



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

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



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# Process Credit Contract

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## Process Credit Contract Guidelines

### Overview

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

Implementation Guidelines provide detailed information regarding the structure and meaning of the Process Credit Contract BOD and corresponds directly to the Process Credit Contract 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 Contract Implementation Guidelines must be used in concert with the Process Credit Contract 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 Contract schema, please download the appropriate STAR schema repository from the XML portion of the STAR website ([www.starstandard.org](http://www.starstandard.org)). Prior to downloading the schema, users are encouraged to download the STAR XML Reference/Implementation document also located on the XML portion of the STAR website. This document provides an overview of the STAR BOD development methodology, how to download and read STAR schema, and various frequently asked questions related to the implementation of STAR BODs.

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

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

### Schema Field Usage

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

---

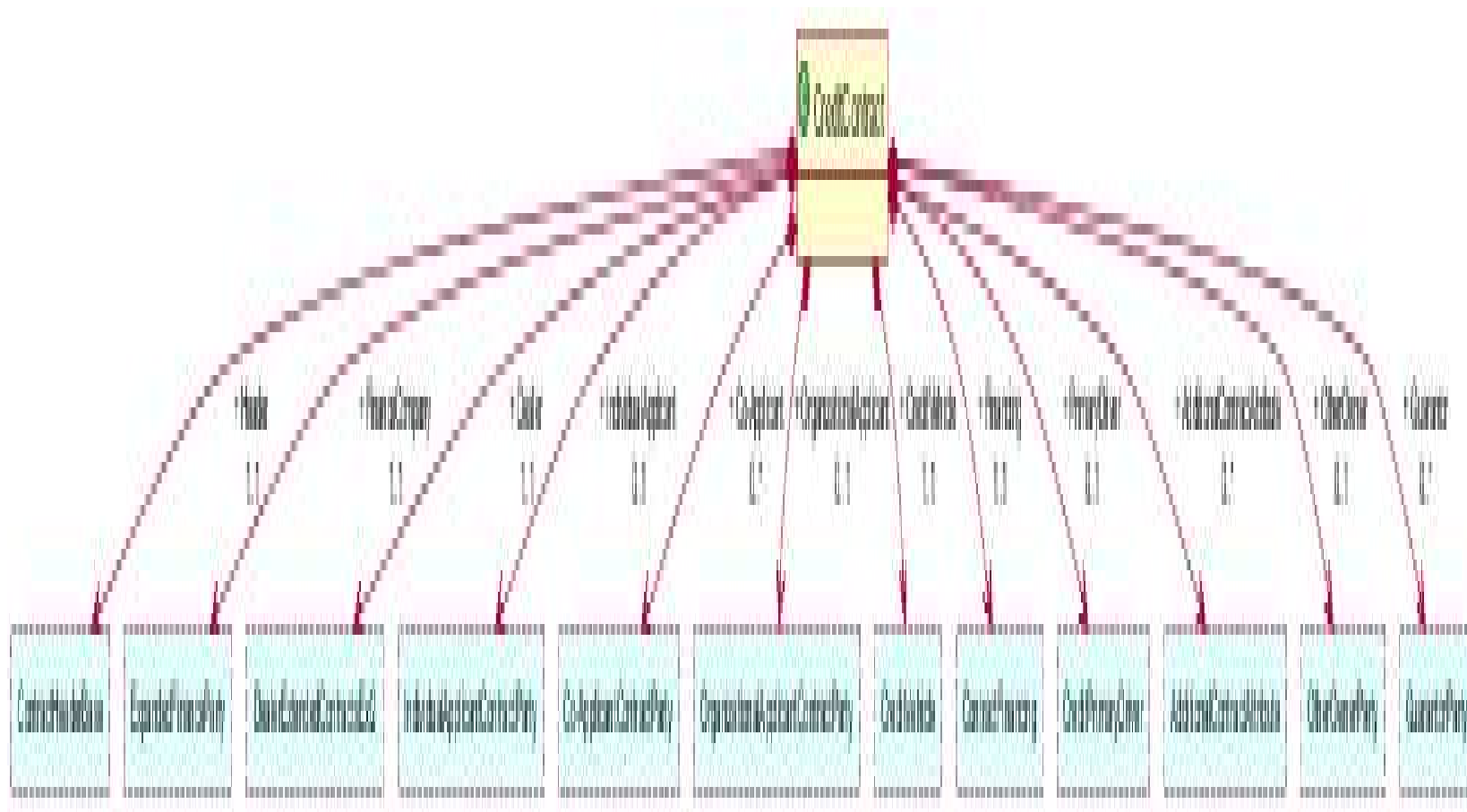
### **Business Scenario**

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



### Relationship Diagram

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



### Schema Document Properties

#### Declared Namespaces

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

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

### 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.

#### AccountBalanceAmount

These field(s) use this type: AccountBalanceAmount.

The bank account balance amount.

<b>Name</b>	AccountBalanceAmount
<b>Abstract</b>	no

#### XML Instance Representation

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

#### AccountId

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

Identifies an account number or similary identifier.

<b>Name</b>	AccountId
<b>Abstract</b>	no

#### XML Instance Representation

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

## Process Credit Contract

### AcknowledgableVerb

<b>Name</b>	AcknowledgableVerb
<b>Abstract</b>	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.

<b>Name</b>	ActionExpressionCriteria
<b>Abstract</b>	no

#### Attributes

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
expressionLanguage		R	

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Expression		R	

### XML Instance Representation

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

## ActionVerb

<b>Name</b>	ActionVerb
<b>Abstract</b>	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]  
</...>
```

## Process Credit Contract

---

### AdditionalContractAttribute

These field(s) use this type: AdditionalContractAttribute.

The AdditionalContractAttribute component represents additional items to the contract that facilitate validation and discounting of finance plan.

<b>Name</b>	<b>AdditionalContractAttribute</b>
<b>Abstract</b>	<b>no</b>

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
AttributeName	Name of the attribute used to facilitate validation and discounting of the finance plan.	O	
AttributeValue	Value of the attribute used to facilitate validation and discounting of the finance plan.	O	

#### XML Instance Representation

```
<...>  
  <AttributeName> AttributeName </AttributeName> [0..1]  
  <AttributeValue> AttributeValue </AttributeValue> [0..1]  
</...>
```

### AdditionalSecurityDepositAmt

These field(s) use this type: AdditionalSecurityDepositAmt.

Amount of additional security deposit.

<b>Name</b>	<b>AdditionalSecurityDepositAmt</b>
<b>Abstract</b>	<b>no</b>

#### XML Instance Representation

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

## Process Credit Contract

Amount  
</...>

### Address

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

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

## Process Credit Contract

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

### AddressBase

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

#### Data Elements and Components

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

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

### AdjDepreciationAndAmortizedAmt



## Process Credit Contract

---

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

Adjusted total amount charged for the vehicle's declines in value through normal use and for other items paid over the lease term

<b>Name</b>	AdjDepreciationAndAmortizedAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## AdjMonthlyDepreciationAmt

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

Adjusted portion of monthly payment that is going toward depreciation

<b>Name</b>	AdjMonthlyDepreciationAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## AdjNetCapCostsPlusResidualAmt

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

Adjusted net capitalized cost plus residual amount

<b>Name</b>	AdjNetCapCostsPlusResidualAmt
<b>Abstract</b>	no

## Process Credit Contract

---

### XML Instance Representation

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

### AdjustedResidualPercentage

These field(s) use this type: AdjustedResidualPercentage.

Final residual percentage after deduction or adjustment

<b>Name</b>	AdjustedResidualPercentage
<b>Abstract</b>	no

### XML Instance Representation

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

### Age

These field(s) use this type: Age.

Age of Business Party.

<b>Name</b>	Age
<b>Abstract</b>	no

### XML Instance Representation

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

### AggregateCashPrice

## Process Credit Contract

---

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

Calculated Field: Net price delivered plus other charges.

<b>Name</b>	<b>AggregateCashPrice</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## AlternatePartyId

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

### Data Elements and Components

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

### XML Instance Representation

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

## Amortization

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

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

<b>Name</b>	<b>Amortization</b>
-------------	---------------------

## Process Credit Contract

**Abstract** no

### Attributes

Field / Component	Description	R/O	Business Rule
period		R	

### XML Instance Representation

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

## AmountFinanced

## Process Credit Contract

---

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

The total amount financed.

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

### XML Instance Representation

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

## AmountToDeferredDownPayment

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

Amount of loan applied to a deferred down payment.

<b>Name</b>	AmountToDeferredDownPayment
<b>Abstract</b>	no

### XML Instance Representation

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

## AnnualMilesAllowed

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

The number allowed annually for a balloon contract.

<b>Name</b>	AnnualMilesAllowed
<b>Abstract</b>	no

## Process Credit Contract

---

### XML Instance Representation

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

### AnnualPercentageRate

These field(s) use this type: AnnualPercentageRate.

Annual percentage rate.

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

### XML Instance Representation

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

### ApplicationArea

These field(s) use this type: ApplicationArea.

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

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Sender	Identifies characteristics and control identifiers that relate to the application that created the Business Object Document. The sender area can indicate the logical location of the application and/or database server, the application, and the task that was processing to create the BOD.	R	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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	Date/Time 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]  
  <BODId> Code </BODId> [0..1]  
  <Destination> Destination </Destination> [1]  
</...>
```

## Process Credit Contract

---

### ApplicationNumber

These field(s) use this type: ApplicationNumber.

Manufacturer assigned application number.

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

#### Attributes

Field / Component	Description	R/O	Business Rule
desc		R	

### XML Instance Representation

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

### AttributeName

These field(s) use this type: AttributeName.

Name of the attribute used to facilitate validation and discounting of the finance plan.

<b>Name</b>	AttributeName
<b>Abstract</b>	no

### XML Instance Representation

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



## Process Credit Contract

---

### AttributeValue

These field(s) use this type: AttributeValue.

Value of the attribute used to facilitate validation and discounting of the finance plan.

<b>Name</b>	AttributeValue
<b>Abstract</b>	no

### XML Instance Representation

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

### AutoBroker

These field(s) use this type: AutoBroker.

<b>Name</b>	AutoBroker
<b>Abstract</b>	no

### Data Elements and Components

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

## Process Credit Contract

### 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]
  <OrganizationContact> OrganizationContact </OrganizationContact> [0..1]
</...>
```

### AutomaticPayment

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

The AutomaticPayment component represents electronic funds transfers (EFT) or payroll deductions. This component would be used if the applicant elects not to pay manually.

<b>Name</b>	<b>AutomaticPayment</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PayrollDeduction	This component reflects payroll deduction information for applicants that O are employees of the OEM, finance source, etc. that have elected to have payments automatically deducted from their payroll.		
EFT	The EFT component represents the applicant's electronic funds transfer (EFT) information allowing the applicant to make payments on an automated basis.	O	

### XML Instance Representation

```
<...>
  <PayrollDeduction> PayrollDeduction </PayrollDeduction> [0..1]
  <EFT> EFT </EFT> [0..1]
</...>
```

## Process Credit Contract

---

### BalanceAmount

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

Remaining balance on Current Vehicle

<b>Name</b>	BalanceAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### BalloonResidualAmount

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

The estimated amount of the vehicle at contract end.

<b>Name</b>	BalloonResidualAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### BalloonResidualPercentage

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

The estimated percent of value at contract end

## Process Credit Contract

<b>Name</b>	BalloonResidualPercentage
-------------	---------------------------

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

### XML Instance Representation

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

## Bank

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

<b>Name</b>	Bank
-------------	------

<b>Abstract</b>	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	
BankIdType	The identifier standard used for Bank ID, e.g., ABA, SortCode, etc.	O	
BranchName	Name of the bank branch.	O	
BranchId	Branch identifier	O	
BankAccount	Bank account information	O	
Contact	Organizational Party contact.	O	

### XML Instance Representation

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

## Process Credit Contract

```
<BankName> BankName </BankName> [0..1]
<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**.

<b>Name</b>	<b>BankAccount</b>
<b>Abstract</b>	<b>no</b>

### 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 Contract

---

### BaseInterestRate

These field(s) use this type: BaseInterestRate.

The base interest rate before any pre-paid interest or additional costs of financing.

<b>Name</b>	BaseInterestRate
<b>Abstract</b>	no

### XML Instance Representation

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

### BasePaymentAmount

These field(s) use this type: BasePaymentAmount.

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

<b>Name</b>	BasePaymentAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### BaseResidualAmount

These field(s) use this type: BaseResidualAmount.

The value of the vehicle at the end of the Lease, not including any purchased mileage charges.

<b>Name</b>	BaseResidualAmount
-------------	--------------------

## Process Credit Contract

---

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

### XML Instance Representation

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

### BaseVehicleCashPrice

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

The price of the vehicle before additional charges.

<b>Name</b>	<b>BaseVehicleCashPrice</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### BodilyInjuryPremium

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

Bodily injury premium.

<b>Name</b>	<b>BodilyInjuryPremium</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

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

### BodilyInjuryUnits

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

Bodily Injury Units

<b>Name</b>	BodilyInjuryUnits
<b>Abstract</b>	no

### XML Instance Representation

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

### BranchId

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

Branch Identifier

<b>Name</b>	BranchId
<b>Abstract</b>	no

### XML Instance Representation

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

### BrandedInfo

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

<b>Name</b>	BrandedInfo
-------------	-------------



## Process Credit Contract

**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	
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

### XML Instance Representation

```
<...>
```

## Process Credit Contract

StateOrProvince  
</...>

### BusinessObjectDocument

<b>Name</b>	BusinessObjectDocument
<b>Abstract</b>	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 Contract

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]  
</...>
```

### BuyPercentageRateAdjGroup

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

Communicates any adjustments to the buy rate

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

### Data Elements and Components

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

## Process Credit Contract

### XML Instance Representation

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

### BuyPercentageRateAdjPercent

These field(s) use this type: BuyPercentageRateAdjPercent.

Percentage adjustment applied to buy rate

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

### XML Instance Representation

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

### BuyPercentageRateAdjustment

These field(s) use this type: BuyPercentageRateAdjustment.

Communicates any adjustments to the buy rate.

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

### Data Elements and Components

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

## Process Credit Contract

### XML Instance Representation

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

### CanadaACRPercentage

These field(s) use this type: CanadaACRPercentage.

Required for Quebec only. The actual cost of the financing.

<b>Name</b>	CanadaACRPercentage
<b>Abstract</b>	no

### XML Instance Representation

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

### CanadianCalculatedValues

These field(s) use this type: CanadianCalculatedValues.

Values of the contract calculated specifically for Canadian requirements.

<b>Name</b>	CanadianCalculatedValues
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
NetPriceDelivered	Calculated Field: Cash price of vehicle minus total downpayment.	O	
AggregateCashPrice	Calculated Field: Net price delivered plus other charges.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
CostOfBorrowingAmount	Calculated Field: Value given by you minus value received by you.	O	
ValueGivenByYouAmount	Calculated Field: Cash plus rebates plus gross trade-in plus total time balance (this is the same as total of payment).	O	
ValueReceivedByYouAmount	Calculated Field: Total price of vehicle amount minus selling price of vehicle amount minus documentation fee minus lien on trade plus cash price of vehicle amount.	O	
CashValueOfLeasedGoodsAmount	Calculated Field: Leased vehicle amount minus incentives to cash customer.	O	
SumOfOtherAdvancesAmount	Calculated Field: Credit life plus accident health plus extended warranty plus other.	O	
LeaseCapitalizedAmount	Calculated Field: Cash value of leased goods plus sum of other advances minus cash down minus gross trade minus rebates.	O	
TotalAmtOfNonRefundablePymts	Calculated Field: Total of all monthly payments, excluding taxes plus documentation fees plus cash down plus gross trade plus rebates (i.e. Refundable Security Deposit only).	O	
TotalAmountOfAdvances	Calculated Field: Cash value of leased goods plus sum of other advances.	O	
ImplicitFinanceChargesAmount	Calculated Field: Total of non-refundable payments plus residual value minus total advances. This is NOT a FINANCE CHARGE.	O	
TotalCostOfTerm	Total cost of purchase of the vehicle.	O	
TotalPSTAndGSTOnCashPriceOfVeh	Provincial Sales Taxes and Goods and Services Taxes associated with the Cash Price of the Vehicle.	O	
CashPriceOfVehInclOfPSTAndGST	Cash Price of Vehicle inclusive of Provincial Sales Taxes and Goods and Services Taxes associated with the Cash Price of Vehicle.	O	
TotalPSTAndGSTPayOnOtherItms	Provincial Sales Taxes and Goods and Services Taxes associated with other items excluding Provincial Sales Taxes and Goods and Services Taxes associated with Cash Price of the Vehicle.	O	
TotalCashAndRebateAmount	The total amount of Cash and Rebates.	O	

# Process Credit Contract

## XML Instance Representation

```
<...>
  <NetPriceDelivered> NetPriceDelivered </NetPriceDelivered> [0..1]
  <AggregateCashPrice> AggregateCashPrice </AggregateCashPrice> [0..1]
  <CostOfBorrowingAmount> CostOfBorrowingAmount </CostOfBorrowingAmount> [0..1]
  <ValueGivenByYouAmount> ValueGivenByYouAmount </ValueGivenByYouAmount> [0..1]
  <ValueReceivedByYouAmount> ValueReceivedByYouAmount </ValueReceivedByYouAmount> [0..1]
  <CashValueOfLeasedGoodsAmount> CashValueOfLeasedGoodsAmount </CashValueOfLeasedGoodsAmount> [0..1]
  <SumOfOtherAdvancesAmount> SumOfOtherAdvancesAmount </SumOfOtherAdvancesAmount> [0..1]
  <LeaseCapitalizedAmount> LeaseCapitalizedAmount </LeaseCapitalizedAmount> [0..1]
  <TotalAmtOfNonRefundablePymts> TotalAmtOfNonRefundablePymts </TotalAmtOfNonRefundablePymts> [0..1]
  <TotalAmountOfAdvances> TotalAmountOfAdvances </TotalAmountOfAdvances> [0..1]
  <ImplicitFinanceChargesAmount> ImplicitFinanceChargesAmount </ImplicitFinanceChargesAmount> [0..1]
  <TotalCostOfTerm> TotalCostOfTerm </TotalCostOfTerm> [0..1]
  <TotalPSTAndGSTOnCashPriceOfVeh> TotalPSTAndGSTOnCashPriceOfVeh </TotalPSTAndGSTOnCashPriceOfVeh> [0..1]
  <CashPriceOfVehInclOfPSTAndGST> CashPriceOfVehInclOfPSTAndGST </CashPriceOfVehInclOfPSTAndGST> [0..1]
  <TotalPSTAndGSTPayOnOtherItms> TotalPSTAndGSTPayOnOtherItms </TotalPSTAndGSTPayOnOtherItms> [0..1]
  <TotalCashAndRebateAmount> TotalCashAndRebateAmount </TotalCashAndRebateAmount> [0..1]
</...>
```

## CapReductionCashDownpaymentAmt

These field(s) use this type: CapReductionCashDownpaymentAmt.

Amount of cash downpayment remaining after the allocation to cover upfront costs on a lease.

Name	CapReductionCashDownpaymentAmt
Abstract	no

## XML Instance Representation

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

## CapReductionCrdtCrdDwnPmtAmt

## Process Credit Contract

---

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

Amount of credit card downpayment remaining after the allocation to cover upfront costs on a lease.

<b>Name</b>	CapReductionCrdtCrdDwnPmtAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## CapReductionMfgRebateAmt

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

Amount of rebate downpayment remaining after the allocation to cover upfront costs on a lease.

<b>Name</b>	CapReductionMfgRebateAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## CapReductionOtherDownPmtAmt

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

Amount of other down payment applied to capitalized cost reduction (for lease)

<b>Name</b>	CapReductionOtherDownPmtAmt
<b>Abstract</b>	no



## Process Credit Contract

---

### XML Instance Representation

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

### CapReductNetTradeDownpymtAmt

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

Amount of Net Trade downpayment remaining after the allocation to cover upfront costs on a lease.

<b>Name</b>	CapReductNetTradeDownpymtAmt
<b>Abstract</b>	no

### XML Instance Representation

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

### CashDownPayment

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

The amount of cash paid down.

<b>Name</b>	CashDownPayment
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

### CashOutAmount

These field(s) use this type: CashOutAmount.

Amount of net trade paid out to customer as cash.

<b>Name</b>	<b>CashOutAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

### CashPriceInclusion

These field(s) use this type: CashPriceInclusion.

The CashPriceInclusion component represents a description of an amount for items included in the vehicle cash price.

<b>Name</b>	<b>CashPriceInclusion</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
CashPriceInclusionDesc	Description of item included in the vehicle cash price.	R	
CashPriceInclusionAmount	Amount for item included in the vehicle cash price.	R	
CashPriceInclusionType	Identifies whether or not the cash price is the base or total.	O	
CashPriceInclusionDetail	Further description of the item defined in the cash price inclusion category.	O	

## Process Credit Contract

---

### XML Instance Representation

```
<...>
  <CashPriceInclusionDesc> CashPriceInclusionDesc </CashPriceInclusionDesc> [1]
  <CashPriceInclusionAmount> CashPriceInclusionAmount </CashPriceInclusionAmount> [1]
  <CashPriceInclusionType> CashPriceInclusionType </CashPriceInclusionType> [0..1]
  <CashPriceInclusionDetail> CashPriceInclusionDetail </CashPriceInclusionDetail> [0..1]
</...>
```

### CashPriceInclusionAmount

These field(s) use this type: CashPriceInclusionAmount.

Amount for item included in the vehicle cash price.

<b>Name</b>	CashPriceInclusionAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### CashPriceInclusionDesc

These field(s) use this type: CashPriceInclusionDesc.

Description of item included in the vehicle cash price.

<b>Name</b>	CashPriceInclusionDesc
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

Description  
</...>

### CashPriceInclusionDetail

These field(s) use this type: CashPriceInclusionDetail.

Further description of the item defined in the cash price inclusion category.

<b>Name</b>	CashPriceInclusionDetail
<b>Abstract</b>	no

### XML Instance Representation

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

### CashPriceOfVehInclOfPSTAndGST

These field(s) use this type: CashPriceOfVehInclOfPSTAndGST.

Cash Price of Vehicle inclusive of Provincial Sales Taxes and Goods and Services Taxes associated with the Cash Price of Vehicle.

<b>Name</b>	CashPriceOfVehInclOfPSTAndGST
<b>Abstract</b>	no

### XML Instance Representation

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

### CashValueOfLeasedGoodsAmount

These field(s) use this type: CashValueOfLeasedGoodsAmount.

## Process Credit Contract

Calculated Field: Leased vehicle amount minus incentives to cash customer.

<b>Name</b>	<b>CashValueOfLeasedGoodsAmount</b>
<b>Abstract</b>	<b>no</b>

### 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.

<b>Name</b>	<b>Chassis</b>
<b>Abstract</b>	<b>no</b>

### 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

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

## ChassisMake

## Process Credit Contract

---

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

Make of the chassis.

<b>Name</b>	ChassisMake
<b>Abstract</b>	no

### XML Instance Representation

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

## ChassisModel

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

Model of the chassis.

<b>Name</b>	ChassisModel
<b>Abstract</b>	no

### XML Instance Representation

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

## Co-ApplicantContractParty

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

<b>Name</b>	Co-ApplicantContractParty
<b>Abstract</b>	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	
Address	Individual party address	R	
Contact	Individual party contact information	O	Only in the case of Individual Applicants, the following business rules apply:  Please note that although the Schema shows this as an Optional component, in this BOD usage, it should be Required.
Demographics		O	
MarketingMailInd	Indicates customers whom have requested no marketing mail	O	
EmployeeProgramType	Identifies the type of employee program.	O	
EmploymentType	Identifies if the individual is employed by an OEM, Dealer, Finance Company or Partner	O	
Privacy	Any privacy rights the party has subscribed to or opted out of.	O	
MfgDealerInd	Indicators that the Business Party is an employed by a Manufacture or Dealer.	O	
PrimaryDriverInd	Identifies the customer as the primary driver.	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.
RelationshipDescription	Free form text describing the relationship of the Business Party to the primary Party.	O	
PreferredLanguage	Language in which customer prefers to receive correspondence.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
NonSigningSpouseName	A text field to capture name of non-signing spouse. This field applies only to the individual applicant	O	
Employer	The Employer component represents the Applicant's employment information.	O	
ReturnLeaseCustomerInd	Indicates whether this customer is turning in a lease and getting a new lease.	O	
GSTRegistrantInd	Indicates whether applicant is a GST registrant.	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [1]
  <Address> IndividualApplicantAddress </Address> [1..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Demographics> ContractDemographics </Demographics> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <EmployeeProgramType> EmployeeProgramType </EmployeeProgramType> [0..1]
  <EmploymentType> EmploymentType </EmploymentType> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
  <MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
  <PreferredLanguage> PreferredLanguage </PreferredLanguage> [0..1]
  <NonSigningSpouseName> NonSigningSpouseName </NonSigningSpouseName> [0..1]
  <Employer> EmployerParty </Employer> [0..1]
  <ReturnLeaseCustomerInd> ReturnLeaseCustomerInd </ReturnLeaseCustomerInd> [0..1]
  <GSTRegistrantInd> GSTRegistrantInd </GSTRegistrantInd> [0..1]
</...>
```

### CodeType



## Process Credit Contract

---

Unique code name

<b>Name</b>	<b>CodeType</b>
<b>Abstract</b>	no

### Attributes

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

### ConfirmableVerb

<b>Name</b>	<b>ConfirmableVerb</b>
<b>Abstract</b>	no

## Process Credit Contract

### 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]"/>
```

### ConfirmationComponent

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

The Confirmation component represents the confirmation of the consumer's vehicle insurance.

<b>Name</b>	<b>ConfirmationComponent</b>
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
ConfirmationEntity	Indicates whether the confirmation was performed with the insurance company or the insurance agent.	O	
ConfirmedWith	Person at insurance company or agency with whom insurance was confirmed.	O	
ConfirmedBy	Person who confirmed with the insurance company or agency.	O	
ConfirmationDate	Date of insurance confirmation.	O	YYYY-MM-DD

## Process Credit Contract

### XML Instance Representation

```
<...>
  <ConfirmationEntity> ConfirmationEntity </ConfirmationEntity> [0..1]
  <ConfirmedWith> ConfirmedWith </ConfirmedWith> [0..1]
  <ConfirmedBy> ConfirmedBy </ConfirmedBy> [0..1]
  <ConfirmationDate> ConfirmationDate </ConfirmationDate> [0..1]
</...>
```

### ContactBase

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

### 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	

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

## Process Credit Contract

---

### ContractCoverageAmount

These field(s) use this type: ContractCoverageAmount.

Dollar amount of coverage provided by service contract for example "Damage up to \$40,000".

Name	ContractCoverageAmount
Abstract	no

#### XML Instance Representation

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

### ContractDeductible

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

Amount of Contract Deductible

Name	ContractDeductible
Abstract	no

#### XML Instance Representation

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

### ContractDemographics

These field(s) use this type: Demographics.

Name	ContractDemographics
------	----------------------

## Process Credit Contract

**Abstract** no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
BirthDate	Birth date of party	O	
FirstTimeBuyerInd		O	
MaritalSignature	Marital status disclosure (i.e., Wisconsin.	O	
Age	Age of Business Party.	O	
MaritalStatus	Identifies marital status of customer.	O	

### XML Instance Representation

