition	Indicates an addition to be made to the buy rate.
Subtraction	Indicates a subtraction to be made to the buy rate.

### CapitalizedTaxInd

These field(s) use this type: **CapitalizedTaxInd**.

Indicates whether the tax is capitalized, meaning whether it is included in the monthly payments. If the tax is not capitalized it is to be paid up front.

Name	CapitalizedTaxInd
*Base XSD Type: string	
Code Value	Description
0	
1	

### City

These field(s) use this type: **City**.

City of the Address.

Name	City
------	------

## Acknowledge Credit Contract Response

---

\*Base XSD Type: string

### Code

These field(s) use this type: **BODId.**

Unique code name

Name	Code
------	------

\*Base XSD Type: string

### CompanyCode

These field(s) use this type: **CompanyCode.**

Manufacture company code..

Name	CompanyCode
------	-------------

\*Base XSD Type: string

### CompanyName

These field(s) use this type: **Name,Name.**

Company name of customer

Name	CompanyName
------	-------------

\*Base XSD Type: string

### ConfirmType

Name	ConfirmType
------	-------------

\*Base XSD Type: NMTOKEN

## Acknowledge Credit Contract Response

Code Value	Description
Always	
OnChange	
Never	

### ContactTelephoneNumberDescription

Contact Telephone Number Description

Name	ContactTelephoneNumberDescription
*Base XSD Type: string	
Code Value	Description
Evening Phone	Evening Phone
Day Phone	Day Phone
Cell Phone	Cell Phone
Pager	Pager
Other	Other

### ContactTelephoneNumberOrganizationDescription

Contact Telephone Number Organization Description

Name	ContactTelephoneNumberOrganizationDescription
*Base XSD Type: string	
Code Value	Description
Day Phone	Day Phone
Cell Phone	Cell Phone

## Acknowledge Credit Contract Response

---

Code Value	Description
Pager	Pager
Other	Other

### ContactTime

These field(s) use this type: ContactTime,ContactTime.

Preferred contact time (i.e. Best day/time to reach the contact.

Name	ContactTime
------	-------------

\*Base XSD Type: string

### ContractFormNumber

These field(s) use this type: ContractFormNumber.

Identifies the type of contract.

Name	ContractFormNumber
------	--------------------

\*Base XSD Type: string

### ContractMVP

These field(s) use this type: ContractMVP.

The rating of the customer based on the credit worthiness of the customer.

Name	ContractMVP
------	-------------

\*Base XSD Type: string

### Country

## Acknowledge Credit Contract Response

---

These field(s) use this type: **DealerCountry,DealerCountry,Country.**

Country in which the Address is in. Conforms to ISO 3166-2. AF -AFGHANISTAN AL -ALBANIA DZ -ALGERIA AS -AMERICAN SAMOA AD -ANDORRA AO -ANGOLA AI -ANGUILLA AQ -ANTARCTICA AG -ANTIGUA AND BARBUDA AR -ARGENTINA AM -ARMENIA AW -ARUBA AU -AUSTRALIA AT -AUSTRIA AZ -AZERBAIJAN BS -BAHAMAS BH -BAHRAIN BD -BANGLADESH BB -BARBADOS BY -BELARUS BE -BELGIUM BZ -BELIZE BJ -BENIN BM -BERMUDA BT -BHUTAN BO -BOLIVIA BA -BOSNIA AND HERZEGOVINA BW -BOTSWANA BV -BOUVET ISLAND BR -BRAZIL IO -BRITISH INDIAN OCEAN TERRITORY BN -BRUNEI DARUSSALAM BG -BULGARIA BF -BURKINA FASO BI -BURUNDI KH -CAMBODIA CM -CAMEROON CA -CANADA CV -CAPE VERDE KY -CAYMAN ISLANDS CF -CENTRAL AFRICAN REPUBLIC TD -CHAD CL -CHILE CN -CHINA CX -CHRISTMAS ISLAND CC -COCOS (KEELING) ISLANDS CO -COLOMBIA KM -COMOROS CG -CONGO CD -CONGO, THE DEMOCRATIC REPUBLIC OF THE CK -COOK ISLANDS CR -COSTA RICA CI -CÔTE D'IVOIRE HR -CROATIA CU -CUBA CY -CYPRUS CZ -CZECH REPUBLIC DK -DENMARK DJ -DJIBOUTI DM -DOMINICA DO -DOMINICAN REPUBLIC EC -ECUADOR EG -EGYPT SV -EL SALVADOR GQ -EQUATORIAL GUINEA ER -ERITREA EE -ESTONIA ET -ETHIOPIA FK -FALKLAND ISLANDS (MALVINAS) FO -FAROE ISLANDS FJ -FIJI FI -FINLAND FR -FRANCE GF -FRENCH GUIANA PF -FRENCH POLYNESIA TF -FRENCH SOUTHERN TERRITORIES GA -GABON GM -GAMBIA GE -GEORGIA DE -GERMANY GH -GHANA GI -GIBRALTAR GR -GREECE GL -GREENLAND GD -GRENADA GP -GUADELOUPE GU -GUAM GT -GUATEMALA GN -GUINEA GW -GUINEA-BISSAU GY -GUYANA HT -HAITI HM -HEARD ISLAND AND MCDONALD ISLANDS VA -HOLY SEE (VATICAN CITY STATE) HN -HONDURAS HK -HONG KONG HU -HUNGARY IS -ICELAND IN -INDIA ID -INDONESIA IR -IRAN, ISLAMIC REPUBLIC OF IQ -IRAQ IE -IRELAND IL -ISRAEL IT -ITALY JM -JAMAICA JP -JAPAN JO -JORDAN KZ -KAZAKHSTAN KE -KENYA KI -KIRIBATI KP -KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF KR -KOREA, REPUBLIC OF KW -KUWAIT KG -KYRGYZSTAN LA -LAO PEOPLE'S DEMOCRATIC REPUBLIC LV -LATVIA LB -LEBANON LS -LESOTHO LR -LIBERIA LY -LIBYAN ARAB JAMAHIRIYA LI -LIECHTENSTEIN LT -LITHUANIA LU -LUXEMBOURG MO -MACAO MK -MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF MG -MADAGASCAR MW -MALAWI MY -MALAYSIA MV -MALDIVES ML -MALI MT -MALTA MH -MARSHALL ISLANDS MQ -MARTINIQUE MR -MAURITANIA MU -MAURITIUS YT -MAYOTTE MX -MEXICO FM -MICRONESIA, FEDERATED STATES OF MD -MOLDOVA, REPUBLIC OF MC -MONACO MN -MONGOLIA MS -MONTSERRAT MA -MOROCCO MZ -MOZAMBIQUE MM -MYANMAR NA -NAMIBIA NR -NAURU NP -NEPAL NL -NETHERLANDS AN -NETHERLANDS ANTILLES NC -NEW CALEDONIA NZ -NEW ZEALAND NI -NICARAGUA NE -NIGER NG -NIGERIA NU -NIUE NF -NORFOLK ISLAND MP -NORTHERN MARIANA ISLANDS NO -NORWAY OM -OMAN PK -PAKISTAN PW -PALAU PS -PALESTINIAN TERRITORY, OCCUPIED PA -PANAMA PG -PAPUA NEW GUINEA PY -PARAGUAY PE -PERU PH -PHILIPPINES PN -PITCAIRN PL -POLAND PT -PORTUGAL PR -PUERTO RICO QA -QATAR RE -RÅÅ#UNION RO -ROMANIA RU -RUSSIAN FEDERATION RW -RWANDA SH -SAINT HELENA KN -SAINT KITTS AND NEVIS LC -SAINT LUCIA PM -SAINT PIERRE AND MIQUELON VC -SAINT VINCENT AND THE GRENADINES WS -SAMOA SM -SAN MARINO ST -SAO TOME AND PRINCIPE SA -SAUDI ARABIA SN -SENEGAL CS -SERBIA AND MONTENEGRO SC -SEYCHELLES SL -SIERRA LEONE SG -SINGAPORE SK -SLOVAKIA SI -SLOVENIA SB -SOLOMON ISLANDS SO -SOMALIA ZA -SOUTH AFRICA GS -SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS ES -SPAIN LK -SRI LANKA SD -SUDAN SR -SURINAME SJ -SVALBARD AND JAN MAYEN SZ -SWAZILAND SE -SWEDEN CH -SWITZERLAND SY -SYRIAN ARAB REPUBLIC TW -TAIWAN, PROVINCE OF CHINA TJ -TAJIKISTAN TZ -TANZANIA, UNITED REPUBLIC OF TH -THAILAND TL -TIMOR-LESTE TG - TOGO TK -TOKELAU TO -TONGA TT -TRINIDAD AND TOBAGO TN -TUNISIA TR -TURKEY TM -TURKMENISTAN TC -TURKS AND CAICOS ISLANDS TV -TUVALU UG -UGANDA UA -UKRAINE AE -UNITED ARAB EMIRATES GB -UNITED KINGDOM US -UNITED STATES UM -UNITED STATES MINOR OUTLYING ISLANDS UY -URUGUAY UZ -UZBEKISTAN VU

