



Standards for Technology in Automotive Retail

**Implementation Guidelines
Process Credit Decision DRAFT
Repository Version Rev4.4.4**

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Process Credit Decision

Process Credit Decision Guidelines

Overview

This document is a guideline on how to use the Process Credit Decision Business Object Document (BOD). Process Credit Decision has been defined in the context of STAR for the Automotive Retail Industry. The scope of this BOD is to define the Process Credit Decision 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 Process Credit Decision, this BOD could be used to send Process Credit Decision information between any two business parties.

Implementation Guidelines provide detailed information regarding the structure and meaning of the Process Credit Decision BOD and corresponds directly to the Process Credit Decision 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 Process Credit Decision Implementation Guidelines must be used in concert with the Process Credit Decision 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 Process Credit Decision schema, please download the appropriate STAR schema repository from the XML portion of the STAR website (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 Process Credit Decision BOD. Where possible, STAR has mapped to existing OAGI fields and components. Note however that the STAR Process Credit Decision 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).

Schema Field Usage

STAR uses the same Noun in the schema for all the Noun/Verb combinations of the Process Credit Decision 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.

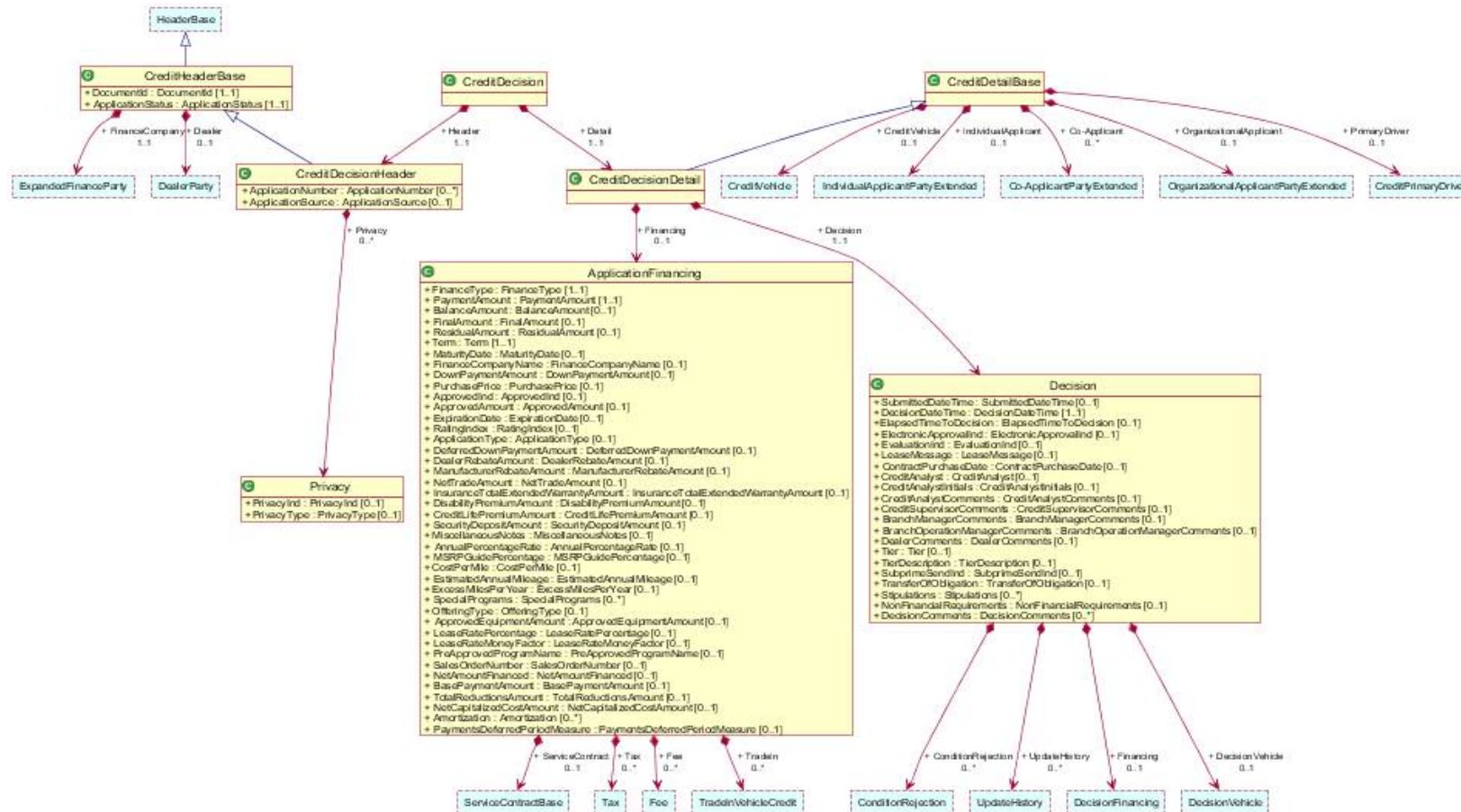
Process Credit Decision

Business Scenario

The Credit Decision Binary Collaboration starts with the transmission of a credit decision from the Lender to the Dealer. Multiple Credit Decisions may be sent. Note: This scenario is an example of how the Credit Application BOD can be used. Implementations may vary.

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
Default namespace	http://www.starstandards.org/STAR
xml	http://www.w3.org/XML/1998/namespace
xsd	http://www.w3.org/2001/XMLSchema

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.

AccountantParty

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

Name	AccountantParty
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
AlternatePartyIds	Alternate organizational party Identification	O	
AccountantName	Name of accountant	O	NOTE: First and Last Name If the parent component name and the Contact PersonName are the same, the Contact PersonName shall not be populated
Address	Accountant address.	O	
Contact	Organizational Party contact information	O	

XML Instance Representation

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

Process Credit Decision

```
<AccountantName> AccountantName </AccountantName> [0..1]
<Address> OrganizationAddress </Address> [0..1]
<Contact> OrganizationContact </Contact> [0..1]
</...>
```

AccountBalanceAmount

These field(s) use this type: AccountBalanceAmount.

The bank account balance amount.

Name	AccountBalanceAmount
Abstract	no

XML Instance Representation

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

AccountId

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

Identifies an account number or similary identifier.

Name	AccountId
Abstract	no

XML Instance Representation

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

AcknowledgableVerb

Process Credit Decision

Name	AcknowledgableVerb
-------------	--------------------

Abstract	yes
-----------------	-----

Attributes

Field / Component	Description	R/O	Business Rule
acknowledge		R	

Data Elements and Components

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

XML Instance Representation

```
<...  
confirm="ConfirmType [0..1]"  
acknowledge="AcknowledgementType [0..1]">  
  <Criteria> ActionExpressionCriteria </Criteria> [0..1]  
</...>
```

ActionExpressionCriteria

These field(s) use this type: Criteria.

Name	ActionExpressionCriteria
-------------	--------------------------

Abstract	no
-----------------	----

Attributes

Field / Component	Description	R/O	Business Rule
expressionLanguage		R	

Process Credit Decision

Data Elements and Components

Field / Component	Description	R/O	Business Rule
Expression		R	

XML Instance Representation

```
<...  
expressionLanguage="ExpressionLanguage [0..1]">  
  <Expression> ... </Expression> [1..*]  
</...>
```

ActionVerb

Name	ActionVerb
Abstract	no

Data Elements and Components

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

XML Instance Representation

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

Address

Name	Address
Abstract	no

Process Credit Decision

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	
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

Name	AddressBase
Abstract	no

Process Credit Decision

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	

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]
</...>
```

Age

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

Age of Business Party.

Name	Age
Abstract	no

XML Instance Representation

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

Process Credit Decision

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

AlternatePartyId

Name	AlternatePartyId
Abstract	no

Data Elements and Components

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

XML Instance Representation

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

Amortization

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

The length of time over which the repayment of a loan is calculated.

Name	Amortization
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
period		R	

XML Instance Representation

```
<...>
```

Process Credit Decision

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

Amount

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

Name	Amount
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
currency		R	

XML Instance Representation

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

AnnualPercentageRate

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

Annual percentage rate.

Name	AnnualPercentageRate
Abstract	no

XML Instance Representation

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


Process Credit Decision

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

AnnualSalesAmount

These field(s) use this type: AnnualSalesAmount.

Annual sales of an organization.

Name	AnnualSalesAmount
Abstract	no

XML Instance Representation

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

ApplicantDemographics

These field(s) use this type: Demographics.

Name	ApplicantDemographics
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
EducationLevel	Last Year of education completed>	O	
MaritalStatus	Identifies marital status of business party	O	
BirthDate	Birth date of party	R	Example: 1955-03-11
Dependents	Represents information about the dependents in the household	O	
FirstTimeBuyerInd	Identifies customer as first time buyer	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
ResidenceType	Business Party's type of residence (i.e., Own, Rent, etc.)	O	
RetiredInd	Indicates if the Business Partner is retired.	O	
Age	Age of Business Party.	O	
MilitaryInd	Indicates whether or not the applicant is a current member of the military.	O	

XML Instance Representation

```
<...>
  <EducationLevel> EducationLevel </EducationLevel> [0..1]
  <MaritalStatus> MaritalStatus </MaritalStatus> [0..1]
  <BirthDate> BirthDate </BirthDate> [1]
  <Dependents> Dependents </Dependents> [0..1]
  <FirstTimeBuyerInd> FirstTimeBuyerInd </FirstTimeBuyerInd> [0..1]
  <ResidenceType> ResidenceType </ResidenceType> [0..1]
  <RetiredInd> RetiredInd </RetiredInd> [0..1]
  <Age> Age </Age> [0..1]
  <MilitaryInd> MilitaryInd </MilitaryInd> [0..1]
</...>
```

ApplicationArea

These field(s) use this type: ApplicationArea.

Name	ApplicationArea
Abstract	no

Data Elements and Components

Process Credit Decision

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	
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]
```

Process Credit Decision

```
<BODId> Code </BODId> [0..1]
<Destination> Destination </Destination> [1]
</...>
```

ApplicationFinancing

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

Name	ApplicationFinancing
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
FinanceType	Type of financing Examples may be F- Finance, L - Lease, C-Cash, 1-Retail, 2-Lease, 3-Balloon, etc..	R	
PaymentAmount	Monthly Payment Amount	R	
BalanceAmount	Remaining balance on Current Vehicle	O	
FinalAmount	Last month payment amount	O	
ResidualAmount	Remaining residual on current vehicle	O	
Term	Number of months of contract term	R	
MaturityDate	Month and year of contract maturity	O	
FinanceCompanyName	Name of Finance Company	O	(INACTIVE)
DownPaymentAmount	Down Payment amount or amount of cap cost reduction.	O	
PurchasePrice	Purchase Price or Gross Cap cost specified in deal. Total payments at endO of purchase	O	
ApprovedInd	Approved Indicator	O	
ApprovedAmount	Amount pre-approved	O	
ExpirationDate	Date pre-approval expires	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
RatingIndex	Rating Index Used for Credit Approval	O	(INACTIVE)
ApplicationType	Type of application being submitted for financing (e.g., individual, individual + co-applicant, business, business + coapplicant, employee).	O	
DeferredDownPaymentAmount	Deferred Down Payment amount.	O	
DealerRebateAmount	Dealer rebate amount.	O	(INACTIVE)
ManufacturerRebateAmount	Manufacturer rebate amount.	O	
NetTradeAmount	The difference between the dollar value given by the dealer less the amount the customer still owes on the vehicle.	O	
InsuranceTotalExtendedWarrantyAmount	Total of life, accidental and health insurance cost/extended warranty cost.	O	
DisabilityPremiumAmount	Indicates amount of disability premium insurance being purchased for the vehicle.	O	
CreditLifePremiumAmount	Indicates the amount of credit life premium insurance being purchased for the vehicle.	O	
SecurityDepositAmount	Security deposit is the amount paid to cover damage, excess mileage or excess wear and tear on a leased vehicle.	O	
MiscellaneousNotes	Free form miscellaneous comments	O	
AnnualPercentageRate	Annual percentage rate.	O	
MSRPGuidePercentage	The ration of the amount financed compared to the value of the vehicle identified in a vehicle evaluation guide (EX: Nada Guide).	O	
ServiceContract	Represent service contract information for the vehicle being financed	O	(INACTIVE)
Tax	Communicates the tax associated with the vehicle being financed.	O	
CostPerMile	The cost per mile in excess of the lease agreement.	O	
EstimatedAnnualMileage	The estimated annual mileage of the contract.	O	
ExcessMilesPerYear	Estimated number of miles above the contracted annual mileage	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
SpecialPrograms	Code identifying the type of special program (First Time Buyer, College Graduate, etc.	O	
Fee	The fees associated with the vehicle being financed.	O	
TradeIn	The vehicle that is being traded in	O	
OfferingType	Source type of credit contract being offered.	O	
ApprovedEquipmentAmount	Equipment allowed by finance source to be added to the residual value of a vehicle.	O	
LeaseRatePercentage	Percentage used to determine finance cost of a lease.	O	
LeaseRateMoneyFactor	Money factor multiplier used to determine finance costs for a lease.	O	
PreApprovedProgramName	A text description of preapproval codes.	O	Note: Program name under which applicant was approved.
SalesOrderNumber	A vehicle order number used by dealers and OEMS to track customer orders.	O	
NetAmountFinanced	Total net financed amount after all trade-in, incentives, etc. The total amount of the loan.	O	
BasePaymentAmount	Monthly payment amount before dealer add-ons (i.e., does not include fees, taxes, etc.)	O	
TotalReductionsAmount	Sum of Down Payment, Dealer Rebates, and any other cash payments that reduce the amount financed.	O	
NetCapitalizedCostAmount	Leasing value derived from the cash selling price after adjustments for downpayments etc.	O	
Amortization	The length of time over which the repayment of a loan is calculated.	O	
PaymentsDeferredPeriodMeasure	The amount of time by which the vehicle payments have been deferred. HR = Hour, WK = Week, BiWK = Bi-Weekly, MO = Month, YR = Year, SmMO=SemiMonthly, SmAN=SemiAnnually	O	

XML Instance Representation

Process Credit Decision

```
<...>
<FinanceType> FinanceType </FinanceType> [1]
<PaymentAmount> PaymentAmount </PaymentAmount> [1]
<BalanceAmount> BalanceAmount </BalanceAmount> [0..1]
<FinalAmount> FinalAmount </FinalAmount> [0..1]
<ResidualAmount> ResidualAmount </ResidualAmount> [0..1]
<Term> Term </Term> [1]
<MaturityDate> MaturityDate </MaturityDate> [0..1]
<FinanceCompanyName> FinanceCompanyName </FinanceCompanyName> [0..1]
<DownPaymentAmount> DownPaymentAmount </DownPaymentAmount> [0..1]
<PurchasePrice> PurchasePrice </PurchasePrice> [0..1]
<ApprovedInd> ApprovedInd </ApprovedInd> [0..1]
<ApprovedAmount> ApprovedAmount </ApprovedAmount> [0..1]
<ExpirationDate> ExpirationDate </ExpirationDate> [0..1]
<RatingIndex> RatingIndex </RatingIndex> [0..*]
<ApplicationType> ApplicationType </ApplicationType> [0..1]
<DeferredDownPaymentAmount> DeferredDownPaymentAmount </DeferredDownPaymentAmount> [0..1]
<DealerRebateAmount> DealerRebateAmount </DealerRebateAmount> [0..1]
<ManufacturerRebateAmount> ManufacturerRebateAmount </ManufacturerRebateAmount> [0..1]
<NetTradeAmount> NetTradeAmount </NetTradeAmount> [0..1]
<InsuranceTotalExtendedWarrantyAmount> InsuranceTotalExtendedWarrantyAmount </InsuranceTotalExtendedWarrantyAmount> [0..1]
<DisabilityPremiumAmount> DisabilityPremiumAmount </DisabilityPremiumAmount> [0..1]
<CreditLifePremiumAmount> CreditLifePremiumAmount </CreditLifePremiumAmount> [0..1]
<SecurityDepositAmount> SecurityDepositAmount </SecurityDepositAmount> [0..1]
<MiscellaneousNotes> MiscellaneousNotes </MiscellaneousNotes> [0..1]
<AnnualPercentageRate> AnnualPercentageRate </AnnualPercentageRate> [0..1]
<MSRPGuidePercentage> MSRPGuidePercentage </MSRPGuidePercentage> [0..1]
<ServiceContract> ServiceContractBase </ServiceContract> [0..1]
<Tax> Tax </Tax> [0..*]
<CostPerMile> CostPerMile </CostPerMile> [0..1]
<EstimatedAnnualMileage> EstimatedAnnualMileage </EstimatedAnnualMileage> [0..1]
<ExcessMilesPerYear> ExcessMilesPerYear </ExcessMilesPerYear> [0..1]
<SpecialPrograms> SpecialPrograms </SpecialPrograms> [0..*]
<Fee> Fee </Fee> [0..*]
<TradeIn> TradeInVehicleCredit </TradeIn> [0..*]
<OfferingType> OfferingType </OfferingType> [0..1]
<ApprovedEquipmentAmount> ApprovedEquipmentAmount </ApprovedEquipmentAmount> [0..1]
```

Process Credit Decision

```
<LeaseRatePercentage> LeaseRatePercentage </LeaseRatePercentage> [0..1]
<LeaseRateMoneyFactor> LeaseRateMoneyFactor </LeaseRateMoneyFactor> [0..1]
<PreApprovedProgramName> PreApprovedProgramName </PreApprovedProgramName> [0..1]
<SalesOrderNumber> SalesOrderNumber </SalesOrderNumber> [0..1]
<NetAmountFinanced> NetAmountFinanced </NetAmountFinanced> [0..1]
<BasePaymentAmount> BasePaymentAmount </BasePaymentAmount> [0..1]
<TotalReductionsAmount> TotalReductionsAmount </TotalReductionsAmount> [0..1]
<NetCapitalizedCostAmount> NetCapitalizedCostAmount </NetCapitalizedCostAmount> [0..1]
<Amortization> Amortization </Amortization> [0..*]
<PaymentsDeferredPeriodMeasure> PaymentsDeferredPeriodMeasure </PaymentsDeferredPeriodMeasure> [0..1]
</...>
```

ApplicationNumber

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

Manufacturer assigned application number.

Name	ApplicationNumber
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
desc		R	

XML Instance Representation

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

ApprovedAmount

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

Process Credit Decision

Amount pre-approved

Name	ApprovedAmount
Abstract	no

XML Instance Representation

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

ApprovedEquipmentAmount

These field(s) use this type: ApprovedEquipmentAmount.

Equipment allowed by finance source to be added to the residual value of a vehicle.

Name	ApprovedEquipmentAmount
Abstract	no

XML Instance Representation

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

BalanceAmount

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

Remaining balance on Current Vehicle

Name	BalanceAmount
Abstract	no

Process Credit Decision

XML Instance Representation

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

Bank

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

Name	Bank
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
Address	Geographic definition of a metropolitan or suburban area	O	
BankName	Name of bank.	O	
BankCode	Code assigned to banking institution.	O	(INACTIVE)
BankIdType	The identifier standard used for Bank ID, e.g., ABA, SortCode, etc.	O	(INACTIVE)
BranchName	Name of the bank branch.	O	(INACTIVE)
BranchId	Branch identifier	O	(INACTIVE)
BankAccount	Bank account information	O	
Contact	Organizational Party contact.	O	

XML Instance Representation

```
<...>  
  <Address> OrganizationAddress </Address> [0..1]  
  <BankName> BankName </BankName> [0..1]
```

Process Credit Decision

```
<BankCode> BankCode </BankCode> [0..1]
<BankIdType> BankIdType </BankIdType> [0..1]
<BranchName> BranchName </BranchName> [0..1]
<BranchId> BranchId </BranchId> [0..1]
<BankAccount> BankAccount </BankAccount> [0..*]
<Contact> OrganizationContact </Contact> [0..1]
</...>
```

BankAccount

These field(s) use this type: BankAccount.

Name	BankAccount
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
DefaultCurrency	Currency used for transactions.	O	
AccountId	Identifies an account number or similary identifier.	O	
AccountType	Identifies the type of account.	O	
AccountKey	Indicates the account checksum.	O	
AccountBalanceAmount	The bank account balance amount.	O	

XML Instance Representation

```
<...>
  <DefaultCurrency> DefaultCurrency </DefaultCurrency> [0..1]
  <AccountId> AccountId </AccountId> [0..1]
  <AccountType> AccountType </AccountType> [0..1]
  <AccountKey> AccountKey </AccountKey> [0..1]
  <AccountBalanceAmount> AccountBalanceAmount </AccountBalanceAmount> [0..1]
</...>
```

Process Credit Decision

BankruptcyRepossession

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

Name	BankruptcyRepossession
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
BankruptcyInd	Indicates if the Business Partner has ever declared bankruptcy.	O	
BankruptcyDate	Date the Business Party declared bankruptcy.	O	
RepossessionInd	Indicates if the Business Partner has experienced repossession.	O	
RepossessionDate	Date the Business Party experienced repossession.	O	

XML Instance Representation

<pre><...> <BankruptcyInd> BankruptcyInd </BankruptcyInd> [0..1] <BankruptcyDate> BankruptcyDate </BankruptcyDate> [0..*] <RepossessionInd> RepossessionInd </RepossessionInd> [0..1] <RepossessionDate> RepossessionDate </RepossessionDate> [0..*] </...></pre>

BaseBuyPercentageRate

These field(s) use this type: BaseBuyPercentageRate.

Base buy rate before any additions or subtractions.

Name	BaseBuyPercentageRate
Abstract	no

XML Instance Representation

Process Credit Decision

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

BasePaymentAmount

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

Monthly payment amount before dealer add-ons (i.e., does not include fees, taxes, etc.)

Name	BasePaymentAmount
Abstract	no

XML Instance Representation

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

BranchId

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

Branch Identifier

Name	BranchId
Abstract	no

XML Instance Representation

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

BrandedInfo

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

Process Credit Decision

Name	BrandedInfo
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
BrandedTitleInd	This tag indicates if a vehicle's title has been branded. (i.e., vehicle totaled and state registration title branded as such)	O	
BrandedTitleDate	Branding Date	O	Example: 2002-02-13
BrandingStateCode	Branding State Code	O	
BrandingStateReference	Branding State Reference Number	O	
BrandingSource	Branding source Ã#Â¢Ã#Â¢ (i.e., source who says that the vehicle is branded)	O	

XML Instance Representation

```
<...>
  <BrandedTitleInd> BrandedTitleInd </BrandedTitleInd> [0..1]
  <BrandedTitleDate> BrandedTitleDate </BrandedTitleDate> [0..1]
  <BrandingStateCode> BrandingStateCode </BrandingStateCode> [0..1]
  <BrandingStateReference> BrandingStateReference </BrandingStateReference> [0..1]
  <BrandingSource> BrandingSource </BrandingSource> [0..1]
</...>
```

BrandingStateCode

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

Branding State Code

Name	BrandingStateCode
Abstract	no

Process Credit Decision

XML Instance Representation

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

BusinessObjectDocument

Name	BusinessObjectDocument
Abstract	no

Attributes

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

Process Credit Decision

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

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

BuyPercentageRate

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

Approved buy rate to the dealer.

Name	BuyPercentageRate
Abstract	no

XML Instance Representation

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


BuyPercentageRateAdjGroup

These field(s) use this type: BuyPercentageRateAdjGroup.

Communicates any adjustments to the buy rate

Name	BuyPercentageRateAdjGroup
Abstract	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

Name	BuyPercentageRateAdjPercent
Abstract	no

XML Instance Representation

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

BuyPercentageRateAdjustment

Process Credit Decision

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

Communicates any adjustments to the buy rate.