```
<...>
  <BirthDate> BirthDate </BirthDate> [0..1]
  <FirstTimeBuyerInd> FirstTimeBuyerInd </FirstTimeBuyerInd> [0..1]
  <MaritalSignature> MaritalSignature </MaritalSignature> [0..1]
  <Age> Age </Age> [0..1]
  <MaritalStatus> MaritalStatus </MaritalStatus> [0..1]
</...>
```

## ContractFinancing

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

**Name** ContractFinancing

**Abstract** no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
ContractDate	Contract effective date.	R	YYYY-MM-DD

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
ContractTerm	The total duration of the contract.	R	
BaseVehicleCashPrice	The price of the vehicle before additional charges.	O	
HardAddSellingPrice	Physical equipment added to the vehicle.	O	
TotalVehicleCashPrice	Total vehicle price defined on contract.	O	
TotalDownPaymentAmount	Total down payment amount or amount of cap cost reduction.	O	
DeferredDownPaymentAmount	The amount of down payment deferred until a later time.	O	
DeferredUntilDate	The date the deferred down payment will be paid.	O	
CashDownPayment	The amount of cash paid down.	O	
ManufacturerRebateAmount	Manufacturer rebate amount.	O	
ThirdPartyRebateAmount	Rebate provided by non-manufacturer.	O	
OtherDownPaymentDescription	Deprecated. Use: OtherDownPaymentGroup Free form text description of Other Down Payments.	O	
OtherDownPaymentAmount	Deprecated. Use: OtherDownPaymentGroup Amount of other downpayment (i.e., Manufacturer Rebate, Deferred Downpayment).	O	
UnpaidBalance	Total cash price minus total cash down.	O	
TotalOtherCharges	Total amount of other charges (e.g., Gap Policy).	O	
TotalAmountPaidOnYourBehalf	The total fees, charges, taxes, insurance paid to others on your behalf.	O	
TotalAmtPaidToPublicOfficials	The total amount paid to public officials	O	
AmountFinanced	The total amount financed.	O	
TotalOtherCreditorCharges	Total amount of other creditor charges.	O	
InterestCommencementDate	The date the customer's interest begins	O	
AnnualMilesAllowed	The number allowed annually for a contract or lease agreement.	O	
ExcessMileageRate	The rate charged per mile over the annual miles allowed.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
FederalTILDisclosures	Federal Truth In Lending Disclosures	R	
ProgramsAndRates	The ProgramsAndRates component represents vehicle and finance programs/rates associated with the contract or lease agreement for the vehicle.	O	
Tax	Tax associated with the financing	O	
Fee	Fees associated with the financing.	O	
OtherCharges	Other charges associated with the financing.	O	
OtherCreditorCharges	Other creditor chargescharges associated with the financing.	O	
Insurance	Insurance information associated with the vehicle.	O	
ServiceContract	Service contract associated with the vehicle.	O	
TradeIn	Vehicle being traded in.	O	
TotalCashDownPaymentAmount	Total amount of cash paid and rebates applied.	O	
TotalAmountPaidToInsuranceCo	Total amount paid to insurance companies.	O	
MaturityDate	Month and year of contract maturity.	O	
SecurityDepositAmount	Security deposit amount is the amount paid to cover damage, excess mileage or excess wear and tear on a leased vehicle. This is the total security deposit amount, i.e. the sum of the StandardSecurityDepositAmount and the AdditionalSecurityDepositAmt.	O	
DepreciationAndAmortizedAmts	The total amount charged for the vehicle's declines in value through normal use and for other items paid over the Lease Term.	O	
TotalAmtOfBaseMonthlyPayments	The Depreciation and any Amortized Amounts plus the Rent Charge. This is the sum of all payments minus the Use tax.	O	
TotalEstimatedFeesAndTaxesAmt	Total Amount Lessee agrees to pay for official fees and taxes over the Lease Term.	O	
NumberOfTaxCredits	The number of tax credits.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
ResidualAmount	The value of the vehicle at the end of the Lease including package discounts and purchased mileage charges.	O	
BaseResidualAmount	The value of the vehicle at the end of the Lease, not including any purchased mileage charges.	O	
DealerRebateAmount	Vehicle rebate via dealer.	O	
DealerComments	Comments about the deal from the dealer to the finance source.	O	
FinalPaymentDate	Date when the final payment of a contract is due.	O	
AutomaticPayment	The AutomaticPayment component represents electronic funds transfers (EFT) or payroll deductions. This component would be used if the applicant elects not to pay manually.	O	
Warranty	The Warranty Component represents information about the OEM warranty on the vehicle.	O	
SellerAssistedLoan	The SellerAssistedLoan represents information related to the dealer's down payment loan to the applicant.	O	
DealerRecourse	The DealerRecourse component represents the dealer's guarantee for a loan or a portion of a loan that does not meet standard credit policies.	O	
DisabilityAndLifeSubtotalAmt	Subtotal of credit life and disability premiums.	O	
DealerEstReserveAmount	The dealer reserve amount estimated by dealer.	O	
DealerEstReserveType	Identifies the category used to calculate the Dealer Reserve i.e., Flat, Standard Dealer Participation, Guaranteed Dealer Participation.	O	
RequestedTierChange	A request for a tier exemption.	O	
FinancePlanProcessingDate	Indicates the program effective date to be used for validating programs.	O	
CashPriceInclusion	Description of an amount for items included in vehicle cash price.	O	
OtherInsuranceSubtotalAmount	Subtotal of other insurance premiums.	O	
TaxExempt	Indicator whether the customer is exempt from paying sale or use tax.	O	



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
ResidualPercentageDeduction	Percentage deducted from the residual i.e., for manual transmission or commercial use.	O	
ResidualPercentageEnhancement	Percentage added to the residual, i.e. for incentives or low mileage.	O	
TotalOfMonthlyPaymentsAmount	The sum of all base monthly payments plus all monthly sales/use tax and all monthly fees.	O	
TotalDueAtSigningAmount	Total amount that the customer must pay at lease signing.	O	
MonthlyDepreciationAmount	Portion of monthly payment that is going toward depreciation.	O	
NetCapCostPlusResidualAmount	This is the net capitalized cost plus the residual amount.	O	
PurchaseOptionPrice	The price that the customer is able to purchase the vehicle for at the end of the lease.	O	
MinUnusedPurchaseDistance	The minimum number of unused purchased miles/kilometers allowed on a lease. This is equal to the standard lease mileage/kilometerage.	O	
MaxUnusedPurchaseDistance	The maximum number of unused purchased miles/kilometers allowed on a lease. This is equal to the total mileage/kilometerage for the term of the contract/lease.	O	
PaymentMethod	Indicates whether payment will be by check, payroll deduction, EFT, etc.	O	
ServiceChargeAmount	The amount charged in addition to the depreciation and any amortized amounts.	O	
NetProceedsAmount	The GrossProceedsAmount minus the wholesale payoff amount.	O	
GrossProceedsAmount	The amount that the finance source is paying the dealer for the deal. EX: If a dealer owes a buy down amount, it may be deducted from their proceeds.	O	
ContractMVP	The rating of the customer based on the credit worthiness of the customer.	O	
AutoBrokerRecipient	Identifies Auto Broker receiving fees.	O	
NoFinanceChargeDate	Date the amount financed must be paid by so that the customer does not pay a finance charge.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
TaxSubtotal	The subtotal of all taxes associated with financing.	O	
FeeSubtotal	The subtotal of all fees associated with financing.	O	
DraftNumber	Draft Number utilized for the dealer payment process.	O	
SubtotalCredits	Includes the sum of Net Trade-in, Rebate or Other Credit, and Cash Down payment. In some states this amount is disclosed separately from TotalDownPayment if it is a negative amount.	O	
RecisionPeriodInd	Indicates if there is a recision allowed to cancel out of the deal. For example, a 3-day cooling off period.	O	
DoorToDoorSaleInd	Indicates whether the vehicle sold due to a door-to-door sale.	O	
DraftAmount	The amount of the draft for the corresponding draft number.	O	
LeaseMaturityDate	The date that the lease matures.	O	
SubtotalDebitsAmount	A subtotal of specific debit items on contract.	O	In the case of California, this subtotal includes the sum of Total Cash Price, Amounts Paid to Public Officials, Amount Paid to Insurance Companies and Smog Certification Fee Paid to State.
MaximumProceedAmount	Maximum amount paid to dealer for the customer's financed or leased vehicle.	O	
CapReductionCashDownpaymentAmt	Amount of cash downpayment remaining after the allocation to cover upfront costs on a lease.	O	
CapReductionMfgRebateAmt	Amount of rebate downpayment remaining after the allocation to cover upfront costs on a lease.	O	
CapReductNetTradeDownpymtAmt	Amount of Net Trade downpayment remaining after the allocation to cover upfront costs on a lease.	O	
CanadianCalculatedValues	Values of the contract calculated specifically for Canadian requirements.	O	
TotalLeaseCost	The total cost the customer is required to pay for a lease transaction (excluding applicable lease-end fees).	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
DeliveryMileageRate	Rate charged per mile on vehicle at delivery.	O	
TotalCostOfLease	The total cost the customer is required to pay for a lease transaction (including applicable lease-end fees).	O	
TotalValueOfEnhancementItems	Total amount of approved non-residualized "soft" adds that add value to the vehicle. For example, etching, racing strips, etc.	O	
ContractIncentives	The incentives offered for this contract.	O	
TotNumOfPaymentsRemaining	The remaining total of payments to be made after receipt of the payment at inception. For Lease Only.	O	
AdjDepreciationAndAmortizedAmt	Adjusted total amount charged for the vehicle's declines in value through normal use and for other items paid over the lease term	O	
AdjMonthlyDepreciationAmt	Adjusted portion of monthly payment that is going toward depreciation.	O	
AdjNetCapCostsPlusResidualAmt	Adjusted net capitalized cost plus residual amount.	O	
EffectiveInterestRate	The interest rate for the credit contract when some insurances and fees are used in calculating the total cost of borrowing. (Used in Canadian provinces)	O	
AutoBroker	The automobile insurance broker that is selling the consumer vehicle insurance.	O	
TaxableTotOfBaseMonthlyPmtsAmt	The total amount of base monthly payments subject to tax on a lease.	O	
TaxablePaymentPercentage	Percentage of lease payment(s) that is taxable.	O	
AdjustedResidualPercentage	Final residual percentage after deduction or adjustment	O	
DemoResidualAdjustmentRate	Rate by which to adjust the residual value on a demo vehicle	O	
DemoResidualAdjustmentAmount	Amount by which to adjust the residual value on a demo vehicle (inception miles * DemoResidualAdjustmentRate, if InceptionMiles > 500)	O	
DemoMileage	Number of miles applied to Demo Residual Adjustment	O	
CreditCardDownPaymentAmount	Deprecated. Use: OtherDownPaymentGroup Amount of credit card downpayment	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
CapReductionCrdtCrdDwnPmtAmt	Deprecated. Use: OtherDownPaymentGroup Amount of credit card downpayment remaining after the allocation to cover upfront costs on a lease.	O	
CreditContractFinanceSubtotals	Identifies the various subtotal types that can occur on a contract.	O	
UpfrontCashDownpaymentAmount	Amount of cash downpayment allocated to upfront costs.	O	
UpfrontMfgRebateAmount	Amount of manufacturer rebate allocated to upfront costs	O	
UpfrontNetTradeAmount	Amount of net trade allocated to upfront costs.	O	
UpfrontCreditCardDownpymtAmt	Deprecated. Use: OtherDownPaymentGroup Amount of credit card payment allocated to upfront costs.	O	
DealerEstReserveAdvPercentage	Percentage used to calculate dealer reserve for up front participation	O	
OtherDownPaymentsGroup	The purpose of the OtherDownPaymentGroup component is to represent other downpayment information such as Manufacturer Rebate, Deferred Downpayment, Military Rebates, College Rebates, Loyalty Cash, etc.	O	
ProratedInterestPaymentAmount	Pro-rated interest payment for adjustment to payment date.	O	
LatePmtInterestRatePercentage	Interest rate charged on late payments.	O	
SellersRightToCancelDays	Number of days after the contract date during which the seller (dealer) has the right to cancel.	O	
TaxCreditGroup	Group represents a tax credits.	O	
AdditionalSecurityDepositAmt	Amount of additional security deposit.	O	
StandardSecurityDepositAmount	Amount of standard security deposit.	O	
PaymentsDeferredPeriodMeasure	The amount of time by which the vehicle payments have been deferred.	O	
BuyPercentageRateAdjGroup	Communicates any adjustments to the buy rate.	O	

### XML Instance Representation

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

## Process Credit Contract

```
<ContractTerm> Term </ContractTerm> [1]
<BaseVehicleCashPrice> BaseVehicleCashPrice </BaseVehicleCashPrice> [0..1]
<HardAddSellingPrice> HardAddSellingPrice </HardAddSellingPrice> [0..1]
<TotalVehicleCashPrice> TotalVehicleCashPrice </TotalVehicleCashPrice> [0..1]
<TotalDownPaymentAmount> TotalDownPaymentAmount </TotalDownPaymentAmount> [0..1]
<DeferredDownPaymentAmount> DeferredDownPaymentAmount </DeferredDownPaymentAmount> [0..1]
<DeferredUntilDate> DeferredUntilDate </DeferredUntilDate> [0..1]
<CashDownPayment> CashDownPayment </CashDownPayment> [0..1]
<ManufacturerRebateAmount> ManufacturerRebateAmount </ManufacturerRebateAmount> [0..1]
<ThirdPartyRebateAmount> ThirdPartyRebateAmount </ThirdPartyRebateAmount> [0..1]
<OtherDownPaymentDescription> OtherDownPaymentDescription </OtherDownPaymentDescription> [0..1]
<OtherDownPaymentAmount> OtherDownPaymentAmount </OtherDownPaymentAmount> [0..1]
<UnpaidBalance> UnpaidBalance </UnpaidBalance> [0..1]
<TotalOtherCharges> TotalOtherCharges </TotalOtherCharges> [0..1]
<TotalAmountPaidOnYourBehalf> TotalAmountPaidOnYourBehalf </TotalAmountPaidOnYourBehalf> [0..1]
<TotalAmtPaidToPublicOfficials> TotalAmtPaidToPublicOfficials </TotalAmtPaidToPublicOfficials> [0..1]
<AmountFinanced> AmountFinanced </AmountFinanced> [0..1]
<TotalOtherCreditorCharges> TotalOtherCreditorCharges </TotalOtherCreditorCharges> [0..1]
<InterestCommencementDate> InterestCommencementDate </InterestCommencementDate> [0..1]
<AnnualMilesAllowed> AnnualMilesAllowed </AnnualMilesAllowed> [0..1]
<ExcessMileageRate> ExcessMileageRate </ExcessMileageRate> [0..1]
<FederalTILDisclosures> FederalTILDisclosures </FederalTILDisclosures> [1]
<ProgramsAndRates> ProgramsAndRates </ProgramsAndRates> [0..1]
<Tax> CreditContractTax </Tax> [0..*]
<Fee> CreditContractFee </Fee> [0..*]
<OtherCharges> OtherCharges </OtherCharges> [0..*]
<OtherCreditorCharges> OtherCreditorCharges </OtherCreditorCharges> [0..*]
<Insurance> Insurance </Insurance> [0..*]
<ServiceContract> CreditServiceContract </ServiceContract> [0..*]
<TradeIn> TradeIn VehicleCredit </TradeIn> [0..*]
<TotalCashDownPaymentAmount> TotalCashDownPaymentAmount </TotalCashDownPaymentAmount> [0..1]
<TotalAmountPaidToInsuranceCo> TotalAmountPaidToInsuranceCo </TotalAmountPaidToInsuranceCo> [0..1]
<MaturityDate> MaturityDate </MaturityDate> [0..1]
<SecurityDepositAmount> SecurityDepositAmount </SecurityDepositAmount> [0..1]
<DepreciationAndAmortizedAmts> DepreciationAndAmortizedAmts </DepreciationAndAmortizedAmts> [0..1]
<TotalAmtOfBaseMonthlyPayments> TotalAmtOfBaseMonthlyPayments </TotalAmtOfBaseMonthlyPayments> [0..1]
<TotalEstimatedFeesAndTaxesAmt> TotalEstimatedFeesAndTaxesAmt </TotalEstimatedFeesAndTaxesAmt> [0..1]
```

## Process Credit Contract

<NumberOfTaxCredits> NumberOfTaxCredits </NumberOfTaxCredits> [0..1]  
<ResidualAmount> ResidualAmount </ResidualAmount> [0..1]  
<BaseResidualAmount> BaseResidualAmount </BaseResidualAmount> [0..1]  
<DealerRebateAmount> DealerRebateAmount </DealerRebateAmount> [0..1]  
<DealerComments> DealerComments </DealerComments> [0..1]  
<FinalPaymentDate> FinalPaymentDate </FinalPaymentDate> [0..1]  
<AutomaticPayment> AutomaticPayment </AutomaticPayment> [0..1]  
<Warranty> CreditContractWarranty </Warranty> [0..1]  
<SellerAssistedLoan> SellerAssistedLoan </SellerAssistedLoan> [0..1]  
<DealerRecourse> DealerRecourse </DealerRecourse> [0..1]  
<DisabilityAndLifeSubtotalAmt> DisabilityAndLifeSubtotalAmt </DisabilityAndLifeSubtotalAmt> [0..1]  
<DealerEstReserveAmount> DealerEstReserveAmount </DealerEstReserveAmount> [0..1]  
<DealerEstReserveType> DealerEstReserveType </DealerEstReserveType> [0..1]  
<RequestedTierChange> RequestedTierChange </RequestedTierChange> [0..1]  
<FinancePlanProcessingDate> FinancePlanProcessingDate </FinancePlanProcessingDate> [0..1]  
<CashPriceInclusion> CashPriceInclusion </CashPriceInclusion> [0..\*]  
<OtherInsuranceSubtotalAmount> OtherInsuranceSubtotalAmount </OtherInsuranceSubtotalAmount> [0..1]  
<TaxExempt> TaxExempt </TaxExempt> [0..1]  
<ResidualPercentageDeduction> ResidualPercentageDeduction </ResidualPercentageDeduction> [0..1]  
<ResidualPercentageEnhancement> ResidualPercentageEnhancement </ResidualPercentageEnhancement> [0..1]  
<TotalOfMonthlyPaymentsAmount> TotalOfMonthlyPaymentsAmount </TotalOfMonthlyPaymentsAmount> [0..1]  
<TotalDueAtSigningAmount> TotalDueAtSigningAmount </TotalDueAtSigningAmount> [0..1]  
<MonthlyDepreciationAmount> MonthlyDepreciationAmount </MonthlyDepreciationAmount> [0..1]  
<NetCapCostPlusResidualAmount> NetCapCostPlusResidualAmount </NetCapCostPlusResidualAmount> [0..1]  
<PurchaseOptionPrice> PurchaseOptionPrice </PurchaseOptionPrice> [0..1]  
<MinUnusedPurchaseDistance> MinUnusedPurchaseDistance </MinUnusedPurchaseDistance> [0..1]  
<MaxUnusedPurchaseDistance> MaxUnusedPurchaseDistance </MaxUnusedPurchaseDistance> [0..1]  
<PaymentMethod> PaymentMethod </PaymentMethod> [0..1]  
<ServiceChargeAmount> ServiceChargeAmount </ServiceChargeAmount> [0..1]  
<NetProceedsAmount> NetProceedsAmount </NetProceedsAmount> [0..1]  
<GrossProceedsAmount> GrossProceedsAmount </GrossProceedsAmount> [0..1]  
<ContractMVP> ContractMVP </ContractMVP> [0..1]  
<AutoBrokerRecipient> AutoBrokerRecipient </AutoBrokerRecipient> [0..1]  
<NoFinanceChargeDate> NoFinanceChargeDate </NoFinanceChargeDate> [0..1]  
<TaxSubtotal> TaxSubtotal </TaxSubtotal> [0..1]  
<FeeSubtotal> FeeSubtotal </FeeSubtotal> [0..1]  
<DraftNumber> DraftNumber </DraftNumber> [0..1]

## Process Credit Contract

```
<SubtotalCredits> SubtotalCredits </SubtotalCredits> [0..1]
<RecisionPeriodInd> RecisionPeriodInd </RecisionPeriodInd> [0..1]
<DoorToDoorSaleInd> DoorToDoorSaleInd </DoorToDoorSaleInd> [0..1]
<DraftAmount> DraftAmount </DraftAmount> [0..1]
<LeaseMaturityDate> LeaseMaturityDate </LeaseMaturityDate> [0..1]
<SubtotalDebitsAmount> SubtotalDebitsAmount </SubtotalDebitsAmount> [0..1]
<MaximumProceedAmount> MaximumProceedAmount </MaximumProceedAmount> [0..1]
<CapReductionCashDownpaymentAmt> CapReductionCashDownpaymentAmt </CapReductionCashDownpaymentAmt> [0..1]
<CapReductionMfgRebateAmt> CapReductionMfgRebateAmt </CapReductionMfgRebateAmt> [0..1]
<CapReductNetTradeDownpymtAmt> CapReductNetTradeDownpymtAmt </CapReductNetTradeDownpymtAmt> [0..1]
<CanadianCalculatedValues> CanadianCalculatedValues </CanadianCalculatedValues> [0..1]
<TotalLeaseCost> TotalLeaseCost </TotalLeaseCost> [0..1]
<DeliveryMileageRate> DeliveryMileageRate </DeliveryMileageRate> [0..1]
<TotalCostOfLease> TotalCostOfLease </TotalCostOfLease> [0..1]
<TotalValueOfEnhancementItems> TotalValueOfEnhancementItems </TotalValueOfEnhancementItems> [0..1]
<ContractIncentives> ContractIncentives </ContractIncentives> [0..*]
<TotNumOfPaymentsRemaining> TotNumOfPaymentsRemaining </TotNumOfPaymentsRemaining> [0..1]
<AdjDepreciationAndAmortizedAmt> AdjDepreciationAndAmortizedAmt </AdjDepreciationAndAmortizedAmt> [0..1]
<AdjMonthlyDepreciationAmt> AdjMonthlyDepreciationAmt </AdjMonthlyDepreciationAmt> [0..1]
<AdjNetCapCostsPlusResidualAmt> AdjNetCapCostsPlusResidualAmt </AdjNetCapCostsPlusResidualAmt> [0..1]
<EffectiveInterestRate> EffectiveInterestRate </EffectiveInterestRate> [0..1]
<AutoBroker> AutoBroker </AutoBroker> [0..1]
<TaxableTotOfBaseMonthlyPmtsAmt> TaxableTotOfBaseMonthlyPmtsAmt </TaxableTotOfBaseMonthlyPmtsAmt> [0..1]
<TaxablePaymentPercentage> TaxablePaymentPercentage </TaxablePaymentPercentage> [0..1]
<AdjustedResidualPercentage> AdjustedResidualPercentage </AdjustedResidualPercentage> [0..1]
<DemoResidualAdjustmentRate> DemoResidualAdjustmentRate </DemoResidualAdjustmentRate> [0..1]
<DemoResidualAdjustmentAmount> DemoResidualAdjustmentAmount </DemoResidualAdjustmentAmount> [0..1]
<DemoMileage> DemoMileage </DemoMileage> [0..1]
<CreditCardDownPaymentAmount> CreditCardDownPaymentAmount </CreditCardDownPaymentAmount> [0..1]
<CapReductionCrdtCrdDwnPmtAmt> CapReductionCrdtCrdDwnPmtAmt </CapReductionCrdtCrdDwnPmtAmt> [0..1]
<CreditContractFinanceSubtotals> CreditContractFinanceSubtotals </CreditContractFinanceSubtotals> [0..*]
<UpfrontCashDownpaymentAmount> UpfrontCashDownpaymentAmount </UpfrontCashDownpaymentAmount> [0..1]
<UpfrontMfgRebateAmount> UpfrontMfgRebateAmount </UpfrontMfgRebateAmount> [0..1]
<UpfrontNetTradeAmount> UpfrontNetTradeAmount </UpfrontNetTradeAmount> [0..1]
<UpfrontCreditCardDownpymtAmt> UpfrontCreditCardDownpymtAmt </UpfrontCreditCardDownpymtAmt> [0..1]
<DealerEstReserveAdvPercentage> DealerEstReserveAdvPercentage </DealerEstReserveAdvPercentage> [0..1]
<OtherDownPaymentsGroup> OtherDownPaymentsGroup </OtherDownPaymentsGroup> [0..1]
```

## Process Credit Contract

```
<ProratedInterestPaymentAmount> ProratedInterestPaymentAmount </ProratedInterestPaymentAmount> [0..1]
<LatePmtInterestRatePercentage> LatePmtInterestRatePercentage </LatePmtInterestRatePercentage> [0..1]
<SellersRightToCancelDays> SellersRightToCancelDays </SellersRightToCancelDays> [0..1]
<TaxCreditGroup> TaxCreditGroup </TaxCreditGroup> [0..1]
<AdditionalSecurityDepositAmt> AdditionalSecurityDepositAmt </AdditionalSecurityDepositAmt> [0..1]
<StandardSecurityDepositAmount> StandardSecurityDepositAmount </StandardSecurityDepositAmount> [0..1]
<PaymentsDeferredPeriodMeasure> PaymentsDeferredPeriodMeasure </PaymentsDeferredPeriodMeasure> [0..1]
<BuyPercentageRateAdjGroup> BuyPercentageRateAdjGroup </BuyPercentageRateAdjGroup> [0..1]
</...>
```

### ContractHeaderBase

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

<b>Name</b>	ContractHeaderBase
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
DocumentDateTime	Is the date and time the document was last created. This is not the date and time that the BOD message instance was created.	O	
SecondaryPassword	Secondary password used to validate access to the dealer information	O	
SecondaryDealerNumber	Identifies secondary dealer number if different than primary "Dealer Number"	O	
DocumentId	The primary DocumentId of the document for the given content.	O	
DocumentVersionNumber	Identifies the version of the document.	O	
ContractFormNumber	Identifies the type of contract.	O	
FinanceType	Type of financing. Examples may be F- Finance, L - Lease, C-Cash, 1-Retail, 2-Lease, 3-Balloon, etc.	R	



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
ApplicationType	Type of application being submitted for financing (e.g., individual, individual + co-applicant, business, business + coapplicant, employee).	R	
ApplicationNumber	Credit application number assigned by document originator.	O	
ContractExecutionState	Jurisdiction governing the contract.	O	Reference valid value rule USPS and Canadian province 2-character abbreviations.
ContractNegotiationLanguage	Language in which contract was negotiated.	O	
ProductType	Defines the finance type (e.g., single pay lease vs. monthly pay). The product type further defines the finance type.	O	
ContractFormVersion	The version of the form.	O	
ContractFormRevisionDate	The date the contract form was last revised.	O	Example: YYYY-MM-DD
DealId	The Deal Id of the sale. This is an internal number assigned by the Dealer.	O	
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	O	
SpotDeliveryInd	Indicator that the deal is a spot delivery.	O	

### XML Instance Representation

```

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

```

# Process Credit Contract

```
<ApplicationNumber> ApplicationNumber </ApplicationNumber> [0..*]  
<ContractExecutionState> ContractExecutionState </ContractExecutionState> [0..1]  
<ContractNegotiationLanguage> ContractNegotiationLanguage </ContractNegotiationLanguage> [0..1]  
<ProductType> ProductType </ProductType> [0..1]  
<ContractFormVersion> ContractFormVersion </ContractFormVersion> [0..1]  
<ContractFormRevisionDate> ContractFormRevisionDate </ContractFormRevisionDate> [0..1]  
<DealId> DealId </DealId> [0..1]  
<ApplicationStatus> ApplicationStatus </ApplicationStatus> [0..1]  
<SpotDeliveryInd> SpotDeliveryInd </SpotDeliveryInd> [0..1]  
</...>
```

## ContractId

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

Identification of Contract

Name	ContractId
Abstract	no

## XML Instance Representation

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

## ContractIncentives

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

The incentives being offered for this contract.

Name	ContractIncentives
Abstract	no

## Data Elements and Components

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
IncentiveType	The type of incentive being offered.	R	
IncentiveAmount	The amount of the incentive	R	

### XML Instance Representation

```
<...>
  <IncentiveType> IncentiveType </IncentiveType> [1]
  <IncentiveAmount> IncentiveAmount </IncentiveAmount> [1]
</...>
```

## ContractIndividualApplicantContact

These field(s) use this type: Contract.

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

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Telephone	Contact telephone numbers	O	
EMailAddress	Contact Email addresses	O	
Fax	Contact Fax numbers	O	
PreferredContactMethod	Preferred contact method	O	
ContactTime	Preferred contact time (i.e. Best day/time to reach the contact.	O	
PrimaryContactInd	Indicates if contact is primary contact	O	
PersonName		O	If the parent component and Contact component PersonName are the same, this component should not be used.
PrimaryDriverInd	Identifies customer as primary driver.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
OtherDescription	The text description of $\tilde{A}\#\hat{A}\hat{c}\hat{A}\#\hat{A}\#\text{Other}\tilde{A}\#\hat{A};\tilde{A}\#\hat{A}^3\tilde{A}\#\hat{A}_i$ 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> IndividualApplicantPersonNameExtended </PersonName> [0..1]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <OtherDescription> OtherDescription </OtherDescription> [0..1]
</...>
```

### ContractOrganizationContact

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

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

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PersonName	Contact name	O	
Telephone	Contact telephone numbers	O	If the address has a North American country code, the telephone number must be a minimum of 10 numbers.
EMailAddress	Contact Email address	O	Should conform to the Internet message format as set forth by RFC 8822.