## Acknowledge Credit Contract Response

-VANUATU VE -VENEZUELA VN -VIET NAM VG -VIRGIN ISLANDS, BRITISH VI -VIRGIN ISLANDS, U.S. WF -WALLIS AND FUTUNA EH  
-WESTERN SAHARA YE -YEMEN ZM -ZAMBIA ZW -ZIMBABWE

Name	Country
------	---------

Base XSD Type: string

Code Value	Description
US	
AF	
AL	
DZ	
AS	
AD	
AO	
AI	
AQ	
AG	
AR	
AM	
AW	
AU	
AT	
AZ	
BS	
BH	
BD	

## Acknowledge Credit Contract Response

---

Code Value	Description
BB	
BY	
BE	
BZ	
BJ	
BM	
BT	
BO	
BA	
BW	
BV	
BR	
IO	
BN	
BG	
BF	
BI	
KH	
CM	
CA	
CV	
KY	

## Acknowledge Credit Contract Response

---

Code Value	Description
CF	
TD	
CL	
CN	
CX	
CC	
CO	
KM	
CG	
CD	
CK	
CR	
CI	
HR	
CU	
CY	
CZ	
DK	
DJ	
DM	
DO	
EC	



## Acknowledge Credit Contract Response

---

Code Value	Description
EG	
SV	
GQ	
ER	
EE	
ET	
FK	
FO	
FJ	
FI	
FR	
GF	
PF	
TF	
GA	
GM	
GE	
DE	
GH	
GI	
GR	
GL	

## Acknowledge Credit Contract Response

---

Code Value	Description
GD	
GP	
GU	
GT	
GN	
GW	
GY	
HT	
HM	
VA	
HN	
HK	
HU	
IS	
IN	
ID	
IR	
IQ	
IE	
IL	
IT	
JM	

## Acknowledge Credit Contract Response

---

Code Value	Description
JP	
JO	
KZ	
KE	
KI	
KP	
KR	
KW	
KG	
LA	
LV	
LB	
LS	
LR	
LY	
LI	
LT	
LU	
MO	
MK	
MG	
MW	

## Acknowledge Credit Contract Response

---

Code Value	Description
MY	
MV	
ML	
MT	
MH	
MQ	
MR	
MU	
YT	
MX	
FM	
MD	
MC	
MN	
MS	
MA	
MZ	
MM	
NA	
NR	
NP	
NL	

## Acknowledge Credit Contract Response

---

Code Value	Description
AN	
NC	
NZ	
NI	
NE	
NG	
NU	
NF	
MP	
NO	
OM	
PK	
PW	
PS	
PA	
PG	
PY	
PE	
PH	
PN	
PL	
PT	

## Acknowledge Credit Contract Response

---

Code Value	Description
PR	
QA	
RE	
RO	
RU	
RW	
SH	
KN	
LC	
PM	
VC	
WS	
SM	
ST	
SA	
SN	
CS	
SC	
SL	
SG	
SK	
SI	

## Acknowledge Credit Contract Response

---

Code Value	Description
SB	
SO	
ZA	
GS	
ES	
LK	
SD	
SR	
SJ	
SZ	
SE	
CH	
SY	
TW	
TJ	
TZ	
TH	
TL	
TG	
TK	
TO	
TT	

## Acknowledge Credit Contract Response

---

Code Value	Description
TN	
TR	
TM	
TC	
TV	
UG	
UA	
AE	
GB	
UM	
UY	
UZ	
VU	
VE	
VN	
VG	
VI	
WF	
EH	
YE	
ZM	
ZW	



## Acknowledge Credit Contract Response

---

### County

These field(s) use this type: **County**.

Business party county location

Name	County
------	--------

\*Base XSD Type: string

### Currency

The ISO code identifying the type of currency in use.

Name	Currency
------	----------

\*Base XSD Type: string

Code Value	Description
USD	
ADP	
AED	
AFA	
ALL	
ANG	
AOK	
ARA	
ATS	
AUD	
AWG	
BBD	

## Acknowledge Credit Contract Response

---

Code Value	Description
BDT	
BEF	
BGL	
BHD	
BIF	
BMD	
BND	
BOB	
BRC	
BSD	
BTN	
BUK	
BWP	
BZD	
CAD	
CHF	
CLF	
CLP	
CNY	
COP	
CRC	
CSK	

## Acknowledge Credit Contract Response

---

Code Value	Description
CUP	
CVE	
CYP	
DDM	
DEM	
DJF	
DKK	
DOP	
DZD	
ECS	
EGP	
ESP	
ETB	
EUR	
FIM	
FKP	
FRF	
GBP	
GHC	
GIP	
GMD	
GNF	

## Acknowledge Credit Contract Response

---

Code Value	Description
GRD	
GTQ	
GWP	
GYD	
HKD	
HNL	
HTG	
HUF	
IDR	
IEP	
ILS	
INR	
IQD	
IRR	
ISK	
ITL	
JMD	
JOD	
JPY	
KES	
KHR	
KMF	

## Acknowledge Credit Contract Response

---

Code Value	Description
KPW	
KRW	
KWD	
KYD	
LAK	
LBP	
LKR	
LRD	
LSL	
LUF	
LYD	
MAD	
MGF	
MNT	
MOP	
MRO	
MTL	
MUR	
MVR	
MWK	
MXN	
MYR	

## Acknowledge Credit Contract Response

---

Code Value	Description
MZM	
NGN	
NIC	
NLG	
NOK	
NPR	
NZD	
OMR	
PAB	
PEI	
PGK	
PHP	
PKR	
PLZ	
PTE	
PYG	
QAR	
ROL	
RWF	
SAR	
SBD	
SCR	

## Acknowledge Credit Contract Response

---

Code Value	Description
SDP	
SEK	
SGD	
SHP	
SLL	
SKK	
SOS	
SRG	
STD	
SUR	
SVC	
SYP	
SZL	
THB	
TND	
TOP	
TPE	
TRL	
TTD	
TWD	
TZS	
UGS	

## Acknowledge Credit Contract Response

Code Value	Description
UYP	
VEB	
VND	
VUV	
WST	
YDD	
YER	
YUD	
ZAR	
ZRZ	
ZWD	
Other	

### Date

Date conforms to ISO 8601 format rules EX: \d\d\d\d-\d\d-\d\d

Name	Date
Base XSD Type: date	

### DateTime

These field(s) use this type: CreationDateTime.

Date and time conforms to ISO 8601 format rules without offset EX:2003-11-05T13:15:30Z

Name	DateTime
------	----------



## Acknowledge Credit Contract Response

---

\*Base XSD Type: dateTime

### DBAName

These field(s) use this type: DBAName,DBAName.