Name	BuyPercentageRateAdjustment
Abstract	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]
</...>
```

CapitalAmount

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

The money and other property of a corporation or other enterprise used in transacting the business.

Name	CapitalAmount
Abstract	no

XML Instance Representation

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

Process Credit Decision

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

CashOutAmount

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

Amount of net trade paid out to customer as cash.

Name	CashOutAmount
Abstract	no

XML Instance Representation

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

Chassis

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

A general term that refers to all of the mechanical parts of a car attached to a structural frame. In cars with unitized construction, the chassis comprises everything but the body of the car.

Name	Chassis
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
ChassisMake	Make of the Chassis	R	
ChassisModel	Model of the Chassis	O	

XML Instance Representation

Process Credit Decision

```
<...>
  <ChassisMake> ChassisMake </ChassisMake> [1]
  <ChassisModel> ChassisModel </ChassisModel> [0..1]
</...>
```

ChassisMake

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

Make of the chassis.

Name	ChassisMake
Abstract	no

XML Instance Representation

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

ChassisModel

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

Model of the chassis.

Name	ChassisModel
Abstract	no

XML Instance Representation

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

Co-ApplicantPartyExtended

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

Name	Co-ApplicantPartyExtended
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	R	If both the party component and Contact PersonName are the same, the Contact PersonName shall not be populated.
Address	Individual party address	R	
Contact	Individual party contact information	O	
RelationshipCode	Indicates the Business Party's relationship to the primary Party (e.g., mother, father, husband, etc.)	O	In the case of the Individual Applicant, this code is used in this component to define the primary party of the BOD.
RelationshipDescription	Free form text field describing the relationship of the business party to the primary party.	O	
Demographics	Individual party demographics	O	
MarketingMailInd	Indicates customers whom have requested no marketing mail	O	(INACTIVE)
Employer	Applicant's employment information	O	
NearestRelative	Individual identified as applicant's nearest relative	O	
Bank	Banking information for the Applicant.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
Co-Creditor	Applicant's other source of credit information.	O	
BankruptcyRepossession	Represents information regarding to the Applicant's history of bankruptcy and repossession	O	
MfgDealerInd	Indicators that the Business Party is an employed by a Manufacture or Dealer.	O	(INACTIVE)
PrimaryDriverInd	Identifies customer as primary driver.	O	(INACTIVE)
PaymentAmount	Monthly Payment Amount	O	(INACTIVE)
MortgageBalance	Business Partner's mortgage balance.	O	(INACTIVE)
OtherIncome	Income received from other sources such as child support, alimony, etc.	O	
Privacy	Any privacy rights the party has subscribed to or opted out of.	O	
EstimatedUsage	Communicates the party's estimated percent of usage of the vehicle.	O	(INACTIVE)
Reference	A financial or other form of reference for a co-applicant.	O	

XML Instance Representation

```

<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [1]
  <Address> IndividualApplicantAddress </Address> [1..*]
  <Contact> IndividualApplicantContact </Contact> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
  <Demographics> ApplicantDemographics </Demographics> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <Employer> EmployerParty </Employer> [0..*]
  <NearestRelative> NearestRelative </NearestRelative> [0..1]
  <Bank> Bank </Bank> [0..*]

```

Process Credit Decision

```
<Co-Creditor> Co-Creditor </Co-Creditor> [0..*]  
<BankruptcyRepossession> BankruptcyRepossession </BankruptcyRepossession> [0..1]  
<MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]  
<PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]  
<PaymentAmount> PaymentAmount </PaymentAmount> [0..1]  
<MortgageBalance> MortgageBalance </MortgageBalance> [0..1]  
<OtherIncome> OtherIncome </OtherIncome> [0..*]  
<Privacy> Privacy </Privacy> [0..*]  
<EstimatedUsage> EstimatedUsage </EstimatedUsage> [0..1]  
<Reference> ReferenceApplicantParty </Reference> [0..*]  
</...>
```

Co-Creditor

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

Name	Co-Creditor
Abstract	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	Organizational Party contact information	O	
Co-CreditorFinancing	Represents applicants other finance information.	O	

XML Instance Representation

```
<...>
```

Process Credit Decision

```
<PartyId> PartyId </PartyId> [0..1]
<AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
<Name> CompanyName </Name> [0..1]
<Address> OrganizationAddress </Address> [0..1]
<DBAName> DBAName </DBAName> [0..1]
<Contact> OrganizationContact </Contact> [0..1]
<Co-CreditorFinancing> Co-CreditorFinancing </Co-CreditorFinancing> [0..1]
</...>
```

Co-CreditorFinancing

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

Name	Co-CreditorFinancing
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
FinanceType	Type of financing Examples may be F- Finance, L - Lease, C-Cash, 1-Retail, 2-Lease, 3-Balloon, etc..	O	
PaymentAmount	Monthly Payment Amount	O	
BalanceAmount	Remaining balance on Current Vehicle	O	
FinalAmount	Last month payment amount	O	
ResidualAmount	Remaining residual on current vehicle	O	
Term	Number of months of contract term	O	
MaturityDate	Month and year of contract maturity	O	
FinanceCompanyName	Name of Finance Company	O	
WholesaleValueAmount	Actual wholesale value of the vehicle.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
TradeAllowanceAmount	Trade Allowance is the second component of the negotiated trade vehicle amount, the primary portion being the wholesale amount of the trade vehicle.	O	
AccountId	Identifies an account number or similary identifier.	O	

XML Instance Representation

```
<...>
  <FinanceType> FinanceType </FinanceType> [0..1]
  <PaymentAmount> PaymentAmount </PaymentAmount> [0..1]
  <BalanceAmount> BalanceAmount </BalanceAmount> [0..1]
  <FinalAmount> FinalAmount </FinalAmount> [0..1]
  <ResidualAmount> ResidualAmount </ResidualAmount> [0..1]
  <Term> Term </Term> [0..1]
  <MaturityDate> MaturityDate </MaturityDate> [0..1]
  <FinanceCompanyName> FinanceCompanyName </FinanceCompanyName> [0..1]
  <WholesaleValueAmount> WholesaleValueAmount </WholesaleValueAmount> [0..1]
  <TradeAllowanceAmount> TradeAllowanceAmount </TradeAllowanceAmount> [0..1]
  <AccountId> AccountId </AccountId> [0..1]
</...>
```

CodeType

Unique code name

Name	CodeType
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
listID		O	
listName		O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
listAgencyID		O	
listAgencyName		O	
listVersionID		O	
listURI		O	

XML Instance Representation

```
<...  
listID="xsd:token [0..1]"  
listName="xsd:string [0..1]"  
listAgencyID="xsd:token [0..1]"  
listAgencyName="xsd:string [0..1]"  
listVersionID="xsd:token [0..1]"  
listURI="xsd:anyURI [0..1]">  
  xsd:string  
</...>
```

ConditionRejection

These field(s) use this type: ConditionRejection.

Name	ConditionRejection
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
ConditionRejectionReasonCode	A numeric code indicating the conditions or reasons for why an application has been denied.	O	
ConditionRejectionText	Free form text field indicating the conditions or reasons for why an application has been denied.	R	

Process Credit Decision

XML Instance Representation

```
<...>
  <ConditionRejectionReasonCode> ConditionRejectionReasonCode </ConditionRejectionReasonCode> [0..1]
  <ConditionRejectionText> ConditionRejectionText </ConditionRejectionText> [1]
</...>
```

ConfirmableVerb

Name	ConfirmableVerb
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
confirm		R	

Data Elements and Components

Field / Component	Description	R/O	Business Rule
Verb		R	

XML Instance Representation

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

ContactBase

Name	ContactBase
Abstract	no

Data Elements and Components

Process Credit Decision

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	

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]
</...>
```

ContractDeductible

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

Amount of Contract Deductible

Name	ContractDeductible
Abstract	no

XML Instance Representation

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

Process Credit Decision

ContractId

These field(s) use this type: ContractId.

Identification of Contract

Name	ContractId
Abstract	no

XML Instance Representation

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

ContractOrganizationContact

These field(s) use this type: Contact.

Name	ContractOrganizationContact
Abstract	no

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.
EMailAddress	Contact Email address	O	Should conform to the Internet message format as set forth by RFC 8822.

Process Credit Decision

Field / Component	Description	R/O	Business Rule
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]
</...>
```

ContractPlanDescription

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

Description of contract plan. Example: 36 MONTH/36000 MILE"

Name	ContractPlanDescription
Abstract	no

XML Instance Representation

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

ContractStartMileage

Process Credit Decision

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

Odometer reading when contract becomes effective

Name	ContractStartMileage
Abstract	no

XML Instance Representation

```
<...  
uom="MileageMeasure [0..1]">  
  Mileage  
</...>
```

ContractTermMileage

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

Mileage allowed under terms of contract

Name	ContractTermMileage
Abstract	no

XML Instance Representation

```
<...  
uom="MileageMeasure [0..1]">  
  Mileage  
</...>
```

CostPerMile

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

The cost per mile in excess of the lease agreement.

Name	CostPerMile
Abstract	no

Process Credit Decision

XML Instance Representation

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

Count

Simple quantity type with no attributes

Name	Count
Abstract	no

XML Instance Representation

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

CreditDecision

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

STAR Version 5.0 - Draft

STAR Version 4.0, STAR approved 04/20/2005; effective date 07/04/2005

STAR Version 3.0, STAR approved 05/07/2004; effective date 07/04/2004

STAR Version 2.0 STAR approved 04/09/2003; OAGI approved 3/15/2003; effective date 07/04/2003

STAR Version 1.0 STAR approved 01/10/2003; OAGI reviewed 11/08/2002; effective date 01/01/2003

Name	CreditDecision
Abstract	no

Data Elements and Components

Process Credit Decision

Field / Component	Description	R/O	Business Rule
Header		R	
Detail		R	

XML Instance Representation

```
<...>  
  <Header> ... </Header> [1]  
  <Detail> ... </Detail> [1]  
</...>
```

CreditDecisionDetail

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

Name	CreditDecisionDetail
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
CreditVehicle	The vehicle that the Applicant is interested in purchasing	O	
IndividualApplicant	Business party who is applying for vehicle financing	O	
Co-Applicant	Business party who is applying for vehicle financing	O	
OrganizationalApplicant	Business party who is applying for vehicle financing	O	
PrimaryDriver	Primary driver of the vehicle	O	
Financing	represents information on the financing for the vehicle the applicant is interested in.	O	
Decision	represents information on the financing for the vehicle the applicant is interested in.	R	

Process Credit Decision

XML Instance Representation

```
<...>
  <CreditVehicle> CreditVehicle </CreditVehicle> [0..1]
  <IndividualApplicant> IndividualApplicantPartyExtended </IndividualApplicant> [0..1]
  <Co-Applicant> Co-ApplicantPartyExtended </Co-Applicant> [0..*]
  <OrganizationalApplicant> OrganizationalApplicantPartyExtended </OrganizationalApplicant> [0..1]
  <PrimaryDriver> CreditPrimaryDriver </PrimaryDriver> [0..1]
  <Financing> ApplicationFinancing </Financing> [0..1]
  <Decision> Decision </Decision> [1]
</...>
```

CreditDecisionHeader

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

.

Name	CreditDecisionHeader
Abstract	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.	R	
FinanceCompany	Company receiving the credit application	R	
Dealer	Business party through which the Credit Application is being submitted	O	
ApplicationStatus	Status of credit application	R	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
ApplicationNumber	Manufacturer assigned applilcation number.	O	
ApplicationSource	Code indicating the source of the application (Branch, Dealer, etc.)	O	
Privacy	Individual Privacy options	O	
DecisionId	Identifier for the Credit Decision.	O	

XML Instance Representation

```
<...>
  <DocumentDateTime> DocumentDateTime </DocumentDateTime> [0..1]
  <SecondaryPassword> SecondaryPassword </SecondaryPassword> [0..1]
  <SecondaryDealerNumber> SecondaryDealerNumber </SecondaryDealerNumber> [0..1]
  <DocumentId> DocumentId </DocumentId> [1]
  <FinanceCompany> ExpandedFinanceParty </FinanceCompany> [1]
  <Dealer> DealerParty </Dealer> [0..1]
  <ApplicationStatus> ApplicationStatus </ApplicationStatus> [1]
  <ApplicationNumber> ApplicationNumber </ApplicationNumber> [0..*]
  <ApplicationSource> ApplicationSource </ApplicationSource> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
  <DecisionId> DecisionId </DecisionId> [0..1]
</...>
```

CreditDetailBase

Name	CreditDetailBase
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
CreditVehicle	The vehicle that the Applicant is interested in purchasing	O	
IndividualApplicant	Business party who is applying for vehicle financing	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
Co-Applicant	Business party who is applying for vehicle financing	O	
OrganizationalApplicant	Business party who is applying for vehicle financing	O	
PrimaryDriver	Primary driver of the vehicle	O	

XML Instance Representation

```
<...>
  <CreditVehicle> CreditVehicle </CreditVehicle> [0..1]
  <IndividualApplicant> IndividualApplicantPartyExtended </IndividualApplicant> [0..1]
  <Co-Applicant> Co-ApplicantPartyExtended </Co-Applicant> [0..*]
  <OrganizationalApplicant> OrganizationalApplicantPartyExtended </OrganizationalApplicant> [0..1]
  <PrimaryDriver> CreditPrimaryDriver </PrimaryDriver> [0..1]
</...>
```

CreditExpandedOption

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

Name	CreditExpandedOption
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
OptionType	An option type for a vehicle or other component. Usually references an OEM supplied list of codes.	O	
OptionName	Name of vehicle option	O	
OptionStockNumber	Stock Number of Vehicle Option	O	
Manufacturer	Manufacturer of Vehicle Option	O	
OptionPrice	Price of Vehicle Option	O	(INACTIVE)

Process Credit Decision

Field / Component	Description	R/O	Business Rule
OptionSecurityCode	Security code to unlock option. (i.e, radio code)n	O	(INACTIVE)
ManufacturerInstalledInd	Indicates manufacturer-installed accessories	O	(INACTIVE)
OptionCost	Actual Dealer cost of option	O	(INACTIVE)
OptionMSRP	Option MSRP	O	(INACTIVE)
OptionOrigin	Identifies the option installer	O	(INACTIVE)
OptionSerialNumber	Serial number of Option	O	(INACTIVE)
ItemId	Part number identifier of Option	O	(INACTIVE)
PartType	Specifies whether the parts are indicated by manufacturer part code or Part Number	O	(INACTIVE)
OptionNotes	Free form text related to option	O	(INACTIVE)
DealerInstallationInd	Dealer installed accessories, before delivery of vehicle - Could be used for new or used vehicle, if applicable	O	
MiscellaneousCode	Miscellaneous codes relating to vehicle (i.e., sales codes)	O	
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,OptPkg2Ã#Â¿Ã#Ã#Ã!	O	(INACTIVE)
OptionSalesCode	Further definition of accessories and option packages - Indicates whether O ordered option, special package, standard, etc.	O	(INACTIVE)
PortInstalledInd	Indicates Port-installed accessories	O	(INACTIVE)
RemovedInd	Indicates if the option is removed from the vehicle.	O	
OptionPricingGroup	Grouped option price informationGrouped option price information	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
OptionResidualValueAmount	Residual value of option.	O	

XML Instance Representation

```
<...>
<OptionType> OptionType </OptionType> [0..1]
<OptionName> OptionName </OptionName> [0..1]
<OptionStockNumber> OptionStockNumber </OptionStockNumber> [0..1]
<Manufacturer> Manufacturer </Manufacturer> [0..1]
<OptionPrice> OptionPrice </OptionPrice> [0..1]
<OptionSecurityCode> OptionSecurityCode </OptionSecurityCode> [0..1]
<ManufacturerInstalledInd> ManufacturerInstalledInd </ManufacturerInstalledInd> [0..1]
<OptionCost> OptionCost </OptionCost> [0..1]
<OptionMSRP> OptionMSRP </OptionMSRP> [0..1]
<OptionOrigin> OptionOrigin </OptionOrigin> [0..1]
<OptionSerialNumber> OptionSerialNumber </OptionSerialNumber> [0..1]
<ItemId> ItemId </ItemId> [0..1]
<PartType> PartType </PartType> [0..1]
<OptionNotes> OptionNotes </OptionNotes> [0..1]
<DealerInstallationInd> DealerInstallationInd </DealerInstallationInd> [0..1]
<MiscellaneousCode> MiscellaneousCode </MiscellaneousCode> [0..*]
<OptionPackageId> OptionPackageId </OptionPackageId> [0..1]
<OptionSalesCode> OptionSalesCode </OptionSalesCode> [0..1]
<PortInstalledInd> PortInstalledInd </PortInstalledInd> [0..1]
<RemovedInd> RemovedInd </RemovedInd> [0..1]
<OptionPricingGroup> OptionPricingGroup </OptionPricingGroup> [0..1]
<OptionResidualValueAmount> OptionResidualValueAmount </OptionResidualValueAmount> [0..1]
</...>
```

CreditHeaderBase

Name	CreditHeaderBase
Abstract	no

Process Credit Decision

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.	R	
FinanceCompany	Company receiving the credit application	R	
Dealer	Business party through which the Credit Application is being submitted	O	
ApplicationStatus	Status of credit application	R	

XML Instance Representation

```
<...>
  <DocumentDateTime> DocumentDateTime </DocumentDateTime> [0..1]
  <SecondaryPassword> SecondaryPassword </SecondaryPassword> [0..1]
  <SecondaryDealerNumber> SecondaryDealerNumber </SecondaryDealerNumber> [0..1]
  <DocumentId> DocumentId </DocumentId> [1]
  <FinanceCompany> ExpandedFinanceParty </FinanceCompany> [1]
  <Dealer> DealerParty </Dealer> [0..1]
  <ApplicationStatus> ApplicationStatus </ApplicationStatus> [1]
</...>
```

CreditLifePremiumAmount

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

Indicates the amount of credit life premium insurance being purchased for the vehicle.

Name	CreditLifePremiumAmount
Abstract	no

Process Credit Decision

XML Instance Representation

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

CreditPrimaryDriver

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

Name	CreditPrimaryDriver
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	
RelationshipCode	Indicates the Business Party's relationship to the primary Party (e.g., mother, father, husband, etc.)	O	
RelationshipDescription	Free form text field describing the relationship of the business party to the primary party.	O	
Privacy	Any privacy rights the party has subscribed to or opted out of.	O	
PrimaryDriverInd	Identifies the customer as the primary driver.	O	(INACTIVE)
EstimatedUsage	Communicates the party's estimated percent of usage of the vehicle.	O	(INACTIVE)

Process Credit Decision

XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> IndividualApplicantContact </Contact> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <EstimatedUsage> EstimatedUsage </EstimatedUsage> [0..1]
</...>
```

CreditVehicle

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

Name	CreditVehicle
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	
SaleClass	Class of Sale	O	
Condition	Condition of Vehicle - Example: Excellent, Good, Fair, Poor, Unknown	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
CertifiedPreownedInd	Identifies as a certified Pre-Owned Vehicle	O	
VehicleNote	Any vehicle related notes	O	
VIN	Federally defined 17 position vehicle identification number	O	
DeliveryMileage	Odometer reading of vehicle at time of delivery	O	
VehicleStock	Dealer assigned vehicle stock number	O	
TrimCode	Manufacturer assigned trim code	O	
DoorsQuantity	Number of doors on vehicle	O	
BodyStyle	Manufacturer-assigned vehicle body style	O	
InteriorColor	Vehicle Interior Color(s)	O	
ExteriorColor	Vehicle Exterior Color(s)	O	
TransmissionType	Vehicle Transmission type	O	
OdometerStatus	Status of odometer at trade-in. Example:: Replaced, Tampered, Miles> 90,000, etc.	O	
NonUSVehicleInd	Indicates whether the vehicle was produced for the United States or not	O	
VehicleDemoInd	Indicates whether vehicle was ever a demo	O	
LicenseNumber	State License plate number of vehicle	O	
BrandedInfo	Vehicle Branding Information	O	
RestrictionInd	Indication that vehicle has restrictions on its use	O	
RestrictionDescription	Description of vehicle use restrictions	O	
TelematicsServiceInd	Indication whether Telematics Service Subscription is turned on	O	
Option	Vehicle Options	O	
Pricing	Price of Vehicle	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
CollateralType	Type used to classify a vehicle. EX: Auto, Light, Trailer, Motor Home, Conversion Van, Trailer (non-rec), Other, etc.	O	
NumberOfEngineCylinders	Represents the number of cylinders in the vehicle engine.	O	
VanConversionPercentage	Percentage of conversion package added to a vehicle.	O	
VanConversionCost	Cost of conversion package added to a vehicle.	O	
AuctionInd	Indicates that the used vehicle has come from an auction.	O	
InvoiceNumber	Invoice number of vehicle.	O	(INACTIVE)
VehicleWeight	Vehicle Weight	O	(INACTIVE)
VehicleUse	Indicates the use of the vehicle (i.e., Agricultural, Commercial, Personal, Other).	O	
NumberOfUnits	Number of units of described make and model being financed.	O	
EngineType	Describes the type of engine (diesel, gas, or other).	O	
IgnitionKeyNumber	Number of ignition key.	O	
SecondKeyNumber	Number of second key (e.g., trunk, valet, etc.).	O	
LicenseNumberStateOrProvince	State or province where vehicle is licensed.	O	
ReportOfSaleNumber	Auditable number used to track titling etc. This is an alphanumeric text field.	O	
OtherVehicleUseDescription	Text description of Other Vehicle Use.	O	
PublicConveyanceInd	Indicator of whether the vehicle is intended for public conveyance, e.g., taxi.	O	
SeriesName	OEM assigned series information of vehicle. EX: GSL, XLT, etc.	O	
TotalOptionsAmount	Total amount of options and accessories.	O	
UsedVehicleCertificationNumber	Certification number verifying certification.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
DefectDisclosureDescription	Identifies disclosures for known defects.	O	
TireDescription	This is a description of the tires on the vehicle. For example, number and O size tires.		
LoadCapacity	This is a description of the tires on the vehicle. For example, number and O size tires.		
RepairsAccessoriesOrderNumber	Customer's purchase order number for dealer's repairs and accessories on O the purchased vehicle.		
VehicleOwnership	Designation of actual owner(s) of the purchased vehicle. This may be O different from the entity signing the contract.		
MileageValuationAdjustmentAmt	Positive or negative dollar amount indicating addition or subtraction to O base value of the used vehicle.		
AirConditionInd	Indicates whether or not the vehicle has air condition	O	
PriorVehicleUseCode	Indicates the prior use of the vehicle.	O	
DealerProducts	Additional products and/or agreements added and/or sold by the dealer. O Non-Residualized itemsthat are included in either total cash price, gross capitalized cost, or paid up front.		
VehicleLengthMeasure	Length of the vehicle.	O	
Chassis	A general term that refers to all of the mechanical parts of a car attached O to a structural frame. In cars with unitized construction, the chassis comprises everything but the body of the car.		
BrakeType	Describes what type of brakes the vehicle has.	O	
SteeringSystem	System required to steer the engine.	O	