## Process Credit Contract

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]
</...>
```

## ContractTermMileage

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

Mileage allowed under terms of contract

<b>Name</b>	<b>ContractTermMileage</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## CostOfBorrowingAmount

## Process Credit Contract

These field(s) use this type: CostOfBorrowingAmount.

Calculated Field: Value given by you minus value received by you.

<b>Name</b>	<b>CostOfBorrowingAmount</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## Count

Simple quantity type with no attributes

<b>Name</b>	<b>Count</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## Coupon

<b>Name</b>	<b>Coupon</b>
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
CouponId	Identification of Coupon dealership service application	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
CouponDescription	Text identification of Coupon	O	
CouponDiscountAmount	Credit Price for coupons	O	
CouponComment	Comments associated with the coupon (e.g., Please rotate tire to front left).	O	

### XML Instance Representation

```
<...>
  <CouponId> CouponId </CouponId> [0..1]
  <CouponDescription> CouponDescription </CouponDescription> [0..1]
  <CouponDiscountAmount> CouponDiscountAmount </CouponDiscountAmount> [0..1]
  <CouponComment> CouponComment </CouponComment> [0..1]
</...>
```

### CouponDescription

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

Text identification of Coupon

Name	CouponDescription
Abstract	no

### XML Instance Representation

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

### CouponDiscountAmount

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

Credit Price for coupons

## Process Credit Contract

---

<b>Name</b>	CouponDiscountAmount
<b>Abstract</b>	no

### XML Instance Representation

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

## CouponId

These field(s) use this type: CouponId.

Identification of Coupon dealership service application

<b>Name</b>	CouponId
<b>Abstract</b>	no

### XML Instance Representation

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

## CreditCardDownPaymentAmount

These field(s) use this type: CreditCardDownPaymentAmount.

Amount of credit card downpayment

<b>Name</b>	CreditCardDownPaymentAmount
<b>Abstract</b>	no

### XML Instance Representation

```
<...
```



## Process Credit Contract

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

### CreditContract

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

STAR Version X.X, STAR approved xx/xx/xxxx; effective date 07/04/xxxx

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 1/06/2003; effective date 01/01/2003

<b>Name</b>	<b>CreditContract</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Header	The Header component represents summary information about the credit contract.	R	
FinanceCompany	The FinanceCompany represents the business party receiving the Credit Contract.	R	
Dealer	The Dealer represents the business party submitting the Credit Contract.	R	
IndividualApplicant	The IndividualApplicant Component represents the business party applying for vehicle financing.	O	
Co-Applicant	The Co-Applicant Component represents the business party applying for vehicle financing	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
OrganizationalApplicant	The OrganizationalApplicant Component represents the business party applying for vehicle financing.	O	
CreditVehicle	The CreditVehicle Component represents information about the vehicle for which the Applicant is interested in obtaining financing.	R	
Financing	The Financing Component represents finance information for the credit contract.	R	
PrimaryDriver	Represents the business party who will be the primary driver of the vehicle being financed if different from the Applicant, Co-Applicant or Organizational Applicant.	O	
AdditionalContractAttribute	The AdditionalContractAttribute component represents additional items to the contract that facilitate validation and discounting of finance plan.	O	
OtherOwner	Represents the business party who will be the primary driver of the vehicle being financed if different from the Applicant, Co-Applicant or Organizational Applicant.	O	
Guarantor	The Guarantor is the party who makes or gives a guarantee for the financing.	O	

### XML Instance Representation

```

<...>
  <Header> ... </Header> [1]
  <FinanceCompany> ... </FinanceCompany> [1]
  <Dealer> ... </Dealer> [1]
  <IndividualApplicant> ... </IndividualApplicant> [0..1]
  <Co-Applicant> ... </Co-Applicant> [0..*]
  <OrganizationalApplicant> ... </OrganizationalApplicant> [0..1]
  <CreditVehicle> ... </CreditVehicle> [1]
  <Financing> ... </Financing> [1]
  <PrimaryDriver> ... </PrimaryDriver> [0..1]
  <AdditionalContractAttribute> ... </AdditionalContractAttribute> [0..*]
  <OtherOwner> ... </OtherOwner> [0..1]
  <Guarantor> ... </Guarantor> [0..*]
</...>

```

## Process Credit Contract

### CreditContractCoupon

These field(s) use this type: Coupon.

<b>Name</b>	CreditContractCoupon
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
CouponId	Identification of Coupon dealership service application	O	
CouponDescription	Text identification of Coupon	O	
CouponDiscountAmount	Credit Price for coupons	O	
CouponComment	Comments associated with the coupon (e.g., Please rotate tire to front left).	O	
DiscountPercentage	Percentage of discount.	O	

#### XML Instance Representation

```
<...>
  <CouponId> CouponId </CouponId> [0..1]
  <CouponDescription> CouponDescription </CouponDescription> [0..1]
  <CouponDiscountAmount> CouponDiscountAmount </CouponDiscountAmount> [0..1]
  <CouponComment> CouponComment </CouponComment> [0..1]
  <DiscountPercentage> DiscountPercentage </DiscountPercentage> [0..1]
</...>
```

### CreditContractFee

These field(s) use this type: Fee.

<b>Name</b>	CreditContractFee
-------------	-------------------

## Process Credit Contract

### 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	
FeeAmount	Describes the type of fee being applied.	O	
FeePaidTo	Describes to whom the fee is to be paid.	O	
CapitalizedFeeInd	Indicates whether the fee is capitalized, meaning whether it is included in the monthly payments. If the fee is not capitalized it is to be paid up front.	O	
MaximumAllowableFeeAmount	The maximum amount of the fee that can be charged.	O	
PublicOfficialFeeInd	Indicator of whether a fee is considered as paid to a public official.	O	
TaxabilityInd	Determines whether an item or amount is taxable.	O	

### XML Instance Representation

```
<...>
  <FeeType> FeeType </FeeType> [0..1]
  <FeeDescription> FeeDescription </FeeDescription> [0..1]
  <FeeAmount> FeeAmount </FeeAmount> [0..1]
  <FeePaidTo> FeePaidTo </FeePaidTo> [0..1]
  <CapitalizedFeeInd> CapitalizedFeeInd </CapitalizedFeeInd> [0..1]
  <MaximumAllowableFeeAmount> MaximumAllowableFeeAmount </MaximumAllowableFeeAmount> [0..1]
  <PublicOfficialFeeInd> PublicOfficialFeeInd </PublicOfficialFeeInd> [0..1]
  <TaxabilityInd> TaxabilityInd </TaxabilityInd> [0..1]
</...>
```

### CreditContractFinanceSubtotals

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

## Process Credit Contract

The Credit Contract Finance Subtotals component holds the amount and the type of subtotal be calculated. This may occur zero or many times.

<b>Name</b>	<b>CreditContractFinanceSubtotals</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
FinanceSubtotalType	This field is an enumerated value Subtotal Types related to financing.	R	
FinanceSubtotalAmount	The calculated amount for the subtotal for the specefied type.	R	
FinanceSubtotalDescription	A textual description for the finance subtotal type.	O	

### XML Instance Representation

```
<...>  
  <FinanceSubtotalType> FinanceSubtotalType </FinanceSubtotalType> [1]  
  <FinanceSubtotalAmount> FinanceSubtotalAmount </FinanceSubtotalAmount> [1]  
  <FinanceSubtotalDescription> FinanceSubtotalDescription </FinanceSubtotalDescription> [0..1]  
</...>
```

## CreditContractTax

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

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

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

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
TaxType	Identifies the type tax.	R	
TaxDescription	Free form text description of tax amount.	O	

## Process Credit Contract

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

### XML Instance Representation

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

## CreditContractWarranty

## Process Credit Contract

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

The Warranty Component represents information about the OEM warranty on the vehicle.

<b>Name</b>	<b>CreditContractWarranty</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
ContractTermMileage	The ContractTermMileage Compound represents the odometer mileage allowed under terms of the warranty.	O	
Term	The Term Compound represents information about the number of monthsO in the contract term.		
ContractCompanyName	Warranty contract company name.	O	
ContractDeductible	Amount of contract deductible.	O	
FinancedInd	Indicates whether the warranty is being financed through the retail credit contract or capitalized for lease.	O	
InsideCarrierTypeInd	Indicates whether the warranty is provided by the finance source (inside) O or an outside company.	O	
WarrantyTypeCode	A code used to classify into coverage categories.	O	

### XML Instance Representation

```
<...>
  <ContractTermMileage> ContractTermMileage </ContractTermMileage> [0..1]
  <Term> Term </Term> [0..1]
  <ContractCompanyName> ContractCompanyName </ContractCompanyName> [0..1]
  <ContractDeductible> ContractDeductible </ContractDeductible> [0..1]
  <FinancedInd> FinancedInd </FinancedInd> [0..1]
  <InsideCarrierTypeInd> InsideCarrierTypeInd </InsideCarrierTypeInd> [0..1]
  <WarrantyTypeCode> WarrantyTypeCode </WarrantyTypeCode> [0..1]
</...>
```

## Process Credit Contract

### CreditExpandedOption

These field(s) use this type: Option.

<b>Name</b>	CreditExpandedOption
<b>Abstract</b>	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	
OptionSecurityCode	Security code to unlock option. (i.e, radio code)n	O	
ManufacturerInstalledInd	Indicates manufacturer-installed accessories	O	
OptionCost	Actual Dealer cost of option	O	
OptionMSRP	Option MSRP	O	
OptionOrigin	Identifies the option installer	O	
OptionSerialNumber	Serial number of Option	O	
ItemId	Part number identifier of Option	O	
PartType	Specifies whether the parts are indicated by manufacturer part code or Part Number	O	
OptionNotes	Free form text related to option	O	



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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¢Â#Â!Ã	O	
OptionSalesCode	Further definition of accessories and option packages - Indicates whether O ordered option, special package, standard, etc.	O	
PortInstalledInd	Indicates Port-installed accessories	O	
RemovedInd	Indicates if the option is removed from the vehicle.	O	
OptionPricingGroup	Grouped option price informationGrouped option price information	O	
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]

```

## Process Credit Contract

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

### CreditLifePremiumAmount

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

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

<b>Name</b>	<b>CreditLifePremiumAmount</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### CreditPrimaryDriver

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

<b>Name</b>	<b>CreditPrimaryDriver</b>
<b>Abstract</b>	no

### Data Elements and Components

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

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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	
EstimatedUsage	Communicates the party's estimated percent of usage of the vehicle.	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]
  <Privacy> Privacy </Privacy> [0..*]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <EstimatedUsage> EstimatedUsage </EstimatedUsage> [0..1]
</...>
```

### CreditServiceContract

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

## Process Credit Contract

<b>Name</b>	<b>CreditServiceContract</b>
<b>Abstract</b>	<b>no</b>

### 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	
ContractTermMileage	Mileage allowed under terms of service contract	O	
Term	Number of months of contract term	O	
DealerCost	The cost incurred by the dealer.	O	
CustomerSalePrice	The amount the customer pays for the service contract.	O	
ContractDeductible	Amount of contract deductible.	O	
FinancedInd	Indicates whether the service contract is being financed through the retail credit contract or capitalized for lease.	O	
InsideCarrierTypeInd	Indicates whether the service contract is provided by the finance source (inside) or an outside company.	O	
TaxabilityInd	Indicates if the service contract is taxable.	O	
ServiceContractDescription	Free form description of service contract type applied to the contract.	O	
Address	Address of the Service Contract Provider.	O	
AmountFinanced	Amount Financed of the service contract	O	
ContractCoverageAmount	Dollar amount of coverage provided by service contract for example "Damage up to \$40,000".	O	
ContractEffectiveDate	Start Date of Service Contract.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
ContractFormNumber	Form number associated with service contract.	O	
PreferredProviderInd	Indicates whether the provider is a preferred provider.	O	

### XML Instance Representation

```
<...>
  <ContractCompanyName> ContractCompanyName </ContractCompanyName> [0..1]
  <ContractId> ContractId </ContractId> [0..1]
  <ContractPlanCode> ContractPlanCode </ContractPlanCode> [0..1]
  <ContractType> ContractType </ContractType> [0..1]
  <ContractTermMileage> ContractTermMileage </ContractTermMileage> [0..1]
  <Term> Term </Term> [0..1]
  <DealerCost> DealerCost </DealerCost> [0..1]
  <CustomerSalePrice> CustomerSalePrice </CustomerSalePrice> [0..1]
  <ContractDeductible> ContractDeductible </ContractDeductible> [0..1]
  <FinancedInd> FinancedInd </FinancedInd> [0..1]
  <InsideCarrierTypeInd> InsideCarrierTypeInd </InsideCarrierTypeInd> [0..1]
  <TaxabilityInd> TaxabilityInd </TaxabilityInd> [0..1]
  <ServiceContractDescription> ServiceContractDescription </ServiceContractDescription> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <AmountFinanced> AmountFinanced </AmountFinanced> [0..1]
  <ContractCoverageAmount> ContractCoverageAmount </ContractCoverageAmount> [0..1]
  <ContractEffectiveDate> ContractEffectiveDate </ContractEffectiveDate> [0..1]
  <ContractFormNumber> ContractFormNumber </ContractFormNumber> [0..1]
  <PreferredProviderInd> PreferredProviderInd </PreferredProviderInd> [0..1]
</...>
```

### CreditVehicle

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

<b>Name</b>	<b>CreditVehicle</b>
<b>Abstract</b>	<b>no</b>

### 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	
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	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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	
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	
VehicleWeight	Vehicle Weight	O	
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	Reference valid value rule USPS and Canadian province 2-character abbreviations.

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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	
DefectDisclosureDescription	Identifies disclosures for known defects.	O	
TireDescription	This is a description of the tires on the vehicle. For example, number and size tires.		
LoadCapacity	This is a description of the tires on the vehicle. For example, number and size tires.		
RepairsAccessoriesOrderNumber	Customer's purchase order number for dealer's repairs and accessories on the purchased vehicle.	O	
VehicleOwnership	Designation of actual owner(s) of the purchased vehicle. This may be different from the entity signing the contract.	O	
MileageValuationAdjustmentAmt	Positive or negative dollar amount indicating addition or subtraction to base value of the used vehicle.	O	
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. Non-Residualized items that are included in either total cash price, gross capitalized cost, or paid up front.	O	
VehicleLengthMeasure	Length of the vehicle.	O	



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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.	O	
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]
  <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..*]

```

## Process Credit Contract

```
<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]  
<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

## Process Credit Contract

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

<b>Name</b>	<b>CreditVehiclePricing</b>
<b>Abstract</b>	<b>no</b>

### 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	
PricingTypeSource	Source from which pricing type data originated (i.e. Blue Book, NADA, etc.) Deprecated: Use VehiclePricingTypeSource	O	
VehiclePricingTypeSource	Source from which pricing type data originated (i.e. Blue Book, NADA, etc.)	O	

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

## CustomerSalePrice

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

The amount the customer pays.

<b>Name</b>	<b>CustomerSalePrice</b>
<b>Abstract</b>	<b>no</b>

## Process Credit Contract

---

### XML Instance Representation

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

### DealerCost

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

The cost incurred by the dealer.

<b>Name</b>	DealerCost
<b>Abstract</b>	no

### XML Instance Representation

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

### DealerEstReserveAdvPercentage

These field(s) use this type: DealerEstReserveAdvPercentage.

Percentage used to calculate dealer reserve for up front participation.

<b>Name</b>	DealerEstReserveAdvPercentage
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

### DealerEstReserveAmount

These field(s) use this type: DealerEstReserveAmount.

The dealer reserve amount estimated by dealer.

<b>Name</b>	DealerEstReserveAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### DealerExtendedContractsExt2

These field(s) use this type: Dealer.

<b>Name</b>	DealerExtendedContractsExt2
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	R	
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	
DealerReserveNumber	Dealer party address	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
Contact	Organizational Party contact information	O	
PreferredLanguage	Language in which customer prefers to receive correspondence.	O	
SalesPersonLicenseNumber	The sales person's license number is the license number authorizing the sales person to sell vehicles. In some locations, such as the District of Columbia, this number must be included on the contract when a vehicle is sold.	O	
OrganizationId	Member Identification number of affiliate organization. In this instance, this OrganizationId refers to the Id assigned by the Finance Source.	O	
AlternatePartyIds	Alternate organizational party Identification	O	
DBAName	Doing Business As name.	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [1]
  <DealerName> DealerName </DealerName> [0..1]
  <DistrictCode> DistrictCode </DistrictCode> [0..1]
  <URI> URI </URI> [0..1]
  <ZoneCode> ZoneCode </ZoneCode> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DealerReserveNumber> DealerReserveNumber </DealerReserveNumber> [0..1]
  <Contact> ContractOrganizationContact </Contact> [0..1]
  <PreferredLanguage> PreferredLanguage </PreferredLanguage> [0..1]
  <SalesPersonLicenseNumber> SalesPersonLicenseNumber </SalesPersonLicenseNumber> [0..1]
  <OrganizationId> OrganizationId </OrganizationId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <DBAName> DBAName </DBAName> [0..1]
</...>
```

### DealerProducts

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

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

## Process Credit Contract

cost, or paid up front.

<b>Name</b>	<b>DealerProducts</b>
<b>Abstract</b>	<b>no</b>

### 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

<b>Name</b>	<b>DealerProductsAmount</b>
-------------	-----------------------------

## Process Credit Contract

---

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

### XML Instance Representation

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

### DealerRebateAmount

These field(s) use this type: DealerRebateAmount.

Dealer Rebate amount.

<b>Name</b>	DealerRebateAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### DealerRecourse

These field(s) use this type: DealerRecourse.

The DealerRecourse component represents the dealer's guarantee for a loan or a portion of a loan that does not meet standard credit policies.

<b>Name</b>	DealerRecourse
<b>Abstract</b>	no

## Data Elements and Components



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
DealerRecourseType	Indicates the type of guarantee that the dealer is providing. EX: Full Repurchase, Partial Repurchase, Residual Guarantee, Advance.	O	
DealerRecourseAmount	The amount of the guarantee that the dealer is providing. This amount is related to the Dealer Recourse Type.	O	
DealerRecourseTerm	The term of the guarantee that the dealer is providing. This amount is related to the Dealer Recourse Type.	O	

### XML Instance Representation

```
<...>
  <DealerRecourseType> DealerRecourseType </DealerRecourseType> [0..1]
  <DealerRecourseAmount> DealerRecourseAmount </DealerRecourseAmount> [0..1]
  <DealerRecourseTerm> DealerRecourseTerm </DealerRecourseTerm> [0..1]
</...>
```

### DealerRecourseAmount

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

The amount of the guarantee that the dealer is providing. This amount is related to the Dealer Recourse Type.

<b>Name</b>	DealerRecourseAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### DealId

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

The Deal ID of the sale. This is an internal number assigned by the Dealer.

## Process Credit Contract

---

<b>Name</b>	DealId
<b>Abstract</b>	no

### XML Instance Representation

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

## DeductibleAmount

These field(s) use this type: DeductibleAmount.

The Customer Deductible and/or Co/pay amount Amount. Eg:\$50.00

<b>Name</b>	DeductibleAmount
<b>Abstract</b>	no

### XML Instance Representation

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

## DefaultCurrency

These field(s) use this type: DefaultCurrency.

Currency used for transactions

<b>Name</b>	DefaultCurrency
<b>Abstract</b>	no

### XML Instance Representation

```
<...>
```

## Process Credit Contract

---

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

### DefectDisclosureDescription

These field(s) use this type: DefectDisclosureDescription.

Identifies disclosures for known defects.

<b>Name</b>	DefectDisclosureDescription
<b>Abstract</b>	no

### XML Instance Representation

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

### DeferredDownPaymentAmount

These field(s) use this type: DeferredDownPaymentAmount.

Deferred Down Payment amount.

<b>Name</b>	DeferredDownPaymentAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### DeliveryDays

These field(s) use this type: DeliveryDays.

## Process Credit Contract

---

This field is the number of days the Insurance Policy must be delivered to the seller within, from the date of this agreement.

<b>Name</b>	<b>DeliveryDays</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## DeliveryMileage

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

Odometer reading of vehicle at time of delivery

<b>Name</b>	<b>DeliveryMileage</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## DeliveryMileageRate

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

Rate charged per mile on vehicle at delivery.

<b>Name</b>	<b>DeliveryMileageRate</b>
<b>Abstract</b>	no

### XML Instance Representation

## Process Credit Contract

---

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

### DemoMileage

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

Number of miles applied to Demo Residual Adjustment

<b>Name</b>	DemoMileage
<b>Abstract</b>	no

### XML Instance Representation

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

### DemoResidualAdjustmentAmount

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

Amount by which to adjust the residual value on a demo vehicle (inception miles \* DemoResidualAdjustmentRate, if InceptionMiles > 500)

<b>Name</b>	DemoResidualAdjustmentAmount
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

### DemoResidualAdjustmentRate

These field(s) use this type: DemoResidualAdjustmentRate.

Rate by which to adjust the residual value on a demo vehicle

<b>Name</b>	DemoResidualAdjustmentRate
<b>Abstract</b>	no

#### XML Instance Representation

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

### DepreciationAndAmortizedAmts

These field(s) use this type: DepreciationAndAmortizedAmts.

The total amount charged for the vehicle's decline in value through normal use and for other items paid over the lease term.

<b>Name</b>	DepreciationAndAmortizedAmts
<b>Abstract</b>	no

#### XML Instance Representation

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

### Description

Description

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

## Process Credit Contract

### Attributes

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

### XML Instance Representation

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

### Destination

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

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

### Data Elements and Components

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

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
DealerCountry	Target Dealer country location	O	
PartyId	The Party Id field uniquely identifies the Receiver of the message. This element can be used for parties within the Automotive Community as well as external parties. Party Id is not intended as a replacement for the Dealer Number. Suggested formats for OEMs or other large institutions include: DUNs Number, ShortMfgCode + DUNs, or ShortMfgCode. The suggested format for Dealers is: ShortMfgCode+Dealer Number.	O	
LocationId	The Location Id field uniquely identifies the location of the Receiver of a 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]
  <PartyId> PartyId </PartyId> [0..1]
  <LocationId> LocationId </LocationId> [0..1]
  <ServiceId> ServiceId </ServiceId> [0..1]
</...>
```

### Dimension

Dimension measurement

Name	Dimension
------	-----------



## Process Credit Contract

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

### Attributes

Field / Component	Description	R/O	Business Rule
uom		R	

### XML Instance Representation

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

## DisabilityAndLifeSubtotalAmt

These field(s) use this type: DisabilityAndLifeSubtotalAmt.

Subtotal of credit life and disability premiums.

<b>Name</b>	DisabilityAndLifeSubtotalAmt
-------------	------------------------------

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

### XML Instance Representation

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

## DisabilityPremiumAmount

These field(s) use this type: DisabilityPremiumAmount.

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

<b>Name</b>	DisabilityPremiumAmount
-------------	-------------------------

## Process Credit Contract

---

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

### XML Instance Representation

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

### DiscountPercentage

These field(s) use this type: DiscountPercentage.

Percentage of discount.

<b>Name</b>	DiscountPercentage
<b>Abstract</b>	no

### XML Instance Representation

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

### DocumentId

These field(s) use this type: DocumentId.

Is the identifier for the document.

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

### XML Instance Representation

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

## Process Credit Contract

---

### DoorsQuantity

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

Number of doors on vehicle

<b>Name</b>	<b>DoorsQuantity</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

### DraftAmount

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

The amount of the draft for the corresponding draft number.

<b>Name</b>	<b>DraftAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

### EffectiveInterestRate

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

The interest rate for the credit contract when some insurances and fees are used in calculating the total cost of borrowing. (Used in Canadian provinces)

<b>Name</b>	<b>EffectiveInterestRate</b>
-------------	------------------------------

## Process Credit Contract

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

### XML Instance Representation

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

### EFT

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

The EFT component represents the applicant's electronic funds transfer (EFT) information allowing the applicant to make payments on an automated basis.

<b>Name</b>	<b>EFT</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PersonName	This component is used to communicate the person's name information associated with the application.	O	
AlternatePartyIds	This component represents identification information for the business party.	O	
RoutingInformation	The RoutingInformation component represents how the EFT will be routed from the applicant's bank to the finance source.	R	
TransferFrequency	How often the account will be debited. HR = Hour, WK = Week, BWM = Bi-Weekly, MO = Month, YR = Year, SmMO=SemiMonthly	R	
CompanyName	Business entity whose name appears on the EFT account	O	
Bank	The Bank component contains information about the bank from which the consumers payments will be drawn.	O	

### XML Instance Representation

## Process Credit Contract

```
<...>
  <PersonName> IndividualApplicantPersonName </PersonName> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <RoutingInformation> RoutingInformation </RoutingInformation> [1]
  <TransferFrequency> TransferFrequency </TransferFrequency> [1]
  <CompanyName> CompanyName </CompanyName> [0..1]
  <Bank> Bank </Bank> [0..1]
</...>
```

### EmployerParty

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

<b>Name</b>	<b>EmployerParty</b>
<b>Abstract</b>	<b>no</b>

### 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	
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	

## Process Credit Contract

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

### EstimatedUsage

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

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

Name	EstimatedUsage
Abstract	no

### XML Instance Representation

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

## Process Credit Contract

---

### ExcessMileageRate

These field(s) use this type: ExcessMileageRate.

The rate charged per mile over the annual miles allowed.

<b>Name</b>	ExcessMileageRate
<b>Abstract</b>	no

### XML Instance Representation

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

### ExpandedFinanceParty

These field(s) use this type: FinanceCompany.

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

### Data Elements and Components

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

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
CompanyCode	Manufacturer company code.	O	
DivisionCode	Manufacturer division code.	O	
ServiceCenterCode	Manufacturer service center code.	O	
Contact	Organizational Party contact information	O	
HoldingCompany	The company that is securing or underwriting the loan.	O	
URI	Website of Finance Source. This is the consumer-facing URI.	O	

### XML Instance Representation

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

### FederalTILDisclosures

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

<b>Name</b>	<b>FederalTILDisclosures</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
AnnualPercentageRate	The customer's buy rate.	O	
CanadaACRPercentage	The actual cost of the financing.	O	
FinanceCharge	The total of interest paid on the contract.	R	
TotalOfPayments	The total of dollar amount of payments to be made on the retail loan or lease.	R	
TotalSalePrice	Downpayment plus the total of payments.	O	
FirstPaymentDate	Indicates the first date of payment.	O	
PaymentSchedule	Represents the schedule of payments to be made.	R	
LeaseRateMoneyFactor	Lease rate charged to customer by the Dealer.	O	
RetailFilingFee	A fee that is collected up front that is not itemized.	O	
NonFilingFeeInsurance	Non Filing Fee Insurance	O	

### XML Instance Representation

```

<...>
  <AnnualPercentageRate> AnnualPercentageRate </AnnualPercentageRate> [0..1]
  <CanadaACRPercentage> CanadaACRPercentage </CanadaACRPercentage> [0..1]
  <FinanceCharge> FinanceCharge </FinanceCharge> [1]
  <TotalOfPayments> TotalOfPayments </TotalOfPayments> [1]
  <TotalSalePrice> TotalSalePrice </TotalSalePrice> [0..1]
  <FirstPaymentDate> FirstPaymentDate </FirstPaymentDate> [0..1]
  <PaymentSchedule> PaymentSchedule </PaymentSchedule> [1..*]
  <LeaseRateMoneyFactor> LeaseRateMoneyFactor </LeaseRateMoneyFactor> [0..1]
  <RetailFilingFee> RetailFilingFee </RetailFilingFee> [0..1]
  <NonFilingFeeInsurance> NonFilingFeeInsurance </NonFilingFeeInsurance> [0..1]
</...>

```

### Fee

Name	Fee
------	-----

## Process Credit Contract

**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	
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
</...>
```

## Process Credit Contract

---

### FeeDescription

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

Describes the type of fee being applied.