Doing Business As name.

Name	DBAName
------	---------

\*Base XSD Type: string

### DealerName

These field(s) use this type: DealerName.

Dealer name

Name	DealerName
------	------------

\*Base XSD Type: string

### DealerReserveNumber

These field(s) use this type: DealerReserveNumber.

Additional dealer number to identify the payment of finance reserve

Name	DealerReserveNumber
------	---------------------

\*Base XSD Type: string

### DealerReserveType

These field(s) use this type: DealerReserveType.

Identifies the type of Dealer Reserve (i.e., Flat, Standard Dealer Participation, Guaranteed Dealer Participation).

## Acknowledge Credit Contract Response

---

Name	DealerReserveType
------	-------------------

\*Base XSD Type: string

### DistrictCode

These field(s) use this type: DistrictCode.

Manufacturer Assigned District Code

Name	DistrictCode
------	--------------

\*Base XSD Type: string

### DivisionCode

These field(s) use this type: DivisionCode.

Manufacture division code.

Name	DivisionCode
------	--------------

\*Base XSD Type: string

### DocumentDateTime

These field(s) use this type: DocumentDateTime.

Is the date and time the document was last created. This is not the date and time that the BOD message instance was created.

Name	DocumentDateTime
------	------------------

\*Base XSD Type: dateTime

### DocumentVersionNumber

These field(s) use this type: DocumentVersionNumber.

## Acknowledge Credit Contract Response

---

Identifies the version of the document.

Name	DocumentVersionNumber
------	-----------------------

\*Base XSD Type: string

### EffectiveDate

These field(s) use this type: EffectiveDate.

Effective date

Name	EffectiveDate
------	---------------

\*Base XSD Type: date

### EmployeeTitle

These field(s) use this type: EmployeeTitle,EmployeeTitle.

Employee Title

Name	EmployeeTitle
------	---------------

\*Base XSD Type: string

### ExpirationDate

These field(s) use this type: ExpirationDate,ExpirationDate,ExpirationDate.

Expiration Date

Name	ExpirationDate
------	----------------

\*Base XSD Type: date

### FamilyName

## Acknowledge Credit Contract Response

---

These field(s) use this type: **SecondFamilyName,FamilyName.**

Last Name of business party

Name	FamilyName
------	------------

\*Base XSD Type: string

### FeeType

These field(s) use this type: **FeeType.**

Designates the type of fee being applied

Name	FeeType
------	---------

\*Base XSD Type: string

Code Value	Description
------------	-------------

DocumentPreparationFee	
------------------------	--

SmogCertificateFeePaidToState	
-------------------------------	--

DocumentationFee	
------------------	--

FloridaDocumentFee	
--------------------	--

FilingFee	
-----------	--

TitleFee	
----------	--

RegistrationFee	
-----------------	--

LicenseFee	
------------	--

TireFee	
---------	--

MotorVehicleInspectionFee	
---------------------------	--

BatteryFee	
------------	--

WarrantyRightsFee	
-------------------	--

## Acknowledge Credit Contract Response

Code Value	Description
CanadaFilingFee	
OfficialFeesPaidToGovtAgencies	
DocumentaryStampFee	
GAP	
LoanOriginationFee	
DeputyServiceFeePaidToDealer	
SmogCertificateFeePaidToSeller	
SmogImpactFee	
ServiceContract	
PlateFee	
LienNotationFee	
WasteTire	
ArbitrationFee	
NotaryFee	
SecurityInterestChargesFilingFee	
ElectronicTitleFee	
SafetyInspectionFee	
ProcessingFee	
EmergencyMedicalServiceAdministrationFee	
EmissionInspectionFee	
AcquisitionFee	
Other	Other

## Acknowledge Credit Contract Response

Code Value	Description
DispositionFee	
TurnInFee	
UDriveItPermit	
SellPaidSmogFee	
TemporaryTagFee	
TransferFee	
SmogExemptionDonationFee	
LienFee	
WeightFee	
PostageFee	
N/A	Not Applicable
PurchaseOptionFee	
MonthlyLocalFee	
SPVFee	
OnlineRegistrationFee	
FloridaMVWEAFee	
ExemptionFee	
LemonLawFeePaidToGovernmentAgency	
TerminationFee	
PublicSafetyFee	
VehicleTheftRecoveryFee	
RearEndDeterrentSafetyFee	

## Acknowledge Credit Contract Response

Code Value	Description
NonFilingInsuranceFee	Non filing insurance fee is property insurance utilized in connection with credit transactions in lieu of the actual recording, filing, or releasing of a security instrument or finance statement.
EnvironmentalProtectionFee	Environmental protection fee is a fee imposed on the consumers to protect and clean up the environment. This fee can be applied to clean up of underground storage tank site studies and clean up as well as other environmental protections.
FreightFee	Freight charges are the fee for hauling a vehicle to a dealership.
DealerProcessingFee	Dealer processing charge.
VendorSingleInterestFee	A fee charged by the Creditor to protect the creditor for loss or damage to the vehicle during the initial term of the contract.
AutoClubMembershipFee	Fee for membership to auto club such as AAA.
DPSHandlingFee	Fee for Louisiana. Department of Public Service Handling fee.
ElectronicFilingFee	Electronic Filing Fee for online system filing.
ConvenienceFee	Fee for Louisiana. Additional fee charged by the dealer.
PPSAFee	Personal Property Security Act - Fee charged to customer for registration of the vehicle contract (VIN) with the Government.
AdministrationFee	Fee charged for administration of records.
ERTFee	State regulated electronic registration and titling fee.
GasFee	State regulated gas fee.
TitlePrepFee	Fee charged for preparation of title.
SupplementalTitleFee	State regulated supplemental title fee.
GeorgiaMotorVehicleWarrantyRightsActFee	Companies that sell or lease new motor vehicles to consumers have certain responsibilities under the law. Pursuant to the Georgia Motor Vehicle Warranty Rights Act [O.C.G.A. Section 10-1-789(a)], a fee of \$3.00 shall be collected by every dealer, lessor or distributor from each consumer at the completion of the sale or lease of a new motor vehicle.

## Acknowledge Credit Contract Response

Code Value	Description
RoadandBridgeFee	A fee on motor vehicle registrations to fund costs associated with road improvements. - Texas
MotorVehicleWarrantyTrustFundFee	The \$2 fee is collected by the motor vehicle dealer when a new motor vehicle is sold or leased for one year or more. The fee is reported and paid by the selling dealer to the county tax collector or private tag agency when the dealer applies for title. The fees are transferred monthly by the Florida Department of Revenue to the Department of Legal Affairs for deposit into the Motor Vehicle Warranty Trust Fund. - Florida
InspectionStickerFees	A fee charged by the dealer for inspection purposes to protect unsafe vehicles from being operated on the road. The fee is used to inspect the vehicle ensuring it is mechanically sound and safe. - Mississippi
EmergencyMedicalServiceFees	Fee charged for EMS services for all drivers. - Washington
Smog Abatement Fee	The Smog Abatement Fee is the annual fee that must be paid upon registration renewal in lieu of the bi-annual smog inspection.
Greenhouse Gas Reduction	A fee that is placed on the registration or renewal of a vehicle that uses fossil fuels for propulsion.
Rental Car Surcharge Fee	Rental Car Surcharge is imposed upon a lease or rented motor vehicle
Messenger Fee	Messenger Fee pass through charge by dealers to have an outside company provide a public service of delivering and obtaining documents to and from the Department of Motor Vehicle
Encumbrance Fee	The Encumbrance Fee is charged to establish a claim against property. This fee is charged by the Dealer but handle by a third party.
Title and Registration Processing Fee	A fee charged to process the title and registration of a vehicle
DEQ Certification Fee	Air and qualify certification fee.
Motor Vehicle Processing Fee	States like New Jersey that charge the consumer a processing fee for the Motor Vehicle.
Department of Motor Vehicle Fee	A fee charged by the department of motor vehicles.
New Tag Fee	A fee to obtain a new plate tag.