XML Instance Representation

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

Process Credit Decision

```
<Make> Make </Make> [0..1]
<SaleClass> SaleClass </SaleClass> [0..1]
<Condition> Condition </Condition> [0..1]
<CertifiedPreownedInd> CertifiedPreownedInd </CertifiedPreownedInd> [0..1]
<VehicleNote> VehicleNote </VehicleNote> [0..*]
<VIN> VIN </VIN> [0..1]
<DeliveryMileage> DeliveryMileage </DeliveryMileage> [0..1]
<VehicleStock> VehicleStock </VehicleStock> [0..1]
<TrimCode> TrimCode </TrimCode> [0..1]
<DoorsQuantity> DoorsQuantity </DoorsQuantity> [0..1]
<BodyStyle> BodyStyle </BodyStyle> [0..1]
<InteriorColor> InteriorColor </InteriorColor> [0..*]
<ExteriorColor> ExteriorColor </ExteriorColor> [0..*]
<TransmissionType> TransmissionType </TransmissionType> [0..1]
<OdometerStatus> OdometerStatus </OdometerStatus> [0..1]
<NonUSVehicleInd> NonUSVehicleInd </NonUSVehicleInd> [0..1]
<VehicleDemoInd> VehicleDemoInd </VehicleDemoInd> [0..1]
<LicenseNumber> LicenseNumber </LicenseNumber> [0..1]
<BrandedInfo> BrandedInfo </BrandedInfo> [0..1]
<RestrictionInd> RestrictionInd </RestrictionInd> [0..1]
<RestrictionDescription> RestrictionDescription </RestrictionDescription> [0..1]
<TelematicsServiceInd> TelematicsServiceInd </TelematicsServiceInd> [0..1]
<Option> CreditExpandedOption </Option> [0..*]
<Pricing> CreditVehiclePricing </Pricing> [0..*]
<CollateralType> CollateralType </CollateralType> [0..1]
<NumberOfEngineCylinders> NumberOfEngineCylinders </NumberOfEngineCylinders> [0..1]
<VanConversionPercentage> VanConversionPercentage </VanConversionPercentage> [0..1]
<VanConversionCost> VanConversionCost </VanConversionCost> [0..1]
<AuctionInd> AuctionInd </AuctionInd> [0..1]
<InvoiceNumber> InvoiceNumber </InvoiceNumber> [0..1]
<VehicleWeight> VehicleWeight </VehicleWeight> [0..1]
<VehicleUse> VehicleUse </VehicleUse> [0..1]
<NumberOfUnits> NumberOfUnits </NumberOfUnits> [0..1]
<EngineType> EngineType </EngineType> [0..1]
<IgnitionKeyNumber> IgnitionKeyNumber </IgnitionKeyNumber> [0..1]
<SecondKeyNumber> SecondKeyNumber </SecondKeyNumber> [0..1]
<LicenseNumberStateOrProvince> LicenseNumberStateOrProvince </LicenseNumberStateOrProvince> [0..1]
```

Process Credit Decision

```
<ReportOfSaleNumber> ReportOfSaleNumber </ReportOfSaleNumber> [0..1]
<OtherVehicleUseDescription> OtherVehicleUseDescription </OtherVehicleUseDescription> [0..1]
<PublicConveyanceInd> PublicConveyanceInd </PublicConveyanceInd> [0..1]
<SeriesName> SeriesName </SeriesName> [0..1]
<TotalOptionsAmount> TotalOptionsAmount </TotalOptionsAmount> [0..1]
<UsedVehicleCertificationNumber> UsedVehicleCertificationNumber </UsedVehicleCertificationNumber> [0..1]
<DefectDisclosureDescription> DefectDisclosureDescription </DefectDisclosureDescription> [0..*]
<TireDescription> TireDescription </TireDescription> [0..1]
<LoadCapacity> LoadCapacity </LoadCapacity> [0..1]
<RepairsAccessoriesOrderNumber> RepairsAccessoriesOrderNumber </RepairsAccessoriesOrderNumber> [0..1]
<VehicleOwnership> VehicleOwnership </VehicleOwnership> [0..1]
<MileageValuationAdjustmentAmt> MileageValuationAdjustmentAmt </MileageValuationAdjustmentAmt> [0..1]
<AirConditionInd> AirConditionInd </AirConditionInd> [0..1]
<PriorVehicleUseCode> PriorVehicleUseCode </PriorVehicleUseCode> [0..1]
<DealerProducts> DealerProducts </DealerProducts> [0..*]
<VehicleLengthMeasure> VehicleLengthMeasure </VehicleLengthMeasure> [0..1]
<Chassis> Chassis </Chassis> [0..1]
<BrakeType> BrakeType </BrakeType> [0..1]
<SteeringSystem> SteeringSystem </SteeringSystem> [0..1]
</...>
```

CreditVehiclePricing

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

Name	CreditVehiclePricing
Abstract	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	
VehiclePricingType	Designates type of pricing for vehicle transaction	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
PricingTypeSource	Source from which pricing type data originated (i.e. Blue Book, NADA, O etc.) Deprecated: Use VehiclePricingTypeSource		
VehiclePricingTypeSource	Source from which pricing type data originated (i.e. Blue Book, NADA, O etc.)		

XML Instance Representation

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

CurrentAssetsAmount

These field(s) use this type: CurrentAssetsAmount.

Assets that a company has at its disposal that can be easily converted into cash within one operating cycle.

Name	CurrentAssetsAmount
Abstract	no

XML Instance Representation

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

CurrentAssetsLiabilitiesRatio

These field(s) use this type: CurrentAssetsLiabilitiesRatio.

Ratio of Current Assets to Liabilities of organization.

Process Credit Decision

Name	CurrentAssetsLiabilitiesRatio
Abstract	no

XML Instance Representation

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

CurrentFinancing

Name	CurrentFinancing
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
FinanceType	Type of financing Examples may be F- Finance, L - Lease, C-Cash, 1-Retail, 2-Lease, 3-Balloon, etc..	O	
PaymentAmount	Monthly Payment Amount	O	
BalanceAmount	Remaining balance on Current Vehicle	O	
FinalAmount	Last month payment amount	O	
ResidualAmount	Remaining residual on current vehicle	O	
Term	Number of months of contract term	O	
MaturityDate	Month and year of contract maturity	O	
FinanceCompanyName	Name of Finance Company	O	
WholesaleValueAmount	Actual wholesale value of the vehicle.	O	
TradeAllowanceAmount	Trade Allowance is the second component of the negotiated trade vehicle amount, the primary portion being the wholesale amount of the trade vehicle.	O	

Process Credit Decision

XML Instance Representation

```
<...>
  <FinanceType> FinanceType </FinanceType> [0..1]
  <PaymentAmount> PaymentAmount </PaymentAmount> [0..1]
  <BalanceAmount> BalanceAmount </BalanceAmount> [0..1]
  <FinalAmount> FinalAmount </FinalAmount> [0..1]
  <ResidualAmount> ResidualAmount </ResidualAmount> [0..1]
  <Term> Term </Term> [0..1]
  <MaturityDate> MaturityDate </MaturityDate> [0..1]
  <FinanceCompanyName> FinanceCompanyName </FinanceCompanyName> [0..1]
  <WholesaleValueAmount> WholesaleValueAmount </WholesaleValueAmount> [0..1]
  <TradeAllowanceAmount> TradeAllowanceAmount </TradeAllowanceAmount> [0..1]
</...>
```

CurrentLiabilitiesAmount

These field(s) use this type: CurrentLiabilitiesAmount.

The liabilities to be paid within one year of the balance sheet date.

Name	CurrentLiabilitiesAmount
Abstract	no

XML Instance Representation

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

DealerParty

These field(s) use this type: Dealer.

Name	DealerParty
Abstract	no

Process Credit Decision

Data Elements and Components

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	
SalesContact	Dealer party contact information	O	
SalesPersonName	Name of Salesperson. Format for name should be "First Last" with no commas between first and last name	O	If the SalesPersonName and the Contact PersonName are the same, the Contact PersonName shall not be populated
DepartmentType	Identifies the internal department	O	(INACTIVE)
OrganizationId	Member Identification number of affiliate organization	O	
OrganizationName	OrganizationName	O	
SelectionMethod	Method used to select dealer Example: PF for preferred, PM for PMA, DI for distance, etc.	O	(INACTIVE)

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]
  <SalesContact> OrganizationContact </SalesContact> [0..1]
  <SalesPersonName> SalesPersonName </SalesPersonName> [0..1]
```

Process Credit Decision

```
<DepartmentType> DepartmentType </DepartmentType> [0..1]
<OrganizationId> OrganizationId </OrganizationId> [0..1]
<OrganizationName> OrganizationName </OrganizationName> [0..1]
<SelectionMethod> SelectionMethod </SelectionMethod> [0..1]
</...>
```

DealerPartyBase

Name	DealerPartyBase
Abstract	no

Data Elements and Components

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]
</...>
```

DealerProducts

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

Process Credit Decision

Additional products and/or agreements added and/or sold by the dealer. Non-Residualized items that are included in either total cash price, gross capitalized cost, or paid up front.

Name	DealerProducts
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
DealerProductsType	Describes the type of product	O	
DealerProductsAmount	Describes the amount of product	O	
DealerProductsPaidFor	Describes for whom the fee is to be paid	O	
DealerProductsPaidTo	Describes whom the fee is to be paid.	O	
DealerProductsCapitalizedInd	Indicates whether the item is capitalized or not capitalized if part of an lease.	O	
PreferredProviderInd	Indicates whether the provider is a preferred provider.	O	

XML Instance Representation

```
<...>
  <DealerProductsType> DealerProductsType </DealerProductsType> [0..1]
  <DealerProductsAmount> DealerProductsAmount </DealerProductsAmount> [0..1]
  <DealerProductsPaidFor> DealerProductsPaidFor </DealerProductsPaidFor> [0..1]
  <DealerProductsPaidTo> DealerProductsPaidTo </DealerProductsPaidTo> [0..1]
  <DealerProductsCapitalizedInd> DealerProductsCapitalizedInd </DealerProductsCapitalizedInd> [0..1]
  <PreferredProviderInd> PreferredProviderInd </PreferredProviderInd> [0..1]
</...>
```

DealerProductsAmount

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

The amount for the dealer product

Process Credit Decision

Name	DealerProductsAmount
Abstract	no

XML Instance Representation

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

DealerRebateAmount

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

Dealer Rebate amount.

Name	DealerRebateAmount
Abstract	no

XML Instance Representation

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

DealerReserveAmount

These field(s) use this type: DealerReserveAmount.

The dollar amount associated with the dealer reserve.

Name	DealerReserveAmount
Abstract	no

XML Instance Representation

Process Credit Decision

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

DealerReservePercentage

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

The difference between the buy rate and contract rate expressed as a percentage used to calculate the dealer reserve.

Name	DealerReservePercentage
Abstract	no

XML Instance Representation

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

DebtNetWorthRatio

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

Ratio of Debt to Net Worth of organization.

Name	DebtNetWorthRatio
Abstract	no

XML Instance Representation

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

Decision

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

Process Credit Decision

Name	Decision
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
ConditionRejection	Describes the reasons for which an application was denied.	O	
UpdateHistory	Communicates the modification history of the application.	O	(INACTIVE)
SubmittedDateTime	Date and time the application was submitted	O	DateTime fields must be formatted as XML Schema Datetimes in UTC/GMT format without offsets. Example: 2003-11-05T13:15:30Z
DecisionDateTime	Date and time a decision was made on the application.	R	DateTime fields must be formatted as XML Schema Datetimes in UTC/GMT format without offsets. Example: 2003-11-05T13:15:30Z
ElapsedTimeToDecision	Date a decision was made on the application.	O	
ElectronicApprovalInd	Indicates the application has been electronically approved.	O	
EvaluationInd	Indicates whether the deal may be modified.	O	
LeaseMessage	Message to Dealer regarding the assignment of lease or transfer of equity.	O	(INACTIVE)
ContractPurchaseDate	The date the contract was accepted by the Finance Source.	O	(INACTIVE)
Financing	Represents information on the financing for the vehicle the applicant is interested in.	O	
CreditAnalyst	Indicates the name of the analyst responsible for rendering the decision.	O	
CreditAnalystInitials	Indicates the initials of the analyst responsible for rendering the decision.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
CreditAnalystComments	Free form text area for credit analyst to provide general comments about the decision.	O	
CreditSupervisorComments	Free form text area for credit supervisor to provide general comments about the decision.	O	(INACTIVE)
BranchManagerComments	Free form text area for branch manager to provide general comments about the decision	O	(INACTIVE)
BranchOperationManagerComments	Free form text area for branch operation manager to provide general comments about the decision.	O	(INACTIVE)
DealerComments	Free form text area for dealer comments about the decision.	O	(INACTIVE)
Tier	The loan tier as provided by the credit analyst.	O	
TierDescription	Free form text field describing the type of tier.	O	(INACTIVE)
SubprimeSendInd	Indicates if the application is being forwarded to a subprime lender.	O	(INACTIVE)
TransferOfObligation	Free form text field Indicating a transfer of obligation from one consumer to another or one business to another.	O	(INACTIVE)
Stipulations	Free form text identifying the terms or conditions of the loan.	O	
NonFinancialRequirements	Stipulations or comments to dealer of a non-financial nature.	O	
DecisionComments	Free form text field for comments associated with the decision.	O	
DecisionVehicle	Represents the vehicle approved for credit by finance source.	O	

XML Instance Representation

```

<...>
  <ConditionRejection> ConditionRejection </ConditionRejection> [0..*]
  <UpdateHistory> UpdateHistory </UpdateHistory> [0..*]
  <SubmittedDateTime> SubmittedDateTime </SubmittedDateTime> [0..1]
  <DecisionDateTime> DecisionDateTime </DecisionDateTime> [1]
  <ElapsedTimeToDecision> ElapsedTimeToDecision </ElapsedTimeToDecision> [0..1]

```


Process Credit Decision

```
<ElectronicApprovalInd> ElectronicApprovalInd </ElectronicApprovalInd> [0..1]
<EvaluationInd> EvaluationInd </EvaluationInd> [0..1]
<LeaseMessage> LeaseMessage </LeaseMessage> [0..1]
<ContractPurchaseDate> ContractPurchaseDate </ContractPurchaseDate> [0..1]
<Financing> DecisionFinancing </Financing> [0..1]
<CreditAnalyst> CreditAnalyst </CreditAnalyst> [0..1]
<CreditAnalystInitials> CreditAnalystInitials </CreditAnalystInitials> [0..1]
<CreditAnalystComments> CreditAnalystComments </CreditAnalystComments> [0..1]
<CreditSupervisorComments> CreditSupervisorComments </CreditSupervisorComments> [0..1]
<BranchManagerComments> BranchManagerComments </BranchManagerComments> [0..1]
<BranchOperationManagerComments> BranchOperationManagerComments </BranchOperationManagerComments> [0..1]
<DealerComments> DealerComments </DealerComments> [0..1]
<Tier> Tier </Tier> [0..1]
<TierDescription> TierDescription </TierDescription> [0..1]
<SubprimeSendInd> SubprimeSendInd </SubprimeSendInd> [0..1]
<TransferOfObligation> TransferOfObligation </TransferOfObligation> [0..1]
<Stipulations> Stipulations </Stipulations> [0..*]
<NonFinancialRequirements> NonFinancialRequirements </NonFinancialRequirements> [0..1]
<DecisionComments> DecisionComments </DecisionComments> [0..*]
<DecisionVehicle> DecisionVehicle </DecisionVehicle> [0..1]
</...>
```

DecisionFinancing

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

Name	DecisionFinancing
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
FinanceType	Type of financing Examples may be F- Finance, L - Lease, C-Cash, 1-Retail, 2-Lease, 3-Balloon, etc..	R	
PaymentAmount	Monthly Payment Amount	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
BalanceAmount	Remaining balance on Current Vehicle	O	
FinalAmount	Last month payment amount	O	(INACTIVE)
ResidualAmount	Remaining residual on current vehicle	O	(INACTIVE)
Term	Number of months of contract term	R	(INACTIVE)
MaturityDate	Month and year of contract maturity	O	(INACTIVE)
FinanceCompanyName	Name of Finance Company	O	(INACTIVE)
DownPaymentAmount	Down Payment amount or amount of cap cost reduction.	O	(INACTIVE)
PurchasePrice	Purchase Price or Gross Cap cost specified in deal. Total payments at end of purchase	O	(INACTIVE)
ApprovedInd	Approved Indicator	O	
ApprovedAmount	Amount pre-approved	O	
ExpirationDate	Date pre-approval expires	O	YYYY-MM-DD
RatingIndex	Rating Index Used for Credit Approval	O	(INACTIVE)
ApplicationType	Type of application being submitted for financing (e.g., individual, individual + co-applicant, business, business + coapplicant, employee).	O	
DeferredDownPaymentAmount	Deferred Down Payment amount.	O	(INACTIVE)
DealerRebateAmount	Dealer rebate amount.	O	(INACTIVE)
ManufacturerRebateAmount	Manufacturer rebate amount.	O	(INACTIVE)
NetTradeAmount	The difference between the dollar value given by the dealer less the amount the customer still owes on the vehicle.	O	(INACTIVE)

Process Credit Decision

Field / Component	Description	R/O	Business Rule
InsuranceTotalExtendedWarrantyAmount	Total of life, accidental and health insurance cost/extended warranty cost.	O	(INACTIVE)
DisabilityPremiumAmount	Indicates amount of disability premium insurance being purchased for the vehicle.	O	(INACTIVE)
CreditLifePremiumAmount	Indicates the amount of credit life premium insurance being purchased for the vehicle.	O	(INACTIVE)
SecurityDepositAmount	Security deposit is the amount paid to cover damage, excess mileage or excess wear and tear on a leased vehicle.	O	(INACTIVE)
MiscellaneousNotes	Free form miscellaneous comments	O	
AnnualPercentageRate	Annual percentage rate.	O	
MSRPGuidePercentage	The ration of the amount financed compared to the value of the vehicle identified in a vehicle evaluation guide (EX: Nada Guide).	O	(INACTIVE)
Tax	Communicates the tax associated with the vehicle being financed.	O	(INACTIVE)
TotalContractAmount	Total amount of the service contract.	O	(INACTIVE)
NumberOfPayments	Indicates the number of payments.	O	(INACTIVE)
FirstPaymentDate	Indicates the first date of payment.	O	(INACTIVE)
OfferStatusCode	Code describing the type of offer (e.g., Pre-approval, Consumer, Dealer)	O	(INACTIVE)
LeaseRateMoneyFactor	Money factor multiplier used to determine finance costs for a lease.	O	
Fee	The fees associated with the vehicle being financed.	O	(INACTIVE)
FICOScore	FICO score used to make credit decision.	O	(INACTIVE)
NetCapitalizedCostAmount	Leasing value derived from the cash selling price after adjustments for downpayments etc.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
PreApprovedProgramName	A text description of pre-approval codes.	O	NOTE:Program Name under which applicant was preapproved for financing.
BaseBuyPercentageRate	Base buy rate before any additions or subtractions.	O	
BuyPercentageRateAdjGroup	Communicates any adjustments to the buy rate.	O	
Participation	The Participation component represents information about the buy rate charged to the buyer versus the lender approved approved buy rate and the dealer's associated reserve dollar amount.	O	
ReserveGroup	The Reserve Group component represents information related to the Dealer's Reserve.	O	
BuyPercentageRate	Approved buy rate to the dealer.	O	
MinAnnualPercentageRate	Minimum APR to the Buyer. Allows for the dealer to buy the rate down.	O	
MaxContractRate	Maximum Contract Rate the dealer can agree to with the Buyer.	O	
MaxTerm	Maximum term of the loan.	O	
MaxMonthlyPaymentAmount	Maximum Monthly Payment approved by the Finance Source.	O	
LoanToValue	The LoanToValue component represents information related to the loan to value percentages and loan to value amounts.	O	
FinanceProgramGroup	The FinanceProgramGroup component represents information related to the finance source approved programs.	O	
MaxPaymentToIncomePercentage	Max payment to income approved by the finance source.	O	
MaxDebtToIncomePercentage	Max debt to income approved by the finance source.	O	
MinAmountPaidToDealer	Finance source calculated minimum amount which will be paid to the dealer.	O	
MaxUnpaidBalanceAmount	Amount financed, excluding any service contract or GAP policy. In other words, it is also equivalent to the selling price including tax, title, license and doc fees less the total down payment.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
MinimumDownPaymentAmount	Minimum down payment amount allowed. This could be lower than the approved down payment amount.	O	
MaximumServiceContractAmount	The maximum Service Contract amount allowed on the contract.	O	
MaximumGapAmount	The maximum Gap amount allowed on the contract.	O	
StatedIncomeGroup	The StatedIncome component represents information about the stated income of the buyer from an original credit application.	O	

XML Instance Representation

```

<...>
  <FinanceType> FinanceType </FinanceType> [1]
  <PaymentAmount> PaymentAmount </PaymentAmount> [0..1]
  <BalanceAmount> BalanceAmount </BalanceAmount> [0..1]
  <FinalAmount> FinalAmount </FinalAmount> [0..1]
  <ResidualAmount> ResidualAmount </ResidualAmount> [0..1]
  <Term> Term </Term> [1]
  <MaturityDate> MaturityDate </MaturityDate> [0..1]
  <FinanceCompanyName> FinanceCompanyName </FinanceCompanyName> [0..1]
  <DownPaymentAmount> DownPaymentAmount </DownPaymentAmount> [0..1]
  <PurchasePrice> PurchasePrice </PurchasePrice> [0..1]
  <ApprovedInd> ApprovedInd </ApprovedInd> [0..1]
  <ApprovedAmount> ApprovedAmount </ApprovedAmount> [0..1]
  <ExpirationDate> ExpirationDate </ExpirationDate> [0..1]
  <RatingIndex> RatingIndex </RatingIndex> [0..*]
  <ApplicationType> ApplicationType </ApplicationType> [0..1]
  <DeferredDownPaymentAmount> DeferredDownPaymentAmount </DeferredDownPaymentAmount> [0..1]
  <DealerRebateAmount> DealerRebateAmount </DealerRebateAmount> [0..1]
  <ManufacturerRebateAmount> ManufacturerRebateAmount </ManufacturerRebateAmount> [0..1]
  <NetTradeAmount> NetTradeAmount </NetTradeAmount> [0..1]
  <InsuranceTotalExtendedWarrantyAmount> InsuranceTotalExtendedWarrantyAmount </InsuranceTotalExtendedWarrantyAmount> [0..1]
  <DisabilityPremiumAmount> DisabilityPremiumAmount </DisabilityPremiumAmount> [0..1]
  <CreditLifePremiumAmount> CreditLifePremiumAmount </CreditLifePremiumAmount> [0..1]
  <SecurityDepositAmount> SecurityDepositAmount </SecurityDepositAmount> [0..1]
  <MiscellaneousNotes> MiscellaneousNotes </MiscellaneousNotes> [0..1]

```

Process Credit Decision

```
<AnnualPercentageRate> AnnualPercentageRate </AnnualPercentageRate> [0..1]
<MSRPGuidePercentage> MSRPGuidePercentage </MSRPGuidePercentage> [0..1]
<Tax> Tax </Tax> [0..*]
<TotalContractAmount> TotalContractAmount </TotalContractAmount> [0..1]
<NumberOfPayments> NumberOfPayments </NumberOfPayments> [0..1]
<FirstPaymentDate> FirstPaymentDate </FirstPaymentDate> [0..1]
<OfferStatusCode> OfferStatusCode </OfferStatusCode> [0..1]
<LeaseRateMoneyFactor> LeaseRateMoneyFactor </LeaseRateMoneyFactor> [0..1]
<Fee> Fee </Fee> [0..*]
<FICOScore> FICOScore </FICOScore> [0..1]
<NetCapitalizedCostAmount> NetCapitalizedCostAmount </NetCapitalizedCostAmount> [0..1]
<PreApprovedProgramName> PreApprovedProgramName </PreApprovedProgramName> [0..1]
<BaseBuyPercentageRate> BaseBuyPercentageRate </BaseBuyPercentageRate> [0..1]
<BuyPercentageRateAdjGroup> BuyPercentageRateAdjGroup </BuyPercentageRateAdjGroup> [0..1]
<Participation> ParticipationType </Participation> [0..1]
<ReserveGroup> ReserveGroupType </ReserveGroup> [0..1]
<BuyPercentageRate> BuyPercentageRate </BuyPercentageRate> [0..1]
<MinAnnualPercentageRate> MinAnnualPercentageRate </MinAnnualPercentageRate> [0..1]
<MaxContractRate> MaxContractRate </MaxContractRate> [0..1]
<MaxTerm> MaxTerm </MaxTerm> [0..1]
<MaxMonthlyPaymentAmount> MaxMonthlyPaymentAmount </MaxMonthlyPaymentAmount> [0..1]
<LoanToValue> LoanToValueType </LoanToValue> [0..1]
<FinanceProgramGroup> FinanceProgramGroupType </FinanceProgramGroup> [0..1]
<MaxPaymentToIncomePercentage> MaxPaymentToIncomePercentage </MaxPaymentToIncomePercentage> [0..1]
<MaxDebtToIncomePercentage> MaxDebtToIncomePercentage </MaxDebtToIncomePercentage> [0..1]
<MinAmountPaidToDealer> MinAmountPaidToDealer </MinAmountPaidToDealer> [0..1]
<MaxUnpaidBalanceAmount> MaxUnpaidBalanceAmount </MaxUnpaidBalanceAmount> [0..1]
<MinimumDownPaymentAmount> MinimumDownPaymentAmount </MinimumDownPaymentAmount> [0..1]
<MaximumServiceContractAmount> MaximumServiceContractAmount </MaximumServiceContractAmount> [0..1]
<MaximumGapAmount> MaximumGapAmount </MaximumGapAmount> [0..1]
<StatedIncomeGroup> StatedIncomeGroupType </StatedIncomeGroup> [0..1]
</...>
```

DecisionVehicle

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

Process Credit Decision

Name	DecisionVehicle
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)	R	
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	
BodyStyle	The body style of the vehicle.	O	
DeliveryMileage	Decision vehicle mileage.	O	
MaximumMileage	Maximum Mileage Allowed on the Decision Vehicle.	O	
Pricing	Pricing related to the Decision Vehicle.	O	

XML Instance Representation

```
<...>
  <Model> Model </Model> [1]
  <ModelYear> ModelYear </ModelYear> [0..1]
  <ModelDescription> ModelDescription </ModelDescription> [0..1]
  <Make> Make </Make> [0..1]
  <BodyStyle> BodyStyle </BodyStyle> [0..1]
  <DeliveryMileage> DeliveryMileage </DeliveryMileage> [0..1]
  <MaximumMileage> MaximumMileage </MaximumMileage> [0..1]
  <Pricing> CreditVehiclePricing </Pricing> [0..*]
</...>
```

DefaultCurrency

Process Credit Decision

These field(s) use this type: DefaultCurrency.