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

### XML Instance Representation

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

### FeePaidTo

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

Describes to whom the fee is to be paid.

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

### XML Instance Representation

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

### FeeSubtotal

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

The subtotal of all taxes associated with financing.

<b>Name</b>	<b>FeeSubtotal</b>
-------------	--------------------

## Process Credit Contract

---

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

### XML Instance Representation

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

### FinalAmount

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

Last month payment amount

<b>Name</b>	FinalAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### FinanceCharge

These field(s) use this type: FinanceCharge.

The total interest paid on the contract.

<b>Name</b>	FinanceCharge
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

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

### FinanceCharges

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

The finance charges for the Seller Assisted Loan.

<b>Name</b>	<b>FinanceCharges</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### FinanceParty

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

### Data Elements and Components

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

## Process Credit Contract

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

### FinancePlan

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

Description of standard finance plan applied to deal.

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

### XML Instance Representation

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

### FinanceSubtotalAmount

## Process Credit Contract

---

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

The subtotal amount for a specified type.

<b>Name</b>	<b>FinanceSubtotalAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## GrossProceedsAmount

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

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

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

### XML Instance Representation

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

## GrossTradeIn

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

The negotiated value of the trade-in vehicle.

<b>Name</b>	<b>GrossTradeIn</b>
<b>Abstract</b>	<b>no</b>

## Process Credit Contract

### XML Instance Representation

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

### GuarantorParty

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

<b>Name</b>	<b>GuarantorParty</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PartyId	Party Identification Number	O	
AlternatePartyIds	Individual party alternate party Identification	O	
PersonName	Individual party name	R	
Address	Individual party address	R	
Contact	Individual party contact information	O	Only in the case of Individual Applicants, the following business rules apply:  Please note that although the Schema shows this as an Optional component, in this BOD usage, it should be Required.
Demographics		O	
MarketingMailInd	Indicates customers whom have requested no marketing mail	O	
EmployeeProgramType	Identifies the type of employee program.	O	
EmploymentType	Identifies if the individual is employed by an OEM, Dealer, Finance Company or Partner	O	



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
Privacy	Any privacy rights the party has subscribed to or opted out of.	O	
MfgDealerInd	Indicators that the Business Party is an employed by a Manufacture or Dealer.	O	
PrimaryDriverInd	Identifies the customer as the primary driver.	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.
RelationshipDescription	Free form text describing the relationship of the Business Party to the primary Party.	O	
PreferredLanguage	Language in which customer prefers to receive correspondence.	O	
NonSigningSpouseName	A text field to capture name of non-signing spouse. This field applies only to the individual applicant	O	
Employer	The Employer component represents the Applicant's employment information.	O	
ReturnLeaseCustomerInd	Indicates whether this customer is turning in a lease and getting a new lease.	O	
GSTRegistrantInd	Indicates whether applicant is a GST registrant.	O	

### XML Instance Representation

```

<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [1]
  <Address> IndividualApplicantAddress </Address> [1..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Demographics> ContractDemographics </Demographics> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <EmployeeProgramType> EmployeeProgramType </EmployeeProgramType> [0..1]
  <EmploymentType> EmploymentType </EmploymentType> [0..1]
  <Privacy> Privacy </Privacy> [0..*]

```

# Process Credit Contract

```
<MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]
<PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
<RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
<RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
<PreferredLanguage> PreferredLanguage </PreferredLanguage> [0..1]
<NonSigningSpouseName> NonSigningSpouseName </NonSigningSpouseName> [0..1]
<Employer> EmployerParty </Employer> [0..1]
<ReturnLeaseCustomerInd> ReturnLeaseCustomerInd </ReturnLeaseCustomerInd> [0..1]
<GSTRegistrantInd> GSTRegistrantInd </GSTRegistrantInd> [0..1]
</...>
```

## HardAddSellingPrice

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

Physical equipment added to the vehicle.

Name	HardAddSellingPrice
Abstract	no

## XML Instance Representation

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

## HeaderBase

Used on all STAR BODs

Name	HeaderBase
Abstract	no

## Data Elements and Components

## Process Credit Contract

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

### XML Instance Representation

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

### Id

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

Party Identification number

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

### XML Instance Representation

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

### ImplicitFinanceChargesAmount

These field(s) use this type: ImplicitFinanceChargesAmount.

Calculated Field: Total of non-refundable payments plus residual value minus total advances. This is NOT a FINANCE CHARGE.

<b>Name</b>	ImplicitFinanceChargesAmount
-------------	------------------------------

## Process Credit Contract

---

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

### XML Instance Representation

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

### IncentiveAmount

These field(s) use this type: IncentiveAmount.

The amount of the Incentive.

<b>Name</b>	IncentiveAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### IncentivesForCashCustomerAmt

These field(s) use this type: IncentivesForCashCustomerAmt.

Incentives available to ONLY cash customers.

<b>Name</b>	IncentivesForCashCustomerAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

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

### Income

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

Gross amount of income

<b>Name</b>	Income
<b>Abstract</b>	no

### Attributes

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

### XML Instance Representation

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

### IndividualApplicantAddress

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

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

### Data Elements and Components

## Process Credit Contract

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

### XML Instance Representation

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

### IndividualApplicantContact

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

Name	IndividualApplicantContact
------	----------------------------

## Process Credit Contract

### 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	
PersonName		O	If the parent component and Contact component PersonName are the same, this component should not be used.
PrimaryDriverInd	Identifies customer as primary driver.	O	
OtherDescription	The text description of $\tilde{A}\#\hat{A}\tilde{A}\#\hat{A}\#\text{Other}\tilde{A}\#\hat{A}\tilde{A}\#\hat{A}^{3/4}\tilde{A}\#\hat{A}_{\tilde{A}}$ 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]
</...>
```

## Process Credit Contract

### IndividualApplicantContractParty

These field(s) use this type: IndividualApplicant.

<b>Name</b>	IndividualApplicantContractParty
<b>Abstract</b>	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	
Address	Individual party address	R	
Contact	Individual party contact information	O	Only in the case of Individual Applicants, the following business rules apply:  Please note that although the Schema shows this as an Optional component, in this BOD usage, it should be Required.
Demographics		O	
MarketingMailInd	Indicates customers whom have requested no marketing mail	O	
EmployeeProgramType	Identifies the type of employee program.	O	
EmploymentType	Identifies if the individual is employed by an OEM, Dealer, Finance Company or Partner	O	
Privacy	Any privacy rights the party has subscribed to or opted out of.	O	
MfgDealerInd	Indicators that the Business Party is an employed by a Manufacture or Dealer.	O	
PrimaryDriverInd	Identifies the customer as the primary driver.	O	



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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.
RelationshipDescription	Free form text describing the relationship of the Business Party to the primary Party.	O	
PreferredLanguage	Language in which customer prefers to receive correspondence.	O	
NonSigningSpouseName	A text field to capture name of non-signing spouse. This field applies only to the individual applicant	O	
Employer	The Employer component represents the Applicant's employment information.	O	
ReturnLeaseCustomerInd	Indicates whether this customer is turning in a lease and getting a new lease.	O	
GSTRegistrantInd	Indicates whether applicant is a GST registrant.	O	

### XML Instance Representation

```

<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [1]
  <Address> IndividualApplicantAddress </Address> [1..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Demographics> ContractDemographics </Demographics> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <EmployeeProgramType> EmployeeProgramType </EmployeeProgramType> [0..1]
  <EmploymentType> EmploymentType </EmploymentType> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
  <MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
  <PreferredLanguage> PreferredLanguage </PreferredLanguage> [0..1]
  <NonSigningSpouseName> NonSigningSpouseName </NonSigningSpouseName> [0..1]

```

## Process Credit Contract

```
<Employer> EmployerParty </Employer> [0..1]
<ReturnLeaseCustomerInd> ReturnLeaseCustomerInd </ReturnLeaseCustomerInd> [0..1]
<GSTRegistrantInd> GSTRegistrantInd </GSTRegistrantInd> [0..1]
</...>
```

### IndividualApplicantParty

<b>Name</b>	IndividualApplicantParty
<b>Abstract</b>	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	

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

### IndividualApplicantPersonName

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

## Process Credit Contract

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

### Data Elements and Components

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

### XML Instance Representation

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

### IndividualApplicantPersonNameExtended

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

## Process Credit Contract

<b>Name</b>	<b>IndividualApplicantPersonNameExtended</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

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

### XML Instance Representation

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

</...>

### IndividualPartyAddress

**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,AlternatePartyIds,AlternatePartyIds,AlternatePartyIds.

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

#### Data Elements and Components

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

#### XML Instance Representation

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

### IndividualPartyContactEMail

These field(s) use this type: EMailAddress.

Individual Party email

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

## Process Credit Contract

### Attributes

Field / Component	Description	R/O	Business Rule
desc		R	

### XML Instance Representation

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

## IndividualPartyContactFax

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

Individual Party Fax number

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

### Attributes

Field / Component	Description	R/O	Business Rule
desc		R	

### XML Instance Representation

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

## IndividualPartyContactTelephoneNumber

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

## Process Credit Contract

IndividualParty telephone number

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

### Attributes

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

### XML Instance Representation

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

## IndividualPartyPersonName

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

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Salutation	Title or greeting of business party	O	
GivenName	First Name of business party	R	
MiddleName	Middle Initial of business party	O	
FamilyName	Last Name of business party	R	
Suffix	Business Party name suffix designation if individual Ex: Sr, Jr, III, etc.	O	



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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

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

### InitiativeId

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

Initiative Identification (i.e., Manufacturer incentive reimbursement program identification or dealer offerings)

<b>Name</b>	<b>InitiativeId</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

### Insurance

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

<b>Name</b>	<b>Insurance</b>
-------------	------------------

## Process Credit Contract

### Abstract

no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
InsuranceType	Identifies the type insurance.	R	
InsuranceCompanyName	Insurance company name.	O	
InsuranceAgentName	Name of insurance agent.	O	
Address	Address of insurance agent.	O	
Telephone	Address of insurance agent.	O	If the address has a North American country code, the telephone number must be a minimum of 10 numbers
PolicyNumber	Unique number to identify a policy.	O	
CoverageExpirationDate	Identifies when the coverage expires.	O	YYYY-MM-DD
Term	Term of insurance coverage.	O	
DealerCost	The cost incurred by the dealer.	O	
InsuranceDetail	Communicates the different types of insurance associated with the vehicle.	O	
BodilyInjuryUnits	Bodily injury units.	O	
BodilyInjuryPremium	Bodily injury premium.	O	
TotalPremiumAmount	The total amount of insurance being purchased.	O	
Fax	Insurance agent fax number.	O	
CreditLifePremiumAmount	Indicates the amount of credit life premium insurance being purchased for the vehicle.	O	
MaximumInsuranceAmount	The maximum benefit.	O	
InsuredPerson	Person being insured	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
InsuredPersonType	Identifies persons covered insurance (e.g., Buyer, Co-Buyer, or Joint).	O	
DisabilityPremiumAmount	Indicates amount of disability premium insurance being purchased for the vehicle.	O	
MaximumMonthlyBenefit	The maximum monthly benefit amount.	O	
Premium	The total amount the customer pays for a policy.	O	
ContractTermMileage	Mileage allowed under terms of service contract	O	
FinancedInd	Indicates whether the insurance is being financed through the retail credit contract or capitalized for lease.	O	
OtherInsuranceDescription	Text description of Other Insurance.	O	
PremiumApprovedInd	Indicator of whether premium is approved by state commission.	O	
InsuranceEffectiveDate	Date insurance policy is effective.	O	YYYY-MM-DD
InsideCarrierTypeInd	Indicates whether the insurance is provided by the finance source (inside) or an outside company.	O	
TaxabilityInd	Indicates if the insurance is taxable.	O	
InsuranceDeductibleAmt	Amount of deductible for insurance.	O	
PaymentMethod	Indicates how the customer pays for the insurance product.	O	
DeliveryDays	This field is the number of days the Insurance Policy must be delivered to the seller within, from the date of this agreement.	O	
InsuranceFormNumber	Form number associated with insurance.	O	
PolicyHolder	Insurance policy holder information.	O	
PreferredProviderInd	Indicator of whether the provider is a preferred provider.	O	

### XML Instance Representation

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

## Process Credit Contract

```
<InsuranceCompanyName> InsuranceCompanyName </InsuranceCompanyName> [0..1]
<InsuranceAgentName> InsuranceAgentName </InsuranceAgentName> [0..1]
<Address> OrganizationAddress </Address> [0..1]
<Telephone> OrganizationPartyTelephone </Telephone> [0..1]
<PolicyNumber> PolicyNumber </PolicyNumber> [0..1]
<CoverageExpirationDate> CoverageExpirationDate </CoverageExpirationDate> [0..1]
<Term> Term </Term> [0..1]
<DealerCost> DealerCost </DealerCost> [0..1]
<InsuranceDetail> InsuranceDetail </InsuranceDetail> [0..*]
<BodilyInjuryUnits> BodilyInjuryUnits </BodilyInjuryUnits> [0..1]
<BodilyInjuryPremium> BodilyInjuryPremium </BodilyInjuryPremium> [0..1]
<TotalPremiumAmount> TotalPremiumAmount </TotalPremiumAmount> [0..1]
<Fax> OrganizationPartyFax </Fax> [0..1]
<CreditLifePremiumAmount> CreditLifePremiumAmount </CreditLifePremiumAmount> [0..1]
<MaximumInsuranceAmount> MaximumInsuranceAmount </MaximumInsuranceAmount> [0..1]
<InsuredPerson> IndividualApplicantPersonName </InsuredPerson> [0..*]
<InsuredPersonType> InsuredPersonType </InsuredPersonType> [0..1]
<DisabilityPremiumAmount> DisabilityPremiumAmount </DisabilityPremiumAmount> [0..1]
<MaximumMonthlyBenefit> MaximumMonthlyBenefit </MaximumMonthlyBenefit> [0..1]
<Premium> Premium </Premium> [0..1]
<ContractTermMileage> ContractTermMileage </ContractTermMileage> [0..1]
<FinancedInd> FinancedInd </FinancedInd> [0..1]
<OtherInsuranceDescription> OtherInsuranceDescription </OtherInsuranceDescription> [0..1]
<PremiumApprovedInd> PremiumApprovedInd </PremiumApprovedInd> [0..1]
<InsuranceEffectiveDate> InsuranceEffectiveDate </InsuranceEffectiveDate> [0..1]
<InsideCarrierTypeInd> InsideCarrierTypeInd </InsideCarrierTypeInd> [0..1]
<TaxabilityInd> TaxabilityInd </TaxabilityInd> [0..1]
<InsuranceDeductibleAmt> InsuranceDeductibleAmt </InsuranceDeductibleAmt> [0..1]
<PaymentMethod> PaymentMethod </PaymentMethod> [0..1]
<DeliveryDays> DeliveryDays </DeliveryDays> [0..1]
<InsuranceFormNumber> InsuranceFormNumber </InsuranceFormNumber> [0..1]
<PolicyHolder> PolicyHolder </PolicyHolder> [0..1]
<PreferredProviderInd> PreferredProviderInd </PreferredProviderInd> [0..1]
</...>
```

### InsuranceDeductibleAmt

## Process Credit Contract

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

Amount of deductible for insurance.

<b>Name</b>	InsuranceDeductibleAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## InsuranceDetail

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

<b>Name</b>	InsuranceDetail
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
InsuranceDetailType	Identifies a type of insurance.	R	
DeductibleAmount	The Customer Deductible and/or Co/pay amount Amount. Eg:\$50.00	O	
Term	Term of insurance component	O	
Premium	The total amount the customer pays for a policy.	O	
LossPayee	The LossPayee component represents the entity that is named as a payee in the event of a loss.	O	
Confirmation	The Confirmation component represents the confirmation of the consumer's vehicle insurance.	O	
CollisionDeductibleType	Type of collision insurance deductible.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
InsuranceDetailDeductibleAmt	Deductible amount for the property insurance.	O	
OtherInsuranceDescription	Additional description of insurance.	O	
MaximumInsuranceAmount	Maximum payout amount.	O	

### XML Instance Representation

```
<...>
  <InsuranceDetailType> InsuranceDetailType </InsuranceDetailType> [1]
  <DeductibleAmount> DeductibleAmount </DeductibleAmount> [0..1]
  <Term> Term </Term> [0..1]
  <Premium> Premium </Premium> [0..1]
  <LossPayee> LossPayee </LossPayee> [0..*]
  <Confirmation> ConfirmationComponent </Confirmation> [0..1]
  <CollisionDeductibleType> CollisionDeductibleType </CollisionDeductibleType> [0..1]
  <InsuranceDetailDeductibleAmt> InsuranceDetailDeductibleAmt </InsuranceDetailDeductibleAmt> [0..1]
  <OtherInsuranceDescription> OtherInsuranceDescription </OtherInsuranceDescription> [0..1]
  <MaximumInsuranceAmount> MaximumInsuranceAmount </MaximumInsuranceAmount> [0..1]
</...>
```

### InsuranceDetailDeductibleAmt

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

Deductible amount for the property insurance.

<b>Name</b>	InsuranceDetailDeductibleAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

### ItemId

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

Item part number

<b>Name</b>	ItemId
<b>Abstract</b>	no

### XML Instance Representation

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

### LatePmtInterestRatePercentage

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

Interest rate charged on late payments.

<b>Name</b>	LatePmtInterestRatePercentage
<b>Abstract</b>	no

### XML Instance Representation

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

### LeaseCapitalizedAmount

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

Calculated Field: Cash value of leased goods plus sum of other advances minus cash down minu gross trade minsu rebates.

<b>Name</b>	LeaseCapitalizedAmount
<b>Abstract</b>	no

## Process Credit Contract

---

### XML Instance Representation

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

### LicenseNumberStateOrProvince

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

State or province where vehicle is licensed.

<b>Name</b>	LicenseNumberStateOrProvince
<b>Abstract</b>	no

### XML Instance Representation

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

### LoadCapacity

These field(s) use this type: LoadCapacity.

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

<b>Name</b>	LoadCapacity
<b>Abstract</b>	no

### XML Instance Representation

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



## Process Credit Contract

---

### LocationId

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

Code identifying a physical location

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

### XML Instance Representation

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

### LossPayee

These field(s) use this type: LossPayee.

The LossPayee component represents the entity that is named as a payee in the event of a loss.

<b>Name</b>	<b>LossPayee</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
CompanyName	The Company Name of the Loss Payee.	O	
Address	The Address component represents the address for the Loss Payee.	O	
FinanceSourceLossPayeeInd	Indicates whether the finance source is either the loss payee or an additional insured party.	O	

### XML Instance Representation

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

## Process Credit Contract

---

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

### ManufacturerRebateAmount

These field(s) use this type: ManufacturerRebateAmount.

Manufacturer rebate amount

<b>Name</b>	ManufacturerRebateAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### MaximumAllowableFeeAmount

These field(s) use this type: MaximumAllowableFeeAmount.

The maximum amount of fee that can be charged.

<b>Name</b>	MaximumAllowableFeeAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### MaximumInsuranceAmount

## Process Credit Contract

---

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

The maximum benefit.

<b>Name</b>	MaximumInsuranceAmount
<b>Abstract</b>	no

### XML Instance Representation

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

## MaximumMonthlyBenefit

These field(s) use this type: MaximumMonthlyBenefit.

The maximum monthly benefit amount.

<b>Name</b>	MaximumMonthlyBenefit
<b>Abstract</b>	no

### XML Instance Representation

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

## MaximumProceedAmount

These field(s) use this type: MaximumProceedAmount.

Maximum amount paid to dealer for the customer's financed or leased vehicle.

<b>Name</b>	MaximumProceedAmount
<b>Abstract</b>	no

## Process Credit Contract

---

### XML Instance Representation

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

### MaxUnusedPurchaseDistance

These field(s) use this type: MaxUnusedPurchaseDistance.

The maximum number of unused purchased miles/kilometers allowed on a lease. This is equal to the total mileage/kilometerage for the term of the contract/lease.

<b>Name</b>	<b>MaxUnusedPurchaseDistance</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### Measurement

Decimal measurement

<b>Name</b>	<b>Measurement</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### Mileage

## Process Credit Contract

---

Mileage definition

<b>Name</b>	Mileage
<b>Abstract</b>	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.

<b>Name</b>	MileageValuationAdjustmentAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## MinUnusedPurchaseDistance

These field(s) use this type: MinUnusedPurchaseDistance.

## Process Credit Contract

---

The minimum number of unused purchased miles/kilometers allowed on a lease. This is equal to the standard lease mileage/kilometerage.

<b>Name</b>	<b>MinUnusedPurchaseDistance</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## MonthlyDepreciationAmount

These field(s) use this type: MonthlyDepreciationAmount.

Portion of monthly payment that is going toward depreciation.

<b>Name</b>	<b>MonthlyDepreciationAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## MonthlySalesTaxExemptionAmount

These field(s) use this type: MonthlySalesTaxExemptionAmount.

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

<b>Name</b>	<b>MonthlySalesTaxExemptionAmount</b>
<b>Abstract</b>	<b>no</b>

## Process Credit Contract

---

### XML Instance Representation

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

### NetAnnualPercentageRate

These field(s) use this type: NetAnnualPercentageRate.

The rate charged to the dealer

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

### XML Instance Representation

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

### NetCapCostPlusResidualAmount

These field(s) use this type: NetCapCostPlusResidualAmount.

This is the net capitalized cost plus the residual amount.

<b>Name</b>	NetCapCostPlusResidualAmount
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

### NetPriceDelivered

These field(s) use this type: NetPriceDelivered.

Calculated Field: Cash price of vehicle minus total downpayment.

<b>Name</b>	<b>NetPriceDelivered</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

### NetProceedsAmount

These field(s) use this type: NetProceedsAmount.

The GrossProceedsAmount minus the wholesale payoff amount.

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

### XML Instance Representation

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

### NetTradeAllowanceAmount

These field(s) use this type: NetTradeAllowanceAmount.

The gross trade-in amount minus the payoff amount.

<b>Name</b>	<b>NetTradeAllowanceAmount</b>
-------------	--------------------------------



## Process Credit Contract

---

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

### XML Instance Representation

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

## NonFilingFeeInsurance

These field(s) use this type: NonFilingFeeInsurance.

A fee that is collected up front that is not itemized.

<b>Name</b>	NonFilingFeeInsurance
<b>Abstract</b>	no

### XML Instance Representation

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

## NonTaxableAmount

These field(s) use this type: NonTaxableAmount.

Total non-taxable price.

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

### XML Instance Representation

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

## Process Credit Contract

---

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

### NumberOfEngineCylinders

These field(s) use this type: NumberOfEngineCylinders.

Represents the number of cylinders in the vehicle engine.

<b>Name</b>	NumberOfEngineCylinders
<b>Abstract</b>	no

### XML Instance Representation

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

### NumberOfPayments

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

Indicates the number of payments.

<b>Name</b>	NumberOfPayments
<b>Abstract</b>	no

### XML Instance Representation

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

### NumberOfTaxCreditMonths

These field(s) use this type: NumberOfTaxCreditMonths.

Number of months that the tax credit will cover.

## Process Credit Contract

---

<b>Name</b>	<b>NumberOfTaxCreditMonths</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## NumberOfTaxCredits

These field(s) use this type: NumberOfTaxCredits.

The number of tax credits.

<b>Name</b>	<b>NumberOfTaxCredits</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## NumberOfUnits

These field(s) use this type: NumberOfUnits.

Number of units of described make and model being financed.

<b>Name</b>	<b>NumberOfUnits</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

</...>

### Option

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

<b>Name</b>	Option
<b>Abstract</b>	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	

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

### OptionBase

<b>Name</b>	OptionBase
<b>Abstract</b>	no

## Process Credit Contract

### 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

### XML Instance Representation

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

## OptionMSRP

## Process Credit Contract

---

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

Option MSRP

<b>Name</b>	OptionMSRP
<b>Abstract</b>	no

### XML Instance Representation

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

## OptionPackageld

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

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

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

### XML Instance Representation

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

## OptionPrice

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

Price of Vehicle Option

<b>Name</b>	OptionPrice
<b>Abstract</b>	no

## Process Credit Contract

---

### XML Instance Representation

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

### OptionPricingDetail

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

Detail of OptionPriceGroup

<b>Name</b>	OptionPricingDetail
<b>Abstract</b>	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]  
</...>
```

### OptionPricingGroup

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

Grouped option price information

<b>Name</b>	OptionPricingGroup
<b>Abstract</b>	no

## Process Credit Contract

### 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.

<b>Name</b>	OptionResidualValueAmount
<b>Abstract</b>	no

#### XML Instance Representation

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

### OptionType

These field(s) use this type: OptionType.