## Acknowledge Credit Contract Response

Code Value	Description
Duplicate of Registration Fee	A fee to obtain a copy of an existing registration if lost, stolen, or destroyed.
Vehicle Theft Registration Fee	A fee charged to register theft deterrent products.
Total Annual Fees	Total of Annual Fees
Total Initial Fees	Total of Initial Fees
Document Service Fee	Fee charged to a buyer/lessee for the handling of documents and the performing of services related to the sale /lease and may include dealer profit.
Service and Handling Fee	Fee charged to a buyer/lessee for the performing services and handling related to the closing of a sale /lease and may include dealer profit.
Delivery and Handling Fee	Fee charged to a buyer/lessee for the handling related to the closing of a sale /lease and may include dealer profit.
Recording Fee	Fee charged to a buyer/lessee for the recording of the title (part of the title fee that must be disclosed separately) and is related to the closing of a sale /lease.
Air Quality Fee	Air Quality Fee
Lender and Member Fee	Lender's and Members's Fee
Mobility Fee	Fee paid to Texas Mobility Fund
Acquisition Fee Markup	An amount added to the finance company Acquisition Fee that is retained by the dealer.
Courtesy Delivery Fee	Fee for delivery of ordered vehicle(s) to multiple destinations.
Electronic Temp Tag Processing Fee	Electronic temporary tag processing fee paid to a vendor (not the state).
Assignment Fee	Fee paid to the dealer from the finance source for assignment of the contract. This fee is separate from an acquisition fee.

## Acknowledge Credit Contract Response

---

Code Value	Description
Special Monthly Fee	Finance source-specific monthly fee on a lease. This differs from "Monthly Local Fee" which is generally a monthly property tax that the vehicle owner (which is the lender in the case of a lease) passes on to the lessee. "Special Monthly Fee" is a fee that the lender collects and pays into a fund for a special purpose--for example, in New York, the fund is used to pay parking tickets that are by law the responsibility of the vehicle owner (the lender). Not all lenders handle this the same way, but those that do require that these two fees be accounted for differently.

### FinanceType

These field(s) use this type: **FinanceType**.

Type of financing Examples may be F- Finance, L - Lease, C-Cash, 1-Retail, 2-Lease, 3-Balloon, etc.

Name	FinanceType
------	-------------

\*Base XSD Type: string

### FormattedName

These field(s) use this type: **FormattedName**.

Full Name of business party. Format for name should be "First Last" with no commas between first and last name

Name	FormattedName
------	---------------

\*Base XSD Type: string

### FunderComments

These field(s) use this type: **FunderComments**.

Free form text area for Funder's comments.

Name	FunderComments
------	----------------

## Acknowledge Credit Contract Response

---

\*Base XSD Type: string

### FundingStatus

These field(s) use this type: **FundingStatus**.

Identifies the funding status of the deal.

<b>Name</b>	<b>FundingStatus</b>
-------------	----------------------

\*Base XSD Type: string

### GivenName

These field(s) use this type: **GivenName**.

First Name of business party

<b>Name</b>	<b>GivenName</b>
-------------	------------------

\*Base XSD Type: string

### HoldingCompany

These field(s) use this type: **HoldingCompany**.

The company that is securing or underwriting the loan.

<b>Name</b>	<b>HoldingCompany</b>
-------------	-----------------------

\*Base XSD Type: string

### HomeWork

Home or Work

<b>Name</b>	<b>HomeWork</b>
-------------	-----------------

## Acknowledge Credit Contract Response

\*Base XSD Type: string

Code Value	Description
Home	Home
Work	Work
Other	Other

### IncomePeriod

HR = Hour, WK = Week, BiWK = Bi-Weekly, MO = Month, YR = Year, SmMO=SemiMonthly, SmAN=SemiAnnually

Name	IncomePeriod
------	--------------

\*Base XSD Type: string

Code Value	Description
HR	Hour
WK	Week
BiWK	Bi-Weekly
MO	Monthly
YR	Year
SmMO	Semi-Monthly
SmAN	Semi-Annually. Semi-Annually is twice per year
Q	Quarterly

### Indicator

These field(s) use this type: **DeliverPendingMailInd.**

0 = No, 1 = Yes

## Acknowledge Credit Contract Response

Name	Indicator
*Base XSD Type: string	
Code Value	Description
0	
1	

### IssuingState

These field(s) use this type: IssuingState,IssuingState.

Indicates that State where the license was issued.

Name	IssuingState
*Base XSD Type: string	

### Language

These field(s) use this type: Language.

Language conforms to ISO 639-2 rules. Note the format for this field is language-Country (see Country data type for the list of countries with definitions).  
AA "Afar", AB "Abkhazian", AF "Afrikaans", AM "Amharic", AR "Arabic", AS "Assamese", AY "Aymara", AZ "Azerbaijani", BA "Bashkir", BE "Byelorussian", BG "Bulgarian", BH "Bihari", BI "Bislama", BN "Bengali" "Bangla", BO "Tibetan", BR "Breton", CA "Catalan", CO "Corsican", CS "Czech", CY "Welsh", DA "Danish", DE "German", DZ "Bhutani", EL "Greek", EN "English" "American", ES "Spanish", ET "Estonian", EU "Basque", FA "Persian", FI "Finnish", FJ "Fiji", FO "Faeroese", FR "French", FY "Frisian", GA "Irish", GD "Gaelic" "Scots Gaelic", GL "Galician", GN "Guarani", GU "Gujarati", HA "Hausa", HI "Hindi", HR "Croatian", HU "Hungarian", HY "Armenian", IK "Inupiak", IN "Indonesian", IS "Icelandic", IT "Italian", IW "Hebrew", JA "Japanese", JI "Yiddish", JW "Javanese", KA "Georgian", KK "Kazakh", KL "Greenlandic", KM "Cambodian", KN "Kannada", KO "Korean", KS "Kashmiri", KU "Kurdish", KY "Kirghiz", LA "Latin", LN "Lingala", LO "Laothian", LT "Lithuanian", LV "Latvian" "Lettish", MG "Malagasy", MI "Maori", MK "Macedonian", ML "Malayalam", MN "Mongolian", MO "Moldavian", MR "Marathi", MS "Malay", MT "Maltese", MY "Burmese", NA "Nauru", NE "Nepali", NL "Dutch", NO "Norwegian", OC "Occitan", OM "Oromo" "Afan", OR "Oriya", PA "Punjabi", PL "Polish", PS "Pashto" "Pushto", PT "Portuguese", QU "Quechua", RM "Rhaeto-Romance", RN "Kirundi", RO "Romanian", RU "Russian", RW "Kinyarwanda", SA "Sanskrit", SD "Sindhi", SG "Sangro", SH "Serbo-Croatian", SI "Singhalese", SK "Slovak", SL "Slovenian", SM "Samoan", SN "Shona", SO "Somali", SQ "Albanian", SR "Serbian", SS "Siswati", ST "Sesotho", SU "Sudanese", SV "Swedish", SW "Swahili", TA "Tamil", TE "Tegulu", TG "Tajik", TH "Thai", TI "Tigrinya", TK "Turkmen", TL "Tagalog", TN "Setswana", TO "Tonga", TR "Turkish", TS "Tsonga", TT "Tatar", TW "Twi", UK "Ukrainian",

## Acknowledge Credit Contract Response

---

UR "Urdu", UZ "Uzbek", VI "Vietnamese", WO "Wolof", XH "Xhosa", YO "Yoruba", ZH "Chinese", ZU "Zulu"

Name	Language
------	----------

Base XSD Type: string

Code Value	Description
en-US	
en-CA	
aa-ET	
ab-GE	
af-ZA	
am-ET	
ar-SA	
as-IN	
ay-BO	
az-AZ	
ba-RU	
be-BY	
bg-BG	
bh-IN	
bi-VU	
bn-BD	
bo-BT	
br-FR	
ca-ES	