Currency used for transactions

Name	DefaultCurrency
Abstract	no

XML Instance Representation

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

DefectDisclosureDescription

These field(s) use this type: DefectDisclosureDescription.

Identifies disclosures for known defects.

Name	DefectDisclosureDescription
Abstract	no

XML Instance Representation

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

DeferredDownPaymentAmount

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

Deferred Down Payment amount.

Name	DeferredDownPaymentAmount
Abstract	no

Process Credit Decision

XML Instance Representation

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

DeliveryMileage

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

Odometer reading of vehicle at time of delivery

Name	DeliveryMileage
Abstract	no

XML Instance Representation

```
<...  
uom="MileageMeasure [0..1]">  
  Mileage  
</...>
```

Dependents

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

Name	Dependents
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
NumberOfDependents	Total number of dependents in household.	O	

XML Instance Representation

```
<...>
```

Process Credit Decision

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

Description

Description

Name	Description
Abstract	no

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.

Name	Destination
Abstract	no

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 http://www.starstandards.org

Process Credit Decision

Field / Component	Description	R/O	Business Rule
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	
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 O 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]

```

Process Credit Decision

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

Dimension

Dimension measurement

Name	Dimension
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
uom		R	

XML Instance Representation

```
<...
uom="DimensionMeasure [1]">
  xsd:decimal
</...>
```

DisabilityPremiumAmount

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

Indicates amount of disability premium insurance being purchased for the vehicle.

Name	DisabilityPremiumAmount
Abstract	no

XML Instance Representation

```
<...
```

Process Credit Decision

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

DocumentId

These field(s) use this type: DocumentId.

Is the identifier for the document.

Name	DocumentId
Abstract	no

XML Instance Representation

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

DoorsQuantity

These field(s) use this type: DoorsQuantity.

Number of doors on vehicle

Name	DoorsQuantity
Abstract	no

XML Instance Representation

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

DownPaymentAmount

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

Process Credit Decision

Down Payment amount or amount of cap cost reduction.

Name	DownPaymentAmount
Abstract	no

XML Instance Representation

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

EarnedSurplusAmount

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

Prior years earnings not paid out as dividends, i.e., Retained Earnings.

Name	EarnedSurplusAmount
Abstract	no

XML Instance Representation

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

EmployerParty

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

Name	EmployerParty
Abstract	no

Data Elements and Components

Process Credit Decision

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	Organizational Party contact information	O	
Income	Gross amount of income generated by party	O	
Occupation	Occupation of business party	R	
PeriodOfEmployment	Identifies the length of time a business party was employed.	O	
EmploymentCode	Code that indicates whether the employment information identified is for O current employment or pervious employment.	O	
EmploymentStatus	Identifies the business party's status of employment. EX: Full, part time, etc.	O	
SelfEmployedInd	Indicates whether or not the applicant is self-employed.	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]
  <Contact> OrganizationContact </Contact> [0..1]
  <Income> Income </Income> [0..*]
  <Occupation> Occupation </Occupation> [1]
  <PeriodOfEmployment> PeriodOfEmployment </PeriodOfEmployment> [0..*]
  <EmploymentCode> EmploymentCode </EmploymentCode> [0..1]
  <EmploymentStatus> EmploymentStatus </EmploymentStatus> [0..1]

```

Process Credit Decision

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

EstimatedAnnualMileage

These field(s) use this type: EstimatedAnnualMileage.

Estimated annual mileage of the contract.

Name	EstimatedAnnualMileage
Abstract	no

XML Instance Representation

```
<...
uom="MileageMeasure [0..1]">
  Mileage
</...>
```

EstimatedUsage

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

Communicates the party's estimated percent of usage of the vehicle.

Name	EstimatedUsage
Abstract	no

XML Instance Representation

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

ExcessMilesPerYear

These field(s) use this type: ExcessMilesPerYear.

Process Credit Decision

Estimated number of miles above the contracted annual mileage.

Name	ExcessMilesPerYear
Abstract	no

XML Instance Representation

```
<...  
uom="MileageMeasure [0..1]">  
  Mileage  
</...>
```

ExpandedFinanceParty

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

Name	ExpandedFinanceParty
Abstract	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	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
Contact	Organizational Party contact information	O	(INACTIVE)
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]
</...>
```

Fee

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

Name	Fee
Abstract	no

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	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
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.

Name	FeeAmount
Abstract	no

XML Instance Representation

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

FeeDescription

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

Describes the type of fee being applied.

Name	FeeDescription
Abstract	no

Process Credit Decision

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.

Name	FeePaidTo
Abstract	no

XML Instance Representation

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

FinalAmount

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

Last month payment amount

Name	FinalAmount
Abstract	no

XML Instance Representation

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

Process Credit Decision

FinanceParty

Name	FinanceParty
Abstract	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]
```

Process Credit Decision

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

FinanceProgramDescription

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

Description of lender approved program. Summary of terms, stipulations, etc.

Name	FinanceProgramDescription
Abstract	no

XML Instance Representation

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

FinanceProgramGroupType

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

The FinanceProgramGroup component represents information related to the finance source approved programs.

Name	FinanceProgramGroupType
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
FinanceProgram	Finance Source Program under which the approval qualifies.	R	

XML Instance Representation

```
<...>  
  <FinanceProgram> FinanceProgramType </FinanceProgram> [1..*]  
</...>
```

Process Credit Decision

FinanceProgramType

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

The FinanceProgram component represents information related to the finance source approved program.

Name	FinanceProgramType
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
FinanceProgramName	Finance Source Program under which the approval qualifies.	O	
FinanceProgramDescription	Description of lender approved program. Summary of terms, stipulations, O etc.		

XML Instance Representation

```
<...>  
  <FinanceProgramName> FinanceProgramName </FinanceProgramName> [0..1]  
  <FinanceProgramDescription> FinanceProgramDescription </FinanceProgramDescription> [0..1]  
</...>
```

FinancialPosition

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

Name	FinancialPosition
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
CurrentAssetsAmount	Assets that a company has at its disposal that can be easily converted into O cash within one operating cycle.		

Process Credit Decision

Field / Component	Description	R/O	Business Rule
IntangibleAssetsAmount	An asset that is not visible in the traditional balance sheet but still adds value to the company.	O	
FixedAssetsAmount	Fixed Assets of organization are those assets of a permanent nature required for the normal conduct of a business, and which will not normally be converted into cash during the ensuring fiscal period. For example, furniture, fixtures, land, and buildings are all fixed assets. However, accounts receivable and inventory are not.	O	
TotalAssetsAmount	The total of all assets; both current and fixed.	O	
CurrentLiabilitiesAmount	The liabilities to be paid within one year of the balance sheet date.	O	
LongTermDirectLiabilitiesAmt	Loans, debt or obligations with a maturity of longer than one year.	O	
TotalLiabilitiesAmount	The sum of all liability items.	O	
CapitalAmount	The money and other property of a corporation or other enterprise used in transacting the business.	O	
EarnedSurplusAmount	Prior years earnings not paid out as dividends, i.e., Retained Earnings.	O	
AnnualSalesAmount	Annual Sales of an organization.	O	
GrossProfitAmount	The net sales minus cost of sales.	O	
NetProfitAmount	The company's total earnings reflecting revenues adjusted for costs of doing business, depreciation, interest, taxes and other expenses.	O	
WorkingCapitalAmount	The difference between current assets and current liabilities. Measures the margin of protection for current creditors.	O	
TotalNetWorthAmount	The total assets minus the total liabilities.	O	
DebtNetWorthRatio	Ratio of Debt to Net Worth of organization.	O	
CurrentAssetsLiabilitiesRatio	Ratio of Current Assets to Liabilities of organization.	O	

XML Instance Representation

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


Process Credit Decision

```
<IntangibleAssetsAmount> IntangibleAssetsAmount </IntangibleAssetsAmount> [0..1]
<FixedAssetsAmount> FixedAssetsAmount </FixedAssetsAmount> [0..1]
<TotalAssetsAmount> TotalAssetsAmount </TotalAssetsAmount> [0..1]
<CurrentLiabilitiesAmount> CurrentLiabilitiesAmount </CurrentLiabilitiesAmount> [0..1]
<LongTermDirectLiabilitiesAmt> LongTermDirectLiabilitiesAmt </LongTermDirectLiabilitiesAmt> [0..1]
<TotalLiabilitiesAmount> TotalLiabilitiesAmount </TotalLiabilitiesAmount> [0..1]
<CapitalAmount> CapitalAmount </CapitalAmount> [0..1]
<EarnedSurplusAmount> EarnedSurplusAmount </EarnedSurplusAmount> [0..1]
<AnnualSalesAmount> AnnualSalesAmount </AnnualSalesAmount> [0..1]
<GrossProfitAmount> GrossProfitAmount </GrossProfitAmount> [0..1]
<NetProfitAmount> NetProfitAmount </NetProfitAmount> [0..1]
<WorkingCapitalAmount> WorkingCapitalAmount </WorkingCapitalAmount> [0..1]
<TotalNetWorthAmount> TotalNetWorthAmount </TotalNetWorthAmount> [0..1]
<DebtNetWorthRatio> DebtNetWorthRatio </DebtNetWorthRatio> [0..1]
<CurrentAssetsLiabilitiesRatio> CurrentAssetsLiabilitiesRatio </CurrentAssetsLiabilitiesRatio> [0..1]
</...>
```

FixedAssetsAmount

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

Fixed Assets of organization are those assets of a permanent nature required for the normal conduct of a business, and which will not normally be converted into cash during the ensuring fiscal period. For example, furniture, fixtures, land, and buildings are all fixed assets. However, accounts receivable and inventory are not.

Name	FixedAssetsAmount
Abstract	no

XML Instance Representation

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

GrossProfitAmount

Process Credit Decision

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

The net sales minus cost of sales.

Name	GrossProfitAmount
Abstract	no

XML Instance Representation

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

GrossTradeIn

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

The negotiated value of the trade-in vehicle.

Name	GrossTradeIn
Abstract	no

XML Instance Representation

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

HeaderBase

Used on all STAR BODs

Name	HeaderBase
Abstract	no

Process Credit Decision

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	

XML Instance Representation

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

HoldbackAmount

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

Amount retained by the finance source and accounted for in a specific Dealer Reserve account.

Name	HoldbackAmount
Abstract	no

XML Instance Representation

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

HoldbackAmountSpecific

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

Process Credit Decision

Amount retained by the finance source, accounted for in the dealer's reserve account and potentially paid back to the dealer based on the performance of this particular loan.

Name	HoldbackAmountSpecific
Abstract	no

XML Instance Representation

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

HoldbackCreditAmount

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

This is a reduction of the Holdback Reserve set aside by the Finance Source in the Dealer's Reserve Account, used when the Dealer chooses to write the contract at an APR higher than the buy rate in the decision.

Name	HoldbackCreditAmount
Abstract	no

XML Instance Representation

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

Id

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

Party Identification number

Name	Id
-------------	-----------

Process Credit Decision

Abstract	no
-----------------	----

XML Instance Representation

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

Income

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

Gross amount of income

Name	Income
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
currency		R	
period		R	

XML Instance Representation

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

IncomeAmount

These field(s) use this type: IncomeAmount.

Income dollar amount.

Process Credit Decision

Name	IncomeAmount
-------------	--------------

Abstract	no
-----------------	----

XML Instance Representation

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

IndividualApplicantAddress

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

Name	IndividualApplicantAddress
-------------	----------------------------

Abstract	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	
PeriodOfResidence	Communicates an applicant's period of residence	O	
ResidenceType	The type of residence (i.e. Rent, Own, etc)	O	

Process Credit Decision

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]  
</...>
```

IndividualApplicantContact

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

Name	IndividualApplicantContact
Abstract	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	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
PersonName		O	If the parent component and Contact component PersonName are the same, this component shall not be used.
PrimaryDriverInd	Identifies customer as primary driver.	O	
OtherDescription	The text description of $\tilde{A}\hat{A}\phi\hat{A}\hat{A}\#Other\tilde{A}\hat{A}_i\tilde{A}\hat{A}^{\frac{3}{4}}\tilde{A}\hat{A}_i$ 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> IndividualApplicantPersonName </PersonName> [0..1]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <OtherDescription> OtherDescription </OtherDescription> [0..1]
</...>
```

IndividualApplicantParty

Name	IndividualApplicantParty
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	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
PersonName	Individual party name	O	
Address	Individual party address	O	
Contact	Individual party contact information	O	

XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> IndividualApplicantContact </Contact> [0..1]
</...>
```

IndividualApplicantPartyExtended

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

Name	IndividualApplicantPartyExtended
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	R	If both the party component and Contact PersonName are the same, the Contact PersonName shall not be populated.
Address	Individual party address	R	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
Contact	Individual party contact information	O	
RelationshipCode	Indicates the Business Party's relationship to the primary Party (e.g., mother, father, husband, etc.)	O	In the case of the Individual Applicant, this code is used in this component to define the primary party of the BOD.
RelationshipDescription	Free form text field describing the relationship of the business party to the primary party.	O	
Demographics	Individual party demographics	O	
MarketingMailInd	Indicates customers whom have requested no marketing mail	O	(INACTIVE)
Employer	Applicant's employment information	O	
NearestRelative	Individual identified as applicant's nearest relative	O	
Bank	Banking information for the Applicant.	O	
Co-Creditor	Applicant's other source of credit information.	O	
BankruptcyRepossession	Represents information regarding to the Applicant's history of bankruptcy and repossession	O	
MfgDealerInd	Indicators that the Business Party is an employed by a Manufacture or Dealer.	O	(INACTIVE)
PrimaryDriverInd	Identifies customer as primary driver.	O	(INACTIVE)
PaymentAmount	Monthly Payment Amount	O	(INACTIVE)
MortgageBalance	Business Partner's mortgage balance.	O	(INACTIVE)
OtherIncome	Income received from other sources such as child support, alimony, etc.	O	
Privacy	Any privacy rights the party has subscribed to or opted out of.	O	
EstimatedUsage	Communicates the party's estimated percent of usage of the vehicle.	O	(INACTIVE)

Process Credit Decision

Field / Component	Description	R/O	Business Rule
Reference	A financial or other form of reference for a co-applicant.	O	

XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [1]
  <Address> IndividualApplicantAddress </Address> [1..*]
  <Contact> IndividualApplicantContact </Contact> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
  <Demographics> ApplicantDemographics </Demographics> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <Employer> EmployerParty </Employer> [0..*]
  <NearestRelative> NearestRelative </NearestRelative> [0..1]
  <Bank> Bank </Bank> [0..*]
  <Co-Creditor> Co-Creditor </Co-Creditor> [0..*]
  <BankruptcyRepossession> BankruptcyRepossession </BankruptcyRepossession> [0..1]
  <MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <PaymentAmount> PaymentAmount </PaymentAmount> [0..1]
  <MortgageBalance> MortgageBalance </MortgageBalance> [0..1]
  <OtherIncome> OtherIncome </OtherIncome> [0..*]
  <Privacy> Privacy </Privacy> [0..*]
  <EstimatedUsage> EstimatedUsage </EstimatedUsage> [0..1]
  <Reference> ReferenceApplicantParty </Reference> [0..*]
</...>
```

IndividualApplicantPersonName

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

Name	IndividualApplicantPersonName
Abstract	no

Process Credit Decision

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	

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]
</...>
```

IndividualPartyAddress

Name	IndividualPartyAddress
Abstract	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,AlternatePartyIds,AlternatePartyIds.

Name	IndividualPartyAlternatePartyId
Abstract	no

Process Credit Decision

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	Example: 2003-11-09.

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

Name	IndividualPartyContactEMail
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
desc		R	

XML Instance Representation

```
<...>
```

Process Credit Decision

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

IndividualPartyContactFax

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

Individual Party Fax number

Name	IndividualPartyContactFax
Abstract	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

Name	IndividualPartyContactTelephoneNumber
Abstract	no

Attributes

Process Credit Decision

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

Name	IndividualPartyPersonName
Abstract	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	

XML Instance Representation

Process Credit Decision

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

InsuranceTotalExtendedWarrantyAmount

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

Total of life, accidental and health insurance cost/extended warranty cost.

Name	InsuranceTotalExtendedWarrantyAmount
Abstract	no

XML Instance Representation

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

IntangibleAssetsAmount

These field(s) use this type: IntangibleAssetsAmount.

An asset that is not visible in the traditional balance sheet but still adds value to the company.

Name	IntangibleAssetsAmount
Abstract	no

XML Instance Representation

```
<...
```

Process Credit Decision

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

ItemId

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

Item part number

Name	ItemId
Abstract	no

XML Instance Representation

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

LeaseRatePercentage

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

Percentage used to determine finance cost of a lease.

Name	LeaseRatePercentage
Abstract	no

XML Instance Representation

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

LicenseNumberStateOrProvince

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

Process Credit Decision

State or province where vehicle is licensed.

Name	LicenseNumberStateOrProvince
Abstract	no

XML Instance Representation

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

LoadCapacity

These field(s) use this type: LoadCapacity.

Identifies the load capacity for the vehicle, for example Ton.

Name	LoadCapacity
Abstract	no

XML Instance Representation

```
<...  
  uom="UOM [1]">  
    Quantity  
</...>
```

LoanToValueType

These field(s) use this type: LoanToValue.

The LoanToValue component represents information related to the loan to value percentages and loan to value amounts.

Name	LoanToValueType
Abstract	no

Data Elements and Components

Process Credit Decision

Field / Component	Description	R/O	Business Rule
LTVPercentage	The maximum Loan to Value Range Percentage approved by the Finance Source.		
LTVAmount	The maximum Loan to Value Amount approved by the Finance Source.	O	
LTVType	Type for the LTVAmount and/or LTVPercentage. Examples are Maximum, Minimum.	O	

XML Instance Representation

```
<...>
  <LTVPercentage> LTVPercentage </LTVPercentage> [0..1]
  <LTVAmount> LTVAmount </LTVAmount> [0..1]
  <LTVType> LTVType </LTVType> [0..1]
</...>
```

LocationId

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

Code identifying a physical location

Name	LocationId
Abstract	no

XML Instance Representation

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

LongTermDirectLiabilitiesAmt

These field(s) use this type: LongTermDirectLiabilitiesAmt.

Loans, debt or obligations with a maturity of longer than one year.

Name	LongTermDirectLiabilitiesAmt
-------------	------------------------------

Process Credit Decision

Abstract	no
-----------------	----

XML Instance Representation

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

LTVAmount

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

The maximum Loan to Value Amount approved by the Finance Source.

Name	LTVAmount
Abstract	no

XML Instance Representation

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

LTVPercentage

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

The maximum Loan to Value Range Percentage approved by the Finance Source.

Name	LTVPercentage
Abstract	no

XML Instance Representation

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

Process Credit Decision

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

ManufacturerRebateAmount

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

Manufacturer rebate amount

Name	ManufacturerRebateAmount
Abstract	no

XML Instance Representation

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

MaxContractRate

These field(s) use this type: MaxContractRate.

Maximum Contract Rate the dealer can agree to with the Buyer.

Name	MaxContractRate
Abstract	no

XML Instance Representation

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

MaxDebtToIncomePercentage

These field(s) use this type: MaxDebtToIncomePercentage.

Max debt to income approved by the finance source.

Process Credit Decision

Name	MaxDebtToIncomePercentage
Abstract	no

XML Instance Representation

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

MaximumGapAmount

These field(s) use this type: MaximumGapAmount.

The maximum Gap amount allowed on the contract.

Name	MaximumGapAmount
Abstract	no

XML Instance Representation

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

MaximumMileage

These field(s) use this type: MaximumMileage.

Maximum Mileage Allowed on the Decision Vehicle.

Name	MaximumMileage
Abstract	no

XML Instance Representation

```
<...
```

Process Credit Decision

```
uom="MileageMeasure [0..1]">
  Mileage
</...>
```

MaximumServiceContractAmount

These field(s) use this type: MaximumServiceContractAmount.

The maximum Service Contract amount allowed on the contract.

Name	MaximumServiceContractAmount
Abstract	no

XML Instance Representation

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

MaxMonthlyPaymentAmount

These field(s) use this type: MaxMonthlyPaymentAmount.

Maximum Monthly Payment approved by the Finance Source.

Name	MaxMonthlyPaymentAmount
Abstract	no

XML Instance Representation

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

MaxParticipationAmount

Process Credit Decision

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

The dollar amount of dealer reserve if the dealer maximizes the participation percentage.

Name	MaxParticipationAmount
Abstract	no

XML Instance Representation

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

MaxParticipationPercentage

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

The maximum percentage difference between the buy rate approved by the lender and the rate charged to the buyer.

Name	MaxParticipationPercentage
Abstract	no

XML Instance Representation

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

MaxPaymentToIncomePercentage

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

Max payment to income approved by the finance source.

Name	MaxPaymentToIncomePercentage
Abstract	no

Process Credit Decision

XML Instance Representation

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

MaxUnpaidBalanceAmount

These field(s) use this type: MaxUnpaidBalanceAmount.

Amount financed, excluding any service contract or GAP policy. In other words, it is also equivalent to the selling price including tax, title, license and doc fees less the total down payment.

Name	MaxUnpaidBalanceAmount
Abstract	no

XML Instance Representation

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

Measurement

Decimal measurement

Name	Measurement
Abstract	no

XML Instance Representation

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

Mileage

Process Credit Decision

Mileage definition

Name	Mileage
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
uom		O	

XML Instance Representation

```
<...  
uom="MileageMeasure [0..1]">  
  Count  
</...>
```

MileageValuationAdjustmentAmt

These field(s) use this type: MileageValuationAdjustmentAmt.

Positive or negative dollar amount indicating addition or subtraction to base value of the used vehicle.

Name	MileageValuationAdjustmentAmt
Abstract	no

XML Instance Representation

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

MinAmountPaidToDealer

These field(s) use this type: MinAmountPaidToDealer.

Process Credit Decision

Finance source calculated minimum amount which will be paid to the dealer.

Name	MinAmountPaidToDealer
Abstract	no

XML Instance Representation

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

MinAnnualPercentageRate

These field(s) use this type: MinAnnualPercentageRate.

Minimum APR to the Buyer. Allows for the dealer to buy the rate down.

Name	MinAnnualPercentageRate
Abstract	no

XML Instance Representation

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

MinimumDownPaymentAmount

These field(s) use this type: MinimumDownPaymentAmount.

Minimum down payment amount allowed. This could be lower than the approved down payment amount.

Name	MinimumDownPaymentAmount
Abstract	no

XML Instance Representation

Process Credit Decision

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

ModificationDescription

These field(s) use this type: ModificationDescription.

Free form text that identifies the type of modifications made.

Name	ModificationDescription
Abstract	no

XML Instance Representation

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

MonthlySalesTaxExemptionAmount

These field(s) use this type: MonthlySalesTaxExemptionAmount.

An sales tax amount that is exempted on a monthly basis.

Name	MonthlySalesTaxExemptionAmount
Abstract	no

XML Instance Representation

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

Process Credit Decision

MortgageBalance

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

Business Partner's mortgage balance.

Name	MortgageBalance
Abstract	no

XML Instance Representation

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

MSRPGuidePercentage

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

The ration of the amount financed compared to the value of the vehicle identified in a vehicle evaluation guide (EX: Nada Guide)

Name	MSRPGuidePercentage
Abstract	no

XML Instance Representation

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

NearestRelative

These field(s) use this type: NearestRelative.

Name	NearestRelative
Abstract	no

Process Credit Decision

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	
RelationshipCode	Indicates the Business Party's relationship to the primary Party (e.g., mother, father, husband, etc.)	O	(INACTIVE)
RelationshipDescription	Free form text field describing the relationship of the business party to the primary party.	O	

XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> IndividualApplicantContact </Contact> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
</...>
```

NetAmountFinanced

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

Total net financed amount after all trade-in, incentives, etc. The total amount of the loan.