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

<b>Name</b>	OptionType
<b>Abstract</b>	no

#### XML Instance Representation



## Process Credit Contract

```
<...  
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,Address,Address.

Basic address used for organizations

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

### Data Elements and Components

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

### XML Instance Representation

## Process Credit Contract

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

### OrganizationalApplicantContractParty

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

<b>Name</b>	<b>OrganizationalApplicantContractParty</b>
<b>Abstract</b>	<b>no</b>

### 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	R	
Address	Organizational Party address	R	
DBAName	Doing Business As name.	O	
Contact	Organization applicant contact information	R	
MarketingMailInd	Indicates customers whom have requested no marketing mail	O	
OrganizationType	Identifies the type of business (i.e., Sole Proprietorship, Partnership, LLP, LLC, Not For Profit, etc.).	O	
Privacy	Individual Privacy options	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
IndustryType	Area of work for the business, e.g. Manufacturing, Financial Services, etc.	O	
ReturnLeaseCustomerInd	Indicates whether this customer is turning in a lease and getting a new lease.	O	
YearsInBusiness	Total number of number of years Business Partner has been in business.	O	
GSTRegistrantInd	Indicates whether applicant is a GST registrant.	O	

### XML Instance Representation

```
<...>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [1]
  <Address> OrganizationalApplicantPartyAddressExtended </Address> [1..*]
  <DBAName> DBAName </DBAName> [0..1]
  <Contact> OrganizationApplicantContactContracts </Contact> [1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <OrganizationType> OrganizationType </OrganizationType> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
  <IndustryType> IndustryType </IndustryType> [0..1]
  <ReturnLeaseCustomerInd> ReturnLeaseCustomerInd </ReturnLeaseCustomerInd> [0..1]
  <YearsInBusiness> YearsInBusiness </YearsInBusiness> [0..1]
  <GSTRegistrantInd> GSTRegistrantInd </GSTRegistrantInd> [0..1]
</...>
```

### OrganizationalApplicantPartyAddressExtended

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

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

### Data Elements and Components

## Process Credit Contract

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

### XML Instance Representation

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

### OrganizationalApplicantPartyBase

<b>Name</b>	OrganizationalApplicantPartyBase
<b>Abstract</b>	no

### Data Elements and Components

## Process Credit Contract

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

### XML Instance Representation

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

### OrganizationalPartyAlternatePartyId

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

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

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Id	Alternate Party Identification	R	
AssigningPartyId	Agency or entity that validates the Party Id	R	
IssuingState	Indicates that State where the license was issued.	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
ExpirationDate	Expiration date of the alternate party id (e.g., Driver's License expiration date).	O	

### XML Instance Representation

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

### OrganizationApplicantContactContracts

These field(s) use this type: Contact.

<b>Name</b>	OrganizationApplicantContactContracts
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PersonName	Contact name	O	
Telephone	Contact telephone numbers	O	
EMailAddress	Contact Email address	O	
Fax	Contact Fax number	O	
PreferredContactMethod	Preferred contact method	O	
ContactTime	Preferred contact time (i.e. Best day/time to reach the contact.	O	
PrimaryDriverInd	Identifies customer as primary driver	O	
PrimaryContactInd	Indicates if contact is primary contact	O	

## Process Credit Contract

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

### OrganizationContact

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

<b>Name</b>	<b>OrganizationContact</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

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

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
ContactTime	Preferred contact time (i.e. Best day/time to reach the contact.	O	

### 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

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

### Data Elements and Components

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

### XML Instance Representation

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



## Process Credit Contract

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

### OrganizationContactPersonNameExtended

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

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

#### Data Elements and Components

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

## Process Credit Contract

<b>Name</b>	OrganizationId
<b>Abstract</b>	no

### XML Instance Representation

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

## OrganizationPartyBase

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

### Data Elements and Components

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

### XML Instance Representation

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

OrganizationPartyEmail

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

Organization email

Name	OrganizationPartyEmail
Abstract	no

XML Instance Representation

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

OrganizationPartyFax

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

OrganizationFax number

Name	OrganizationPartyFax
Abstract	no

XML Instance Representation

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

OrganizationPartyTelephone

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

OrganizationParty telephone number

Name	OrganizationPartyTelephone
Abstract	no

## Process Credit Contract

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

### OriginalCalculatedPaymentAmount

These field(s) use this type: OriginalCalculatedPaymentAmount.

Payment amount that may print on the contract but not match the true payment schedule

<b>Name</b>	OriginalCalculatedPaymentAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### OtherCharges

These field(s) use this type: OtherCharges.

<b>Name</b>	OtherCharges
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
OtherChargesAmount	Identifies the amount of other charges.	O	
OtherChargesPaidFor	Describes the purpose of the other charges.	O	
OtherChargesPaidTo	Describes to whom the other charges are to be paid.	O	
OtherChargesCapitalizedInd	Indicates whether the item is capitalized or not capitalized if part of an lease.	O	

### XML Instance Representation

```
<...>
  <OtherChargesAmount> OtherChargesAmount </OtherChargesAmount> [0..1]
  <OtherChargesPaidFor> OtherChargesPaidFor </OtherChargesPaidFor> [0..1]
  <OtherChargesPaidTo> OtherChargesPaidTo </OtherChargesPaidTo> [0..1]
  <OtherChargesCapitalizedInd> OtherChargesCapitalizedInd </OtherChargesCapitalizedInd> [0..1]
</...>
```

### OtherChargesAmount

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

Identifies the amount of other charges.

<b>Name</b>	OtherChargesAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### OtherChargesPaidFor

## Process Credit Contract

---

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

Describes the purpose of the other charges.

<b>Name</b>	<b>OtherChargesPaidFor</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## OtherChargesPaidTo

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

Describes to whom the other charges are to be paid.

<b>Name</b>	<b>OtherChargesPaidTo</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## OtherCreditorCharges

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

<b>Name</b>	<b>OtherCreditorCharges</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
OtherChargesAmount	Identifies the amount of other charges.	O	
OtherChargesPaidFor	Describes the purpose of the other charges.	O	
OtherChargesPaidTo	Describes to whom the other charges are to be paid.	O	

### XML Instance Representation

```
<...>
  <OtherChargesAmount> OtherChargesAmount </OtherChargesAmount> [0..1]
  <OtherChargesPaidFor> OtherChargesPaidFor </OtherChargesPaidFor> [0..1]
  <OtherChargesPaidTo> OtherChargesPaidTo </OtherChargesPaidTo> [0..1]
</...>
```

### OtherDescription

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

The text description of Other value from telephone desc attribute.

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

### XML Instance Representation

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

### OtherDownPaymentAmount

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

Amount of other downpayment (i.e., Manufacturer Rebate, Deferred Downpayment).

## Process Credit Contract

---

<b>Name</b>	OtherDownPaymentAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### OtherDownPaymentDescription

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

Free form text description of Other Down Payments.

<b>Name</b>	OtherDownPaymentDescription
<b>Abstract</b>	no

### XML Instance Representation

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

### OtherDownPayments

These field(s) use this type: OtherDownPayments.

The purpose of the OtherDownPaymentGroup component is to represent other down payment information such as Manufacturer Rebates, Deferred Down Payments, Military Rebates, College Rebates, Loyalty Cash, etc.

<b>Name</b>	OtherDownPayments
<b>Abstract</b>	no

## Data Elements and Components



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
OtherDownPaymentDescription	Free form text description of Other Down Payments.	O	
OtherDownPaymentAmount	Amount of other downpayment (i.e., Manufacturer Rebate, Deferred Downpayment).	R	
CapReductionOtherDownPmtAmt	Amount of other down payment applied to capitalized cost reduction (for O lease)		
UpfrontOtherDownPaymentAmount	Amount of other down payment applied to upfront costs (for lease).	O	
OtherDownPaymentPointsNumber	For rewards points programs, the number of points redeemed for use as downpayment.	O	

### XML Instance Representation

```
<...>
  <OtherDownPaymentDescription> OtherDownPaymentDescription </OtherDownPaymentDescription> [0..1]
  <OtherDownPaymentAmount> OtherDownPaymentAmount </OtherDownPaymentAmount> [1]
  <CapReductionOtherDownPmtAmt> CapReductionOtherDownPmtAmt </CapReductionOtherDownPmtAmt> [0..1]
  <UpfrontOtherDownPaymentAmount> UpfrontOtherDownPaymentAmount </UpfrontOtherDownPaymentAmount> [0..1]
  <OtherDownPaymentPointsNumber> OtherDownPaymentPointsNumber </OtherDownPaymentPointsNumber> [0..1]
</...>
```

### OtherDownPaymentsGroup

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

The purpose of the OtherDownPayments component is to group detailed information regarding other downpayment information such as Manufacturer Rebate, Deferred Downpayment, Military Rebates, College Rebates, Loyalty Cash, etc. together.

<b>Name</b>	<b>OtherDownPaymentsGroup</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
OtherDownPayments	The purpose of the OtherDownPayments component is to represent other R downpayment information such as Manufacturer Rebate, Deferred Downpayment, Millitary Rebates, College Rebates, Loyalty Cash, etc.		

### XML Instance Representation

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

### OtherInsuranceDescription

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

Text description of Other Insurance.

<b>Name</b>	OtherInsuranceDescription
<b>Abstract</b>	no

### XML Instance Representation

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

### OtherInsuranceSubtotalAmount

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

Subtotal of other insurance premiums.

<b>Name</b>	OtherInsuranceSubtotalAmount
<b>Abstract</b>	no

### XML Instance Representation

## Process Credit Contract

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

### OtherOwnerParty

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

<b>Name</b>	OtherOwnerParty
<b>Abstract</b>	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	

### XML Instance Representation

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

### OtherVehicleUseDescription

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

Text description of Other Vehicle Use.

## Process Credit Contract

<b>Name</b>	OtherVehicleUseDescription
<b>Abstract</b>	no

### XML Instance Representation

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

## PartyBase

Derived from oa:Party

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

### Data Elements and Components

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

### XML Instance Representation

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

## PartyId

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

Party Identification Number

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

## Process Credit Contract

---

### XML Instance Representation

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

### PaymentAmount

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

Monthly Payment Amount

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

### XML Instance Representation

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

### PaymentSchedule

These field(s) use this type: PaymentSchedule.

<b>Name</b>	PaymentSchedule
<b>Abstract</b>	no

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
NumberOfPayments	Indicates the number of payments.	R	
PaymentAmount	Scheduled payment amount as dictated by the payment schedule.	R	
PayTerms	The day the payment is due (e.g., the 15th of every month).	O	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
TimeBetweenPayments	The TimeBetweenPayments component is used to communicate the time between scheduled payments.	O	
ScheduleStartDate	Date when the first payment of the payment schedule is due.	O	
FinalAmount	Anticipated amount of the final payment of the payment schedule.	O	
DeferredDownPaymentInd	Indicates that this payment schedule is a deferred down payment collected by the finance source (i.e. in-settlement).	O	
BasePaymentAmount	Monthly payment that includes depreciation and rent charge but excludes other taxes or fees.	O	
Amortization	The amount of time based on a current contract payment and loan amount it would take the loan to amortize over.	O	
TaxableBaseMonthlyPaymentAmt	Amount of lease base monthly payment subject to tax.	O	
OriginalCalculatedPaymentAmount	Payment amount that may print on the contract but not match the true payment schedule.	O	

### XML Instance Representation

```

<...>
  <NumberOfPayments> NumberOfPayments </NumberOfPayments> [1]
  <PaymentAmount> PaymentAmount </PaymentAmount> [1]
  <PayTerms> PayTerms </PayTerms> [0..1]
  <TimeBetweenPayments> TimeBetweenPayments </TimeBetweenPayments> [0..*]
  <ScheduleStartDate> ScheduleStartDate </ScheduleStartDate> [0..1]
  <FinalAmount> FinalAmount </FinalAmount> [0..1]
  <DeferredDownPaymentInd> DeferredDownPaymentInd </DeferredDownPaymentInd> [0..1]
  <BasePaymentAmount> BasePaymentAmount </BasePaymentAmount> [0..1]
  <Amortization> Amortization </Amortization> [0..1]
  <TaxableBaseMonthlyPaymentAmt> TaxableBaseMonthlyPaymentAmt </TaxableBaseMonthlyPaymentAmt> [0..1]
  <OriginalCalculatedPaymentAmount> OriginalCalculatedPaymentAmount </OriginalCalculatedPaymentAmount> [0..1]
</...>

```

### PaymentsDeferredPeriodMeasure

## Process Credit Contract

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

<b>Name</b>	<b>PaymentsDeferredPeriodMeasure</b>
<b>Abstract</b>	<b>no</b>

### Attributes

Field / Component	Description	R/O	Business Rule
period		R	

### XML Instance Representation

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

## PayrollDeduction

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

This component reflects payroll deduction information for applicants that are employees of the OEM, finance source, etc. that have elected to have payments automatically deducted from their payroll.

<b>Name</b>	<b>PayrollDeduction</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
PersonName	This component is used to communicate the person's name information associated with the application.	R	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
AlternatePartyIds	This component represents identification information for the business party.	O	
PayrollLocation	If the applicant is an employee of an OEM, finance source, etc., this code O is used to differentiate between OEM, finance source, etc.		
PayrollType	Indicates the type of payroll, e.g. salaried, hourly, etc.	O	
PayrollFrequency	Indicates how often the applicant is paid. HR = Hour, WK = Week, BWM = Bi-Weekly, MO = Month, YR = Year, SmMO=SemiMonthly	O	

### XML Instance Representation

```
<...>
  <PersonName> IndividualApplicantPersonName </PersonName> [1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PayrollLocation> PayrollLocation </PayrollLocation> [0..1]
  <PayrollType> PayrollType </PayrollType> [0..1]
  <PayrollFrequency> PayrollFrequency </PayrollFrequency> [0..1]
</...>
```

### Percent

Percent

Name	Percent
Abstract	no

### XML Instance Representation

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

### PeriodOfEmployment

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



## Process Credit Contract

Identifies the length of time a business party was employed.

<b>Name</b>	<b>PeriodOfEmployment</b>
<b>Abstract</b>	no

### Attributes

Field / Component	Description	R/O	Business Rule
period		R	

### 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.

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

### Attributes

Field / Component	Description	R/O	Business Rule
period		R	

### XML Instance Representation

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

## Process Credit Contract

Count  
</...>

### PolicyHolder

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

<b>Name</b>	PolicyHolder
<b>Abstract</b>	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	

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

### Premium

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

The total amount the customer pays for a policy.

## Process Credit Contract

<b>Name</b>	<b>Premium</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## Pricing

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

<b>Name</b>	<b>Pricing</b>
<b>Abstract</b>	<b>no</b>

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

## Process Credit Contract

---

### PriorCreditOrLeaseOwedOnTrade

These field(s) use this type: PriorCreditOrLeaseOwedOnTrade.

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

<b>Name</b>	PriorCreditOrLeaseOwedOnTrade
<b>Abstract</b>	no

#### XML Instance Representation

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

### PriorVehicleUseCode

These field(s) use this type: PriorVehicleUseCode.

The prior use of the vehicle

<b>Name</b>	PriorVehicleUseCode
<b>Abstract</b>	no

#### XML Instance Representation

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

### Privacy

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

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

## Process Credit Contract

### Data Elements and Components

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

### XML Instance Representation

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

## Proceeds

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

Proceeds received by a dealer for providing a portion of financing directly to the customer.

<b>Name</b>	<b>Proceeds</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## Process

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

<b>Name</b>	<b>Process</b>
-------------	----------------

## Process Credit Contract

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

## ProcessCreditContract

These field(s) use this type: ProcessCreditContract.

**Name** ProcessCreditContract

**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	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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> ProcessCreditContractDataArea </DataArea> [1]  
</...>
```

### ProcessCreditContractDataArea

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

<b>Name</b>	ProcessCreditContractDataArea
<b>Abstract</b>	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	
CreditContract		R	

## Process Credit Contract

### XML Instance Representation

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

### ProgramsAndRates

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

<b>Name</b>	<b>ProgramsAndRates</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
NetAnnualPercentageRate	The rate charged to the dealer	O	
SubventionCode	Identifies a subvention program.	O	
BalloonResidualPercentage	The estimated percent of value at contract end.	O	
BalloonResidualAmount	The estimated amount of the vehicle at contract end.	O	
SpecialPrograms	Code identifying the type of special program (First Time Buyer, College Graduate, etc.	O	
UpfrontMiles	The number of miles purchased at contract commencement	O	
UpfrontMileageRate	The amount charged for miles purchased upfront	O	
UpfrontMilesAmount	UpfrontMiles multiplied by the UpfrontMileageRate	O	
Coupon	Coupons associated with Programs and Rates	O	
FinalPaymentDate	Date that the final payment amount is due (e.g., Ballon, Fixed Value, Lease, etc.)	O	YYYY-MM-DD
ContractTermMileage	Mileage allowed under the terms of contract	O	



## Process Credit Contract

Field / Component	Description	R/O	Business Rule
FinancePlan	Description of standard finance plan applied to deal.	O	
InitiativeId	Initiative Identification (i.e., Manufacturer incentive reimbursement program identification or dealer offerings)	O	
SpecialProgramDetail	Represents information related to the types of lending programs being applied to the deal. EX: College Graduate, 1st Time Buyer, Repeat Customer, Manufacturer Programs, etc.	O	
LeaseBuyMoneyFactor	Lease Rate/Service Factor offered to the dealer by Finance Source.	O	
LowMileageOption	Indicates whether a customer chooses low mileage.	O	
DiscountRate	The rate/service factor being discounted off the net lease rate due to lease being a single pay lease or some other special program.	O	
IncentivesForCashCustomerAmt	Incentives available to ONLY cash customers.	O	
OriginalLeaseRateMoneyFactor	The original lease factor before the discount rate for single payment.	O	
BaseInterestRate	The base interest rate before any pre-paid interest or additional costs of financing.	O	
PreApprovedProgramName	A text description of pre-approval codes.	O	

### XML Instance Representation

```

<...>
  <NetAnnualPercentageRate> NetAnnualPercentageRate </NetAnnualPercentageRate> [0..1]
  <SubventionCode> SubventionCode </SubventionCode> [0..*]
  <BalloonResidualPercentage> BalloonResidualPercentage </BalloonResidualPercentage> [0..1]
  <BalloonResidualAmount> BalloonResidualAmount </BalloonResidualAmount> [0..1]
  <SpecialPrograms> SpecialPrograms </SpecialPrograms> [0..*]
  <UpfrontMiles> UpfrontMiles </UpfrontMiles> [0..1]
  <UpfrontMileageRate> UpfrontMileageRate </UpfrontMileageRate> [0..1]
  <UpfrontMilesAmount> UpfrontMilesAmount </UpfrontMilesAmount> [0..1]
  <Coupon> CreditContractCoupon </Coupon> [0..*]
  <FinalPaymentDate> FinalPaymentDate </FinalPaymentDate> [0..1]
  <ContractTermMileage> ContractTermMileage </ContractTermMileage> [0..1]
  <FinancePlan> FinancePlan </FinancePlan> [0..*]

```

## Process Credit Contract

```
<InitiativeId> InitiativeId </InitiativeId> [0..*]  
<SpecialProgramDetail> SpecialProgramDetail </SpecialProgramDetail> [0..*]  
<LeaseBuyMoneyFactor> LeaseBuyMoneyFactor </LeaseBuyMoneyFactor> [0..1]  
<LowMileageOption> LowMileageOption </LowMileageOption> [0..1]  
<DiscountRate> DiscountRate </DiscountRate> [0..1]  
<IncentivesForCashCustomerAmt> IncentivesForCashCustomerAmt </IncentivesForCashCustomerAmt> [0..1]  
<OriginalLeaseRateMoneyFactor> OriginalLeaseRateMoneyFactor </OriginalLeaseRateMoneyFactor> [0..1]  
<BaseInterestRate> BaseInterestRate </BaseInterestRate> [0..1]  
<PreApprovedProgramName> PreApprovedProgramName </PreApprovedProgramName> [0..1]  
</...>
```

### ProratedInterestPaymentAmount

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

Pro-rated interest payment for adjustment to payment date.

<b>Name</b>	<b>ProratedInterestPaymentAmount</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### PurchaseOptionPrice

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

The price that the customer is able to purchase the vehicle for at the end of the lease.

<b>Name</b>	<b>PurchaseOptionPrice</b>
<b>Abstract</b>	no

### XML Instance Representation

## Process Credit Contract

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

### RelationshipDescription

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

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

Name	RelationshipDescription
Abstract	no

### XML Instance Representation

```
<...
```

## Process Credit Contract

---

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

### ResidualAmount

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

Remaining residual on current vehicle

<b>Name</b>	ResidualAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### ResidualPercentageDeduction

These field(s) use this type: ResidualPercentageDeduction.

Percentage deducted from the residual i.e., for manual transmission or commercial use.

<b>Name</b>	ResidualPercentageDeduction
<b>Abstract</b>	no

### XML Instance Representation

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

### ResidualPercentageEnhancement

These field(s) use this type: ResidualPercentageEnhancement.

## Process Credit Contract

---

Percentage added to the residual, i.e. for incentives or low mileage.

<b>Name</b>	<b>ResidualPercentageEnhancement</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## RestrictionDescription

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

Description of vehicle use restrictions

<b>Name</b>	<b>RestrictionDescription</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## RetailFilingFee

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

A fee that is collected up front that is not itemized.

<b>Name</b>	<b>RetailFilingFee</b>
<b>Abstract</b>	no

### XML Instance Representation

## Process Credit Contract

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

### RoutingInformation

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

The RoutingInformation component represents how the EFT will be routed from the applicant's bank to the finance source.

<b>Name</b>	<b>RoutingInformation</b>
<b>Abstract</b>	<b>no</b>

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
TransitRoutingNumber	A nine-digit number (eight digits and a check digit) that identifies a specific financial institution. Also referred to as the ABA number.	R	
AccountId	Identifies an account number or similiary identifier.	R	
AccountType	Identifies the type of account.	O	

### XML Instance Representation

```
<...>  
  <TransitRoutingNumber> TransitRoutingNumber </TransitRoutingNumber> [1]  
  <AccountId> AccountId </AccountId> [1]  
  <AccountType> AccountType </AccountType> [0..1]  
</...>
```

### SalesTaxExemptionAmount

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

An amount that is exempted from a sales tax.

## Process Credit Contract

---

<b>Name</b>	<b>SalesTaxExemptionAmount</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## SecondaryDealerNumber

These field(s) use this type: SecondaryDealerNumber.

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

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

### XML Instance Representation

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

## SecurityDepositAmount

These field(s) use this type: SecurityDepositAmount.

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

<b>Name</b>	<b>SecurityDepositAmount</b>
<b>Abstract</b>	no

### XML Instance Representation

```
<...
```

## Process Credit Contract

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

### SellerAssistedLoan

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

The SellerAssistedLoan represents information related to the dealer's down payment loan to the applicant.

<b>Name</b>	<b>SellerAssistedLoan</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
Proceeds	Proceeds received by a dealer for providing a portion of financing directly to the customer.	O	
AmountFinanced	The total amount financed for seller-assisted loan.	O	
FinanceCharges	The finance charges for the seller-assisted loan.	O	
TotalLoanAmount	The base amount of the seller-assisted loan plus the finance charges.	O	
NumberOfPayments	Indicates the number of payments for the seller-assisted loan.	O	
PaymentAmount	Amount of regular seller-assisted loan payment.	O	
AmountToDeferredDownPayment	Amount of loan applied to a deferred down payment.	O	

### XML Instance Representation

```
<...>
  <Proceeds> Proceeds </Proceeds> [0..1]
  <AmountFinanced> AmountFinanced </AmountFinanced> [0..1]
  <FinanceCharges> FinanceCharges </FinanceCharges> [0..1]
  <TotalLoanAmount> TotalLoanAmount </TotalLoanAmount> [0..1]
  <NumberOfPayments> NumberOfPayments </NumberOfPayments> [0..1]
```



## Process Credit Contract

---

```
<PaymentAmount> PaymentAmount </PaymentAmount> [0..1]
<AmountToDeferredDownPayment> AmountToDeferredDownPayment </AmountToDeferredDownPayment> [0..1]
</...>
```

### SellersRightToCancelDays

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

Number of days after the contract date during which the seller (dealer) has the right to cancel.

<b>Name</b>	<b>SellersRightToCancelDays</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### Sender

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

<b>Name</b>	<b>Sender</b>
<b>Abstract</b>	no

## Data Elements and Components

## Process Credit Contract

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 <a href="http://www.starstandards.org">http://www.starstandards.org</a>
SenderURI	Physical address of the sender	O	

## Process Credit Contract

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 Contract

```
<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 Contract

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 Contract

---

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

### ServiceChargeAmount

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

The amount charged in addition to the depreciation oand any amortized amounts.

<b>Name</b>	<b>ServiceChargeAmount</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

### ServiceContractDescription

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

Free form text description of service contract type applied to contract.

<b>Name</b>	<b>ServiceContractDescription</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

### ServiceId

## Process Credit Contract

---

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

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

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

### XML Instance Representation

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

### Signature

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

<b>Name</b>	Signature
<b>Abstract</b>	no

### Attributes

Field / Component	Description	R/O	Business Rule
qualifyingAgency		O	

### Data Elements and Components

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

### XML Instance Representation

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

### SpecialProgramDescription

These field(s) use this type: SpecialProgramDescription.

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

<b>Name</b>	SpecialProgramDescription
<b>Abstract</b>	no

### XML Instance Representation

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

### SpecialProgramDetail

These field(s) use this type: SpecialProgramDetail.

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

### Data Elements and Components

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

### XML Instance Representation

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



## Process Credit Contract

---

---

### StandardSecurityDepositAmount

These field(s) use this type: StandardSecurityDepositAmount.

Amount of standard security deposit.

<b>Name</b>	StandardSecurityDepositAmount
<b>Abstract</b>	no

#### XML Instance Representation

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

### SubtotalCredits

These field(s) use this type: SubtotalCredits.

Includes the sum of Net Trade-in, Rebate or Other Credit, and Cash Down payment. In some states this amount is disclosed separately from TotalDownPayment if it is a negative amount.

<b>Name</b>	SubtotalCredits
<b>Abstract</b>	no

#### XML Instance Representation

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

### SubtotalDebitsAmount

These field(s) use this type: SubtotalDebitsAmount.

## Process Credit Contract

---

A subtotal of specific debit items on contract.

Name	SubtotalDebitsAmount
Abstract	no

### XML Instance Representation

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

## SumOfOtherAdvancesAmount

These field(s) use this type: SumOfOtherAdvancesAmount.

Calculated Field: Credit life plus accident health plus extended warranty plus other.

Name	SumOfOtherAdvancesAmount
Abstract	no

### XML Instance Representation

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

## Tax

Name	Tax
Abstract	no

## Data Elements and Components

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
TaxType	Identifies the type tax.	R	
TaxDescription	Free form text description of tax amount.	O	
TaxAmount	Actual amount of tax paid.	O	
UnitSalesTaxAmount	Unit amount of sales tax.	O	
TaxRate	Tax Percentage Rate	O	
TotalTaxableAmount	Total taxable price	O	
NonTaxableAmount	Total non-taxable price	O	
TaxTypeId	Tax type identification	O	
TaxabilityInd	Determines whether the dealer wants to claim tax on the cost.	O	

### XML Instance Representation

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

### TaxableBaseMonthlyPaymentAmt

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

Amount of lease base monthly payment subject to tax.

<b>Name</b>	<b>TaxableBaseMonthlyPaymentAmt</b>
-------------	-------------------------------------

## Process Credit Contract

---

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

### XML Instance Representation

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

### TaxablePaymentPercentage

These field(s) use this type: TaxablePaymentPercentage.

Percentage of lease payment(s) that is taxable.

<b>Name</b>	TaxablePaymentPercentage
<b>Abstract</b>	no

### XML Instance Representation

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

### TaxableTotOfBaseMonthlyPmtsAmt

These field(s) use this type: TaxableTotOfBaseMonthlyPmtsAmt.

The total amount of base monthly payments subject to tax on a lease.

<b>Name</b>	TaxableTotOfBaseMonthlyPmtsAmt
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

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

### TaxAmount

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

Actual amount of tax paid.

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

### XML Instance Representation

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

### TaxCredit

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

Component to represent a tax credit.

<b>Name</b>	<b>TaxCredit</b>
<b>Abstract</b>	<b>no</b>

### Data Elements and Components

Field / Component	Description	R/O	Business Rule
TaxCreditTypeCode	Indicates the type of Tax Credit being applied.	R	
TaxCreditDescription	Description of tax credit.	O	
TaxCreditAmount	Amount of tax credit.	O	

### XML Instance Representation

## Process Credit Contract

---