## Acknowledge Credit Contract Response

---

Code Value	Description
co-FR	
cs-CZ	
cy-GB	
da-DE	
de-DE	
dz-BT	
el-GR	
es-ES	
et-EE	
eu-ES	
fa-AF	
fi-FI	
fj-FJ	
fo-FO	
fr-CA	
fr-FR	
fy-NL	
ga-IE	
gd-GB	
gl-ES	
gn-PY	
gu-IN	

## Acknowledge Credit Contract Response

---

Code Value	Description
ha-NG	
hi-IN	
hr-HR	
hu-HU	
hy-AM	
ik-GL	
in-ID	
is-IS	
it-IT	
iw-IL	
ja-JP	
ji-IL	
jw-ID	
ka-GE	
kk-KZ	
kl-GL	
km-KH	
kn-IN	
ko-KP	
ko-KR	
ks-IN	
ku-IQ	



## Acknowledge Credit Contract Response

---

Code Value	Description
ky-CN	
la-VA	
ln-CD	
lo-LA	
lt-LT	
lv-LV	
mg-MG	
mi-NZ	
mk-MK	
ml-IN	
mn-MN	
mo-MO	
mr-IN	
ms-MY	
mt-MH	
my-MM	
na-NR	
ne-NP	
nl-NL	
no-NO	
oc-FR	
om- ET	

## Acknowledge Credit Contract Response

---

Code Value	Description
or-IN	
pa-IN	
pl-PL	
ps-PK	
pt-PT	
qu-PE	
rm-CH	
rn-BI	
ro-RO	
ru-RU	
rw-RW	
sa-IN	
sd-PK	
sg-CF	
sh-HR	
si-LK	
sk-SK	
sl-SI	
sm-WS	
sn-ZW	
so-SO	
sq-AL	

## Acknowledge Credit Contract Response

---

Code Value	Description
sr-CS	
ss-ZA	
st-ZA	
su-SD	
sv-SE	
sw-TL	
ta-IN	
te-IN	
tg-TJ	
th-TH	
ti-ET	
tk-TM	
tl-PH	
tn-ZA	
to-TO	
tr-TR	
ts-ZA	
tt-RU	
tw-GH	
uk-UA	
ur-PK	
uz-UZ	

## Acknowledge Credit Contract Response

---

Code Value	Description
vi-VN	
wo-SN	
xh-ZA	
yo-NG	
zh-CN	
zu-ZA	

### LeaseBuyMoneyFactor

These field(s) use this type: **LeaseBuyMoneyFactor**.

Lease Rate/Service Factor offered to the dealer by Finance Source.

<b>Name</b>	<b>LeaseBuyMoneyFactor</b>
-------------	----------------------------

\*Base XSD Type: string

### LeaseRateMoneyFactor

These field(s) use this type: **LeaseRateMoneyFactor**.

Money factor multiplier used to determine finance costs for a lease.

<b>Name</b>	<b>LeaseRateMoneyFactor</b>
-------------	-----------------------------

\*Base XSD Type: string

### LegalDealershipName

These field(s) use this type: **LegalDealershipName**.

Legal name for dealership.

## Acknowledge Credit Contract Response

---

Name	LegalDealershipName
------	---------------------

\*Base XSD Type: string

### Make

These field(s) use this type: Make.

Vehicle make code - Usually available in the VIN number (use NCIC code).

Name	Make
------	------

\*Base XSD Type: string

### MarketingMailInd

These field(s) use this type: MarketingMailInd.

Indicates customers whom have requested no marketing mail

Name	MarketingMailInd
------	------------------

\*Base XSD Type: string

Code Value	Description
------------	-------------

0	
---	--

1	
---	--

### MaximumLeaseRateMoneyFactor

These field(s) use this type: MaximumLeaseRateMoneyFactor.

Maximum rate the dealer can charge the customer for the vehicle being purchased. This is the LeaseBuyMoney Factor plus maximum markup.

Name	MaximumLeaseRateMoneyFactor
------	-----------------------------

\*Base XSD Type: string

## Acknowledge Credit Contract Response

---

### MiddleName

These field(s) use this type: MiddleName.

Middle Initial of business party

Name	MiddleName
------	------------

\*Base XSD Type: string

### Model

These field(s) use this type: Model.

Manufacturer-assigned model code of vehicle - Usually available in the VIN number (use NCIC code)

Name	Model
------	-------

\*Base XSD Type: string

### ModelDescription

These field(s) use this type: ModelDescription.

Descriptive vehicle model name

Name	ModelDescription
------	------------------

\*Base XSD Type: string

### ModelYear

These field(s) use this type: ModelYear.

Vehicle designated model year

Name	ModelYear
------	-----------

\*Base XSD Type: gYear

## Acknowledge Credit Contract Response

---

### Name

These field(s) use this type: **GivenName,FamilyName,FormattedName.**

Name of the Party.

Name	Name
------	------

\*Base XSD Type: string

### Note

A free form note.

Name	Note
------	------

\*Base XSD Type: string

### Notifications

These field(s) use this type: **Notifications.**

Free form text area identifying any policies are legal restrictions.

Name	Notifications
------	---------------

\*Base XSD Type: string

### OptionName

These field(s) use this type: **OptionName.**

Name of vehicle option

Name	OptionName
------	------------

\*Base XSD Type: string

## Acknowledge Credit Contract Response

---

### OptionSalesCode

These field(s) use this type: OptionSalesCode.

Further definition of accessories and option packages - Indicates whether ordered option, special package, standard, etc.

Name	OptionSalesCode
------	-----------------

\*Base XSD Type: string

### OrganizationType

These field(s) use this type: OrganizationType.

Identifies the type of business (i.e., Sole Proprietorship, Partnership, LLP, LLC, Not For Profit, etc.).

Name	OrganizationType
------	------------------

\*Base XSD Type: string

### PostalCode

These field(s) use this type: PostalCode.

Postal Code of the Address.

Name	PostalCode
------	------------

\*Base XSD Type: string

### PreferredContactMethod

These field(s) use this type: PreferredContactMethod.

Preferred contact method

Name	PreferredContactMethod
------	------------------------

\*Base XSD Type: string



## Acknowledge Credit Contract Response

Code Value	Description
Day Phone	Day Phone
Evening Phone	Evening Phone
Cell Phone	Cell Phone
Work Fax	Work Fax
Home Fax	Home Fax
Pager	Pager
Work Email	Work Email
Home Email	Home Email
US Mail	US Mail
Other	Other
N/A	Not Applicable

### PreferredContactMethodOrganization

These field(s) use this type: **PreferredContactMethod**.

Preferred Contact Method Organization

Name	PreferredContactMethodOrganization
------	------------------------------------

\*Base XSD Type: string

Code Value	Description
Day Phone	Day Phone
Cell Phone	Cell Phone
Work Fax	Work Fax
Pager	Pager

## Acknowledge Credit Contract Response

---

Code Value	Description
Work Email	Work Email
US Mail	US Mail
Other	Other

### PriceExplanation

These field(s) use this type: **PriceExplanation**.

Explanatory Note for Pricing

Name	PriceExplanation
------	------------------

\*Base XSD Type: string

### PricingTypeSource

These field(s) use this type: **PricingTypeSource**.

Source from which pricing type data originated (i.e. Blue Book, NADA, etc.).

Name	PricingTypeSource
------	-------------------

\*Base XSD Type: string

### PrimaryContactInd

These field(s) use this type: **PrimaryContactInd**.

Indicates if contact is primary contact

Name	PrimaryContactInd
------	-------------------

\*Base XSD Type: string

## Acknowledge Credit Contract Response

Code Value	Description
0	
1	

### PrimaryDriverInd

These field(s) use this type: **PrimaryDriverInd.**

Identifies customer as primary driver.