Name	NetAmountFinanced
Abstract	no

Process Credit Decision

XML Instance Representation

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

NetCapitalizedCostAmount

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

Leasing value derived from the cash selling price.

Name	NetCapitalizedCostAmount
Abstract	no

XML Instance Representation

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

NetProfitAmount

These field(s) use this type: NetProfitAmount.

The company's total earnings, reflecting revenues adjusted for costs of doing business, depreciation, interest, taxes and other expenses.

Name	NetProfitAmount
Abstract	no

XML Instance Representation

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


Process Credit Decision

NetTradeAllowanceAmount

These field(s) use this type: NetTradeAllowanceAmount.

The gross trade-in amount minus the payoff amount.

Name	NetTradeAllowanceAmount
Abstract	no

XML Instance Representation

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

NetTradeAmount

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

The difference between the dollar value given by the dealer less the amount the customer still owes on the vehicle.

Name	NetTradeAmount
Abstract	no

XML Instance Representation

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

NonTaxableAmount

These field(s) use this type: NonTaxableAmount.

Total non-taxable price.

Process Credit Decision

Name	NonTaxableAmount
Abstract	no

XML Instance Representation

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

NumberOfDependents

These field(s) use this type: NumberOfDependents.

Total number of dependents in household

Name	NumberOfDependents
Abstract	no

XML Instance Representation

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

NumberOfEngineCylinders

These field(s) use this type: NumberOfEngineCylinders.

Represents the number of cylinders in the vehicle engine.

Name	NumberOfEngineCylinders
Abstract	no

XML Instance Representation

```
<...>
```

Process Credit Decision

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

NumberOfPayments

These field(s) use this type: NumberOfPayments.

Indicates the number of payments.

Name	NumberOfPayments
Abstract	no

XML Instance Representation

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

NumberOfTaxCreditMonths

These field(s) use this type: NumberOfTaxCreditMonths.

Number of months that the tax credit will cover.

Name	NumberOfTaxCreditMonths
Abstract	no

XML Instance Representation

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

NumberOfUnits

These field(s) use this type: NumberOfUnits.

Number of units of described make and model being financed.

Process Credit Decision

Name	NumberOfUnits
Abstract	no

XML Instance Representation

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

Option

These field(s) use this type: Option.

Name	Option
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
OptionType	An option type for a vehicle or other component. Usually references an OEM supplied list of codes.	O	
OptionName	Name of vehicle option	O	
OptionStockNumber	Stock Number of Vehicle Option	O	
Manufacturer	Manufacturer of Vehicle Option	O	
OptionPrice	Price of Vehicle Option	O	(INACTIVE)

XML Instance Representation

```
<...>
  <OptionType> OptionType </OptionType> [0..1]
  <OptionName> OptionName </OptionName> [0..1]
  <OptionStockNumber> OptionStockNumber </OptionStockNumber> [0..1]
  <Manufacturer> Manufacturer </Manufacturer> [0..1]
</...>
```

Process Credit Decision

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

OptionBase

Name	OptionBase
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
OptionType	An option type for a vehicle or other component. Usually references an OEM supplied list of codes.	O	
OptionName	Name of vehicle option	O	
OptionStockNumber	Stock Number of Vehicle Option	O	
Manufacturer	Manufacturer of Vehicle Option	O	

XML Instance Representation

```
<...>
  <OptionType> OptionType </OptionType> [0..1]
  <OptionName> OptionName </OptionName> [0..1]
  <OptionStockNumber> OptionStockNumber </OptionStockNumber> [0..1]
  <Manufacturer> Manufacturer </Manufacturer> [0..1]
</...>
```

OptionCost

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

Actual Dealer cost of option

Name	OptionCost
Abstract	no

Process Credit Decision

XML Instance Representation

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

OptionMSRP

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

Option MSRP

Name	OptionMSRP
Abstract	no

XML Instance Representation

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

OptionPackageId

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,

Name	OptionPackageId
Abstract	no

XML Instance Representation

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

Process Credit Decision

OptionPrice

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

Price of Vehicle Option

Name	OptionPrice
Abstract	no

XML Instance Representation

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

OptionPricingDetail

These field(s) use this type: OptionPricingDetail.

Detail of OptionPriceGroup

Name	OptionPricingDetail
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
OptionPrice	Price of Vehicle Option	R	
OptionPricingType	Designates type of pricing for option.	O	

XML Instance Representation

```
<...>  
  <OptionPrice> OptionPrice </OptionPrice> [1]  
  <OptionPricingType> OptionPricingType </OptionPricingType> [0..1]  
</...>
```

Process Credit Decision

OptionPricingGroup

These field(s) use this type: OptionPricingGroup.

Grouped option price information

Name	OptionPricingGroup
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
OptionPricingDetail	Detail of OptionPriceGroup	R	

XML Instance Representation

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

OptionResidualValueAmount

These field(s) use this type: OptionResidualValueAmount.

Residual value of option.

Name	OptionResidualValueAmount
Abstract	no

XML Instance Representation

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


Process Credit Decision

OptionType

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

Option Type from an OEM or other sources list of codes.

Name	OptionType
Abstract	no

XML Instance Representation

```
<...  
listID="xsd:token [0..1]"  
listName="xsd:string [0..1]"  
listAgencyID="xsd:token [0..1]"  
listAgencyName="xsd:string [0..1]"  
listVersionID="xsd:token [0..1]"  
listURI="xsd:anyURI [0..1]">  
  CodeType  
</...>
```

OrganizationAddress

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

Basic address used for organizations

Name	OrganizationAddress
Abstract	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	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
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]
  <Country> Country </Country> [1]
  <PostalCode> PostalCode </PostalCode> [1]
  <UrbanizationCode> UrbanizationCode </UrbanizationCode> [0..1]
</...>
```

OrganizationalApplicantPartyAddress

These field(s) use this type: Address.

Name	OrganizationalApplicantPartyAddress
Abstract	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	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
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	

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]
  <UrbanizationCode> UrbanizationCode </UrbanizationCode> [0..1]
  <PeriodOfResidence> PeriodOfResidence </PeriodOfResidence> [0..*]
</...>
```

OrganizationalApplicantPartyExtended

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

Name	OrganizationalApplicantPartyExtended
Abstract	no

Data Elements and Components

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

Process Credit Decision

Field / Component	Description	R/O	Business Rule
AlternatePartyIds	Alternate organizational party Identification	O	
Name	Company name of organizational party	R	
Address	Organizational Party address	R	
DBAName	Doing Business As name.	O	
Contact	Organization applicant contact information	O	
MarketingMailInd	Indicates customers whom have requested no marketing mail	O	(INACTIVE)
OrganizationType	Identifies the type of business (i.e., Sole Proprietorship, Partnership, LLP, LLC, Not For Profit, etc.).	O	
RelationshipCode	Indicates the Business Party's relationship to the primary Party (e.g., mother, father, husband, etc.)	O	This code is used in this component to define the primary party of the BOD.
Bank	Banking information for the Applicant.	O	
Co-Creditor	Applicant's other source of credit information.	O	
BankruptcyRepossession	Represents information regarding to the Applicant's history of bankruptcy and repossession	O	
MfgDealerInd	Indicators that the Business Party is an employed by a Manufacture or Dealer.	O	(INACTIVE)
PrimaryDriverInd	Identifies customer as primary driver.	O	
YearsInBusines	Total number of number of years Business Partner has been in business.	O	
Privacy	Individual Privacy options	O	
EstimatedUsage	Communicates the party's estimated percent of usage of the vehicle.	O	(INACTIVE)
RelationshipDescription	Free form text field describing the relationship of the business party to the primary party.	O	
IndustryType	Area of work for the business, e.g. Manufacturing, Financial Services, etc.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
DateOfIncorporation	Year, month and date of incorporation.	O	
StateOfIncorporation	State in which incorporation was granted.	O	
InsuranceCompanyName	Insurance company name.	O	
Principal	The Owner, Director, or Manager of the Organizational Applicant Party.	O	
Accountant	The Accountant for the Organizational Applicant Party.	O	
FinancialPosition	The balance sheet information for the Organizational Applicant Party.	O	
ResidenceType	Business Party's type of residence (i.e., Own, Rent).	O	
PaymentAmount	Monthly payment amount.	O	(INACTIVE)
MortgageBalance	Business Partner's mortgage balance.	O	(INACTIVE)
Reference	A financial or other form of reference for a co-applicant.	O	

XML Instance Representation

```

<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [1]
  <Address> OrganizationalApplicantPartyAddress </Address> [1]
  <DBAName> DBAName </DBAName> [0..1]
  <Contact> OrganizationContact </Contact> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <OrganizationType> OrganizationType </OrganizationType> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <Bank> Bank </Bank> [0..*]
  <Co-Creditor> Co-Creditor </Co-Creditor> [0..*]
  <BankruptcyRepossession> BankruptcyRepossession </BankruptcyRepossession> [0..1]
  <MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <YearsInBusines> YearsInBusiness </YearsInBusines> [0..1]

```

Process Credit Decision

```
<Privacy> Privacy </Privacy> [0..*]
<EstimatedUsage> EstimatedUsage </EstimatedUsage> [0..1]
<RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
<IndustryType> IndustryType </IndustryType> [0..1]
<DateOfIncorporation> DateOfIncorporation </DateOfIncorporation> [0..1]
<StateOfIncorporation> StateOfIncorporation </StateOfIncorporation> [0..1]
<InsuranceCompanyName> InsuranceCompanyName </InsuranceCompanyName> [0..1]
<Principal> PrincipalParty </Principal> [0..*]
<Accountant> AccountantParty </Accountant> [0..1]
<FinancialPosition> FinancialPosition </FinancialPosition> [0..1]
<ResidenceType> ResidenceType </ResidenceType> [0..1]
<PaymentAmount> PaymentAmount </PaymentAmount> [0..1]
<MortgageBalance> MortgageBalance </MortgageBalance> [0..1]
<Reference> ReferenceApplicantParty </Reference> [0..*]
</...>
```

OrganizationalPartyAlternatePartyId

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

Name	OrganizationalPartyAlternatePartyId
Abstract	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	YYYY-MM-DD

XML Instance Representation

Process Credit Decision

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

OrganizationContact

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

Name	OrganizationContact
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
PersonName	Contact name	O	In the case of the Dealer, if the SalesPersonName and the Contact PersonName are the same, the Contact PersonName shall not be populated
Telephone	Contact telephone numbers	O	If the address has a North American country code, the telephone number must be a minimum of 10 numbers.
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	

Process Credit Decision

XML Instance Representation

```
<...>
  <PersonName> OrganizationContactPersonName </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]
</...>
```

OrganizationContactPersonName

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

Derived from oa:PersonName

Name	OrganizationContactPersonName
Abstract	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.

Name	OrganizationContactPersonNameExtended
Abstract	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	
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.		

XML Instance Representation

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

OrganizationId

These field(s) use this type: OrganizationId.

Member Identification number of affiliate organization

Name	OrganizationId
-------------	----------------

Process Credit Decision

Abstract	no
-----------------	----

XML Instance Representation

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

OrganizationPartyBase

Name	OrganizationPartyBase
-------------	-----------------------

Abstract	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	

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

Process Credit Decision

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

Organization email

Name	OrganizationPartyEmail
Abstract	no

XML Instance Representation

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

OrganizationPartyFax

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

OrganizationFax number

Name	OrganizationPartyFax
Abstract	no

XML Instance Representation

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

OrganizationPartyTelephone

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

OrganizationParty telephone number

Name	OrganizationPartyTelephone
Abstract	no

Process Credit Decision

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.

Name	OtherDescription
Abstract	no

XML Instance Representation

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

OtherIncome

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

Name	OtherIncome
Abstract	no

Process Credit Decision

Data Elements and Components

Field / Component	Description	R/O	Business Rule
OtherIncomeAmount	The gross amount of income received from other sources (e.g., child support, alimony, etc.)	O	
IncomeSource	Identifies the source of income (e.g., job, child support, alimony, etc.)	O	

XML Instance Representation

```
<...>
  <OtherIncomeAmount> OtherIncomeAmount </OtherIncomeAmount> [0..*]
  <IncomeSource> IncomeSource </IncomeSource> [0..1]
</...>
```

OtherIncomeAmount

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

The gross amount of income received from other sources (e.g., child support, alimony, etc.)

Name	OtherIncomeAmount
Abstract	no

XML Instance Representation

```
<...
currency="Currency [1]"
period="IncomePeriod [1]">
  Income
</...>
```

OtherVehicleUseDescription

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

Text description of Other Vehicle Use.

Name	OtherVehicleUseDescription
-------------	-----------------------------------

Process Credit Decision

Abstract	no
-----------------	----

XML Instance Representation

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

ParticipationSplitPercentage

These field(s) use this type: ParticipationSplitPercentage.

Reserve participation split agreed to by the lender.

Name	ParticipationSplitPercentage
Abstract	no

XML Instance Representation

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

ParticipationType

These field(s) use this type: Participation.

The Participation component represents information about the buy rate charged to the buyer versus the lender approved approved buy rate and the dealer's associated reserve dollar amount.

Name	ParticipationType
Abstract	no

Data Elements and Components

Process Credit Decision

Field / Component	Description	R/O	Business Rule
MaxParticipationPercentage	The maximum percentage difference between the buy rate approved by the lender and the rate charged to the buyer.	O	
MaxParticipationAmount	The dollar amount of dealer reserve if the dealer maximizes the participation percentage.	O	
ParticipationSplitPercentage	Reserve participation split agreed to by the lender.	O	
HoldbackAmount	Amount retained by the finance source and accounted for in a specific Dealer Reserve account.	O	
HoldbackCreditAmount	This is a reduction of the Holdback Reserve set aside by the Finance Source in the Dealer's Reserve Account, used when the Dealer chooses to write the contract at an APR higher than the buy rate in the decision.	O	
HoldbackAmountSpecific	Amount retained by the finance source, accounted for in the dealer's reserve account and potentially paid back to the dealer based on the performance of this particular loan.	O	

XML Instance Representation

```
<...>
  <MaxParticipationPercentage> MaxParticipationPercentage </MaxParticipationPercentage> [0..1]
  <MaxParticipationAmount> MaxParticipationAmount </MaxParticipationAmount> [0..1]
  <ParticipationSplitPercentage> ParticipationSplitPercentage </ParticipationSplitPercentage> [0..1]
  <HoldbackAmount> HoldbackAmount </HoldbackAmount> [0..1]
  <HoldbackCreditAmount> HoldbackCreditAmount </HoldbackCreditAmount> [0..1]
  <HoldbackAmountSpecific> HoldbackAmountSpecific </HoldbackAmountSpecific> [0..1]
</...>
```

PartyBase

Derived from oa:Party

Name	PartyBase
Abstract	no

Data Elements and Components

Process Credit Decision

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

XML Instance Representation

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

PartyId

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

Party Identification Number

Name	PartyId
Abstract	no

XML Instance Representation

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

PaymentAmount

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

Monthly Payment Amount

Name	PaymentAmount
Abstract	no

XML Instance Representation

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


Process Credit Decision

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

PaymentsDeferredPeriodMeasure

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

The amount of time by which the vehicle payments have been deferred. HR = Hour, WK = Week, BiWK = Bi-Weekly, MO = Month, YR = Year, SmMO=SemiMonthly, SmAN=SemiAnnually

Name	PaymentsDeferredPeriodMeasure
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
period		R	

XML Instance Representation

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

Percent

Percent

Name	Percent
Abstract	no

XML Instance Representation

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

Process Credit Decision

PercentOfOwnership

These field(s) use this type: PercentOfOwnership.

The percent of ownership an individual has in an organization.

Name	PercentOfOwnership
Abstract	no

XML Instance Representation

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

PeriodAsPrincipal

These field(s) use this type: PeriodAsPrincipal.

Period of time serving in a capacity as principal noted.

Name	PeriodAsPrincipal
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
period		R	

XML Instance Representation

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

PeriodOfEmployment

These field(s) use this type: PeriodOfEmployment.

Identifies the length of time a business party was employed.

Name	PeriodOfEmployment
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
period		R	

XML Instance Representation

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

PeriodOfOwnership

These field(s) use this type: PeriodOfOwnership.

The period of time an individual has been owning/operating an organization.

Name	PeriodOfOwnership
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
period		R	

Process Credit Decision

XML Instance Representation

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

PeriodOfResidence

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

Period of time Business Party has lived at residence.

Name	PeriodOfResidence
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
period		R	

XML Instance Representation

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

Pricing

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

Name	Pricing
Abstract	no

Data Elements and Components

Process Credit Decision

Field / Component	Description	R/O	Business Rule
VehiclePrice	Customer price of vehicle	R	Note: the VehiclePrice field does not necessarily represent the customer's price of the vehicle. The VehiclePrice is built by PriceType and PriceExplanation.
PriceExplanation	Explanatory Note for Pricing Example: Anniversary Edition	O	
PricingType	Designates type of pricing for vehicle transaction. Examples could be: QUOTE, MSRP, INVOICE, BLUEBOOK, TOTALFIGURE, OVERINVOICE, UNDERINVOICE, UNDERMSRP, OVERMSRP, CALL, NA, or OTHER	O	

XML Instance Representation

```
<...>
  <VehiclePrice> VehiclePrice </VehiclePrice> [1]
  <PriceExplanation> PriceExplanation </PriceExplanation> [0..1]
  <PricingType> PricingType </PricingType> [0..1]
</...>
```

PrincipalParty

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

Name	PrincipalParty
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	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
Address	Individual party address	O	
Contact	Individual party contact information	O	
Title	Identifies an individual's business title.	O	
Income	Gross amount of income generated by party	O	
BusinessRelationship	Identifies an individual's business title.	O	
PercentOfOwnership	The percent of ownership an individual has in an organization.	O	
PeriodOfOwnership	The period of time an individual has been owning/operating an organization.	O	
PeriodAsPrincipal	Period of time serving in a capacity as principal noted.	O	

XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> IndividualApplicantContact </Contact> [0..1]
  <Title> EmployeeTitle </Title> [0..1]
  <Income> Income </Income> [0..*]
  <BusinessRelationship> RelationshipDescription </BusinessRelationship> [0..1]
  <PercentOfOwnership> PercentOfOwnership </PercentOfOwnership> [0..1]
  <PeriodOfOwnership> PeriodOfOwnership </PeriodOfOwnership> [0..*]
  <PeriodAsPrincipal> PeriodAsPrincipal </PeriodAsPrincipal> [0..*]
</...>
```

PriorCreditOrLeaseOwedOnTrade

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

The balance owed on lease that is being terminated. This balance is amount being financed.

Process Credit Decision

Name	PriorCreditOrLeaseOwedOnTrade
Abstract	no

XML Instance Representation

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

PriorVehicleUseCode

These field(s) use this type: PriorVehicleUseCode.

The prior use of the vehicle

Name	PriorVehicleUseCode
Abstract	no

XML Instance Representation

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

Privacy

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

Name	Privacy
Abstract	no

Data Elements and Components

Process Credit Decision

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]
</...>
```

Process

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

Name	Process
Abstract	no

Data Elements and Components

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

XML Instance Representation

```
<...
confirm="ConfirmType [0..1]"
acknowledge="AcknowledgementType [0..1]">
  <Criteria> ActionExpressionCriteria </Criteria> [0..1]
</...>
```


Process Credit Decision

ProcessCreditDecision

These field(s) use this type: ProcessCreditDecision.

Name	ProcessCreditDecision
Abstract	no

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> ProcessCreditDecisionDataArea </DataArea> [1]  
</...>
```

ProcessCreditDecisionDataArea

Process Credit Decision

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

Name	ProcessCreditDecisionDataArea
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
Process	The Process verb is used to request processing of the associated noun by the receiving application or business to party. In a typical external exchange scenario a Process BOD is considered to be a legally binding message. For example, if a customer sends a ProcessPurchaseOrder BOD to a supplier and the supplier acknowledges with a positive AcknowledgePurchaseOrder, then the customer is obligated to fulfill the agreement, unless of course other BODs are allowed to cancel or change the original order.	R	
CreditDecision		R	

XML Instance Representation

```
<...>  
  <Process> ... </Process> [1]  
  <CreditDecision> ... </CreditDecision> [1..*]  
</...>
```

PurchasePrice

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

Purchase Price or Gross Cap cost specified in deal. Total payments at end of purchase

Name	PurchasePrice
Abstract	no

XML Instance Representation

Process Credit Decision

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

Quantity

A decimal value with uom

Name	Quantity
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
uom		R	

XML Instance Representation

```
<...  
uom="UOM [1]">  
  xsd:decimal  
</...>
```

Rating

Standing or position on a scale, e.g. credit score.

Name	Rating
Abstract	no

Attributes

Field / Component	Description	R/O	Business Rule
score		O	

Process Credit Decision

XML Instance Representation

```
<...  
score="Decimal [0..1]">  
  xsd:string  
</...>
```

RatingIndex

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

Rating Index Used for Credit Approval

Name	RatingIndex
Abstract	no

XML Instance Representation

```
<...  
score="Decimal [0..1]">  
  Rating  
</...>
```

Ratio

The relation between two similar magnitudes with respect to the number of times the first contains the second.

Name	Ratio
Abstract	no

XML Instance Representation

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

ReferenceApplicantParty

Process Credit Decision

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

Name	ReferenceApplicantParty
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	
RelationshipCode	A free form code that identifies the relationship of the reference.	O	
RelationshipDescription	A detailed description of the relationship code.	O	

XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
  <Contact> IndividualApplicantContact </Contact> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..*]
</...>
```

RelationshipDescription

These field(s) use this type:

RelationshipDescription,RelationshipDescription,RelationshipDescription,RelationshipDescription,RelationshipDescription,BusinessRelationship.