```
<...>
  <TaxCreditTypeCode> TaxCreditTypeCode </TaxCreditTypeCode> [1]
  <TaxCreditDescription> TaxCreditDescription </TaxCreditDescription> [0..1]
  <TaxCreditAmount> TaxCreditAmount </TaxCreditAmount> [0..1]
</...>
```

### TaxCreditAmount

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

Amount of tax credit.

<b>Name</b>	TaxCreditAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### TaxCreditDescription

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

Description of tax credit.

<b>Name</b>	TaxCreditDescription
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

### TaxCreditGroup

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

Group represents a tax credits.

<b>Name</b>	TaxCreditGroup
<b>Abstract</b>	no

#### Data Elements and Components

Field / Component	Description	R/O	Business Rule
TaxCredit	Component to represent a tax credit.	R	

#### XML Instance Representation

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

### TaxDescription

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

Free form text description of tax amount.

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

#### XML Instance Representation

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

### TaxRate

## Process Credit Contract

---

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

Tax Percentage rate.

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

### XML Instance Representation

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

## TaxSubtotal

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

The subtotal of all taxes associated with financing.

<b>Name</b>	<b>TaxSubtotal</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## Term

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

Number of months of contract term

<b>Name</b>	<b>Term</b>
<b>Abstract</b>	<b>no</b>



## Process Credit Contract

### Attributes

Field / Component	Description	R/O	Business Rule
length		R	

### XML Instance Representation

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

### ThirdPartyRebateAmount

These field(s) use this type: ThirdPartyRebateAmount.

Rebate provided by non-manufacturer.

<b>Name</b>	ThirdPartyRebateAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### TimeBetweenPayments

These field(s) use this type: TimeBetweenPayments.

Duration of payment cycle.

<b>Name</b>	TimeBetweenPayments
<b>Abstract</b>	no

## Process Credit Contract

### Attributes

Field / Component	Description	R/O	Business Rule
period		R	

### XML Instance Representation

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

### TireDescription

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

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

<b>Name</b>	<b>TireDescription</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

### TotalAmountOfAdvances

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

Calculated Field: Cash value of leased goods plus sum of other advances.

<b>Name</b>	<b>TotalAmountOfAdvances</b>
<b>Abstract</b>	<b>no</b>

## Process Credit Contract

---

### XML Instance Representation

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

### TotalAmountPaidOnYourBehalf

These field(s) use this type: TotalAmountPaidOnYourBehalf.

The total fees, charges, taxes, insurance paid to others on your behalf.

<b>Name</b>	TotalAmountPaidOnYourBehalf
<b>Abstract</b>	no

### XML Instance Representation

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

### TotalAmountPaidToInsuranceCo

These field(s) use this type: TotalAmountPaidToInsuranceCo.

Total amount paid to insurance companies.

<b>Name</b>	TotalAmountPaidToInsuranceCo
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

---

### TotalAmtOfBaseMonthlyPayments

These field(s) use this type: TotalAmtOfBaseMonthlyPayments.

The Depreciation and any Amortized amounts plus the Rent Charge. This is the sum of all payments minus the Use tax.

<b>Name</b>	TotalAmtOfBaseMonthlyPayments
<b>Abstract</b>	no

#### XML Instance Representation

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

### TotalAmtOfNonRefundablePymts

These field(s) use this type: TotalAmtOfNonRefundablePymts.

Calculated Field: Total of all monthly payments, excluding taxes plus documentation fees plus cash down plus gross trade plus rebates (i.e. Refundable Security Deposit only).

<b>Name</b>	TotalAmtOfNonRefundablePymts
<b>Abstract</b>	no

#### XML Instance Representation

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

### TotalAmtPaidToPublicOfficials

These field(s) use this type: TotalAmtPaidToPublicOfficials.

## Process Credit Contract

---

The total amount paid to public officials.

<b>Name</b>	<b>TotalAmtPaidToPublicOfficials</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## TotalCashAndRebateAmount

These field(s) use this type: TotalCashAndRebateAmount.

The total amount of Cash and Rebates.

<b>Name</b>	<b>TotalCashAndRebateAmount</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## TotalCashDownPaymentAmount

These field(s) use this type: TotalCashDownPaymentAmount.

Total amount of cash paid and rebates applied.

<b>Name</b>	<b>TotalCashDownPaymentAmount</b>
<b>Abstract</b>	no

## Process Credit Contract

---

### XML Instance Representation

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

### TotalCostOfLease

These field(s) use this type: TotalCostOfLease.

The total cost the customer is required to pay for a lease transaction (including applicable lease-end fees).

Name	TotalCostOfLease
Abstract	no

### XML Instance Representation

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

### TotalCostOfTerm

These field(s) use this type: TotalCostOfTerm.

Total cost of purchase of the vehicle.

Name	TotalCostOfTerm
Abstract	no

### XML Instance Representation

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

## Process Credit Contract

---

---

### TotalDownPaymentAmount

These field(s) use this type: TotalDownPaymentAmount.

Total down payment amount or amount of cap cost reduction.

<b>Name</b>	TotalDownPaymentAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### TotalDueAtSigningAmount

These field(s) use this type: TotalDueAtSigningAmount.

Total amount that the customer must pay at lease signing.

<b>Name</b>	TotalDueAtSigningAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### TotalEstimatedFeesAndTaxesAmt

These field(s) use this type: TotalEstimatedFeesAndTaxesAmt.

Total amount Lessee agrees to pay for official fees and taxes over the Lease Term.

## Process Credit Contract

---

Name	TotalEstimatedFeesAndTaxesAmt
Abstract	no

### XML Instance Representation

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

## TotalLeaseCost

These field(s) use this type: TotalLeaseCost.

The total cost the customer is required to pay for a lease transaction (exluding applicable lease-end fees).

Name	TotalLeaseCost
Abstract	no

### XML Instance Representation

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

## TotalLoanAmount

These field(s) use this type: TotalLoanAmount.

The base amount of the Seller Assisted Loan plus the Finance Charges.

Name	TotalLoanAmount
Abstract	no

### XML Instance Representation



## Process Credit Contract

---

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

### TotalOfMonthlyPaymentsAmount

These field(s) use this type: TotalOfMonthlyPaymentsAmount.

The sum of all base monthly payments plus all monthly sales/use tax and all monthly fees.

<b>Name</b>	TotalOfMonthlyPaymentsAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### TotalOfPayments

These field(s) use this type: TotalOfPayments.

The total dollar amount of payments to be made on the vehicle.

<b>Name</b>	TotalOfPayments
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

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

### TotalOtherCharges

These field(s) use this type: TotalOtherCharges.

Total amount of other charges (e.g., Gap Policy)

Name	TotalOtherCharges
Abstract	no

#### XML Instance Representation

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

### TotalOtherCreditorCharges

These field(s) use this type: TotalOtherCreditorCharges.

Total amount of other creditor charges.

Name	TotalOtherCreditorCharges
------	---------------------------

## Process Credit Contract

---

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

### XML Instance Representation

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

### TotalPremiumAmount

These field(s) use this type: TotalPremiumAmount.

The total amount of insurance being purchased.

<b>Name</b>	TotalPremiumAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### TotalPSTAndGSTOnCashPriceOfVeh

These field(s) use this type: TotalPSTAndGSTOnCashPriceOfVeh.

Provincial Sales Taxes and Goods and Services Taxes associated with the Cash Price of the Vehicle.

<b>Name</b>	TotalPSTAndGSTOnCashPriceOfVeh
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

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

### TotalPSTAndGSTPayOnOtherItms

These field(s) use this type: TotalPSTAndGSTPayOnOtherItms.

Provincial Sales Taxes and Goods and Services Taxes associated with other items excluding Provincial Sales Taxes and Goods and Services Taxes associated with Cash Price of the Vehicle.

<b>Name</b>	TotalPSTAndGSTPayOnOtherItms
<b>Abstract</b>	no

### XML Instance Representation

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

### TotalSalePrice

These field(s) use this type: TotalSalePrice.

Downpayment plus the total of payments.

<b>Name</b>	TotalSalePrice
<b>Abstract</b>	no

### XML Instance Representation

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

### TotalTaxableAmount

## Process Credit Contract

---

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

Total taxable price.

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

### XML Instance Representation

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

## TotalValueOfEnhancementItems

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

Total amount of approved non-residualized "soft" adds that add value to the vehicle. For example, etching, racing strips, etc.

<b>Name</b>	<b>TotalValueOfEnhancementItems</b>
<b>Abstract</b>	no

### XML Instance Representation

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

## TotalVehicleCashPrice

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

Total vehicle price defined on contract.

<b>Name</b>	<b>TotalVehicleCashPrice</b>
<b>Abstract</b>	no

## Process Credit Contract

---

### XML Instance Representation

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

### TotNumOfPaymentsRemaining

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

The remaining total of payments to be made after receipt of the payment at inception. For Lease Only

<b>Name</b>	<b>TotNumOfPaymentsRemaining</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### TradeInFinancing

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

<b>Name</b>	<b>TradeInFinancing</b>
<b>Abstract</b>	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	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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	YYYY-MM-DD
FinanceCompanyName	Name of Finance Company	O	
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	
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]
```

## Process Credit Contract

```
<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]
<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.

<b>Name</b>	TradeInSalesTaxCredit
<b>Abstract</b>	no

### XML Instance Representation

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

### TradeInVehicleCredit

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



## Process Credit Contract

<b>Name</b>	<b>TradeInVehicleCredit</b>
<b>Abstract</b>	<b>no</b>

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

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
LicenseNumber	State License plate number of vehicle.	O	
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]

```

## Process Credit Contract

```
<IndebtednessResponsibility> IndebtednessResponsibility </IndebtednessResponsibility> [0..1]
<LeaseMaturityDate> LeaseMaturityDate </LeaseMaturityDate> [0..1]
<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.

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

### XML Instance Representation

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

### UnpaidBalance

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

Total cash price minus total cash down.

<b>Name</b>	<b>UnpaidBalance</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

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

## Process Credit Contract

---

### UpfrontCashDownpaymentAmount

These field(s) use this type: UpfrontCashDownpaymentAmount.

Amount of cash downpayment allocated to upfront costs

<b>Name</b>	UpfrontCashDownpaymentAmount
<b>Abstract</b>	no

#### XML Instance Representation

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

### UpfrontCreditCardDownpymtAmt

These field(s) use this type: UpfrontCreditCardDownpymtAmt.

Amount of credit card payment allocated to upfront costs

<b>Name</b>	UpfrontCreditCardDownpymtAmt
<b>Abstract</b>	no

#### XML Instance Representation

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

### UpfrontMfgRebateAmount

These field(s) use this type: UpfrontMfgRebateAmount.

Amount of manufacturer rebate allocated to upfront costs

## Process Credit Contract

---

<b>Name</b>	UpfrontMfgRebateAmount
<b>Abstract</b>	no

### XML Instance Representation

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

## UpfrontMileageRate

These field(s) use this type: UpfrontMileageRate.

The amount of miles charged for miles purchased upfront.

<b>Name</b>	UpfrontMileageRate
<b>Abstract</b>	no

### XML Instance Representation

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

## UpfrontMiles

These field(s) use this type: UpfrontMiles.

The number of miles purchased at contract commencement

<b>Name</b>	UpfrontMiles
<b>Abstract</b>	no

### XML Instance Representation

## Process Credit Contract

---

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

### UpfrontMilesAmount

These field(s) use this type: UpfrontMilesAmount.

UpfrontMiles multiplied by the UpfrontMileageRate.

<b>Name</b>	UpfrontMilesAmount
<b>Abstract</b>	no

### XML Instance Representation

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

### UpfrontNetTradeAmount

These field(s) use this type: UpfrontNetTradeAmount.

Amount of net trade allocated to upfront costs.

<b>Name</b>	UpfrontNetTradeAmount
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

### 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.

<b>Name</b>	UpfrontNetTradePayoffAmount
<b>Abstract</b>	no

#### XML Instance Representation

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

### UpfrontOtherDownPaymentAmount

These field(s) use this type: UpfrontOtherDownPaymentAmount.

Amount of other down payment applied to upfront costs (for lease).

<b>Name</b>	UpfrontOtherDownPaymentAmount
<b>Abstract</b>	no

#### XML Instance Representation

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

### ValueGivenByYouAmount

These field(s) use this type: ValueGivenByYouAmount.

Calculated Field: Cash plus rebates plus gross trade-in plus total time balance (this is the same as total of payment).

## Process Credit Contract

---

Name	ValueGivenByYouAmount
Abstract	no

### XML Instance Representation

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

## ValueReceivedByYouAmount

These field(s) use this type: ValueReceivedByYouAmount.

Calculated Field: Total price of vehicle amount minus selling price of vehicle amount minus documentation fee minus lien on trade plus cash price of vehicle amount.

Name	ValueReceivedByYouAmount
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



## Process Credit Contract

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

### VanConversionPercentage

These field(s) use this type: VanConversionPercentage.

Percentage of conversion package added to a vehicle.

<b>Name</b>	VanConversionPercentage
<b>Abstract</b>	no

### XML Instance Representation

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

### Vehicle

<b>Name</b>	Vehicle
<b>Abstract</b>	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	

## Process Credit Contract

### XML Instance Representation

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

### VehicleBase

<b>Name</b>	<b>VehicleBase</b>
<b>Abstract</b>	<b>no</b>

### 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	

## Process Credit Contract

Field / Component	Description	R/O	Business Rule
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	

### 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]

```

## Process Credit Contract

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

### 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.

## Process Credit Contract

---

Customer price of vehicle

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

### 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.).

<b>Name</b>	<b>VehiclePricingTypeSource</b>
<b>Abstract</b>	<b>no</b>

### 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

## Process Credit Contract

<b>Name</b>	VehicleWeight
<b>Abstract</b>	no

### XML Instance Representation

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

### Verb

These field(s) use this type: Verb.

<b>Name</b>	Verb
<b>Abstract</b>	no

### Data Elements and Components

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

### XML Instance Representation

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

### WholesaleValueAmount

These field(s) use this type: WholesaleValueAmount.

Actual wholesale value of a used vehicle.

<b>Name</b>	WholesaleValueAmount
<b>Abstract</b>	no

### XML Instance Representation

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

## Process Credit Contract

---

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

### YearsInBusiness

These field(s) use this type: YearsInBusiness.

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

<b>Name</b>	<b>YearsInBusiness</b>
<b>Abstract</b>	no

### XML Instance Representation

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

### AccountingDate

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

<b>Name</b>	<b>AccountingDate</b>
-------------	-----------------------

\*Base XSD Type: gYearMonth

### AccountKey

These field(s) use this type: AccountKey.

Indicates the account checksum.

<b>Name</b>	<b>AccountKey</b>
-------------	-------------------

\*Base XSD Type: string

### AccountType

## Process Credit Contract

---

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

Identifies the type of account.

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

\*Base XSD Type: string

## AcknowledgementType

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

\*Base XSD Type: NMTOKEN

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

Always

OnChange

Never

## Action

Name	Action
------	--------

\*Base XSD Type: string

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

Add

Delete

Change

Replace

A



## Process Credit Contract

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

\*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

## Process Credit Contract

Code Value	Description
Billing	Billing
NonSigningSpouseAddress	Non Signing Spouse Address
N/A	Not Applicable

### AirConditionInd

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

Indicates whether or not the vehicle has air conditioning.

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

### 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

### 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
*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

## Process Credit Contract

Code Value	Description
Not Submitted	Not Submitted

### ApplicationType

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

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

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

\*Base XSD Type: string

### AssigningOrganizationPartyId

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

Assigning Organization Party Id

Name	AssigningOrganizationPartyId
------	------------------------------

\*Base XSD Type: string

Code Value	Description
LegalId	Legal ID
NationalId	Government-assigned ID such as a social security Number
Other	Other
DUNS	Dun and Bradstreet
MotorDealerRegistrationId	Department of Motor Vehicle Registration number for a dealer. This is the dealer's license number to do business.
GSTRegistrationId	Canadian Goods and Services Tax Id.
HSTRegistrationId	Canadian HarmonizedTax Id.

## Process Credit Contract

Code Value	Description
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.

## AuctionInd

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

Indicates that the used vehicle has come from an auction.

## Process Credit Contract

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

### AutoBrokerRecipient

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

Identifies Auto Broker receiving fees.

Name	AutoBrokerRecipient
*Base XSD Type: string	

### 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	

## Process Credit Contract

---

### BankName

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

Name of bank.

<b>Name</b>	<b>BankName</b>
-------------	-----------------

\*Base XSD Type: string

### BirthDate

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

Birth date of party

<b>Name</b>	<b>BirthDate</b>
-------------	------------------

\*Base XSD Type: date

### BodyStyle

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

Manufacturer-assigned vehicle body style

<b>Name</b>	<b>BodyStyle</b>
-------------	------------------

\*Base XSD Type: string

### BrakeType

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

Describes what type of brakes the vehicle has.

<b>Name</b>	<b>BrakeType</b>
-------------	------------------

\*Base XSD Type: string

## Process Credit Contract

---

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

### BranchName

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

Name of the bank branch.

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

\*Base XSD Type: string

### BrandedTitleDate

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

Branding Date

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

\*Base XSD Type: date

### BrandedTitleInd



## Process Credit Contract

---

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.**

Description of adjustment to buy rate.

## Process Credit Contract

---

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.

### CapitalizedFeeInd

These field(s) use this type: CapitalizedFeeInd.

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

Name	CapitalizedFeeInd
------	-------------------

\*Base XSD Type: string

Code Value	Description
0	
1	

### CapitalizedTaxInd

## Process Credit Contract

---

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

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

Name	CapitalizedTaxInd
------	-------------------

\*Base XSD Type: string

Code Value	Description
0	
1	

## CashPriceInclusionType

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

Identifies whether or not the cash price is the base or total.

Name	CashPriceInclusionType
------	------------------------

\*Base XSD Type: string

Code Value	Description
Base	
Total	

## CertifiedPreownedInd

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

Identifies as a certified Pre-Owned Vehicle

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

\*Base XSD Type: string

## Process Credit Contract

Code Value	Description
0	
1	

### 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

### CollisionDeductibleType

## Process Credit Contract

---

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

Type of collision insurance deductible.

Name	CollisionDeductibleType
------	-------------------------

\*Base XSD Type: string

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

Regular

Broadened

Limited

PassengerVehicle

LimitedCommercialVehicle

## CompanyCode

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

Manufacture company code..

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

\*Base XSD Type: string

## CompanyName

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

Company name of customer

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

\*Base XSD Type: string

## Process Credit Contract

---

### Condition

These field(s) use this type: Condition.

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

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

\*Base XSD Type: string

### ConfirmationDate

These field(s) use this type: ConfirmationDate.

Date of insurance confirmation.

Name	ConfirmationDate
------	------------------

\*Base XSD Type: date

### ConfirmationEntity

These field(s) use this type: ConfirmationEntity.

Indicates whether the confirmation was performed with the insurance company or the insurance agent.

Name	ConfirmationEntity
------	--------------------

\*Base XSD Type: string

Code Value	Description
Insurance Company	Confirmation was performed by Insurance Company
Agency	Confirmation was performed by Insurance Agent

### ConfirmedBy

These field(s) use this type: ConfirmedBy.

## Process Credit Contract

---

Person who confirmed with the insurance company or agency.

Name	ConfirmedBy
------	-------------

\*Base XSD Type: string

### ConfirmedWith

These field(s) use this type: ConfirmedWith.

Person at insurance company or agency with whom insurance was confirmed.

Name	ConfirmedWith
------	---------------

\*Base XSD Type: string

### ConfirmType

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

\*Base XSD Type: NMTOKEN

Code Value	Description
Always	
OnChange	
Never	

### ContactTelephoneNumberDescription

Contact Telephone Number Description

Name	ContactTelephoneNumberDescription
------	-----------------------------------

\*Base XSD Type: string

## Process Credit Contract

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

### ContactTelephoneNumberOrganizationDescription

Contact Telephone Number Organization Description

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

### ContactTime

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

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

Name	ContactTime
*Base XSD Type: string	



## Process Credit Contract

---

### ContractCompanyName

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

Contract company name

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

\*Base XSD Type: string

### ContractDate

These field(s) use this type: ContractDate.

Date the contract was signed.

Name	ContractDate
------	--------------

\*Base XSD Type: date

### ContractEffectiveDate

These field(s) use this type: ContractEffectiveDate.

Start Date of Service Contract

Name	ContractEffectiveDate
------	-----------------------

\*Base XSD Type: date

### ContractExecutionState

These field(s) use this type: ContractExecutionState.

Jurisdiction governing the contract.

Name	ContractExecutionState
------	------------------------

\*Base XSD Type: string

## Process Credit Contract

---

### ContractFormNumber

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

Identifies the type of contract.

<b>Name</b>	<b>ContractFormNumber</b>
-------------	---------------------------

\*Base XSD Type: string

### ContractFormRevisionDate

These field(s) use this type: ContractFormRevisionDate.

The date the contract form was last revised.

<b>Name</b>	<b>ContractFormRevisionDate</b>
-------------	---------------------------------

\*Base XSD Type: date

### ContractFormVersion

These field(s) use this type: ContractFormVersion.

The version number of the form.

<b>Name</b>	<b>ContractFormVersion</b>
-------------	----------------------------

\*Base XSD Type: string

### ContractMVP

These field(s) use this type: ContractMVP.

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

<b>Name</b>	<b>ContractMVP</b>
-------------	--------------------

\*Base XSD Type: string

### ContractNegotiationLanguage

These field(s) use this type: ContractNegotiationLanguage.

Language in which contract was negotiated.

Name	ContractNegotiationLanguage
------	-----------------------------

\*Base XSD Type: string

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

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

## Process Credit Contract

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



## Process Credit Contract

---

Code Value	Description
ur-PK	
uz-UZ	
vi-VN	
wo-SN	
xh-ZA	
yo-NG	
zh-CN	
zu-ZA	

### ContractPlanCode

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

Contract Plan Code

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

\*Base XSD Type: string

### ContractType

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

Contract type and/or area of coverage

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

\*Base XSD Type: string

### Country

## Process Credit Contract

---

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

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

## Process Credit Contract

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

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

Base XSD Type: string

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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



## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

---

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

## Process Credit Contract

---

### County

These field(s) use this type: County.

Business party county location

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

\*Base XSD Type: string

### CouponComment

These field(s) use this type: CouponComment.

Comments associated with the coupon (e.g., Please rotate tire to front left).

Name	CouponComment
------	---------------

\*Base XSD Type: string

### CoverageExpirationDate

These field(s) use this type: CoverageExpirationDate.

Identifies when the coverage expires.

Name	CoverageExpirationDate
------	------------------------

\*Base XSD Type: date

### Currency

The ISO code identifying the type of currency in use.

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

\*Base XSD Type: string

## Process Credit Contract

---

Code Value	Description
USD	
ADP	
AED	
AFA	
ALL	
ANG	
AOK	
ARA	
ATS	
AUD	
AWG	
BBD	
BDT	
BEF	
BGL	
BHD	
BIF	
BMD	
BND	
BOB	
BRC	
BSD	

## Process Credit Contract

---

Code Value	Description
BTN	
BUK	
BWP	
BZD	
CAD	
CHF	
CLF	
CLP	
CNY	
COP	
CRC	
CSK	
CUP	
CVE	
CYP	
DDM	
DEM	
DJF	
DKK	
DOP	
DZD	
ECS	



## Process Credit Contract

---

Code Value	Description
EGP	
ESP	
ETB	
EUR	
FIM	
FKP	
FRF	
GBP	
GHC	
GIP	
GMD	
GNF	
GRD	
GTQ	
GWP	
GYD	
HKD	
HNL	
HTG	
HUF	
IDR	
IEP	

## Process Credit Contract

---

Code Value	Description
ILS	
INR	
IQD	
IRR	
ISK	
ITL	
JMD	
JOD	
JPY	
KES	
KHR	
KMF	
KPW	
KRW	
KWD	
KYD	
LAK	
LBP	
LKR	
LRD	
LSL	
LUF	

## Process Credit Contract

---

Code Value	Description
LYD	
MAD	
MGF	
MNT	
MOP	
MRO	
MTL	
MUR	
MVR	
MWK	
MXN	
MYR	
MZM	
NGN	
NIC	
NLG	
NOK	
NPR	
NZD	
OMR	
PAB	
PEI	

## Process Credit Contract

---

Code Value	Description
PGK	
PHP	
PKR	
PLZ	
PTE	
PYG	
QAR	
ROL	
RWF	
SAR	
SBD	
SCR	
SDP	
SEK	
SGD	
SHP	
SLL	
SKK	
SOS	
SRG	
STD	
SUR	

## Process Credit Contract

---

Code Value	Description
SVC	
SYP	
SZL	
THB	
TND	
TOP	
TPE	
TRL	
TTD	
TWD	
TZS	
UGS	
UYP	
VEB	
VND	
VUV	
WST	
YDD	
YER	
YUD	
ZAR	
ZRZ	

## Process Credit Contract

Code Value	Description
ZWD	
Other	

### Date

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

Name	Date
------	------

\*Base XSD Type: date

### DateTime

These field(s) use this type: CreationDateTime.

Date and time conforms to ISO 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,DBAName.

Doing Business As name.

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

\*Base XSD Type: string

### DealerComments

These field(s) use this type: DealerComments.

## Process Credit Contract

---

Free form text area for dealer comments about the decision.

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

\*Base XSD Type: string

### DealerEstReserveType

These field(s) use this type: DealerEstReserveType.

Identifies the category used to calculate the Dealer Reserve i.e., Flat, Standard Dealer Participation, Guaranteed Dealer Participation.

Name	DealerEstReserveType
------	----------------------

\*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

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

0	
---	--

1	
---	--

### DealerName

These field(s) use this type: DealerName.

Dealer name

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

## Process Credit Contract

---

\*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

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



## Process Credit Contract

---

### 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

### DealerRecourseTerm

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

The term of the guarantee that the dealer is providing. This amount is related to the Dealer Recourse Type.

Name	DealerRecourseTerm
*Base XSD Type: string	

### DealerRecourseType

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

Indicates the type of guarantee that the dealer is providing. EX: Full Repurchase, Partial Repurchase, Residual Guarantee, Advance.

Name	DealerRecourseType
------	--------------------

## Process Credit Contract

---

\*Base XSD Type: string

### DealerReserveNumber

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

Additional dealer number to identify the payment of finance reserve

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

\*Base XSD Type: string

### DeferredDownPaymentInd

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

Indicates that this payment schedule is a deferred down payment collected by the finance source (i.e. in-settlement).

Name	DeferredDownPaymentInd
------	------------------------

\*Base XSD Type: string

Code Value	Description
0	
1	

### DeferredUntilDate

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

The date the deferred down payment will be paid.

Name	DeferredUntilDate
------	-------------------

\*Base XSD Type: date

## Process Credit Contract

---

### DimensionMeasure

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

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

### DiscountRate

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

The rate/service factor being discounted off the net lease rate due to lease being a single pay lease or some other special program.

Name	DiscountRate
*Base XSD Type: string	

### DistrictCode

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

Manufacturer Assigned District Code

Name	DistrictCode
*Base XSD Type: string	

## Process Credit Contract

---

### DivisionCode

These field(s) use this type: DivisionCode.

Manufacture division code.

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

\*Base XSD Type: string

### DocumentDateTime

These field(s) use this type: DocumentDateTime.

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

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

\*Base XSD Type: dateTime

### DocumentVersionNumber

These field(s) use this type: DocumentVersionNumber.

Identifies the version of the document.

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

\*Base XSD Type: string

### DoorToDoorSaleInd

These field(s) use this type: DoorToDoorSaleInd.

Indicates whether the vehicle sold due to a door-to-door sale.

Name	DoorToDoorSaleInd
------	-------------------

\*Base XSD Type: string

## Process Credit Contract

Code Value	Description
0	
1	

### DraftNumber

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

Draft Number utilized for the dealer payment process.

Name	DraftNumber
------	-------------

\*Base XSD Type: string

### EmployeeProgramType

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

Identifies the type of employee program.

Name	EmployeeProgramType
------	---------------------

\*Base XSD Type: string

### EmployeeTitle

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

Employee Title

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

\*Base XSD Type: string

### EmploymentCode

## Process Credit Contract

---

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

### EmploymentType

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

Identifies if the individual is employed by an OEM, Dealer, Finance Company or Partner.

Name	EmploymentType
------	----------------

\*Base XSD Type: string

### EngineType

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

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

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

\*Base XSD Type: string

## Process Credit Contract

---

### ExpirationDate

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

Expiration Date

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

\*Base XSD Type: date

### Expression

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

\*Base XSD Type: string

### 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.

## Process Credit Contract

---

Last Name of business party

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

\*Base XSD Type: string

### FeeType

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

Designates the type of fee being applied

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

\*Base XSD Type: string

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

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

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

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

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

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

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

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

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

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

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

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

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

CanadaFilingFee	
-----------------	--



## Process Credit Contract

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

## Process Credit Contract

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

## Process Credit Contract

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

## Process Credit Contract

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

## Process Credit Contract

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

## FinalPaymentDate

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

Date that the final payment amount is due (e.g., Ballon, Fixed Value, Lease, etc.)