Name	PrimaryDriverInd
*Base XSD Type: string	
Code Value	Description
0	
1	

### PrivacyInd

These field(s) use this type: **PrivacyInd.**

Indicator to note that Business Party has requested to share or to not share information with third parties.

Name	PrivacyInd
*Base XSD Type: string	
Code Value	Description
0	
1	

## Acknowledge Credit Contract Response

---

### PrivacyType

These field(s) use this type: **PrivacyType**.

Code identifying a Party's authorized privacy rights.

Name	PrivacyType
------	-------------

\*Base XSD Type: string

### ReasonCode

These field(s) use this type: **ReasonCode**.

Code indicating reason for message.

Name	ReasonCode
------	------------

\*Base XSD Type: string

### Reference

These field(s) use this type: **ReferenceId**.

Reference notation

Name	Reference
------	-----------

\*Base XSD Type: string

### ReferenceNumber

Reference number

Name	ReferenceNumber
------	-----------------

\*Base XSD Type: string

## Acknowledge Credit Contract Response

---

### ResidenceType

These field(s) use this type: ResidenceType.

Business Partner's type of residence (i.e., Own, Rent).

Name	ResidenceType
------	---------------

\*Base XSD Type: string

### Salutation

These field(s) use this type: Salutation.

Title or greeting of business party

Name	Salutation
------	------------

\*Base XSD Type: string

### SecondaryPassword

These field(s) use this type: SecondaryPassword.

Secondary password used to validate access to the dealer information

Name	SecondaryPassword
------	-------------------

\*Base XSD Type: string

### ServiceCenterCode

These field(s) use this type: ServiceCenterCode.

Manufacturer service center code.

Name	ServiceCenterCode
------	-------------------

\*Base XSD Type: string

## Acknowledge Credit Contract Response

---

### ShortMfg

These field(s) use this type: SenderNameCode, DestinationNameCode.

Short Manufacturer or RSP Codes

Name	ShortMfg
------	----------

\*Base XSD Type: string

### SortName

These field(s) use this type: SortName.

Index name used as a sort for report purposes

Name	SortName
------	----------

\*Base XSD Type: string

### SpecialPrograms

These field(s) use this type: SpecialPrograms.

Code identifying the type of special program (First Time Buyer, College Graduate, etc.

Name	SpecialPrograms
------	-----------------

\*Base XSD Type: string

### StateOrProvince

These field(s) use this type: StateOrProvince.

Is the State or Province of a given Address.

Name	StateOrProvince
------	-----------------

\*Base XSD Type: string

## Acknowledge Credit Contract Response

---

### SubsidyCode

These field(s) use this type: **SubsidyCode**.

The manufacturer assigned code that determines the incentives that are being offered to the customer (i.e., 0% financing).

Name	SubsidyCode
------	-------------

\*Base XSD Type: string

### Suffix

These field(s) use this type: **Suffix**.

Business Party name suffix designation if individual Ex: Sr, Jr, III, etc.

Name	Suffix
------	--------

\*Base XSD Type: string

### SystemVersion

These field(s) use this type: **SystemVersion**.

The sender's software version number .

Name	SystemVersion
------	---------------

\*Base XSD Type: string

### TaxabilityInd

These field(s) use this type: **TaxabilityInd**.

Determines whether an item or amount is taxable.

Name	TaxabilityInd
------	---------------

\*Base XSD Type: string

## Acknowledge Credit Contract Response

Code Value	Description
0	
1	

### TaxPaidTo

These field(s) use this type: **TaxPaidTo**.

The name of the organization or jurisdiction the tax is paid to, e.g., to which state the tax is being paid.

Name	TaxPaidTo
------	-----------

\*Base XSD Type: string

### TaxType

These field(s) use this type: **TaxType**.

Tax Type

Name	TaxType
------	---------

\*Base XSD Type: string

Code Value	Description
Total	
Amount	
Labor	
Parts	
Claim	
Dealer	Dealer
Deductible	



## Acknowledge Credit Contract Response

Code Value	Description
Prorated	
Other	Other
Luxury	
Vehicle Inventory	
Taxes Not In Cash Price	
Document Stamp	
Sales	
Tire	
Personal Property	
Registration	
Monthly/Use	
Weight	
Adjustment	
DownPayment	
CapCostReduction	
Lieu	
CurrentYear	
N/A	Not Applicable
LocalOption	Tennessee Tax - combination of city and county.
SingleArticle	Tennessee Tax - State Tax
Gas	Gas tax levied to applicable vehicles or by state/province law. (Referred to in US as "Gas Guzzler" tax).
Total Monthly/Use	The total amount of monthly use tax for a payment on a contract.

## Acknowledge Credit Contract Response

Code Value	Description
Service Contract	Tax charged on service contracts (where applicable).
Adjusted Sales	Adjusted sales tax due to tax modifications when capitalized (i.e. NY)
Total Sales/Use	The total amount of sales/use tax for a single payment contract.
Air Conditioning Excise	Provincial tax providing for the installation or removal of freon. (Canada)
Purchase and Use	A type of tax that is assessed upon "tax free" tangible personal property purchased by a resident of the assessing state for use, storage or consumption of goods in that state (not for resale), regardless of where the purchase took place. The tax is a one time retail tax due at registration or titling of a vehicle.
County Tax	A county tax charged based on the location of the dealer and the customer. An example, The Cook County Tax.
General Excise	This is a general excise tax that a state or region could impose.
Gross Receipt	A gross receipts tax, sometimes referred to as a gross excise tax, is a tax on the total gross revenues of a company, regardless of their source.
Tax on Trade-In	Tax due on a trade-in vehicle.
Tax on Upfront Fees	Total tax due on fees paid upfront.
Tax on Acquisition Fee	Tax due on amount of acquisition fee.
Environmental Tax	Environmental Levy / Tax.
Motor Vehicle Tax	Tax paid at of registration based on the vehicle's age and MSRP.
Wheel Tax	A tax levied by cities and villages to be credited to a road fund of the city or village

## TaxTypeId

These field(s) use this type: **TaxTypeId**.

CS - City, CP - County, ST - State, OT - Other, EX - Excise, VAT - Value Added Tax, PST - Provincial Sales Tax , RT - Rental, GST - Goods and Services Tax, HST - Harmonized Tax, ART - Air Tax, QST - Quebec Sales Tax, IMP - Import Tax

## Acknowledge Credit Contract Response

Name	TaxTypeId
*Base XSD Type: string	
Code Value	Description
CS	City
CP	County
ST	State
OT	"OT" = Other
EX	Excise
VAT	Value Added
PST	Provincial Sales Tax
RT	Rental
GST	Goods and Services Tax
HST	Harmonized Tax
ART	Air Tax
QST	Quebec Sales Tax
IMP	Import Tax

## TermLength

Term Length

Name	TermLength
*Base XSD Type: string	
Code Value	Description
Months	Months

## Acknowledge Credit Contract Response

Code Value	Description
Weeks	Weeks
Years	Years

### Text

These field(s) use this type:

**CreatorNameCode,StoreNumber,AreaNumber>Password,DestinationSoftwareCode,DestinationSoftware,StoreNumber,AreaNumber,LogicalId,Component,T**

Indicates generic text type

Name	Text
------	------

\*Base XSD Type: string

### TransmissionType

These field(s) use this type: **TransmissionType**.