Process Credit Decision

Free form text describing the relationship of the Business Party to the primary Party.

Name	RelationshipDescription
Abstract	no

XML Instance Representation

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

ReserveGroupType

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

The Reserve Group component represents information related to the Dealer's Reserve.

Name	ReserveGroupType
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
Reserve	The Reserve component represents information related to the Dealer's Reserve.	R	

XML Instance Representation

```
<...>  
  <Reserve> ReserveType </Reserve> [1..*]  
</...>
```

ReserveType

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

Process Credit Decision

The Reserve component represents information related to the Dealer's Reserve.

Name	ReserveType
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
DealerReserveAmount	The dollar amount associated with the dealer reserve.	O	
DealerReservePercentage	The difference between the buy rate and contract rate expressed as a percentage used to calculate the dealer reserve.	O	
DealerReserveType	Identifies the type of Dealer Reserve (i.e., Flat, Standard Dealer Participation, Guaranteed Dealer Participation).	O	

XML Instance Representation

```
<...>
  <DealerReserveAmount> DealerReserveAmount </DealerReserveAmount> [0..1]
  <DealerReservePercentage> DealerReservePercentage </DealerReservePercentage> [0..1]
  <DealerReserveType> DealerReserveType </DealerReserveType> [0..1]
</...>
```

ResidualAmount

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

Remaining residual on current vehicle

Name	ResidualAmount
Abstract	no

XML Instance Representation

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

Process Credit Decision

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

RestrictionDescription

These field(s) use this type: RestrictionDescription.

Description of vehicle use restrictions

Name	RestrictionDescription
Abstract	no

XML Instance Representation

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

SalesTaxExemptionAmount

These field(s) use this type: SalesTaxExemptionAmount.

An amount that is exempted from a sales tax.

Name	SalesTaxExemptionAmount
Abstract	no

XML Instance Representation

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

SecondaryDealerNumber

These field(s) use this type: SecondaryDealerNumber.

Process Credit Decision

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

Name	SecondaryDealerNumber
Abstract	no

XML Instance Representation

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

SecurityDepositAmount

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

Security deposit is the amount paid to cover damage, excess mileage or excess wear and tear on a leased vehicle.

Name	SecurityDepositAmount
Abstract	no

XML Instance Representation

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

Sender

These field(s) use this type: Sender.

Name	Sender
Abstract	no

Data Elements and Components

Process Credit Decision

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	
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 http://www.starstandards.org
SenderURI	Physical address of the sender	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
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	
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]

```

Process Credit Decision

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

SenderBase

Name	SenderBase
Abstract	no

Data Elements and Components

Process Credit Decision

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	
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]

```

Process Credit Decision

```
<ReferenceId> Reference </ReferenceId> [0..1]
<AuthorizationId> Id </AuthorizationId> [0..1]
</...>
```

ServiceContractBase

These field(s) use this type: ServiceContract.

Name	ServiceContractBase
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
ContractCompanyName	Service contract company name	O	
ContractId	Identification of Service Contract	O	
ContractPlanCode	Service Contract Plan Code	O	
ContractType	Service contract type and/or area of coverage	O	
ContractPlanDescription	Description of service plan. Example: 36 MONTH/36000 MILE"	O	
Term	Number of months in contract plan	O	
ContractStartDate	Service Contract sale Date	O	
ContractDeductible	Amount of Deductible at time of service Eg:\$50.00	O	
ContractExpirationDate	Date the Service contract expires	O	
ContractStartMileage	Odometer reading when contract becomes effective	O	
ContractTermMileage	Mileage allowed under terms of service contract	O	
ContractOwnerName	Name on service Contract (i.e., full name - First Last)	O	
InsuranceCompanyName	Memo Field for carrier covering extended service contract	O	
TotalContractAmount	Total amount of the service contract.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
ContractNote	Free form comments that relate to the contract	O	

XML Instance Representation

```
<...>
  <ContractCompanyName> ContractCompanyName </ContractCompanyName> [0..1]
  <ContractId> ContractId </ContractId> [0..1]
  <ContractPlanCode> ContractPlanCode </ContractPlanCode> [0..1]
  <ContractType> ContractType </ContractType> [0..1]
  <ContractPlanDescription> ContractPlanDescription </ContractPlanDescription> [0..1]
  <Term> Term </Term> [0..1]
  <ContractStartDate> ContractStartDate </ContractStartDate> [0..1]
  <ContractDeductible> ContractDeductible </ContractDeductible> [0..1]
  <ContractExpirationDate> ContractExpirationDate </ContractExpirationDate> [0..1]
  <ContractStartMileage> ContractStartMileage </ContractStartMileage> [0..1]
  <ContractTermMileage> ContractTermMileage </ContractTermMileage> [0..1]
  <ContractOwnerName> ContractOwnerName </ContractOwnerName> [0..1]
  <InsuranceCompanyName> InsuranceCompanyName </InsuranceCompanyName> [0..1]
  <TotalContractAmount> TotalContractAmount </TotalContractAmount> [0..1]
  <ContractNote> ContractNote </ContractNote> [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.

Name	ServiceId
Abstract	no

XML Instance Representation

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

Process Credit Decision

Signature

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

Name	Signature
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]  
</...>
```

StatedIncomeGroupType

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

The StatedIncome component represents information about the stated income of the buyer from an original credit application.

Name	StatedIncomeGroupType
Abstract	no

Data Elements and Components

Process Credit Decision

Field / Component	Description	R/O	Business Rule
StatedIncome	The StatedIncome component represents information about the stated income of the buyer from an original credit application.	R	

XML Instance Representation

```
<...>  
  <StatedIncome> StatedIncomeType </StatedIncome> [1..*]  
</...>
```

StatedIncomeType

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

The StatedIncome component represents information about the stated income of the buyer from an original credit application.

Name	StatedIncomeType
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
IncomeType	Indicates the type of income, e.g., stated primary income of the buyer from the original application. Included in the decision for disclosure purposes, Stated secondary income of the buyer from the original application. Included in the decision for disclosure purposes.	O	
IncomeAmount	Income dollar amount of the applicant.	O	

XML Instance Representation

```
<...>  
  <IncomeType> IncomeType </IncomeType> [0..1]  
  <IncomeAmount> IncomeAmount </IncomeAmount> [0..1]  
</...>
```

Tax

Process Credit Decision

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

Name	Tax
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
TaxType	Identifies the type tax.	R	Total
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-taxble price	O	
TaxTypeId	Tax type identification	O	CS = City CP = County ST = State OT = Other EX = Excise RT = Rental
TaxabilityInd	Determines whether the dealer wants to claim tax on the cost.	O	

XML Instance Representation

<pre><...> <TaxType> TaxType </TaxType> [1] <TaxDescription> TaxDescription </TaxDescription> [0..1]</pre>
--

Process Credit Decision

```
<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.

Name	TaxAmount
Abstract	no

XML Instance Representation

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

TaxDescription

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

Free form text description of tax amount.

Name	TaxDescription
Abstract	no

XML Instance Representation

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

Process Credit Decision

Description

</...>

TaxRate

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

Tax Percentage rate.

Name

TaxRate

Abstract

no

XML Instance Representation

<...>

Percent

</...>

Term

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

Number of months of contract term

Name

Term

Abstract

no

Attributes

Field / Component	Description	R/O	Business Rule
length		R	

XML Instance Representation

<...>

length="TermLength [0..1]">

Count

Process Credit Decision

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

TierDescription

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

Free form text field describing the type of tier.

Name	TierDescription
Abstract	no

XML Instance Representation

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

TireDescription

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

This is a description of the tires on the vehicle. For example, number and size tires.

Name	TireDescription
Abstract	no

XML Instance Representation

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

TotalAssetsAmount

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

Process Credit Decision

The total of all assets; both current and fixed.

Name	TotalAssetsAmount
Abstract	no

XML Instance Representation

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

TotalContractAmount

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

Total amount of the contract.

Name	TotalContractAmount
Abstract	no

XML Instance Representation

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

TotalLiabilitiesAmount

These field(s) use this type: TotalLiabilitiesAmount.

The sum of all liability items.

Name	TotalLiabilitiesAmount
Abstract	no

Process Credit Decision

XML Instance Representation

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

TotalNetWorthAmount

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

The total assets minus the total liabilities.

Name	TotalNetWorthAmount
Abstract	no

XML Instance Representation

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

TotalOptionsAmount

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

Total amount of options and accessories.

Name	TotalOptionsAmount
Abstract	no

XML Instance Representation

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

Process Credit Decision

TotalReductionsAmount

These field(s) use this type: TotalReductionsAmount.

Sum of Down Payment, Dealer Rebates, and any other cash payments that reduce the amount financed.

Name	TotalReductionsAmount
Abstract	no

XML Instance Representation

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

TotalTaxableAmount

These field(s) use this type: TotalTaxableAmount.

Total taxable price.

Name	TotalTaxableAmount
Abstract	no

XML Instance Representation

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

TradeAllowanceAmount

These field(s) use this type: TradeAllowanceAmount.

Trade Allowance is the second component of the negotiated trade vehicle amount, the primary portion being the wholesale amount of the trade vehicle.

Process Credit Decision

Name	TradeAllowanceAmount
-------------	----------------------

Abstract	no
-----------------	----

XML Instance Representation

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

TradeInFinancing

These field(s) use this type: TradeInFinancing.

Name	TradeInFinancing
-------------	------------------

Abstract	no
-----------------	----

Data Elements and Components

Field / Component	Description	R/O	Business Rule
FinanceType	Type of financing Examples may be F- Finance, L - Lease, C-Cash, 1-Retail, 2-Lease, 3-Balloon, etc..	O	(INACTIVE)
PaymentAmount	Monthly Payment Amount	O	(INACTIVE)
BalanceAmount	Remaining balance on Current Vehicle	O	
FinalAmount	Last month payment amount	O	(INACTIVE)
ResidualAmount	Remaining residual on current vehicle	O	(INACTIVE)
Term	Number of months of contract term	O	(INACTIVE)
MaturityDate	Month and year of contract maturity	O	(INACTIVE)
FinanceCompanyName	Name of Finance Company	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
WholesaleValueAmount	Actual wholesale value of the vehicle.	O	
NetTradeAllowanceAmount	The gross trade-in amount minus the payoff amount.	O	
GrossTradeIn	The gross trade-in amount minus the payoff.	O	
PriorCreditOrLeaseOwedOnTrade	The balance owed on lease that is being terminated. This balance is amount being financed.	O	(INACTIVE)
TradeInSalesTaxCredit	Rebate on sales tax previously paid on the vehicle.	O	
LeaseMaturityDate	The date that the lease matures.	O	
UpfrontNetTradePayoffAmount	The balance owed on lease that is being terminated. This balance is amount being paid upfront. This is the amount paid upfront to cover negative equity on a trade-in.	O	
MonthlySalesTaxExemptionAmount	A sales tax amount that is exempted on a monthly basis.	O	
SalesTaxExemptionAmount	An amount that is exempted from a sales tax.	O	
NumberOfTaxCreditMonths	Number of months that the tax credit will cover.	O	
CashOutAmount	Amount of net trade paid out to customer as cash.	O	

XML Instance Representation

```

<...>
  <FinanceType> FinanceType </FinanceType> [0..1]
  <PaymentAmount> PaymentAmount </PaymentAmount> [0..1]
  <BalanceAmount> BalanceAmount </BalanceAmount> [0..1]
  <FinalAmount> FinalAmount </FinalAmount> [0..1]
  <ResidualAmount> ResidualAmount </ResidualAmount> [0..1]
  <Term> Term </Term> [0..1]
  <MaturityDate> MaturityDate </MaturityDate> [0..1]
  <FinanceCompanyName> FinanceCompanyName </FinanceCompanyName> [0..1]
  <WholesaleValueAmount> WholesaleValueAmount </WholesaleValueAmount> [0..1]
  <NetTradeAllowanceAmount> NetTradeAllowanceAmount </NetTradeAllowanceAmount> [0..1]
  <GrossTradeIn> GrossTradeIn </GrossTradeIn> [0..1]
  <PriorCreditOrLeaseOwedOnTrade> PriorCreditOrLeaseOwedOnTrade </PriorCreditOrLeaseOwedOnTrade> [0..1]

```

Process Credit Decision

```
<TradeInSalesTaxCredit> TradeInSalesTaxCredit </TradeInSalesTaxCredit> [0..1]
<LeaseMaturityDate> LeaseMaturityDate </LeaseMaturityDate> [0..1]
<UpfrontNetTradePayoffAmount> UpfrontNetTradePayoffAmount </UpfrontNetTradePayoffAmount> [0..1]
<MonthlySalesTaxExemptionAmount> MonthlySalesTaxExemptionAmount </MonthlySalesTaxExemptionAmount> [0..1]
<SalesTaxExemptionAmount> SalesTaxExemptionAmount </SalesTaxExemptionAmount> [0..1]
<NumberOfTaxCreditMonths> NumberOfTaxCreditMonths </NumberOfTaxCreditMonths> [0..1]
<CashOutAmount> CashOutAmount </CashOutAmount> [0..1]
</...>
```

TradeInSalesTaxCredit

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

Rebate on sales tax previously paid on the vehicle.

Name	TradeInSalesTaxCredit
Abstract	no

XML Instance Representation

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

TradeInVehicleCredit

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

Name	TradeInVehicleCredit
Abstract	no

Data Elements and Components

Process Credit Decision

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	
SaleClass	Class of sale	O	(INACTIVE)
SalesPersonName	name of salesperson. Format for name should be "First Last" with no commas between first and last name	O	(INACTIVE)
TradeInInd	Identifies vehicle being traded-in	O	(INACTIVE)
PurchaseDate	Vehicle Purchase/Lease Date	O	(INACTIVE)
TradeInFinancing	Financing for Trade In Vehicle	O	
OwnedType	Type of vehicle for which information is being collected	O	(INACTIVE)
SalesStockNumber	Dealer assigned vehicle stock number of the sale.	O	(INACTIVE)
Option	Represents options and replacements associated with the vehicle.	O	
Pricing	Price of Vehicle	O	(INACTIVE)
DeliveryMileage	the odometer mileage of a vehicle	O	(INACTIVE)
BodyStyle	Manufacturer-assigned vehicle body style.	O	
VIN	Federally defined 17 position vehicle identification number of the trade in.	O	
LicenseNumber	State License plate number of vehicle.	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
LicenseNumberStateOrProvince	State where vehicle is licensed.	O	
IndebtednessResponsibility	Specifies whether the buyer or the seller will pay the indebtedness on the trade in vehicle.	O	
LeaseMaturityDate	The date that the lease matures.	O	
IndebtednessResponsibilityDesc	Textual description specifying the amount the buyer and the amount the seller will pay of the indebtedness on the trade in vehicle.	O	
CollateralType	Type used to classify a vehicle. EX: Auto, Light, Trailer, Motor Home, Conversion Van, Trailer (non-rec), Other, etc.	O	
SeriesName	OEM assigned series information of vehicle. EX: GSL, XLT, etc.	O	

XML Instance Representation

```

<...>
  <Model> Model </Model> [0..1]
  <ModelYear> ModelYear </ModelYear> [0..1]
  <ModelDescription> ModelDescription </ModelDescription> [0..1]
  <Make> Make </Make> [0..1]
  <SaleClass> SaleClass </SaleClass> [0..1]
  <SalesPersonName> SalesPersonName </SalesPersonName> [0..1]
  <TradeInInd> TradeInInd </TradeInInd> [0..1]
  <PurchaseDate> PurchaseDate </PurchaseDate> [0..1]
  <TradeInFinancing> TradeInFinancing </TradeInFinancing> [0..1]
  <OwnedType> OwnedType </OwnedType> [0..1]
  <SalesStockNumber> SalesStockNumber </SalesStockNumber> [0..1]
  <Option> Option </Option> [0..*]
  <Pricing> Pricing </Pricing> [0..*]
  <DeliveryMileage> DeliveryMileage </DeliveryMileage> [0..1]
  <BodyStyle> BodyStyle </BodyStyle> [0..1]
  <VIN> VIN </VIN> [0..1]
  <LicenseNumber> LicenseNumber </LicenseNumber> [0..1]
  <LicenseNumberStateOrProvince> LicenseNumberStateOrProvince </LicenseNumberStateOrProvince> [0..1]
  <IndebtednessResponsibility> IndebtednessResponsibility </IndebtednessResponsibility> [0..1]
  <LeaseMaturityDate> LeaseMaturityDate </LeaseMaturityDate> [0..1]

```

Process Credit Decision

```
<IndebtednessResponsibilityDesc> IndebtednessResponsibilityDesc </IndebtednessResponsibilityDesc> [0..*]  
<CollateralType> CollateralType </CollateralType> [0..1]  
<SeriesName> SeriesName </SeriesName> [0..1]  
</...>
```

UnitSalesTaxAmount

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

Unit amount of sales tax.

Name	UnitSalesTaxAmount
Abstract	no

XML Instance Representation

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

UpdateHistory

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

Name	UpdateHistory
Abstract	no

Data Elements and Components

Field / Component	Description	R/O	Business Rule
ModificationDateTime	Date a modification was made to the application.	O	
ModificationDescription	Free form text that identifies the type of modifications made.	O	
DecisionVersionNumber	Indicates the version number of the decision.	O	

Process Credit Decision

XML Instance Representation

```
<...>
  <ModificationDateTime> ModificationDateTime </ModificationDateTime> [0..1]
  <ModificationDescription> ModificationDescription </ModificationDescription> [0..1]
  <DecisionVersionNumber> DecisionVersionNumber </DecisionVersionNumber> [0..1]
</...>
```

UpfrontNetTradePayoffAmount

These field(s) use this type: UpfrontNetTradePayoffAmount.

The balance owed on lease that is being terminated. This balance is amount being paid upfront. This is the amount paid upfront to cover negative equity on a trade-in.

Name	UpfrontNetTradePayoffAmount
Abstract	no

XML Instance Representation

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

VanConversionCost

These field(s) use this type: VanConversionCost.

Cost of a van conversion package added to a vehicle.

Name	VanConversionCost
Abstract	no

XML Instance Representation

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

Process Credit Decision

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

VanConversionPercentage

These field(s) use this type: VanConversionPercentage.

Percentage of conversion package added to a vehicle.

Name	VanConversionPercentage
Abstract	no

XML Instance Representation

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

Vehicle

Name	Vehicle
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	

XML Instance Representation

Process Credit Decision

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

VehicleBase

Name	VehicleBase
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	
SaleClass	Class of Sale	O	
Condition	Condition of Vehicle - Example: Excellent, Good, Fair, Poor, Unknown	O	
CertifiedPreownedInd	Identifies as a certified Pre-Owned Vehicle	O	
VehicleNote	Any vehicle related notes	O	
VIN	Federally defined 17 position vehicle identification number	O	
DeliveryMileage	Odometer reading of vehicle at time of delivery	O	
VehicleStock	Dealer assigned vehicle stock number	O	
TrimCode	Manufacturer assigned trim code	O	

Process Credit Decision

Field / Component	Description	R/O	Business Rule
DoorsQuantity	Number of doors on vehicle	O	
BodyStyle	Manufacturer-assigned vehicle body style	O	
InteriorColor	Vehicle Interior Color(s)	O	
ExteriorColor	Vehicle Exterior Color(s)	O	
TransmissionType	Vehicle Transmission type	O	
OdometerStatus	Status of odometer at trade-in. Example:: Replaced, Tampered, Miles> 90,000, etc.	O	
NonUSVehicleInd	Indicates whether the vehicle was produced for the United States or not	O	
VehicleDemoInd	Indicates whether vehicle was ever a demo	O	
LicenseNumber	State License plate number of vehicle	O	
BrandedInfo	Vehicle Branding Information	O	
RestrictionInd	Indication that vehicle has restrictions on its use	O	
RestrictionDescription	Description of vehicle use restrictions	O	
TelematicsServiceInd	Indication whether Telematics Service Subscription is turned on	O	

XML Instance Representation

```

<...>
  <Model> Model </Model> [0..1]
  <ModelYear> ModelYear </ModelYear> [0..1]
  <ModelDescription> ModelDescription </ModelDescription> [0..1]
  <Make> Make </Make> [0..1]
  <SaleClass> SaleClass </SaleClass> [0..1]
  <Condition> Condition </Condition> [0..1]
  <CertifiedPreownedInd> CertifiedPreownedInd </CertifiedPreownedInd> [0..1]
  <VehicleNote> VehicleNote </VehicleNote> [0..*]
  <VIN> VIN </VIN> [0..1]
  <DeliveryMileage> DeliveryMileage </DeliveryMileage> [0..1]
  <VehicleStock> VehicleStock </VehicleStock> [0..1]

```

Process Credit Decision

```
<TrimCode> TrimCode </TrimCode> [0..1]
<DoorsQuantity> DoorsQuantity </DoorsQuantity> [0..1]
<BodyStyle> BodyStyle </BodyStyle> [0..1]
<InteriorColor> InteriorColor </InteriorColor> [0..*]
<ExteriorColor> ExteriorColor </ExteriorColor> [0..*]
<TransmissionType> TransmissionType </TransmissionType> [0..1]
<OdometerStatus> OdometerStatus </OdometerStatus> [0..1]
<NonUSVehicleInd> NonUSVehicleInd </NonUSVehicleInd> [0..1]
<VehicleDemoInd> VehicleDemoInd </VehicleDemoInd> [0..1]
<LicenseNumber> LicenseNumber </LicenseNumber> [0..1]
<BrandedInfo> BrandedInfo </BrandedInfo> [0..1]
<RestrictionInd> RestrictionInd </RestrictionInd> [0..1]
<RestrictionDescription> RestrictionDescription </RestrictionDescription> [0..1]
<TelematicsServiceInd> TelematicsServiceInd </TelematicsServiceInd> [0..1]
</...>
```

VehicleLengthMeasure

These field(s) use this type: VehicleLengthMeasure.

Length of the credit vehicle.

Name	VehicleLengthMeasure
Abstract	no

XML Instance Representation

```
<...
  uom="DimensionMeasure [1]">
    Dimension
  </...>
```

VehiclePrice

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

Customer price of vehicle

Process Credit Decision

Name	VehiclePrice
Abstract	no

XML Instance Representation

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

VehiclePricingTypeSource

These field(s) use this type: VehiclePricingTypeSource.

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

Name	VehiclePricingTypeSource
Abstract	no

XML Instance Representation