## Process Credit Contract

---

<b>Name</b>	<b>FinalPaymentDate</b>
-------------	-------------------------

\*Base XSD Type: date

### FinanceCompanyName

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

Name of Finance Company

<b>Name</b>	<b>FinanceCompanyName</b>
-------------	---------------------------

\*Base XSD Type: string

### FinancedInd

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

Indicates whether the an item (i.e., service contract, insurance, warranty, etc.) is being financed through the retail credit contract or capitalized for lease.

<b>Name</b>	<b>FinancedInd</b>
-------------	--------------------

\*Base XSD Type: string

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

0	
---	--

1	
---	--

### FinancePlanProcessingDate

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

Indicates the program effective date to be used for validating programs.

<b>Name</b>	<b>FinancePlanProcessingDate</b>
-------------	----------------------------------

\*Base XSD Type: date

## Process Credit Contract

---

### FinanceSourceLossPayeeInd

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

Indicates whether the finance source is either the loss payee or an additional insured party.

Name	FinanceSourceLossPayeeInd
------	---------------------------

\*Base XSD Type: string

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

0	
---	--

1	
---	--

### FinanceSubtotalDescription

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

A textual description of the finance subtotal type.

Name	FinanceSubtotalDescription
------	----------------------------

\*Base XSD Type: string

### FinanceSubtotalType

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

Subtotal amount types used by the Credit Contract Financing component. Note all future additions should be added to this type.

Name	FinanceSubtotalType
------	---------------------

\*Base XSD Type: string

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

Excluding Downpayment	Subtotal amount excluding the down payment amount.
-----------------------	--

Other	Other
-------	-------

## Process Credit Contract

Code Value	Description
N/A	Not Applicable

### FinanceType

These field(s) use this type: **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 Contract

---

### 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

### GSTRegistrantInd

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

Indicates whether an individual is a GST registrant.

Name	GSTRegistrantInd
------	------------------

\*Base XSD Type: string

Code Value	Description
0	
1	

### HoldingCompany

These field(s) use this type: HoldingCompany.

## Process Credit Contract

---

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

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

## IncentiveType

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

The type of Incentive being offered.

Name	IncentiveType
------	---------------

## Process Credit Contract

---

\*Base XSD Type: string

Code Value	Description
Rebate	Offered to eligible consumers a cash allowance applied toward the retail purchase or lease of eligible vehicles.
Lease Cash	Offered to eligible consumers a lease cash allowance applied toward the retail lease of eligible vehicles.
Consumer Cash	Offered to eligible consumers a cash allowance applied toward the retail purchase of eligible vehicles.
Lease Loyalty	Consumers returning from any lease on a Finance Source brand vehicle and entering into a lease on an eligible model are eligible.
Employee Bonus Cash	Customers must finance through eligible finance source. Eligible consumers are only those who are eligible to receive benefit in the manufacturer's employee pricing program.
Finance Source Cash	Offered to eligible consumers a cash allowance applied toward the retail purchase or lease of eligible vehicles. Customers must finance through eligible finance source.
Conquest Cash	Available to current owners or lessees of any "competitor" vehicle.
Trade-In Allowance	Offered to eligible consumers trading in a vehicle (OEM or competitor).
Event Bonus Cash	
Owner Loyalty Cash	Available on eligible vehicles for current owners or lessees of an OEM vehicle.
Regional Bonus Cash	11. Offered to eligible consumers of a defined geographic region, a cash allowance applied toward the retail purchase or lease of eligible vehicles.
Down Payment Match	
Delivery Allowance	

## IncomePeriod

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

## Process Credit Contract

Name	IncomePeriod
*Base XSD Type: string	
Code Value	Description
HR	Hour
WK	Week
BiWK	Bi-Weekly
MO	Monthly
YR	Year
SmMO	Semi-Monthly
SmAN	Semi-Annually. Semi-Annually is twice per year
Q	Quarterly

### 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.
Seller Paid	Indicates that the seller will pay the indebtedness on the trade in vehicle.
Other	Other
N/A	Not Applicable

## Process Credit Contract

---

### 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.

Area of work for the business, e.g. Manufacturing, Financial Services, etc.

Name	IndustryType
------	--------------

\*Base XSD Type: string

### InsideCarrierTypeInd

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

# Process Credit Contract

Indicates whether the item is provided by the finance source (inside) or an outside company (e.g., insurance, service contract, warranty, etc.).

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

## InsuranceAgentName

These field(s) use this type: InsuranceAgentName.

Name of insurance agent.

Name	InsuranceAgentName
*Base XSD Type: string	

## InsuranceCompanyName

These field(s) use this type: InsuranceCompanyName.

Insurance company name

Name	InsuranceCompanyName
*Base XSD Type: string	

## InsuranceDetailType

These field(s) use this type: InsuranceDetailType.

Identifies the type of insurance component.

Name	InsuranceDetailType
------	---------------------

## Process Credit Contract

\*Base XSD Type: string

Code Value	Description
Comprehensive	
Collision	
FireTheftCombinedAdditionalCoverage	
TowingAndLabor	
RentalReimbursement	
Limited	
LimitedCollision	
SoundEquipment	
Other	Other
Liability	
BodilyInjury	
PropertyDamage	
Medical	
CollateralProtection	
N/A	Not Applicable
30DayElimination	Credit Disability option indicating coverage is active 30 days after the disability occurred.
30DayRetroactive	Credit Disability option indicating coverage is retroactive to the time the disability occurred.

## InsuranceEffectiveDate

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

## Process Credit Contract

---

Date insurance policy is effective.

Name	InsuranceEffectiveDate
------	------------------------

\*Base XSD Type: date

### InsuranceFormNumber

These field(s) use this type: InsuranceFormNumber.

Form number associated with insurance.

Name	InsuranceFormNumber
------	---------------------

\*Base XSD Type: string

### InsuranceType

These field(s) use this type: InsuranceType.

Identifies the type of insurance being applied

Name	InsuranceType
------	---------------

\*Base XSD Type: string

Code Value	Description
Vehicle	Initiative applies to Vehicle category.
Credit Life	
Credit Disability	
GAP	
Mechanical Breakdown	
Other	Other
Involuntary Unemployment	



## Process Credit Contract

Code Value	Description
Liability Coverage	
Single Interest	
Double Interest	
Public Liability	
Full Coverage	
N/A	Not Applicable
Debt Cancellation	Debt Cancellation is a form of insurance. In Maryland, Debt Cancellation can be selected as well as GAP Insurance.
Excess Protection Wear and Tear	Insurance purchased by customer to protect against mileage overage and incidental damage to the vehicle.
Etch	A theft deterrent device that is applied to a window or other portion of the vehicle.
Service Plan	Service Plan. Certain states require this to appear as insurance.
Tire and Wheel	Tire and Wheel. Certain states require this to appear as insurance.
Warranty	Warranty. Certain states require this to appear as insurance.

## InsuredPersonType

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

Identifies persons covered insurance (e.g., Buyer, Co-Buyer, or Joint).

<b>Name</b>	<b>InsuredPersonType</b>
-------------	--------------------------

\*Base XSD Type: string

## InterestCommencementDate

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

## Process Credit Contract

---

The date the customer's interest begins.

Name	InterestCommencementDate
------	--------------------------

\*Base XSD Type: date

### 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

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

Indicates that State where the license was issued.

Name	IssuingState
------	--------------

\*Base XSD Type: string

### Language

## Process Credit Contract

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", BO "Tibetan", BR "Breton", CA "Catalan", CO "Corsican", CS "Czech", CY "Welsh", DA "Danish", DE "German", DZ "Bhutani", EL "Greek", EN "English", ES "Spanish", ET "Estonian", EU "Basque", FA "Persian", FI "Finnish", FJ "Fiji", FO "Faeroese", FR "French", FY "Frisian", GA "Irish", GD "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", 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", OR "Oriya", PA "Punjabi", PL "Polish", PS "Pashto", 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	
ab-GE	
af-ZA	
am-ET	
ar-SA	
as-IN	
ay-BO	

## Process Credit Contract

---

Code Value	Description
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	
el-GR	
es-ES	
et-EE	
eu-ES	
fa-AF	
fi-FI	

## Process Credit Contract

---

Code Value	Description
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	
in-ID	
is-IS	
it-IT	
iw-IL	
ja-JP	
ji-IL	

## Process Credit Contract

---

Code Value	Description
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	
mg-MG	
mi-NZ	
mk-MK	
ml-IN	
mn-MN	
mo-MO	

## Process Credit Contract

---

Code Value	Description
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	
rm-CH	
rn-BI	
ro-RO	
ru-RU	
rw-RW	
sa-IN	

## Process Credit Contract

---

Code Value	Description
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	
ta-IN	
te-IN	
tg-TJ	
th-TH	
ti-ET	
tk-TM	



## Process Credit Contract

Code Value	Description
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	

## LeaseBuyMoneyFactor

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

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

Name	LeaseBuyMoneyFactor
------	---------------------

\*Base XSD Type: string

## Process Credit Contract

---

### LeaseMaturityDate

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

The date that the lease matures.

Name	LeaseMaturityDate
------	-------------------

\*Base XSD Type: date

### LeaseRateMoneyFactor

These field(s) use this type: 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

### LocationDescription

Location Description

Name	LocationDescription
------	---------------------

\*Base XSD Type: string

## Process Credit Contract

---

### LowMileageOption

These field(s) use this type: LowMileageOption.

Indicates whether a customer chooses low mileage.

Name	LowMileageOption
------	------------------

\*Base XSD Type: string

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

0	
---	--

1	
---	--

### Make

These field(s) use this type: Make.

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

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

\*Base XSD Type: string

### Manufacturer

These field(s) use this type: Manufacturer.

Manufacturer Name

Name	Manufacturer
------	--------------

\*Base XSD Type: string

### ManufacturerInstalledInd

These field(s) use this type: ManufacturerInstalledInd.

## Process Credit Contract

---

Indicates manufacturer-installed accessories

Name	ManufacturerInstalledInd
------	--------------------------

\*Base XSD Type: string

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

0	
---	--

1	
---	--

### MaritalSignature

These field(s) use this type: MaritalSignature.

Marital status disclosure (i.e., Wisconsin).

Name	MaritalSignature
------	------------------

\*Base XSD Type: string

### 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
---	-----------------

## Process Credit Contract

---

### 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	
---	--

1	
---	--

### MaturityDate

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

Month and year of contract maturity

Name	MaturityDate
------	--------------

\*Base XSD Type: gYearMonth

### MfgDealerInd

These field(s) use this type: 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 Contract

---

### 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

### MiscellaneousCode

These field(s) use this type: MiscellaneousCode.

Miscellaneous code

Name	MiscellaneousCode
------	-------------------

\*Base XSD Type: string

### Model

These field(s) use this type: Model.

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

## Process Credit Contract

---

### Name

### Model

\*Base XSD Type: string

## ModelDescription

These field(s) use this type: ModelDescription.

Descriptive vehicle model name

### Name

### ModelDescription

\*Base XSD Type: string

## ModelYear

These field(s) use this type: ModelYear.

Vehicle designated model year

### Name

### ModelYear

\*Base XSD Type: gYear

## Name

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

Name of the Party.

### Name

### Name

\*Base XSD Type: string

## NoFinanceChargeDate

These field(s) use this type: NoFinanceChargeDate.

## Process Credit Contract

---

Date the amount financed must be paid by so that the customer does not pay a finance charge.

<b>Name</b>	<b>NoFinanceChargeDate</b>
-------------	----------------------------

\*Base XSD Type: date

### NonSigningSpouseName

These field(s) use this type: NonSigningSpouseName.

A text field to capture name of non-signing spouse. This field applies only to the individual applicant.

<b>Name</b>	<b>NonSigningSpouseName</b>
-------------	-----------------------------

\*Base XSD Type: string

### NonUSVehicleInd

These field(s) use this type: NonUSVehicleInd.

Indicates whether the vehicle was produced for the United States or not

<b>Name</b>	<b>NonUSVehicleInd</b>
-------------	------------------------

\*Base XSD Type: string

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

0	
---	--

1	
---	--

### Note

A free form note.

<b>Name</b>	<b>Note</b>
-------------	-------------

\*Base XSD Type: string



# Process Credit Contract

---

## 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.

Name	OdometerStatus
------	----------------

\*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.

Free form text related to option

Name	OptionNotes
------	-------------

\*Base XSD Type: string

## Process Credit Contract

---

### 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.

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

\*Base XSD Type: string

### OptionSecurityCode

## Process Credit Contract

---

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

### 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

## Process Credit Contract

---

### OriginalLeaseRateMoneyFactor

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

The original lease factor before the discount rate for single payment.

Name	OriginalLeaseRateMoneyFactor
------	------------------------------

\*Base XSD Type: string

### OtherChargesCapitalizedInd

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

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

Name	OtherChargesCapitalizedInd
------	----------------------------

\*Base XSD Type: string

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

0	
---	--

1	
---	--

### OtherDownPaymentPointsNumber

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

For rewards points programs, the number of points redeemed for use as downpayment.

Name	OtherDownPaymentPointsNumber
------	------------------------------

\*Base XSD Type: string

### OwnedType

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

## Process Credit Contract

---

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**.

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

### PaymentMethod

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

Indicates the method of payment (e.g., cash, credit card, etc.).

Name	PaymentMethod
------	---------------

## Process Credit Contract

\*Base XSD Type: string

Code Value	Description
Terms	Indicates that payment terms are provided.
COD	Cash On Delivery
Due On Receipt	Payment is due upon receipt of invoice.
Credit Card	Indicates that a credit card will be used as the method of payment.
Check	Indicates that a check will be used as the method of payment.
EFT	Electronic funds transfer.
Payroll Deduction	Indicates that a payment will be via deduction of an individual's payroll.
Cash	Indicates that cash will be used as the method of payment.
Finance	
Other	Other
N/A	Not Applicable
Exchange	Indicates the dealers intent to return parts in exchange for the monetary value of the order.

## PayrollFrequency

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

Indicates how often an individual is paid. HR = Hour, WK = Week, BWM = Bi-Weekly, MO = Month, YR = Year, SmMO=SemiMonthly

Name	PayrollFrequency
------	------------------

\*Base XSD Type: string

Code Value	Description
HR	Hour

## Process Credit Contract

Code Value	Description
WK	Week
BiWK	Bi-Weekly
MO	Monthly
YR	Year
SmMO	Semi-Monthly

### PayrollLocation

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

If the applicant is an employee of an OEM, finance source, etc., this code is used to differentiate between OEM, finance source, etc.

Name	PayrollLocation
------	-----------------

\*Base XSD Type: string

### PayrollType

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

Indicates the type of payroll, e.g. salaried, hourly, etc.

Name	PayrollType
------	-------------

\*Base XSD Type: string

### PayTerms

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

When payment is due and/or discounts allowed.

Name	PayTerms
------	----------

## Process Credit Contract

---

\*Base XSD Type: string

### PolicyNumber

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

Unique number to identify a policy.

Name	PolicyNumber
------	--------------

\*Base XSD Type: string

### 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 Contract

---

### PreApprovedProgramName

These field(s) use this type: **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 Contract

---

### PreferredContactMethodOrganization

These field(s) use this type: PreferredContactMethod,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

### PreferredLanguage

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

Preferred language

PreferredLanguage	
*Base XSD Type: string	
Code Value	Description
en-US	
en-CA	
aa-ET	

## Process Credit Contract

---

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 Contract

---

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 Contract

---

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 Contract

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 Contract

---

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 Contract

---

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 Contract

---

### PreferredProviderInd

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

Whether the provider is a preferred provider.

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

### PremiumApprovedInd

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

Indicator of whether premium is approved by state commission.

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

### PriceExplanation

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

Explanatory Note for Pricing

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

## Process Credit Contract

---

\*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,PrimaryContactInd**.

Indicates if contact is primary contact

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

\*Base XSD Type: string

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

0	
---	--

1	
---	--

## Process Credit Contract

---

### PrimaryDriverInd

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

### PrivacyType

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

Code identifying a Party's authorized privacy rights.

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

# Process Credit Contract

\*Base XSD Type: string

## ProductType

These field(s) use this type: ProductType.

Defines the finance type (e.g., single pay lease vs. monthly pay). The product type further defines the finance type.

Name	ProductType
------	-------------

\*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	

## PublicOfficalFeeInd

These field(s) use this type: PublicOfficialFeeInd.

Indicator of whether a fee is considered as paid to a public official

Name	PublicOfficalFeeInd
------	---------------------

\*Base XSD Type: string

## Process Credit Contract

Code Value	Description
0	
1	

### PurchaseDate

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

Vehicle Purchase/Lease Date

Name	PurchaseDate
------	--------------

\*Base XSD Type: date

### RecisionPeriodInd

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

Indicates if there is a recision allowed to cancel out of the deal. For example, a 3-day cooling off period.

Name	RecisionPeriodInd
------	-------------------

\*Base XSD Type: string

Code Value	Description
0	
1	

### Reference

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

Reference notation

## Process Credit Contract

---

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

\*Base XSD Type: string

### ReferenceNumber

Reference number

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

\*Base XSD Type: string

### RelationshipCode

These field(s) use this type: 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 Contract

---

### RepairsAccessoriesOrderNumber

These field(s) use this type: RepairsAccessoriesOrderNumber.

Customer's purchase order number for dealer's repairs and accessories on the purchased vehicle.

<b>Name</b>	<b>RepairsAccessoriesOrderNumber</b>
-------------	--------------------------------------

\*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.

<b>Name</b>	<b>ReportOfSaleNumber</b>
-------------	---------------------------

\*Base XSD Type: string

### RequestedTierChange

These field(s) use this type: RequestedTierChange.

A request for a tier exemption.

<b>Name</b>	<b>RequestedTierChange</b>
-------------	----------------------------

\*Base XSD Type: string

### ResidenceType

These field(s) use this type: ResidenceType.

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

<b>Name</b>	<b>ResidenceType</b>
-------------	----------------------

\*Base XSD Type: string

## Process Credit Contract

---

### 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	

### ReturnLeaseCustomerInd

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

Indicates whether this customer is turning in a lease and getting a new lease.

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

### SaleClass

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

Class of sale.

Name SaleClass	
----------------	--



## Process Credit Contract

---

\*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.

### SalesPersonLicenseNumber

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

The sales person's license number is the license number authorizing the sales person to sell vehicles. In some locations, such as the District of Columbia, this number must be included on the contract when a vehicle is sold.

<b>Name</b>	<b>SalesPersonLicenseNumber</b>
-------------	---------------------------------

\*Base XSD Type: string

### SalesPersonName

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

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

<b>Name</b>	<b>SalesPersonName</b>
-------------	------------------------

\*Base XSD Type: string

## Process Credit Contract

---

### SalesStockNumber

These field(s) use this type: SalesStockNumber.

Dealer assigned vehicle stock number of the sale.

<b>Name</b>	<b>SalesStockNumber</b>
-------------	-------------------------

\*Base XSD Type: string

### Salutation

These field(s) use this type: Salutation.

Title or greeting of business party

<b>Name</b>	<b>Salutation</b>
-------------	-------------------

\*Base XSD Type: string

### ScheduleStartDate

These field(s) use this type: ScheduleStartDate.

Date when the first payment of the payment schedule is due.

<b>Name</b>	<b>ScheduleStartDate</b>
-------------	--------------------------

\*Base XSD Type: date

### SecondaryPassword

These field(s) use this type: SecondaryPassword.

Secondary password used to validate access to the dealer information

<b>Name</b>	<b>SecondaryPassword</b>
-------------	--------------------------

\*Base XSD Type: string

## Process Credit Contract

---

### SecondKeyNumber

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

Number of second key (e.g. trunk, valet key, etc).

Name	SecondKeyNumber
------	-----------------

\*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

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

## Process Credit Contract

---

### 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.

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, SpecialPrograms.

## Process Credit Contract

---

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

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

\*Base XSD Type: string

### SpotDeliveryInd

These field(s) use this type: SpotDeliveryInd.

Indicator that the deal is a spot delivery.

Name	SpotDeliveryInd
------	-----------------

\*Base XSD Type: string

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

0	
---	--

1	
---	--

### StateOrProvince

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

## Process Credit Contract

---

\*Base XSD Type: string

### SubventionCode

These field(s) use this type: SubventionCode.

Identifies a subvention program

Name	SubventionCode
------	----------------

\*Base XSD Type: string

### Suffix

These field(s) use this type: Suffix.

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

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

\*Base XSD Type: string

### SystemVersion

These field(s) use this type: SystemVersion.

The sender's software version number .

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

\*Base XSD Type: string

### TaxabilityInd

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

Determines whether an item or amount is taxable.

## Process Credit Contract

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

## TaxCreditTypeCode

These field(s) use this type: **TaxCreditTypeCode**.

Indicates the type of Tax Credit being applied.

Name	TaxCreditTypeCode
*Base XSD Type: string	
Code Value	Description
Hybrid Vehicle	Hybrid Vehicle
Other	Other

## TaxExempt

These field(s) use this type: **TaxExempt**.

Indicator whether the customer is exempt from paying sale or use tax.

Name	TaxExempt
*Base XSD Type: string	
Code Value	Description
0	

## Process Credit Contract

Code Value	Description
------------	-------------

1	
---	--

### TaxPaidTo

These field(s) use this type: **TaxPaidTo**.

The name of the organization or jurisdiction the tax is paid to, e.g., to which state the tax is being paid.

Name	TaxPaidTo
------	-----------

\*Base XSD Type: string

### TaxType

These field(s) use this type: **TaxType**.

Tax Type

Name	TaxType
------	---------

\*Base XSD Type: string

Code Value	Description
------------	-------------

Total	
-------	--

Amount	
--------	--

Labor	
-------	--

Parts	
-------	--

Claim	
-------	--

Dealer	Dealer
--------	--------

Deductible	
------------	--

Prorated	
----------	--



## Process Credit Contract

Code Value	Description
Other	Other
Luxury	
Vehicle Inventory	
Taxes Not In Cash Price	
Document Stamp	
Sales	
Tire	
Personal Property	
Registration	
Monthly/Use	
Weight	
Adjustment	
DownPayment	
CapCostReduction	
Lieu	
CurrentYear	
N/A	Not Applicable
LocalOption	Tennessee Tax - combination of city and county.
SingleArticle	Tennessee Tax - State Tax
Gas	Gas tax levied to applicable vehicles or by state/province law. (Referred to in US as "Gas Guzzler" tax).
Total Monthly/Use	The total amount of monthly use tax for a payment on a contract.
Service Contract	Tax charged on service contracts (where applicable).

## Process Credit Contract

Code Value	Description
Adjusted Sales	Adjusted sales tax due to tax modifications when capitalized (i.e. NY)
Total Sales/Use	The total amount of sales/use tax for a single payment contract.
Air Conditioning Excise	Provincial tax providing for the installation or removal of freon. (Canada)
Purchase and Use	A type of tax that is assessed upon "tax free" tangible personal property purchased by a resident of the assessing state for use, storage or consumption of goods in that state (not for resale), regardless of where the purchase took place. The tax is a one time retail tax due at registration or titling of a vehicle.
County Tax	A county tax charged based on the location of the dealer and the customer. An example, The Cook County Tax.
General Excise	This is a general excise tax that a state or region could impose.
Gross Receipt	A gross receipts tax, sometimes referred to as a gross excise tax, is a tax on the total gross revenues of a company, regardless of their source.
Tax on Trade-In	Tax due on a trade-in vehicle.
Tax on Upfront Fees	Total tax due on fees paid upfront.
Tax on Acquisition Fee	Tax due on amount of acquisition fee.
Environmental Tax	Environmental Levy / Tax.
Motor Vehicle Tax	Tax paid at of registration based on the vehicle's age and MSRP.
Wheel Tax	A tax levied by cities and villages to be credited to a road fund of the city or village

## TaxTypeld

These field(s) use this type: **TaxTypeld**.

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	TaxTypeld
------	-----------

## Process Credit Contract

\*Base XSD Type: string

Code Value	Description
CS	City
CP	County
ST	State
OT	"OT" = Other
EX	Excise
VAT	Value Added
PST	Provincial Sales Tax
RT	Rental
GST	Goods and Services Tax
HST	Harmonized Tax
ART	Air Tax
QST	Quebec Sales Tax
IMP	Import Tax

## 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	

## Process Credit Contract

Code Value	Description
1	

### 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	

## Process Credit Contract

---

### TradeInInd

These field(s) use this type: **TradeInInd**.

Identifies vehicle being traded-in

Name	TradeInInd
------	------------

\*Base XSD Type: string

Code Value	Description
0	
1	

### TransferFrequency

These field(s) use this type: **TransferFrequency**.

How often the account will be debited. HR = Hour, WK = Week, BWM = Bi-Weekly, MO = Month, YR = Year, SmMO=SemiMonthly

Name	TransferFrequency
------	-------------------

\*Base XSD Type: string

Code Value	Description
HR	Hour
WK	Week
BiWK	Bi-Weekly
MO	Monthly
YR	Year
SmMO	Semi-Monthly

### TransitRoutingNumber

These field(s) use this type: TransitRoutingNumber.

A nine-digit number (eight digits and a check digit) that identifies a specific financial institution. Also referred to as the ABA number.

Name	TransitRoutingNumber
------	----------------------

\*Base XSD Type: string

### TransmissionType

These field(s) use this type: TransmissionType.

Vehicle Transmission type - 3 = 3 speed, 4 = 4 speed, 5 = 5 speed, 6 = 6 speed, A - Automatic

Name	TransmissionType
------	------------------

\*Base XSD Type: string

Code Value	Description
3	3 Speed
4	4 Speed
5	5 Speed
6	6 Speed
A	"A" = Automatic
Automatic 3	Automatic 3 speed transmission type
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

## Process Credit Contract

Code Value	Description
CVT Automatic 3	Continuously Variable T ransmission Automatic 3 speed transmission type (natural gas and hybrid).
CVT Automatic 4	Continuously Variable T ransmission Automatic 4 speed transmission type (natural gas and hybrid).
CVT Automatic 5	Continuously Variable T ransmission Automatic 5 speed transmission type (natural gas and hybrid).
CVT Automatic 6	Continuously Variable T ransmission Automatic 6 speed transmission type (natural gas and hybrid).
CVT Automatic 7	Continuously Variable T ransmission Automatic 7 speed transmission type (natural gas and hybrid).
M	M = Manual

## TrimCode

These field(s) use this type: **TrimCode**.

Manufacturer assigned trim code

Name	TrimCode
------	----------

\*Base XSD Type: string

## Type

Type

Name	Type
------	------

\*Base XSD Type: string

## UOM

## Process Credit Contract

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
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



## Process Credit Contract

---

Code Value	Description
hp	horsepower
kw	kilowatt

### UrbanizationCode

These field(s) use this type: UrbanizationCode, UrbanizationCode, UrbanizationCode.

Geographic definition of a metropolitan or suburban area

Name	UrbanizationCode
------	------------------

\*Base XSD Type: string

### URI

These field(s) use this type: URI, URI, SenderURI, DestinationURI.

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

## Process Credit Contract

---

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.**

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.

## Process Credit Contract

Code Value	Description
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

Code Value	Description
MSRP	
Hold Back	
Destination/Handling	
Group Fund Price	
Wholesale Price	
Wholesale Cost	
Actual Cash Value	
Employee	
Invoice	
Sale Price	
Final MSRP	

## Process Credit Contract

Code Value	Description
Base MSRP	
Employee Order Price	
Employee Stock Price	
Other	Other
Selling Price	
Cap Cost	
Total Option Price	
Total Option Cost	
Retail	
N/A	Not Applicable
MSRP Discount	
Gross Cap Cost	
Net Cap Cost	
Taxable Selling Price	
Loan	Amount lenders typically loan on the listed vehicle.
Trade-In	Amount allowed by dealers on a trade.
Adjusted Gross Cap Cost	Adjusted gross cap cost due to tax calculations.
Adjusted Net Cap Cost	Adjusted net cap cost due to tax calculations.
Total Option MSRP	Total of all itemized products of the Manufactured Suggested Retail Price.