Vehicle Transmission type - 3 = 3 speed, 4 = 4 speed, 5 = 5 speed, 6 = 6 speed, A - Automatic

Name	TransmissionType
------	------------------

\*Base XSD Type: string

Code Value	Description
3	3 Speed
4	4 Speed
5	5 Speed
6	6 Speed
A	"A" = Automatic
Automatic 3	Automatic 3 speed transmission type

## Acknowledge Credit Contract Response

Code Value	Description
Automatic 4	Automatic 4 speed transmission type
Automatic 5	Automatic 5 speed transmission type
Automatic 6	Automatic 6 speed transmission type
Automatic 7	Automatic 7 speed transmission type
7	7 Speed
CVT Automatic 3	Continuously Variable T ransmission Automatic 3 speed transmission type (natural gas and hybrid).
CVT Automatic 4	Continuously Variable T ransmission Automatic 4 speed transmission type (natural gas and hybrid).
CVT Automatic 5	Continuously Variable T ransmission Automatic 5 speed transmission type (natural gas and hybrid).
CVT Automatic 6	Continuously Variable T ransmission Automatic 6 speed transmission type (natural gas and hybrid).
CVT Automatic 7	Continuously Variable T ransmission Automatic 7 speed transmission type (natural gas and hybrid).
M	M = Manual

### TrimCode

These field(s) use this type: **TrimCode**.

Manufacturer assigned trim code

Name	TrimCode
------	----------

\*Base XSD Type: string

### Type

## Acknowledge Credit Contract Response

---

Type

Name	Type
------	------

\*Base XSD Type: string

### UrbanizationCode

These field(s) use this type: UrbanizationCode, UrbanizationCode, UrbanizationCode.

Geographic definition of a metropolitan or suburban area

Name	UrbanizationCode
------	------------------

\*Base XSD Type: string

### URI

These field(s) use this type: URI, SenderURI, DestinationURI, URI.

URI

Name	URI
------	-----

\*Base XSD Type: anyURI

### ValidationResults

These field(s) use this type: ValidationResults.

Identifies whether a Credit Contract has passed validation rules as defined by the receiving organization.

Name	ValidationResults
------	-------------------

\*Base XSD Type: string

Code Value	Description
Passed	Credit contract passed validation

## Acknowledge Credit Contract Response

Code Value	Description
Failed	Credit contract failed validation
Other	Other
N/A	Not Applicable
Warning	The operation completed a warning.

## VehiclePricingType

These field(s) use this type: **VehiclePricingType**.

Designates type of pricing for vehicle

Name	VehiclePricingType
------	--------------------

\*Base XSD Type: string

Code Value	Description
MSRP	
Hold Back	
Destination/Handling	
Group Fund Price	
Wholesale Price	
Wholesale Cost	
Actual Cash Value	
Employee	
Invoice	
Sale Price	
Final MSRP	

## Acknowledge Credit Contract Response

Code Value	Description
Base MSRP	
Employee Order Price	
Employee Stock Price	
Other	Other
Selling Price	
Cap Cost	
Total Option Price	
Total Option Cost	
Retail	
N/A	Not Applicable
MSRP Discount	
Gross Cap Cost	
Net Cap Cost	
Taxable Selling Price	
Loan	Amount lenders typically loan on the listed vehicle.
Trade-In	Amount allowed by dealers on a trade.
Adjusted Gross Cap Cost	Adjusted gross cap cost due to tax calculations.
Adjusted Net Cap Cost	Adjusted net cap cost due to tax calculations.
Total Option MSRP	Total of all itemized products of the Manufactured Suggested Retail Price.

### VIN

These field(s) use this type: **VIN**.



## Acknowledge Credit Contract Response

---

Federally defined 17 position vehicle identification number

Name	VIN
------	-----

\*Base XSD Type: string

### Year

Year

Name	Year
------	------

\*Base XSD Type: gYear

### ZoneCode

These field(s) use this type: ZoneCode.

Manufacturer Assigned Zone Code

Name	ZoneCode
------	----------

\*Base XSD Type: string

## Acknowledge Credit Contract Response

---

### Fields and Global Attributes

Global declarations are items such as elements, attribute groups, and group definitions. These items are not defined within any particular component. A component may reference these definitions. Within a STAR XML Schemas these are typically known as global fields.

### Acknowledge

These field(s) use this type: **Acknowledge**.

The Acknowledge verb is used to acknowledge the application receipt of a Process request. This function conveys the result of the original request. An example of this is Acknowledge PO, where a Process PO has been issued and the corresponding business application acknowledges the receipt of the PO and responds with an acceptance or a counter offer.

<b>Name</b>	<b>Acknowledge</b>
<b>Type</b>	<b>Acknowledge</b>
<b>Nilable</b>	no
<b>Abstract</b>	no

### XML Instance Representation

```
<Acknowledge  
confirm="ConfirmType [0..1]">  
  <OriginalBODId> xsd:NMTOKEN </OriginalBODId> [0..1]  
</Acknowledge>
```

### AcknowledgeCreditContractResponse

These field(s) use this type: **AcknowledgeCreditContractResponse**.

<b>Name</b>	<b>AcknowledgeCreditContractResponse</b>
<b>Type</b>	<b>AcknowledgeCreditContractResponse</b>
<b>Nilable</b>	no
<b>Abstract</b>	no

## Acknowledge Credit Contract Response

### XML Instance Representation

```
<AcknowledgeCreditContractResponse
revision="Text [0..1]"
release="8.1-Lite [0..1]"
environment="Text [0..1]"
lang="Language [0..1]"
bodVersion="Text [0..1]">
  <ApplicationArea> ... </ApplicationArea> [1]
  <DataArea> AcknowledgeCreditContractResponseDataArea </DataArea> [1]
</AcknowledgeCreditContractResponse>
```

### ApplicationArea

These field(s) use this type: **ApplicationArea**.

Provides the information that an application may need to know in order to communicate in an integration of two or more business applications. The ApplicationArea is used at the applications layer of communication. While the integration frameworks web services and middleware provide the communication layer that OAGIS operates on top of.

Provides the information that an application may need to know in order to communicate in an integration of two or more business applications. The ApplicationArea is used at the applications layer of communication. While the integration frameworks web services and middleware provide the communication layer that OAGIS operates on top of.

<b>Name</b>	<b>ApplicationArea</b>
<b>Type</b>	<b>ApplicationArea</b>
<b>Niltable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<ApplicationArea>
  <Sender> Sender </Sender> [1]
  <CreationDateTime> DateTime </CreationDateTime> [1]
  <Signature> Signature </Signature> [0..1]
  <BODId> Code </BODId> [0..1]
  <Destination> Destination </Destination> [1]
```

## Acknowledge Credit Contract Response

```
</ApplicationArea>
```

### Co-Applicant

<b>Name</b>	Co-Applicant
<b>Type</b>	Co-ApplicantContractRespParty
<b>Nilable</b>	no
<b>Abstract</b>	no

### XML Instance Representation

```
<Co-Applicant>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
</Co-Applicant>
```

### CreditContractResponse

These field(s) use this type: CreditContractResponse.

<b>Name</b>	CreditContractResponse
<b>Type</b>	CreditContractResponse
<b>Nilable</b>	no
<b>Abstract</b>	no

### XML Instance Representation

```
<CreditContractResponse>
  <Header> ... </Header> [1]
  <FinanceCompany> ... </FinanceCompany> [1]
```

## Acknowledge Credit Contract Response

```
<Dealer> ... </Dealer> [1]
<IndividualApplicant> ... </IndividualApplicant> [0..1]
<Co-Applicant> ... </Co-Applicant> [0..*]
<OrganizationalApplicant> ... </OrganizationalApplicant> [0..1]
<Financing> ... </Financing> [1]
<CreditVehicle> ... </CreditVehicle> [0..1]
</CreditContractResponse>
```

### CreditVehicle

<b>Name</b>	<b>CreditVehicle</b>
<b>Type</b>	<b>CreditContractRespVehicle</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<CreditVehicle>
  <Model> Model </Model> [0..1]
  <ModelYear> ModelYear </ModelYear> [0..1]
  <ModelDescription> ModelDescription </ModelDescription> [0..1]
  <Make> Make </Make> [0..1]
  <TrimCode> TrimCode </TrimCode> [0..1]
  <Pricing> VehiclePricing </Pricing> [0..*]
  <Option> CreditContractRespOption </Option> [0..*]
  <TransmissionType> TransmissionType </TransmissionType> [0..1]
  <AirConditionInd> AirConditionInd </AirConditionInd> [0..1]
</CreditVehicle>
```