```
<...  
listID="xsd:token [0..1]"  
listName="xsd:string [0..1]"  
listAgencyID="xsd:token [0..1]"  
listAgencyName="xsd:string [0..1]"  
listVersionID="xsd:token [0..1]"  
listURI="xsd:anyURI [0..1]">  
  CodeType  
</...>
```

VehicleWeight

These field(s) use this type: VehicleWeight.

Vehicle Weight

Name	VehicleWeight
-------------	---------------

Process Credit Decision

Abstract	no
-----------------	----

XML Instance Representation

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

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

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

WholesaleValueAmount

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

Actual wholesale value of a used vehicle.

Name	WholesaleValueAmount
-------------	----------------------

Abstract	no
-----------------	----

XML Instance Representation

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

Process Credit Decision

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

WorkingCapitalAmount

These field(s) use this type: WorkingCapitalAmount.

The difference between current assets and current liabilities. Measures the margin of protection for current creditors.

Name	WorkingCapitalAmount
Abstract	no

XML Instance Representation

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

YearsInBusiness

These field(s) use this type: YearsInBusiness.

Total number of number of years Business Partner has been in business.

Name	YearsInBusiness
Abstract	no

XML Instance Representation

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

AccountantName

These field(s) use this type: AccountantName.

Name of accountant.

Process Credit Decision

Name	AccountantName
------	----------------

*Base XSD Type: string

AccountingDate

Month and year accounting date conforms to ISO 8601 format rules Ex: \d\d\d\d-\d\d

Name	AccountingDate
------	----------------

*Base XSD Type: gYearMonth

AccountKey

These field(s) use this type: AccountKey.

Indicates the account checksum.

Name	AccountKey
------	------------

*Base XSD Type: string

AccountType

These field(s) use this type: AccountType.

Identifies the type of account.

Name	AccountType
------	-------------

*Base XSD Type: string

AcknowledgementType

Name	AcknowledgementType
------	---------------------

*Base XSD Type: NMTOKEN

Process Credit Decision

Code Value	Description
Always	
OnChange	
Never	

Action

Name	Action
*Base XSD Type: string	
Code Value	Description
Add	
Delete	
Change	
Replace	
A	
D	
C	
R	

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
------	-------------

Process Credit Decision

*Base XSD Type: string

AddressQualifier

Address Qualifier

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	

Process Credit Decision

Code Value	Description
0	
1	

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

ApplicationSource

These field(s) use this type: ApplicationSource.

Code indicating the source of the application (Branch, Dealer, etc.)

Name	ApplicationSource
*Base XSD Type: string	

ApplicationStatus

These field(s) use this type: ApplicationStatus.

Status of credit application - P = Pending, A = Approved, C = Approved with Conditions, D = Denied, B = Booked, N = New, M = Modified, R = Preliminary, I = Withdrawn, L = Canceled, O = Condition, E = Error, RO = Reopened

Name	ApplicationStatus
------	-------------------

Process Credit Decision

*Base XSD Type: string

Code Value	Description
P	"P" = Pending
A	"A" = Approved
C	"C" = Approved with Conditions
D	"D" = Denied
B	"B" = Booked
N	"N" = New
M	"M" = Modified
R	"R" = Preliminary
I	"I" = Withdrawn
L	"L" = Canceled
O	"O" = Condition
E	"E" = Error
RO	"RO" = Reopened
OT	"OT" = Other
Pre-Approved	Pre-Approved
More Information Required	More Information Required
Not Submitted	Not Submitted

ApplicationType

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

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

Process Credit Decision

Name	ApplicationType
------	-----------------

*Base XSD Type: string

ApprovedInd

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

Approved Indicator

Name	ApprovedInd
------	-------------

*Base XSD Type: string

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

0	
---	--

1	
---	--

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
-------	-------

DUNS	Dun and Bradstreet
------	--------------------

Process Credit Decision

Code Value	Description
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.

Process Credit Decision

AuctionInd

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

Indicates that the used vehicle has come from an auction.

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

BankCode

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

Code assigned to banking institution.

Name BankCode	
*Base XSD Type: string	

BankIdType

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

The identifier standard used for Bank ID, e.g., ABA, SortCode, etc.

Name BankIdType	
*Base XSD Type: string	

BankName

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

Process Credit Decision

Name of bank.

Name	BankName
------	----------

*Base XSD Type: string

BankruptcyDate

These field(s) use this type: BankruptcyDate.

Date the Business Party declared bankruptcy.

Name	BankruptcyDate
------	----------------

*Base XSD Type: date

BankruptcyInd

These field(s) use this type: BankruptcyInd.

Indicates if the Business Partner has ever declared bankruptcy.

Name	BankruptcyInd
------	---------------

*Base XSD Type: string

Code Value	Description
0	
1	

BirthDate

These field(s) use this type: BirthDate.

Birth date of party

Name	BirthDate
------	-----------

Process Credit Decision

*Base XSD Type: date

BodyStyle

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

Manufacturer-assigned vehicle body style

Name	BodyStyle
------	-----------

*Base XSD Type: string

BrakeType

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

Describes what type of brakes the vehicle has.

Name	BrakeType
------	-----------

*Base XSD Type: string

Code Value	Description
Manual	Manual Brakes
Power	Power Brakes

BranchCode

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

Manufacture branch code.

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

*Base XSD Type: string

Process Credit Decision

BranchManagerComments

These field(s) use this type: BranchManagerComments.

Free form text area for branch manager to provide general comments about the decision

Name	BranchManagerComments
------	-----------------------

*Base XSD Type: string

BranchName

These field(s) use this type: BranchName.

Name of the bank branch.

Name	BranchName
------	------------

*Base XSD Type: string

BranchOperationManagerComments

These field(s) use this type: BranchOperationManagerComments.

Free form text area for branch operation manager to provide general comments about the decision.

Name	BranchOperationManagerComments
------	--------------------------------

*Base XSD Type: string

BrandedTitleDate

These field(s) use this type: BrandedTitleDate.

Branding Date

Name	BrandedTitleDate
------	------------------

*Base XSD Type: date

Process Credit Decision

BrandedTitleInd

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

This tag indicates if a vehicle's title has been branded. (i.e., vehicle totaled and state registration title branded as such)

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

BrandingSource

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

Branding source (i.e., source who says that the vehicle is branded)

Name		BrandingSource
*Base XSD Type: string		

BrandingStateReference

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

Branding State Reference Number

Name		BrandingStateReference
*Base XSD Type: string		

BuyPercentageRateAdjDesc

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

Process Credit Decision

Description of adjustment to buy rate.

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

*Base XSD Type: string

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.

CertifiedPreownedInd

These field(s) use this type: CertifiedPreownedInd.

Identifies as a certified Pre-Owned Vehicle

Name	CertifiedPreownedInd
------	----------------------

*Base XSD Type: string

Code Value	Description
0	
1	

Process Credit Decision

City

These field(s) use this type: City.

City of the Address.

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

*Base XSD Type: string

Code

These field(s) use this type: BODId.

Unique code name

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

*Base XSD Type: string

CollateralType

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

Type used to classify a vehicle. EX: Auto, Light, Trailer, Motor Home, Conversion Van, Trailer (non-rec), Other, etc.

Name	CollateralType
------	----------------

*Base XSD Type: string

CompanyCode

These field(s) use this type: CompanyCode.

Manufacture company code..

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

*Base XSD Type: string

Process Credit Decision

CompanyName

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

Company name of customer

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

*Base XSD Type: string

Condition

These field(s) use this type: Condition.

Condition of Vehicle - Example: Excellent, Good, Fair, Poor, Unknown

Name	Condition
-------------	------------------

*Base XSD Type: string

ConditionRejectionReasonCode

These field(s) use this type: ConditionRejectionReasonCode.

A numeric code indicating the conditions or reasons for why an application has been denied.

Name	ConditionRejectionReasonCode
-------------	-------------------------------------

*Base XSD Type: string

ConditionRejectionText

These field(s) use this type: ConditionRejectionText.

Free form text field indicating the conditions or reasons for why an application has been denied.

Name	ConditionRejectionText
-------------	-------------------------------

*Base XSD Type: string

Process Credit Decision

ConfirmType

Name	ConfirmType
*Base XSD Type: NMTOKEN	
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
------	---

Process Credit Decision

*Base XSD Type: string

Code Value	Description
Day Phone	Day Phone
Cell Phone	Cell Phone
Pager	Pager
Other	Other

ContactTime

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

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

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

*Base XSD Type: string

ContractCompanyName

These field(s) use this type: ContractCompanyName.

Contract company name

Name	ContractCompanyName
-------------	----------------------------

*Base XSD Type: string

ContractExpirationDate

These field(s) use this type: ContractExpirationDate.

Date the contract expires

Name	ContractExpirationDate
-------------	-------------------------------

Process Credit Decision

*Base XSD Type: date

ContractNote

These field(s) use this type: ContractNote.

Free form comments that relate to the contract

Name	ContractNote
------	--------------

*Base XSD Type: string

ContractOwnerName

These field(s) use this type: ContractOwnerName.

Name on service Contract (i.e., full name - First Last)

Name	ContractOwnerName
------	-------------------

*Base XSD Type: string

ContractPlanCode

These field(s) use this type: ContractPlanCode.

Contract Plan Code

Name	ContractPlanCode
------	------------------

*Base XSD Type: string

ContractPurchaseDate

These field(s) use this type: ContractPurchaseDate.

The date the contract was accepted by the Finance Source.

Process Credit Decision

Name	ContractPurchaseDate
------	----------------------

*Base XSD Type: date

ContractStartDate

These field(s) use this type: ContractStartDate.

Contract sale Date

Name	ContractStartDate
------	-------------------

*Base XSD Type: date

ContractType

These field(s) use this type: ContractType.

Contract type and/or area of coverage

Name	ContractType
------	--------------

*Base XSD Type: string

Country

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

Process Credit Decision

-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 -RÃ#Â#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
 -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	

Process Credit Decision

Code Value	Description
AL	
DZ	
AS	
AD	
AO	
AI	
AQ	
AG	
AR	
AM	
AW	
AU	
AT	
AZ	
BS	
BH	
BD	
BB	
BY	
BE	
BZ	
BJ	

Process Credit Decision

Code Value	Description
BM	
BT	
BO	
BA	
BW	
BV	
BR	
IO	
BN	
BG	
BF	
BI	
KH	
CM	
CA	
CV	
KY	
CF	
TD	
CL	
CN	
CX	

Process Credit Decision

Code Value	Description
CC	
CO	
KM	
CG	
CD	
CK	
CR	
CI	
HR	
CU	
CY	
CZ	
DK	
DJ	
DM	
DO	
EC	
EG	
SV	
GQ	
ER	
EE	

Process Credit Decision

Code Value	Description
ET	
FK	
FO	
FJ	
FI	
FR	
GF	
PF	
TF	
GA	
GM	
GE	
DE	
GH	
GI	
GR	
GL	
GD	
GP	
GU	
GT	
GN	

Process Credit Decision

Code Value	Description
GW	
GY	
HT	
HM	
VA	
HN	
HK	
HU	
IS	
IN	
ID	
IR	
IQ	
IE	
IL	
IT	
JM	
JP	
JO	
KZ	
KE	
KI	

Process Credit Decision

Code Value	Description
KP	
KR	
KW	
KG	
LA	
LV	
LB	
LS	
LR	
LY	
LI	
LT	
LU	
MO	
MK	
MG	
MW	
MY	
MV	
ML	
MT	
MH	

Process Credit Decision

Code Value	Description
MQ	
MR	
MU	
YT	
MX	
FM	
MD	
MC	
MN	
MS	
MA	
MZ	
MM	
NA	
NR	
NP	
NL	
AN	
NC	
NZ	
NI	
NE	

Process Credit Decision

Code Value	Description
NG	
NU	
NF	
MP	
NO	
OM	
PK	
PW	
PS	
PA	
PG	
PY	
PE	
PH	
PN	
PL	
PT	
PR	
QA	
RE	
RO	
RU	

Process Credit Decision

Code Value	Description
RW	
SH	
KN	
LC	
PM	
VC	
WS	
SM	
ST	
SA	
SN	
CS	
SC	
SL	
SG	
SK	
SI	
SB	
SO	
ZA	
GS	
ES	

Process Credit Decision

Code Value	Description
LK	
SD	
SR	
SJ	
SZ	
SE	
CH	
SY	
TW	
TJ	
TZ	
TH	
TL	
TG	
TK	
TO	
TT	
TN	
TR	
TM	
TC	
TV	

Process Credit Decision

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

County

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

Business party county location

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

Process Credit Decision

*Base XSD Type: string

CreditAnalyst

These field(s) use this type: CreditAnalyst.

Indicates the name of the analyst responsible for rendering the decision.

Name	CreditAnalyst
------	---------------

*Base XSD Type: string

CreditAnalystComments

These field(s) use this type: CreditAnalystComments.

Free form text area for credit analyst to provide general comments about the decision.

Name	CreditAnalystComments
------	-----------------------

*Base XSD Type: string

CreditAnalystInitials

These field(s) use this type: CreditAnalystInitials.

Indicates the initials of the analyst responsible for rendering the decision.

Name	CreditAnalystInitials
------	-----------------------

*Base XSD Type: string

CreditSupervisorComments

These field(s) use this type: CreditSupervisorComments.

Free form text area for credit supervisor to provide general comments about the decision.

Process Credit Decision

Name	CreditSupervisorComments
------	--------------------------

*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	
-----	--

BDT	
-----	--

BEF	
-----	--

BGL	
-----	--

Process Credit Decision

Code Value	Description
BHD	
BIF	
BMD	
BND	
BOB	
BRC	
BSD	
BTN	
BUK	
BWP	
BZD	
CAD	
CHF	
CLF	
CLP	
CNY	
COP	
CRC	
CSK	
CUP	
CVE	
CYP	

Process Credit Decision

Code Value	Description
DDM	
DEM	
DJF	
DKK	
DOP	
DZD	
ECS	
EGP	
ESP	
ETB	
EUR	
FIM	
FKP	
FRF	
GBP	
GHC	
GIP	
GMD	
GNF	
GRD	
GTQ	
GWP	

Process Credit Decision

Code Value	Description
GYD	
HKD	
HNL	
HTG	
HUF	
IDR	
IEP	
ILS	
INR	
IQD	
IRR	
ISK	
ITL	
JMD	
JOD	
JPY	
KES	
KHR	
KMF	
KPW	
KRW	
KWD	

Process Credit Decision

Code Value	Description
KYD	
LAK	
LBP	
LKR	
LRD	
LSL	
LUF	
LYD	
MAD	
MGF	
MNT	
MOP	
MRO	
MTL	
MUR	
MVR	
MWK	
MXN	
MYR	
MZM	
NGN	
NIC	

Process Credit Decision

Code Value	Description
NLG	
NOK	
NPR	
NZD	
OMR	
PAB	
PEI	
PGK	
PHP	
PKR	
PLZ	
PTE	
PYG	
QAR	
ROL	
RWF	
SAR	
SBD	
SCR	
SDP	
SEK	
SGD	

Process Credit Decision

Code Value	Description
SHP	
SLL	
SKK	
SOS	
SRG	
STD	
SUR	
SVC	
SYP	
SZL	
THB	
TND	
TOP	
TPE	
TRL	
TTD	
TWD	
TZS	
UGS	
UYP	
VEB	
VND	

Process Credit Decision

Code Value	Description
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

DateOfIncorporation

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

Year, month and date of incorporation.

Name	DateOfIncorporation
------	---------------------

*Base XSD Type: date

DateTime

Process Credit Decision

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

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

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

*Base XSD Type: dateTime

DBAName

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

Doing Business As name.

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

*Base XSD Type: string

DealerComments

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

Free form text area for dealer comments about the decision.

Name	DealerComments
-------------	-----------------------

*Base XSD Type: string

DealerInstallationInd

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

Indicates whether or not the dealership installed the part

Name	DealerInstallationInd
-------------	------------------------------

*Base XSD Type: string

Process Credit Decision

Code Value	Description
0	
1	

DealerName

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

Dealer name

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

*Base XSD Type: string

DealerProductsCapitalizedInd

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

Indicates whether the item is capitalized or not capitalized if part of an lease

Name	DealerProductsCapitalizedInd
------	------------------------------

*Base XSD Type: string

Code Value	Description
0	
1	

DealerProductsPaidFor

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

Describes for whom the fee is to be paid

Process Credit Decision

Name DealerProductsPaidFor

*Base XSD Type: string

DealerProductsPaidTo

These field(s) use this type: DealerProductsPaidTo.

Describes for whom the fee is to be paid

Name DealerProductsPaidTo

*Base XSD Type: string

DealerProductsType

These field(s) use this type: DealerProductsType.

Describes the type of product

Name DealerProductsType

*Base XSD Type: string

Code Value	Description
Etching	Theft deterrent item where the VIN is etched into the window of a vehicle
Theft Deterrent	A device sold by the dealer used to deter theft of a vehicle.
Surface Protection	Paint and/or undercoating protection applied to a vehicle
Used Vehicle Contract Cancellation Option Agreement	Agreement that allows the customer to cancel the contract under certain conditions
Other	Products sold but actual type is unable to be determined

DealerReserveType

These field(s) use this type: DealerReserveType.

Process Credit Decision

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

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

*Base XSD Type: string

Decimal

Decimal

Name	Decimal
------	---------

*Base XSD Type: decimal

DecisionComments

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

Free form field for comments associated with the decision.

Name	DecisionComments
------	------------------

*Base XSD Type: string

DecisionDateTime

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

Date and time a decision was made on the application.

Name	DecisionDateTime
------	------------------

*Base XSD Type: dateTime

DecisionId

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

Process Credit Decision

Identifier for the Credit Decision.

Name	DecisionId
------	------------

*Base XSD Type: string

DecisionVersionNumber

These field(s) use this type: DecisionVersionNumber.

Indicates the version number of the decision.

Name	DecisionVersionNumber
------	-----------------------

*Base XSD Type: string

Department

Department

Name	Department
------	------------

*Base XSD Type: string

DepartmentType

These field(s) use this type: DepartmentType.

Identifies the type of department

Name	DepartmentType
------	----------------

*Base XSD Type: string

DimensionMeasure

Dimension measurements, i.e. height, width, length, depth, etc.

Process Credit Decision

Name	DimensionMeasure
*Base XSD Type: string	
Code Value	Description
ft	ft = feet
yd	yd = yard
in	in = inch
m	m = meter
cm	cm = centimeter

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**.

Process Credit Decision

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

EducationLevel

These field(s) use this type: EducationLevel.

Last Year of education completed.>

Name	EducationLevel
------	----------------

*Base XSD Type: string

ElapsedTimeToDecision

These field(s) use this type: ElapsedTimeToDecision.

Indicates the elapsed time taken to decision.>

Name	ElapsedTimeToDecision
------	-----------------------

*Base XSD Type: string

ElectronicApprovalInd

These field(s) use this type: ElectronicApprovalInd.

Indicates the application has been electronically approved.>

Name	ElectronicApprovalInd
------	-----------------------

*Base XSD Type: string

Code Value	Description
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0	
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Process Credit Decision

Code Value	Description
1	

EmployeeTitle

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

Employee Title

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

*Base XSD Type: string

EmploymentCode

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

Code that indicates whether the employment information identified is for current employment or pervious employment.

Name	EmploymentCode
-------------	-----------------------

*Base XSD Type: string

EmploymentStatus

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

Identifies the business party's status of employment. EX: Full, part time, etc.

Name	EmploymentStatus
-------------	-------------------------

*Base XSD Type: string

EngineType

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

Process Credit Decision

Manufacturer-assigned code to designate vehicle engine type (ie: 1EZ

Name	EngineType
------	------------

*Base XSD Type: string

EvaluationInd

These field(s) use this type: EvaluationInd.

Indicates whether the deal may be modified.

Name	EvaluationInd
------	---------------

*Base XSD Type: string

Code Value	Description
0	
1	

ExpirationDate

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

Expiration Date

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

*Base XSD Type: date

Expression

Name	Expression
------	------------

*Base XSD Type: string

Process Credit Decision

ExpressionLanguage

Name	ExpressionLanguage
------	--------------------

*Base XSD Type: string

ExteriorColor

These field(s) use this type: ExteriorColor.

Vehicle Exterior Color(s)

Name	ExteriorColor
------	---------------

*Base XSD Type: string

FamilyName

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	
------------------------	--

Process Credit Decision

Code Value	Description
SmogCertificateFeePaidToState	
DocumentationFee	
FloridaDocumentFee	
FilingFee	
TitleFee	
RegistrationFee	
LicenseFee	
TireFee	
MotorVehicleInspectionFee	
BatteryFee	
WarrantyRightsFee	
CanadaFilingFee	
OfficialFeesPaidToGovtAgencies	
DocumentaryStampFee	
GAP	
LoanOriginationFee	
DeputyServiceFeePaidToDealer	
SmogCertificateFeePaidToSeller	
SmogImpactFee	
ServiceContract	
PlateFee	
LienNotationFee	

Process Credit Decision

Code Value	Description
WasteTire	
ArbitrationFee	
NotaryFee	
SecurityInterestChargesFilingFee	
ElectronicTitleFee	
SafetyInspectionFee	
ProcessingFee	
EmergencyMedicalServiceAdministrationFee	
EmissionInspectionFee	
AcquisitionFee	
Other	Other
DispositionFee	
TurnInFee	
UDriveItPermit	
SellPaidSmogFee	
TemporaryTagFee	
TransferFee	
SmogExemptionDonationFee	
LienFee	
WeightFee	
PostageFee	
N/A	Not Applicable

Process Credit Decision

Code Value	Description
PurchaseOptionFee	
MonthlyLocalFee	
SPVFee	
OnlineRegistrationFee	
FloridaMVWEAFee	
ExemptionFee	
LemonLawFeePaidToGovernmentAgency	
TerminationFee	
PublicSafetyFee	
VehicleTheftRecoveryFee	
RearEndDeterrentSafetyFee	
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.

Process Credit Decision

Code Value	Description
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.
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.

Process Credit Decision

Code Value	Description
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.
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

Process Credit Decision

Code Value	Description
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.

FICOScore

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

FICO score used to make credit decision.

Name	FICOScore
------	-----------

*Base XSD Type: string

FinanceCompanyName

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

Name of Finance Company

Name	FinanceCompanyName
------	--------------------

*Base XSD Type: string

FinanceProgramName

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

Finance Source Program under which the approval qualifies.

Process Credit Decision

Name	FinanceProgramName
------	--------------------

*Base XSD Type: string

FinanceType

These field(s) use this type: FinanceType,FinanceType,FinanceType,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

FirstPaymentDate

These field(s) use this type: FirstPaymentDate.

Indicates the first date of payment.

Name	FirstPaymentDate
------	------------------

*Base XSD Type: date

FirstTimeBuyerInd

These field(s) use this type: FirstTimeBuyerInd.

Identifies customer as first time buyer

Name	FirstTimeBuyerInd
------	-------------------

*Base XSD Type: string

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

0	
---	--

1	
---	--

Process Credit Decision

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

GivenName

These field(s) use this type: GivenName.

First Name of business party

Name	GivenName
------	-----------

*Base XSD Type: string

HoldingCompany

These field(s) use this type: HoldingCompany.

The company that is securing or underwriting the loan.

Name	HoldingCompany
------	----------------

*Base XSD Type: string

HomeWork

Home or Work

Name	HomeWork
------	----------

*Base XSD Type: string

Process Credit Decision

Code Value	Description
Home	Home
Work	Work
Other	Other

IgnitionKeyNumber

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

Vehicle Ignition Key Number

Name	IgnitionKeyNumber
-------------	--------------------------

*Base XSD Type: string

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

Process Credit Decision

Code Value	Description
Q	Quarterly

IncomeSource

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

Identifies the source of income (e.g., job, child support, alimony, etc.)

Name	IncomeSource
------	--------------

*Base XSD Type: string

IncomeType

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

Indicates the type of income, e.g., stated primary income of the buyer from the original application. Included in the decision for disclosure purposes, Stated secondary income of the buyer from the original application. Included in the decision for disclosure purposes.

Name	IncomeType
------	------------

*Base XSD Type: string

IndebtednessResponsibility

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

Specifies whether the buyer or the seller will pay the indebtedness on the trade in vehicle.

Name	IndebtednessResponsibility
------	----------------------------

*Base XSD Type: string

Code Value	Description
Buyer Paid	Indicates that the buyer will pay the indebtedness on the trade in vehicle.

Process Credit Decision

Code Value	Description
Seller Paid	Indicates that the seller will pay the indebtedness on the trade in vehicle.
Other	Other
N/A	Not Applicable

IndebtednessResponsibilityDesc

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

Textual description specifying the amount the buyer and the amount the seller will pay of the indebtedness on the trade in vehicle.

Name	IndebtednessResponsibilityDesc
-------------	---------------------------------------

*Base XSD Type: string

Indicator

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

0 = No, 1 = Yes

Name	Indicator
-------------	------------------

*Base XSD Type: string

Code Value	Description
0	
1	

IndustryType

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

Process Credit Decision

Area of work for the business, e.g. Manufacturing, Financial Services, etc.

Name	IndustryType
------	--------------

*Base XSD Type: string

InsuranceCompanyName

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

Insurance company name

Name	InsuranceCompanyName
------	----------------------

*Base XSD Type: string

InteriorColor

These field(s) use this type: InteriorColor.

Vehicle Interior Color(s)

Name	InteriorColor
------	---------------

*Base XSD Type: string

InvoiceNumber

These field(s) use this type: InvoiceNumber.

Invoice number

Name	InvoiceNumber
------	---------------

*Base XSD Type: string

IssuingState

Process Credit Decision

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", 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	

Process Credit Decision

Code Value	Description
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	
co-FR	
cs-CZ	
cy-GB	
da-DE	
de-DE	
dz-BT	

Process Credit Decision

Code Value	Description
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	
ha-NG	
hi-IN	
hr-HR	
hu-HU	
hy-AM	
ik-GL	

Process Credit Decision

Code Value	Description
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	
ky-CN	
la-VA	
ln-CD	
lo-LA	
lt-LT	
lv-LV	

Process Credit Decision

Code Value	Description
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	
or-IN	
pa-IN	
pl-PL	
ps-PK	
pt-PT	
qu-PE	

Process Credit Decision

Code Value	Description
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	
sr-CS	
ss-ZA	
st-ZA	
su-SD	
sv-SE	
sw-TL	

Process Credit Decision

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

Process Credit Decision

LeaseMaturityDate

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

The date that the lease matures.

Name	LeaseMaturityDate
------	-------------------

*Base XSD Type: date

LeaseMessage

These field(s) use this type: LeaseMessage.

Message to Dealer regarding the assignment of lease or transfer of equity.

Name	LeaseMessage
------	--------------

*Base XSD Type: string

LeaseRateMoneyFactor

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

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

Name	LeaseRateMoneyFactor
------	----------------------

*Base XSD Type: string

LicenseNumber

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

State License plate number of vehicle

Name	LicenseNumber
------	---------------

*Base XSD Type: string

Process Credit Decision

LTVType

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

Type for the LTVAmount and/or LTVPercentage. Examples are Maximum, Minimum.

Name	LTVType
------	---------

*Base XSD Type: string

Make

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

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

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

*Base XSD Type: string

Manufacturer

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

Manufacturer Name

Name	Manufacturer
------	--------------

*Base XSD Type: string

ManufacturerInstalledInd

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

Indicates manufacturer-installed accessories

Name	ManufacturerInstalledInd
------	--------------------------

*Base XSD Type: string

Process Credit Decision

Code Value	Description
0	
1	

MaritalStatus

These field(s) use this type: MaritalStatus.

Identifies marital status of business party - M = Married, U = Unmarried, S = Separated, O = Other

Name	MaritalStatus
*Base XSD Type: string	
Code Value	Description
M	"M" = Modified
U	Unmarried
S	Sell
O	"O" = Condition

MarketingMailInd

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

Indicates customers whom have requested no marketing mail

Name	MarketingMailInd
*Base XSD Type: string	
Code Value	Description
0	

Process Credit Decision

Code Value	Description
1	

MaturityDate

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

Month and year of contract maturity

Name	MaturityDate
------	--------------

*Base XSD Type: gYearMonth

MaxTerm

These field(s) use this type: MaxTerm.

Maximum Term of the loan.

Name	MaxTerm
------	---------

*Base XSD Type: string

MfgDealerInd

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

Indicators that the Business Party is an employed by a Manufacture or Dealer.

Name	MfgDealerInd
------	--------------

*Base XSD Type: string

Code Value	Description
0	
1	

Process Credit Decision

MiddleName

These field(s) use this type: MiddleName.

Middle Initial of business party

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

*Base XSD Type: string

MileageMeasure

M = Miles, K = Kilometers

Name	MileageMeasure
------	----------------

*Base XSD Type: string

Code Value	Description
M	"M" = Modified
K	Kilometers

MilitaryInd

These field(s) use this type: MilitaryInd.

Indicates whether or not the applicant is a current member of the military.

Name	MilitaryInd
------	-------------

*Base XSD Type: string

Code Value	Description
0	
1	

Process Credit Decision

MiscellaneousCode

These field(s) use this type: MiscellaneousCode.

Miscellaneous code

Name	MiscellaneousCode
------	-------------------

*Base XSD Type: string

MiscellaneousNotes

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

Free form miscellaneous comments

Name	MiscellaneousNotes
------	--------------------

*Base XSD Type: string

Model

These field(s) use this type: Model,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,ModelDescription.

Descriptive vehicle model name

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

*Base XSD Type: string

Process Credit Decision

ModelYear

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

Vehicle designated model year

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

*Base XSD Type: gYear

ModificationDateTime

These field(s) use this type: ModificationDateTime.

Date a modification was made to the application.

Name	ModificationDateTime
------	----------------------

*Base XSD Type: dateTime

Name

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

Name of the Party.

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

*Base XSD Type: string

NonFinancialRequirements

These field(s) use this type: NonFinancialRequirements.

Stipulations or comments to dealer of a non-financial nature.

Name	NonFinancialRequirements
------	--------------------------

*Base XSD Type: string

Process Credit Decision

NonUSVehicleInd

These field(s) use this type: NonUSVehicleInd.

Indicates whether the vehicle was produced for the United States or not

Name	NonUSVehicleInd
------	-----------------

*Base XSD Type: string

Code Value	Description
0	
1	

Note

A free form note.

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

*Base XSD Type: string

Occupation

These field(s) use this type: Occupation.

Occupation of business party

Name	Occupation
------	------------

*Base XSD Type: string

OdometerStatus

These field(s) use this type: OdometerStatus.

Status of odometer at trade-in. Example:: Replaced, Tampered, Miles> 90,000, etc.

Process Credit Decision

Name	OdometerStatus
------	----------------

*Base XSD Type: string

OfferingType

These field(s) use this type: OfferingType.

Source type of credit contract being offered.

Name	OfferingType
------	--------------

*Base XSD Type: string

OfferStatusCode

These field(s) use this type: OfferStatusCode.

Code describing the type of offer (e.g., Pre-approval, Consumer, Dealer)

Name	OfferStatusCode
------	-----------------

*Base XSD Type: string

OptionName

These field(s) use this type: OptionName.

Name of vehicle option

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

*Base XSD Type: string

OptionNotes

These field(s) use this type: OptionNotes.

Process Credit Decision

Free form text related to option

Name	OptionNotes
------	-------------

*Base XSD Type: string

OptionOrigin

These field(s) use this type: OptionOrigin.

Identifies the option installer

Name	OptionOrigin
------	--------------

*Base XSD Type: string

OptionPricingType

These field(s) use this type: OptionPricingType.

Designates type of pricing for option.

Name	OptionPricingType
------	-------------------

*Base XSD Type: string

Code Value	Description
Retail	
Loan	Amount lenders typically loan on the listed vehicle.
Trade-In	Amount allowed by dealers on a trade.

OptionSalesCode

These field(s) use this type: OptionSalesCode.

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

Process Credit Decision

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

*Base XSD Type: string

OptionSecurityCode

These field(s) use this type: OptionSecurityCode.

Security code to unlock option. (i.e, radio code)

Name	OptionSecurityCode
------	--------------------

*Base XSD Type: string

OptionSerialNumber

These field(s) use this type: OptionSerialNumber.

Serial number of Option

Name	OptionSerialNumber
------	--------------------

*Base XSD Type: string

OptionStockNumber

These field(s) use this type: OptionStockNumber.

Stock Number of Vehicle Option

Name	OptionStockNumber
------	-------------------

*Base XSD Type: string

OrganizationName

These field(s) use this type: OrganizationName.

Process Credit Decision

OrganizationName

Name	OrganizationName
------	------------------

*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

OwnedType

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

Type of vehicle for which information is being collected

Name	OwnedType
------	-----------

*Base XSD Type: string

Code Value	Description
Current	Vehicle information related to the current vehicle
Previous	Vehicle information related to the previous vehicle
Household	Vehicle information related to the household vehicle
Other	Other

PartType

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

Process Credit Decision

Specifies whether the parts are indicated by manufacturer part code or Part Number - H = Manufacturer Part Code, P = Part Number

Name	PartType
*Base XSD Type: string	
Code Value	Description
H	Manufacturer Part Code
P	"P" = Pending

PortInstalledInd

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

Indicates Port-installed accessories

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

PostalCode

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

Postal Code of the Address.

Name	PostalCode
*Base XSD Type: string	

Process Credit Decision

PreApprovedProgramName

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

A text description of preapproval codes.

Name	PreApprovedProgramName
------	------------------------

*Base XSD Type: string

PreferredContactMethod

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

Preferred contact method

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

*Base XSD Type: string

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

Process Credit Decision

PreferredContactMethodOrganization

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

Preferred Contact Method Organization

PreferredContactMethodOrganization	
*Base XSD Type: string	
Code Value	Description
Day Phone	Day Phone
Cell Phone	Cell Phone
Work Fax	Work Fax
Pager	Pager
Work Email	Work Email
US Mail	US Mail
Other	Other

PreferredProviderInd

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

Whether the provider is a preferred provider.

PreferredProviderInd	
*Base XSD Type: string	
Code Value	Description
0	
1	

Process Credit Decision

PriceExplanation

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

Explanatory Note for Pricing

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

*Base XSD Type: string

PricingType

These field(s) use this type: PricingType.

Designates type of pricing for vehicle transaction. Examples could be: QUOTE, MSRP, INVOICE, BLUEBOOK, TOTALFIGURE, OVERINVOICE, UNDERINVOICE, UNDERMSRP, OVERMSRP, CALL, NA, or OTHER

Name	PricingType
------	-------------

*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
------	-------------------

Process Credit Decision

*Base XSD Type: string

Code Value	Description
0	
1	

PrimaryDriverInd

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

Process Credit Decision

PrivacyType

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

Code identifying a Party's authorized privacy rights.

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

*Base XSD Type: string

PublicConveyanceInd

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

Indicator of whether the vehicle is intended for public conveyance, e.g., taxi.

Name	PublicConveyanceInd
------	---------------------

*Base XSD Type: string

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

0	
---	--

1	
---	--

PurchaseDate

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

Vehicle Purchase/Lease Date

Name	PurchaseDate
------	--------------

*Base XSD Type: date

Reference

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

Process Credit Decision

Reference notation

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

*Base XSD Type: string

ReferenceNumber

Reference number

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

*Base XSD Type: string

RelationshipCode

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

Indicates the Business Party's relationship to the primary Party (e.g., mother, father, husband, etc.).

Name	RelationshipCode
------	------------------

*Base XSD Type: string

RemovedInd

These field(s) use this type: RemovedInd.

Indicates the option is removed from the vehicle.

Name	RemovedInd
------	------------

*Base XSD Type: string

Code Value	Description
0	
1	

Process Credit Decision

RepairsAccessoriesOrderNumber

These field(s) use this type: RepairsAccessoriesOrderNumber.

Customer's purchase order number for dealer's repairs and accessories on the purchased vehicle.

Name	RepairsAccessoriesOrderNumber
-------------	--------------------------------------

*Base XSD Type: string

ReportOfSaleNumber

These field(s) use this type: ReportOfSaleNumber.

Auditable number used to track titling etc. This is an alphanumeric text field.

Name	ReportOfSaleNumber
-------------	---------------------------

*Base XSD Type: string

RepossessionDate

These field(s) use this type: RepossessionDate.

Date the Business Party experienced repossession.

Name	RepossessionDate
-------------	-------------------------

*Base XSD Type: date

RepossessionInd

These field(s) use this type: RepossessionInd.

Indicates if the Business Partner has experienced repossession.

Name	RepossessionInd
-------------	------------------------

*Base XSD Type: string

Process Credit Decision

Code Value	Description
0	
1	

ResidenceType

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

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

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

*Base XSD Type: string

RestrictionInd

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

Indication that vehicle has restrictions on its use

Name	RestrictionInd
------	----------------

*Base XSD Type: string

Code Value	Description
0	
1	

RetiredInd

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

Indicates if the Business Partner is retired.

Process Credit Decision

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

SaleClass

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

Class of sale.

Name	SaleClass
*Base XSD Type: string	
Code Value	Description
New	Never owned.
Used	Previously Owned
Demo	Demonstration item.
Other	Other
N/A	Not Applicable
Floor Sample	This is a vehicle that is provided in the showroom as an example.
Factory	Identifies that the vehicle may have been used as a product demonstration for an official or executive from the manufacturer.

SalesOrderNumber

These field(s) use this type: SalesOrderNumber.

Process Credit Decision

A vehicle order number used by dealers and OEMS to track customer orders.

Name	SalesOrderNumber
-------------	-------------------------

*Base XSD Type: string

SalesPersonName

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

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

Name	SalesPersonName
-------------	------------------------

*Base XSD Type: string

SalesStockNumber

These field(s) use this type: SalesStockNumber.

Dealer assigned vehicle stock number of the sale.

Name	SalesStockNumber
-------------	-------------------------

*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

Process Credit Decision

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

Secondary password used to validate access to the dealer information

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

*Base XSD Type: string

SecondKeyNumber

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

Number of second key (e.g. trunk, valet key, etc).

Name	SecondKeyNumber
------	-----------------

*Base XSD Type: string

SelectionMethod

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

Method used to select dealer Example: PF for preferred, PM for PMA, DI for distance, etc.

Name	SelectionMethod
------	-----------------

*Base XSD Type: string

SelfEmployedInd

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

Indicates whether or not the applicant is self-employed.

Name	SelfEmployedInd
------	-----------------

*Base XSD Type: string

Process Credit Decision

Code Value	Description
0	
1	

SerialNumber

Serial Number

Name	SerialNumber
------	--------------

*Base XSD Type: string

SeriesName

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

The name corresponding to the SeriesCode

Name	SeriesName
------	------------

*Base XSD Type: string

ServiceCenterCode

These field(s) use this type: ServiceCenterCode.

Manufacturer service center code.

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

*Base XSD Type: string

ShortMfg

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

Process Credit Decision

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

StateOfIncorporation

These field(s) use this type: StateOfIncorporation.

State in which incorporation was granted.

Name	StateOfIncorporation
------	----------------------

*Base XSD Type: string

StateOrProvince

Process Credit Decision

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

Is the State or Province of a given Address.

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

*Base XSD Type: string

SteeringSystem

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

Steering system required to steer the engine.

Name	SteeringSystem
------	----------------

*Base XSD Type: string

Stipulations

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

Free form text identifying the terms or conditions of the loan.

Name	Stipulations
------	--------------

*Base XSD Type: string

SubmittedDateTime

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

Date and time the application was submitted

Name	SubmittedDateTime
------	-------------------

*Base XSD Type: dateTime

Process Credit Decision

SubprimeSendInd

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

Indicates if the application is being forwarded to a subprime lender.

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

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**.

Process Credit Decision

Determines whether an item or amount is taxable.

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

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	
Prorated	
Other	Other
Luxury	

Process Credit Decision

Code Value	Description
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.
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.

Process Credit Decision

Code Value	Description
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

Name	TaxTypeId
------	-----------

*Base XSD Type: string

Process Credit Decision

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

TelematicsServiceInd

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

Indication whether Telematics Service Subscription is turned on

Name	TelematicsServiceInd
------	----------------------

*Base XSD Type: string

Code Value	Description
0	
1	

Process Credit Decision

TermLength

Term Length

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

Terms

Indicates terms of agreement

Name	Terms
*Base XSD Type: string	

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	

Tier

These field(s) use this type: Tier.

Process Credit Decision

The loan tier as provided by the credit analyst.

Name	Tier
------	------

*Base XSD Type: string

TradeInInd

These field(s) use this type: TradeInInd.

Identifies vehicle being traded-in

Name	TradeInInd
------	------------

*Base XSD Type: string

Code Value	Description
0	
1	

TransferOfObligation

These field(s) use this type: TransferOfObligation.

Free form text field Indicating a transfer of obligation from one consumer to another or one business to another.

Name	TransferOfObligation
------	----------------------

*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
------	------------------

Process Credit Decision

*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
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

Process Credit Decision

TrimCode

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

Manufacturer assigned trim code

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

*Base XSD Type: string

Type

Type

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

*Base XSD Type: string

UOM

Units of Measure - ea=Each; bx=Box; case=Case; ctn=Carton; gal=Gallon; qt=Quart; pt=Pint; ft=Feet; yd=Yard; in=Inch; L=Liter; m=Meter; cm=Centimeter; kg=Kilograms; g=grams; other=Other

Name	UOM
------	-----

*Base XSD Type: string

Code Value	Description
ea	Each
bx	Box
case	Case
ctn	Carton
gal	Gallon
qt	Quart

Process Credit Decision

Code Value	Description
pt	Pint
ft	ft = feet
yd	yd = yard
in	in = inch
L	"L" = Canceled
m	m = meter
cm	cm = centimeter
kg	Kilogram
g	Gram
other	
tn	Ton
km	kilometers
mi	miles
hp	horsepower
kw	kilowatt

UrbanizationCode

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

Geographic definition of a metropolitan or suburban area

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

Base XSD Type: string

Process Credit Decision

URI

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

URI

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

*Base XSD Type: anyURI

UsedVehicleCertificationNumber

These field(s) use this type: UsedVehicleCertificationNumber.

Certification number verifying certification.

Name	UsedVehicleCertificationNumber
------	--------------------------------

*Base XSD Type: string

VehicleDemoInd

These field(s) use this type: VehicleDemoInd.

Indicates whether vehicle was ever a demo

Name	VehicleDemoInd
------	----------------

*Base XSD Type: string

Code Value	Description
0	
1	

VehicleNote

These field(s) use this type: VehicleNote.

Process Credit Decision

Any vehicle related notes

Name	VehicleNote
------	-------------

*Base XSD Type: string

VehicleOwnership

These field(s) use this type: VehicleOwnership.

Designation of actual owners(s) of the purchased vehicle. This may be different from the entity signing the contract.

Name	VehicleOwnership
------	------------------

*Base XSD Type: string

Code Value	Description
Individual Applicant	Represents the individual applicant is the owner of the vehicle
Co-Applicant	Represents the co-applicant is the owner of the vehicle.
Joint	Represents that both individual applicant and co-applicant is the owner of the vehicle.
Other	Other
N/A	Not Applicable

VehiclePricingType

These field(s) use this type: VehiclePricingType.

Designates type of pricing for vehicle

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

*Base XSD Type: string

Process Credit Decision

Code Value	Description
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	
Other	Other
Selling Price	
Cap Cost	
Total Option Price	
Total Option Cost	
Retail	
N/A	Not Applicable
MSRP Discount	

Process Credit Decision

Code Value	Description
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.

VehicleStock

These field(s) use this type: VehicleStock.

Dealer assigned vehicle stock number

Name	VehicleStock
------	--------------

*Base XSD Type: string

VehicleUse

These field(s) use this type: VehicleUse.

Indicates the use of the vehicle (i.e., Agricultural, Commercial, Personal, Other).

Name	VehicleUse
------	------------

*Base XSD Type: string

VehicleUseCode

Process Credit Decision

The use of a particular vehicle

Name	VehicleUseCode
------	----------------

*Base XSD Type: string

Code Value	Description
Demonstration	Vehicle was used as demonstration model.
Daily Rental	Used as a rental or loaner car.
Personal	Used for personal or individual use.
Household	Vehicle information related to the household vehicle
Other	Other
Not Applicable	Not applicable.
Off Lease	

VIN

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

Federally defined 17 position vehicle identification number

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

*Base XSD Type: string

Year

Year

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

*Base XSD Type: gYear

Process Credit Decision

ZoneCode

These field(s) use this type: ZoneCode.

Manufacturer Assigned Zone Code

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

*Base XSD Type: string

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.

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.

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Name	ApplicationArea
Type	ApplicationArea
Nilable	no
Abstract	no

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]
</ApplicationArea>
```