## VehicleStock

These field(s) use this type: **VehicleStock**.

## Process Credit Contract

---

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

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	

## Process Credit Contract

---

### VIN

These field(s) use this type: VIN,VIN.

Federally defined 17 position vehicle identification number

Name	VIN
------	-----

\*Base XSD Type: string

### WarrantyTypeCode

These field(s) use this type: WarrantyTypeCode.

A code used to classify into coverage categories.

Name	WarrantyTypeCode
------	------------------

\*Base XSD Type: string

### Year

Year

Name	Year
------	------

\*Base XSD Type: gYear

### ZoneCode

These field(s) use this type: ZoneCode.

Manufacturer Assigned Zone Code

Name	ZoneCode
------	----------

\*Base XSD Type: string

### 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.

#### AdditionalContractAttribute

These field(s) use this type: **AdditionalContractAttribute**.

The AdditionalContractAttribute component represents additional items to the contract that facilitate validation and discounting of finance plan.

<b>Name</b>	<b>AdditionalContractAttribute</b>
<b>Type</b>	<b>AdditionalContractAttribute</b>
<b>Nilable</b>	no
<b>Abstract</b>	no

#### XML Instance Representation

```
<AdditionalContractAttribute>
  <AttributeName> AttributeName </AttributeName> [0..1]
  <AttributeValue> AttributeValue </AttributeValue> [0..1]
</AdditionalContractAttribute>
```

### ApplicationArea

These field(s) use this type: **ApplicationArea**.

Provides the information that an application may need to know in order to communicate in an integration of two or more business applications. The ApplicationArea is used at the applications layer of communication. While the integration frameworks web services and middleware provide the communication layer that OAGIS operates on top of.

Provides the information that an application may need to know in order to communicate in an integration of two or more business applications. The ApplicationArea is used at the applications layer of communication. While the integration frameworks web services and middleware provide the communication layer that OAGIS operates on top of.

<b>Name</b>	<b>ApplicationArea</b>
-------------	------------------------

## Process Credit Contract

<b>Type</b>	<b>ApplicationArea</b>
<b>Niltable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<ApplicationArea>
  <Sender> Sender </Sender> [1]
  <CreationDateTime> DateTime </CreationDateTime> [1]
  <Signature> Signature </Signature> [0..1]
  <BODId> Code </BODId> [0..1]
  <Destination> Destination </Destination> [1]
</ApplicationArea>
```

## Co-Applicant

The Co-Applicant Component represents the business party applying for vehicle financing

<b>Name</b>	<b>Co-Applicant</b>
<b>Type</b>	<b>Co-ApplicantContractParty</b>
<b>Niltable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<Co-Applicant>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [1]
  <Address> IndividualApplicantAddress </Address> [1..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Demographics> ContractDemographics </Demographics> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <EmployeeProgramType> EmployeeProgramType </EmployeeProgramType> [0..1]
```



## Process Credit Contract

```
<EmploymentType> EmploymentType </EmploymentType> [0..1]
<Privacy> Privacy </Privacy> [0..*]
<MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]
<PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
<RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
<RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
<PreferredLanguage> PreferredLanguage </PreferredLanguage> [0..1]
<NonSigningSpouseName> NonSigningSpouseName </NonSigningSpouseName> [0..1]
<Employer> EmployerParty </Employer> [0..1]
<ReturnLeaseCustomerInd> ReturnLeaseCustomerInd </ReturnLeaseCustomerInd> [0..1]
<GSTRegistrantInd> GSTRegistrantInd </GSTRegistrantInd> [0..1]
</Co-Applicant>
```

### CreditContract

These field(s) use this type: **CreditContract**.

<b>Name</b>	<b>CreditContract</b>
<b>Type</b>	<b>CreditContract</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<CreditContract>
  <Header> ... </Header> [1]
  <FinanceCompany> ... </FinanceCompany> [1]
  <Dealer> ... </Dealer> [1]
  <IndividualApplicant> ... </IndividualApplicant> [0..1]
  <Co-Applicant> ... </Co-Applicant> [0..*]
  <OrganizationalApplicant> ... </OrganizationalApplicant> [0..1]
  <CreditVehicle> ... </CreditVehicle> [1]
  <Financing> ... </Financing> [1]
  <PrimaryDriver> ... </PrimaryDriver> [0..1]
  <AdditionalContractAttribute> ... </AdditionalContractAttribute> [0..*]
```

## Process Credit Contract

```
<OtherOwner> ... </OtherOwner> [0..1]
<Guarantor> ... </Guarantor> [0..*]
</CreditContract>
```

### CreditVehicle

These field(s) use this type: **CreditVehicle**.

The CreditVehicle Component represents information about the vehicle for which the Applicant is interested in obtaining financing.

<b>Name</b>	<b>CreditVehicle</b>
<b>Type</b>	<b>CreditVehicle</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<CreditVehicle>
  <Model> Model </Model> [0..1]
  <ModelYear> ModelYear </ModelYear> [0..1]
  <ModelDescription> ModelDescription </ModelDescription> [0..1]
  <Make> Make </Make> [0..1]
  <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]
```

## Process Credit Contract

```
<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]
<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..*]
```

## Process Credit Contract

```
<VehicleLengthMeasure> VehicleLengthMeasure </VehicleLengthMeasure> [0..1]
<Chassis> Chassis </Chassis> [0..1]
<BrakeType> BrakeType </BrakeType> [0..1]
<SteeringSystem> SteeringSystem </SteeringSystem> [0..1]
</CreditVehicle>
```

### Dealer

The Dealer represents the business party submitting the Credit Contract.

<b>Name</b>	<b>Dealer</b>
<b>Type</b>	<b>DealerExtendedContractsExt2</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<Dealer>
  <PartyId> PartyId </PartyId> [1]
  <DealerName> DealerName </DealerName> [0..1]
  <DistrictCode> DistrictCode </DistrictCode> [0..1]
  <URI> URI </URI> [0..1]
  <ZoneCode> ZoneCode </ZoneCode> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DealerReserveNumber> DealerReserveNumber </DealerReserveNumber> [0..1]
  <Contact> ContractOrganizationContact </Contact> [0..1]
  <PreferredLanguage> PreferredLanguage </PreferredLanguage> [0..1]
  <SalesPersonLicenseNumber> SalesPersonLicenseNumber </SalesPersonLicenseNumber> [0..1]
  <OrganizationId> OrganizationId </OrganizationId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <DBAName> DBAName </DBAName> [0..1]
</Dealer>
```

### FinanceCompany

## Process Credit Contract

---

The FinanceCompany represents the business party receiving the Credit Contract.

<b>Name</b>	<b>FinanceCompany</b>
<b>Type</b>	<b>ExpandedFinanceParty</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<FinanceCompany>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [0..1]
  <Address> OrganizationAddress </Address> [0..1]
  <DBAName> DBAName </DBAName> [0..1]
  <BranchCode> BranchCode </BranchCode> [0..1]
  <CompanyCode> CompanyCode </CompanyCode> [0..1]
  <DivisionCode> DivisionCode </DivisionCode> [0..1]
  <ServiceCenterCode> ServiceCenterCode </ServiceCenterCode> [0..1]
  <Contact> ContractOrganizationContact </Contact> [0..*]
  <HoldingCompany> HoldingCompany </HoldingCompany> [0..1]
  <URI> URI </URI> [0..1]
</FinanceCompany>
```

## Financing

The Financing Component represents finance information for the credit contract.

<b>Name</b>	<b>Financing</b>
<b>Type</b>	<b>ContractFinancing</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<Financing>
  <ContractDate> ContractDate </ContractDate> [1]
  <ContractTerm> Term </ContractTerm> [1]
  <BaseVehicleCashPrice> BaseVehicleCashPrice </BaseVehicleCashPrice> [0..1]
  <HardAddSellingPrice> HardAddSellingPrice </HardAddSellingPrice> [0..1]
  <TotalVehicleCashPrice> TotalVehicleCashPrice </TotalVehicleCashPrice> [0..1]
  <TotalDownPaymentAmount> TotalDownPaymentAmount </TotalDownPaymentAmount> [0..1]
  <DeferredDownPaymentAmount> DeferredDownPaymentAmount </DeferredDownPaymentAmount> [0..1]
  <DeferredUntilDate> DeferredUntilDate </DeferredUntilDate> [0..1]
  <CashDownPayment> CashDownPayment </CashDownPayment> [0..1]
  <ManufacturerRebateAmount> ManufacturerRebateAmount </ManufacturerRebateAmount> [0..1]
  <ThirdPartyRebateAmount> ThirdPartyRebateAmount </ThirdPartyRebateAmount> [0..1]
  <OtherDownPaymentDescription> OtherDownPaymentDescription </OtherDownPaymentDescription> [0..1]
  <OtherDownPaymentAmount> OtherDownPaymentAmount </OtherDownPaymentAmount> [0..1]
  <UnpaidBalance> UnpaidBalance </UnpaidBalance> [0..1]
  <TotalOtherCharges> TotalOtherCharges </TotalOtherCharges> [0..1]
  <TotalAmountPaidOnYourBehalf> TotalAmountPaidOnYourBehalf </TotalAmountPaidOnYourBehalf> [0..1]
  <TotalAmtPaidToPublicOfficials> TotalAmtPaidToPublicOfficials </TotalAmtPaidToPublicOfficials> [0..1]
  <AmountFinanced> AmountFinanced </AmountFinanced> [0..1]
  <TotalOtherCreditorCharges> TotalOtherCreditorCharges </TotalOtherCreditorCharges> [0..1]
  <InterestCommencementDate> InterestCommencementDate </InterestCommencementDate> [0..1]
  <AnnualMilesAllowed> AnnualMilesAllowed </AnnualMilesAllowed> [0..1]
  <ExcessMileageRate> ExcessMileageRate </ExcessMileageRate> [0..1]
  <FederalTILDisclosures> FederalTILDisclosures </FederalTILDisclosures> [1]
  <ProgramsAndRates> ProgramsAndRates </ProgramsAndRates> [0..1]
  <Tax> CreditContractTax </Tax> [0..*]
  <Fee> CreditContractFee </Fee> [0..*]
  <OtherCharges> OtherCharges </OtherCharges> [0..*]
  <OtherCreditorCharges> OtherCreditorCharges </OtherCreditorCharges> [0..*]
  <Insurance> Insurance </Insurance> [0..*]
  <ServiceContract> CreditServiceContract </ServiceContract> [0..*]
  <TradeIn> TradeInVehicleCredit </TradeIn> [0..*]
  <TotalCashDownPaymentAmount> TotalCashDownPaymentAmount </TotalCashDownPaymentAmount> [0..1]
  <TotalAmountPaidToInsuranceCo> TotalAmountPaidToInsuranceCo </TotalAmountPaidToInsuranceCo> [0..1]
  <MaturityDate> MaturityDate </MaturityDate> [0..1]
```

## Process Credit Contract

```
<SecurityDepositAmount> SecurityDepositAmount </SecurityDepositAmount> [0..1]
<DepreciationAndAmortizedAmts> DepreciationAndAmortizedAmts </DepreciationAndAmortizedAmts> [0..1]
<TotalAmtOfBaseMonthlyPayments> TotalAmtOfBaseMonthlyPayments </TotalAmtOfBaseMonthlyPayments> [0..1]
<TotalEstimatedFeesAndTaxesAmt> TotalEstimatedFeesAndTaxesAmt </TotalEstimatedFeesAndTaxesAmt> [0..1]
<NumberOfTaxCredits> NumberOfTaxCredits </NumberOfTaxCredits> [0..1]
<ResidualAmount> ResidualAmount </ResidualAmount> [0..1]
<BaseResidualAmount> BaseResidualAmount </BaseResidualAmount> [0..1]
<DealerRebateAmount> DealerRebateAmount </DealerRebateAmount> [0..1]
<DealerComments> DealerComments </DealerComments> [0..1]
<FinalPaymentDate> FinalPaymentDate </FinalPaymentDate> [0..1]
<AutomaticPayment> AutomaticPayment </AutomaticPayment> [0..1]
<Warranty> CreditContractWarranty </Warranty> [0..1]
<SellerAssistedLoan> SellerAssistedLoan </SellerAssistedLoan> [0..1]
<DealerRecourse> DealerRecourse </DealerRecourse> [0..1]
<DisabilityAndLifeSubtotalAmt> DisabilityAndLifeSubtotalAmt </DisabilityAndLifeSubtotalAmt> [0..1]
<DealerEstReserveAmount> DealerEstReserveAmount </DealerEstReserveAmount> [0..1]
<DealerEstReserveType> DealerEstReserveType </DealerEstReserveType> [0..1]
<RequestedTierChange> RequestedTierChange </RequestedTierChange> [0..1]
<FinancePlanProcessingDate> FinancePlanProcessingDate </FinancePlanProcessingDate> [0..1]
<CashPriceInclusion> CashPriceInclusion </CashPriceInclusion> [0..*]
<OtherInsuranceSubtotalAmount> OtherInsuranceSubtotalAmount </OtherInsuranceSubtotalAmount> [0..1]
<TaxExempt> TaxExempt </TaxExempt> [0..1]
<ResidualPercentageDeduction> ResidualPercentageDeduction </ResidualPercentageDeduction> [0..1]
<ResidualPercentageEnhancement> ResidualPercentageEnhancement </ResidualPercentageEnhancement> [0..1]
<TotalOfMonthlyPaymentsAmount> TotalOfMonthlyPaymentsAmount </TotalOfMonthlyPaymentsAmount> [0..1]
<TotalDueAtSigningAmount> TotalDueAtSigningAmount </TotalDueAtSigningAmount> [0..1]
<MonthlyDepreciationAmount> MonthlyDepreciationAmount </MonthlyDepreciationAmount> [0..1]
<NetCapCostPlusResidualAmount> NetCapCostPlusResidualAmount </NetCapCostPlusResidualAmount> [0..1]
<PurchaseOptionPrice> PurchaseOptionPrice </PurchaseOptionPrice> [0..1]
<MinUnusedPurchaseDistance> MinUnusedPurchaseDistance </MinUnusedPurchaseDistance> [0..1]
<MaxUnusedPurchaseDistance> MaxUnusedPurchaseDistance </MaxUnusedPurchaseDistance> [0..1]
<PaymentMethod> PaymentMethod </PaymentMethod> [0..1]
<ServiceChargeAmount> ServiceChargeAmount </ServiceChargeAmount> [0..1]
<NetProceedsAmount> NetProceedsAmount </NetProceedsAmount> [0..1]
<GrossProceedsAmount> GrossProceedsAmount </GrossProceedsAmount> [0..1]
<ContractMVP> ContractMVP </ContractMVP> [0..1]
<AutoBrokerRecipient> AutoBrokerRecipient </AutoBrokerRecipient> [0..1]
```

## Process Credit Contract

```
<NoFinanceChargeDate> NoFinanceChargeDate </NoFinanceChargeDate> [0..1]
<TaxSubtotal> TaxSubtotal </TaxSubtotal> [0..1]
<FeeSubtotal> FeeSubtotal </FeeSubtotal> [0..1]
<DraftNumber> DraftNumber </DraftNumber> [0..1]
<SubtotalCredits> SubtotalCredits </SubtotalCredits> [0..1]
<RecisionPeriodInd> RecisionPeriodInd </RecisionPeriodInd> [0..1]
<DoorToDoorSaleInd> DoorToDoorSaleInd </DoorToDoorSaleInd> [0..1]
<DraftAmount> DraftAmount </DraftAmount> [0..1]
<LeaseMaturityDate> LeaseMaturityDate </LeaseMaturityDate> [0..1]
<SubtotalDebitsAmount> SubtotalDebitsAmount </SubtotalDebitsAmount> [0..1]
<MaximumProceedAmount> MaximumProceedAmount </MaximumProceedAmount> [0..1]
<CapReductionCashDownpaymentAmt> CapReductionCashDownpaymentAmt </CapReductionCashDownpaymentAmt> [0..1]
<CapReductionMfgRebateAmt> CapReductionMfgRebateAmt </CapReductionMfgRebateAmt> [0..1]
<CapReductNetTradeDownpymtAmt> CapReductNetTradeDownpymtAmt </CapReductNetTradeDownpymtAmt> [0..1]
<CanadianCalculatedValues> CanadianCalculatedValues </CanadianCalculatedValues> [0..1]
<TotalLeaseCost> TotalLeaseCost </TotalLeaseCost> [0..1]
<DeliveryMileageRate> DeliveryMileageRate </DeliveryMileageRate> [0..1]
<TotalCostOfLease> TotalCostOfLease </TotalCostOfLease> [0..1]
<TotalValueOfEnhancementItems> TotalValueOfEnhancementItems </TotalValueOfEnhancementItems> [0..1]
<ContractIncentives> ContractIncentives </ContractIncentives> [0..*]
<TotNumOfPaymentsRemaining> TotNumOfPaymentsRemaining </TotNumOfPaymentsRemaining> [0..1]
<AdjDepreciationAndAmortizedAmt> AdjDepreciationAndAmortizedAmt </AdjDepreciationAndAmortizedAmt> [0..1]
<AdjMonthlyDepreciationAmt> AdjMonthlyDepreciationAmt </AdjMonthlyDepreciationAmt> [0..1]
<AdjNetCapCostsPlusResidualAmt> AdjNetCapCostsPlusResidualAmt </AdjNetCapCostsPlusResidualAmt> [0..1]
<EffectiveInterestRate> EffectiveInterestRate </EffectiveInterestRate> [0..1]
<AutoBroker> AutoBroker </AutoBroker> [0..1]
<TaxableTotOfBaseMonthlyPmtsAmt> TaxableTotOfBaseMonthlyPmtsAmt </TaxableTotOfBaseMonthlyPmtsAmt> [0..1]
<TaxablePaymentPercentage> TaxablePaymentPercentage </TaxablePaymentPercentage> [0..1]
<AdjustedResidualPercentage> AdjustedResidualPercentage </AdjustedResidualPercentage> [0..1]
<DemoResidualAdjustmentRate> DemoResidualAdjustmentRate </DemoResidualAdjustmentRate> [0..1]
<DemoResidualAdjustmentAmount> DemoResidualAdjustmentAmount </DemoResidualAdjustmentAmount> [0..1]
<DemoMileage> DemoMileage </DemoMileage> [0..1]
<CreditCardDownPaymentAmount> CreditCardDownPaymentAmount </CreditCardDownPaymentAmount> [0..1]
<CapReductionCrdtCrdDwnPmtAmt> CapReductionCrdtCrdDwnPmtAmt </CapReductionCrdtCrdDwnPmtAmt> [0..1]
<CreditContractFinanceSubtotals> CreditContractFinanceSubtotals </CreditContractFinanceSubtotals> [0..*]
<UpfrontCashDownpaymentAmount> UpfrontCashDownpaymentAmount </UpfrontCashDownpaymentAmount> [0..1]
<UpfrontMfgRebateAmount> UpfrontMfgRebateAmount </UpfrontMfgRebateAmount> [0..1]
```



# Process Credit Contract

```
<UpfrontNetTradeAmount> UpfrontNetTradeAmount </UpfrontNetTradeAmount> [0..1]
<UpfrontCreditCardDownpymtAmt> UpfrontCreditCardDownpymtAmt </UpfrontCreditCardDownpymtAmt> [0..1]
<DealerEstReserveAdvPercentage> DealerEstReserveAdvPercentage </DealerEstReserveAdvPercentage> [0..1]
<OtherDownPaymentsGroup> OtherDownPaymentsGroup </OtherDownPaymentsGroup> [0..1]
<ProratedInterestPaymentAmount> ProratedInterestPaymentAmount </ProratedInterestPaymentAmount> [0..1]
<LatePmtInterestRatePercentage> LatePmtInterestRatePercentage </LatePmtInterestRatePercentage> [0..1]
<SellersRightToCancelDays> SellersRightToCancelDays </SellersRightToCancelDays> [0..1]
<TaxCreditGroup> TaxCreditGroup </TaxCreditGroup> [0..1]
<AdditionalSecurityDepositAmt> AdditionalSecurityDepositAmt </AdditionalSecurityDepositAmt> [0..1]
<StandardSecurityDepositAmount> StandardSecurityDepositAmount </StandardSecurityDepositAmount> [0..1]
<PaymentsDeferredPeriodMeasure> PaymentsDeferredPeriodMeasure </PaymentsDeferredPeriodMeasure> [0..1]
<BuyPercentageRateAdjGroup> BuyPercentageRateAdjGroup </BuyPercentageRateAdjGroup> [0..1]
</Financing>
```

## Guarantor

The Guarantor is the party who makes or gives a guarantee for the financing.

Name	Guarantor
Type	GuarantorParty
Nilable	no
Abstract	no

## XML Instance Representation

```
<Guarantor>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [1]
  <Address> IndividualApplicantAddress </Address> [1..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Demographics> ContractDemographics </Demographics> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <EmployeeProgramType> EmployeeProgramType </EmployeeProgramType> [0..1]
  <EmploymentType> EmploymentType </EmploymentType> [0..1]
</Guarantor>
```

# Process Credit Contract

```
<Privacy> Privacy </Privacy> [0..*]  
<MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]  
<PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]  
<RelationshipCode> RelationshipCode </RelationshipCode> [0..1]  
<RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]  
<PreferredLanguage> PreferredLanguage </PreferredLanguage> [0..1]  
<NonSigningSpouseName> NonSigningSpouseName </NonSigningSpouseName> [0..1]  
<Employer> EmployerParty </Employer> [0..1]  
<ReturnLeaseCustomerInd> ReturnLeaseCustomerInd </ReturnLeaseCustomerInd> [0..1]  
<GSTRegistrantInd> GSTRegistrantInd </GSTRegistrantInd> [0..1]  
</Guarantor>
```

## Header

The Header component represents summary information about the credit contract.

Name	Header
Type	ContractHeaderBase
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> [0..1]  
  <DocumentVersionNumber> DocumentVersionNumber </DocumentVersionNumber> [0..1]  
  <ContractFormNumber> ContractFormNumber </ContractFormNumber> [0..1]  
  <FinanceType> FinanceType </FinanceType> [1]  
  <ApplicationType> ApplicationType </ApplicationType> [1]  
  <ApplicationNumber> ApplicationNumber </ApplicationNumber> [0..*]  
  <ContractExecutionState> ContractExecutionState </ContractExecutionState> [0..1]  
  <ContractNegotiationLanguage> ContractNegotiationLanguage </ContractNegotiationLanguage> [0..1]  
</Header>
```

# Process Credit Contract

```
<ProductType> ProductType </ProductType> [0..1]
<ContractFormVersion> ContractFormVersion </ContractFormVersion> [0..1]
<ContractFormRevisionDate> ContractFormRevisionDate </ContractFormRevisionDate> [0..1]
<DealId> DealId </DealId> [0..1]
<ApplicationStatus> ApplicationStatus </ApplicationStatus> [0..1]
<SpotDeliveryInd> SpotDeliveryInd </SpotDeliveryInd> [0..1]
</Header>
```

## IndividualApplicant

The IndividualApplicant Component represents the business party applying for vehicle financing.

<b>Name</b>	<b>IndividualApplicant</b>
<b>Type</b>	<b>IndividualApplicantContractParty</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

## XML Instance Representation

```
<IndividualApplicant>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonNameExtended </PersonName> [1]
  <Address> IndividualApplicantAddress </Address> [1..*]
  <Contact> ContractIndividualApplicantContact </Contact> [0..1]
  <Demographics> ContractDemographics </Demographics> [0..1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <EmployeeProgramType> EmployeeProgramType </EmployeeProgramType> [0..1]
  <EmploymentType> EmploymentType </EmploymentType> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
  <MfgDealerInd> MfgDealerInd </MfgDealerInd> [0..1]
  <PrimaryDriverInd> PrimaryDriverInd </PrimaryDriverInd> [0..1]
  <RelationshipCode> RelationshipCode </RelationshipCode> [0..1]
  <RelationshipDescription> RelationshipDescription </RelationshipDescription> [0..1]
  <PreferredLanguage> PreferredLanguage </PreferredLanguage> [0..1]
```

## Process Credit Contract

```
<NonSigningSpouseName> NonSigningSpouseName </NonSigningSpouseName> [0..1]
<Employer> EmployerParty </Employer> [0..1]
<ReturnLeaseCustomerInd> ReturnLeaseCustomerInd </ReturnLeaseCustomerInd> [0..1]
<GSTRegistrantInd> GSTRegistrantInd </GSTRegistrantInd> [0..1]
</IndividualApplicant>
```

### OrganizationalApplicant

The OrganizationalApplicant Component represents the business party applying for vehicle financing.

<b>Name</b>	<b>OrganizationalApplicant</b>
<b>Type</b>	<b>OrganizationalApplicantContractParty</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<OrganizationalApplicant>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> OrganizationalPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <Name> CompanyName </Name> [1]
  <Address> OrganizationalApplicantPartyAddressExtended </Address> [1..*]
  <DBAName> DBAName </DBAName> [0..1]
  <Contact> OrganizationApplicantContactContracts </Contact> [1]
  <MarketingMailInd> MarketingMailInd </MarketingMailInd> [0..1]
  <OrganizationType> OrganizationType </OrganizationType> [0..1]
  <Privacy> Privacy </Privacy> [0..*]
  <IndustryType> IndustryType </IndustryType> [0..1]
  <ReturnLeaseCustomerInd> ReturnLeaseCustomerInd </ReturnLeaseCustomerInd> [0..1]
  <YearsInBusiness> YearsInBusiness </YearsInBusiness> [0..1]
  <GSTRegistrantInd> GSTRegistrantInd </GSTRegistrantInd> [0..1]
</OrganizationalApplicant>
```

### OtherOwner

## Process Credit Contract

---

Represents the business party who will be the primary driver of the vehicle being financed if different from the Applicant, Co-Applicant or Organizational Applicant.

<b>Name</b>	<b>OtherOwner</b>
<b>Type</b>	<b>OtherOwnerParty</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<OtherOwner>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
</OtherOwner>
```

## PrimaryDriver

Represents the business party who will be the primary driver of the vehicle being financed if different from the Applicant, Co-Applicant or Organizational Applicant.

<b>Name</b>	<b>PrimaryDriver</b>
<b>Type</b>	<b>CreditPrimaryDriver</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<PrimaryDriver>
  <PartyId> PartyId </PartyId> [0..1]
  <AlternatePartyIds> IndividualPartyAlternatePartyId </AlternatePartyIds> [0..*]
  <PersonName> IndividualApplicantPersonName </PersonName> [0..1]
  <Address> IndividualApplicantAddress </Address> [0..*]
</PrimaryDriver>
```

## Process Credit Contract

```
<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]
</PrimaryDriver>
```

### 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.

<b>Name</b>	<b>Process</b>
<b>Type</b>	<b>Process</b>
<b>Nilable</b>	<b>no</b>
<b>Abstract</b>	<b>no</b>

### XML Instance Representation

```
<Process
confirm="ConfirmType [0..1]"
acknowledge="AcknowledgementType [0..1]">
  <Criteria> ActionExpressionCriteria </Criteria> [0..1]
</Process>
```

### ProcessCreditContract

These field(s) use this type: **ProcessCreditContract**.

<b>Name</b>	<b>ProcessCreditContract</b>
-------------	------------------------------

## Process Credit Contract

---

Type	ProcessCreditContract
Nilable	no
Abstract	no

### XML Instance Representation

```
<ProcessCreditContract  
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> ProcessCreditContractDataArea </DataArea> [1]  
</ProcessCreditContract>
```

### Verb

These field(s) use this type: Verb.

Name	Verb
Type	Verb
Nilable	no
Abstract	yes

### XML Instance Representation

```
<Verb/>
```