### Dealer

<b>Name</b>	<b>Dealer</b>
<b>Type</b>	<b>DealerExtendedContracts</b>
<b>Nilable</b>	<b>no</b>

## Acknowledge Credit Contract Response

<b>Abstract</b>	<b>no</b>
-----------------	-----------

### XML Instance Representation

```
<Dealer>
  <PartyId> PartyId </PartyId> [0..1]
  <DealerName> DealerName </DealerName> [0..1]
  <DistrictCode> DistrictCode </DistrictCode> [0..1]
  <URI> URI </URI> [0..1]
  <ZoneCode> ZoneCode </ZoneCode> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DealerReserveNumber> DealerReserveNumber </DealerReserveNumber> [0..1]
  <Contact> ContractOrganizationContact </Contact> [0..1]
  <LegalDealershipName> LegalDealershipName </LegalDealershipName> [0..1]
</Dealer>
```

### FinanceCompany

<b>Name</b>	<b>FinanceCompany</b>
<b>Type</b>	<b>ExpandedFinanceParty</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<FinanceCompany>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DBAName> DBAName </DBAName> [0..1]
  <BranchCode> BranchCode </BranchCode> [0..1]
  <CompanyCode> CompanyCode </CompanyCode> [0..1]
  <DivisionCode> DivisionCode </DivisionCode> [0..1]
  <ServiceCenterCode> ServiceCenterCode </ServiceCenterCode> [0..1]
</FinanceCompany>
```

## Acknowledge Credit Contract Response

```
<Contact> ContractOrganizationContact </Contact> [0..*]  
<HoldingCompany> HoldingCompany </HoldingCompany> [0..1]  
<URI> URI </URI> [0..1]  
</FinanceCompany>
```

### Financing

<b>Name</b>	<b>Financing</b>
<b>Type</b>	<b>ContractResponseFinancing</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<Financing>  
  <DealerReserveType> DealerReserveType </DealerReserveType> [0..1]  
  <DealerReserveAmount> DealerReserveAmount </DealerReserveAmount> [0..1]  
  <AmountFinanced> AmountFinanced </AmountFinanced> [1]  
  <NumberOfOverduePayments> NumberOfOverduePayments </NumberOfOverduePayments> [0..1]  
  <OverduePaymentAmount> OverduePaymentAmount </OverduePaymentAmount> [0..1]  
  <Deduction> Deduction </Deduction> [0..*]  
  <Credit> Credit </Credit> [0..*]  
  <FunderComments> FunderComments </FunderComments> [0..*]  
  <Notifications> Notifications </Notifications> [0..1]  
  <ContractTerm> Term </ContractTerm> [0..1]  
  <AnnualPercentageRate> AnnualPercentageRate </AnnualPercentageRate> [0..1]  
  <PaymentAmount> PaymentAmount </PaymentAmount> [0..1]  
  <BulletinNumber> BulletinNumber </BulletinNumber> [0..1]  
  <BalloonResidualPercentage> BalloonResidualPercentage </BalloonResidualPercentage> [0..1]  
  <ContractMVP> ContractMVP </ContractMVP> [0..1]  
  <NetAnnualPercentageRate> NetAnnualPercentageRate </NetAnnualPercentageRate> [0..1]  
  <SubsidyCode> SubsidyCode </SubsidyCode> [0..1]  
  <EffectiveDate> EffectiveDate </EffectiveDate> [0..1]  
  <ExpirationDate> ExpirationDate </ExpirationDate> [0..1]  
  <MSRPPPackage> MSRPPPackage </MSRPPPackage> [0..1]  
</Financing>
```

## Acknowledge Credit Contract Response

```
<BalloonMileageResidualBuyDown> BalloonMileageResidualBuyDown </BalloonMileageResidualBuyDown> [0..1]
<BalloonPercentageResidualBuyDown> BalloonPercentageResidualBuyDown </BalloonPercentageResidualBuyDown> [0..1]
<BalloonHardAddsResidualBuyDown> BalloonHardAddsResidualBuyDown </BalloonHardAddsResidualBuyDown> [0..1]
<BalloonPrepaidMileageResidualBuyDown> BalloonPrepaidMileageResidualBuyDown </BalloonPrepaidMileageResidualBuyDown> [0..1]
<RetailAPRBuyDown> RetailAPRBuyDown </RetailAPRBuyDown> [0..1]
<GrossProceedsAmount> GrossProceedsAmount </GrossProceedsAmount> [0..1]
<NetProceedsAmount> NetProceedsAmount </NetProceedsAmount> [0..1]
<BookingDate> BookingDate </BookingDate> [0..1]
<FinancePlan> FinancePlan </FinancePlan> [0..*]
<DeferredGrossAmount> DeferredGrossAmount </DeferredGrossAmount> [0..1]
<FederalTILDisclosures> ContractRespFederalTILDisclosures </FederalTILDisclosures> [0..1]
<ProgramsAndRates> ContractRespProgramsAndRates </ProgramsAndRates> [0..1]
<Tax> CreditContractTax </Tax> [0..*]
<BaseBuyPercentageRate> BaseBuyPercentageRate </BaseBuyPercentageRate> [0..1]
<BuyPercentageRateAdjGroup> BuyPercentageRateAdjGroup </BuyPercentageRateAdjGroup> [0..1]
<Fee> Fee </Fee> [0..1]
</Financing>
```

### Header

<b>Name</b>	<b>Header</b>
<b>Type</b>	<b>CreditContractResponseHeader</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<Header>
  <DocumentDateTime> DocumentDateTime </DocumentDateTime> [0..1]
  <SecondaryPassword> SecondaryPassword </SecondaryPassword> [0..1]
  <SecondaryDealerNumber> SecondaryDealerNumber </SecondaryDealerNumber> [0..1]
  <DocumentId> DocumentId </DocumentId> [0..1]
  <DocumentVersionNumber> DocumentVersionNumber </DocumentVersionNumber> [0..1]
  <ContractFormNumber> ContractFormNumber </ContractFormNumber> [0..1]
  <FinanceType> FinanceType </FinanceType> [1]
```



## Acknowledge Credit Contract Response

```
<ApplicationType> ApplicationType </ApplicationType> [0..1]
<FundingStatus> FundingStatus </FundingStatus> [0..1]
<VIN> VIN </VIN> [0..1]
<ContractId> ContractId </ContractId> [0..1]
<ValidationResults> ValidationResults </ValidationResults> [0..1]
<ValidationMessage> FundingErrorMessage </ValidationMessage> [0..*]
<ApplicationNumber> ApplicationNumber </ApplicationNumber> [0..*]
</Header>
```

### IndividualApplicant

<b>Name</b>	IndividualApplicant
<b>Type</b>	IndividualApplicantContractRespParty
<b>Nilable</b>	no
<b>Abstract</b>	no

### XML Instance Representation

```
<IndividualApplicant>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
</IndividualApplicant>
```

### OrganizationalApplicant

<b>Name</b>	OrganizationalApplicant
<b>Type</b>	OrganizationalApplicantContractRespParty
<b>Nilable</b>	no
<b>Abstract</b>	no

## Acknowledge Credit Contract Response

---

### XML Instance Representation

```
<OrganizationalApplicant>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [0..1]
  <Address> OrganizationalApplicantPartyAddressExtended </Address> [0..*]
  <DBAName> DBAName </DBAName> [0..1]
  <Contact> ContractOrganizationContact </Contact> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <OrganizationType> OrganizationType </OrganizationType> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
</OrganizationalApplicant>
```

### Verb

These field(s) use this type: **Verb**.

<b>Name</b>	<b>Verb</b>
<b>Type</b>	<b>Verb</b>
<b>Nullable</b>	<b>no</b>
<b>Abstract</b>	<b>yes</b>

### XML Instance Representation

```
<Verb/>
```

## Acknowledge Credit Contract Response

---