CreditDecision

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

Process Credit Decision

Name	CreditDecision
Type	CreditDecision
Nilable	no
Abstract	no

XML Instance Representation

```
<CreditDecision>
  <Header> ... </Header> [1]
  <Detail> ... </Detail> [1]
</CreditDecision>
```

Detail

Name	Detail
Type	CreditDecisionDetail
Nilable	no
Abstract	no

XML Instance Representation

```
<Detail>
  <CreditVehicle> CreditVehicle </CreditVehicle> [0..1]
  <IndividualApplicant> IndividualApplicantPartyExtended </IndividualApplicant> [0..1]
  <Co-Applicant> Co-ApplicantPartyExtended </Co-Applicant> [0..*]
  <OrganizationalApplicant> OrganizationalApplicantPartyExtended </OrganizationalApplicant> [0..1]
  <PrimaryDriver> CreditPrimaryDriver </PrimaryDriver> [0..1]
  <Financing> ApplicationFinancing </Financing> [0..1]
  <Decision> Decision </Decision> [1]
</Detail>
```

Header

Process Credit Decision

Name	Header
Type	CreditDecisionHeader
Nilable	no
Abstract	no

XML Instance Representation

```
<Header>
  <DocumentDateTime> DocumentDateTime </DocumentDateTime> [0..1]
  <SecondaryPassword> SecondaryPassword </SecondaryPassword> [0..1]
  <SecondaryDealerNumber> SecondaryDealerNumber </SecondaryDealerNumber> [0..1]
  <DocumentId> DocumentId </DocumentId> [1]
  <FinanceCompany> ExpandedFinanceParty </FinanceCompany> [1]
  <Dealer> DealerParty </Dealer> [0..1]
  <ApplicationStatus> ApplicationStatus </ApplicationStatus> [1]
  <ApplicationNumber> ApplicationNumber </ApplicationNumber> [0..*]
  <ApplicationSource> ApplicationSource </ApplicationSource> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
  <DecisionId> DecisionId </DecisionId> [0..1]
</Header>
```

Process

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

The Process verb is used to request processing of the associated noun by the receiving application or business to party. In a typical external exchange scenario a Process BOD is considered to be a legally binding message. For example, if a customer sends a ProcessPurchaseOrder BOD to a supplier and the supplier acknowledges with a positive AcknowledgePurchaseOrder, then the customer is obligated to fulfill the agreement, unless of course other BODs are allowed to cancel or change the original order.

Name	Process
Type	Process
Nilable	no
Abstract	no

Process Credit Decision

XML Instance Representation

```
<Process
confirm="ConfirmType [0..1]"
acknowledge="AcknowledgementType [0..1]">
  <Criteria> ActionExpressionCriteria </Criteria> [0..1]
</Process>
```

ProcessCreditDecision

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

Name	ProcessCreditDecision
Type	ProcessCreditDecision
Nillable	no
Abstract	no

XML Instance Representation

```
<ProcessCreditDecision
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> ProcessCreditDecisionDataArea </DataArea> [1]
</ProcessCreditDecision>
```

Verb

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

Name	Verb
Type	Verb

Process Credit Decision

Nilable	no
Abstract	yes

XML Instance Representation

<Verb/>
