



*Organization for the Advancement
of Structured Information Standards*

eXtensible Customer Information Language (xCIL) Specifications and Description Document

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2.0 Introduction

Customer data consists of many components. However, a person or company's name and address is *the key* identifier of a "customer". We have described an XML standard for Name and Address in the xNAL Specifications and Description document.

Although name and address data is the key identifier of a customer, other data helps to uniquely identify a customer. Customer addresses frequently change and it is not trivial to link the customer across multiple addresses with just name information. In the example below, a customer can have two completely different addresses and it is nearly impossible to uniquely identify the customer with the name alone. Customer centric data such as telephone numbers, e-mail addresses, account numbers, credit card numbers etc. will be necessary to achieve this.

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It is therefore, important to define a standard for representing all forms of customer data that forms the basis of customer information quality management.

2.1 eXtensible Customer Information Language

With the advent of XML as a defacto standard for representing data, OASIS has developed an application independent XML standard for customer information quality eXtensible Customer Information Language (xCIL). xCIL provides a framework for representing different data about a customer and as a result, helps to uniquely identify a customer. Given that name and address is a subset of customer data, xNAL is a subset of xCIL. xCIL is extensively scalable and extendable allowing CIML to evolve as more additional components are identified.

2.2 XML Tagging Conventions

We have extracted the XML tagging guidelines from the Open Travel Association Group (OTA) and from the ebXML as the basis for tagging xAL definitions with some changes to them.

2.2.1 Guidelines for tag naming conventions

A key part of the XML grammar is consistent naming conventions for tags that represent the infrastructure and business-related elements. Tag name writers **MUST** follow these rules unless business requirements require other naming conventions.

- Use mixed case tag names, with the leading character of each word in upper case and the remainder in lower case.
Example: <PostalCode>

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- Acronyms are discouraged, but where needed, use all upper case.
Example: <UserID>
- Illegal characters cannot be used (e.g.: forward slash, etc.). Recommended characters in a tag name are basically limited to letters and underscores.
Example: (not allowed) <Date/Time>
- The use of periods to indicate the version and hierarchy, is discouraged.

Tag writers SHOULD use these guidelines when constructing tag names.

- Use the same tag names with elements in a similar child structure
Example: <ContactAddress>
 <HomeAddress>
 <WorkAddress>
- Use plural tag names only for collections.
Example: <CreditCards>
 <CreditCard>
- Element and attribute name size have no limitation. The names must be meaningful.
Example: <CustomerRelationshipInformation>

Element and attribute names should incorporate the proposed list of suffixes for tag names as recommended by ebXML. The ebXML Data Element Representation Classes are the following (includes ebXML definition):

Amount - A number of monetary units specified in a currency where the unit of currency is explicit or it may be implied.

Code - A character string that represents a member of a set of values.

Boolean - An enumerated list of two, and only two, values which indicates a Condition such as on/off; true/false etc. (It was the general consensus to use 'Flag' as a term to indicate a Boolean value.)

Date - A day within a particular calendar year. Note: Reference ISO 8601.

Time - The time within any day in public use locally, independent of a particular day.
Reference ISO 8601:1988.

DateTime - A particular point in the progression of time. Note: This may incorporate dependent on the level of precision, the concept of date.

Identifier - (standard abbreviation Id, meaning a unique identifier) A character string used to identify and distinguish uniquely, one instance of an object within an identification scheme.

Name - A word or phrase that constitutes the distinctive designation of a person, object, place, event, concept etc.

Quantity - A number of non-monetary units. It is normally associated with a unit of measure.

Number - A numeric value which is often used to imply a sequence or a member of a series.

Rate - A ratio of two measures.

Text - A character string generally in the form of words.

Measure - A numeric value that is always associated with a unit of measure.

3.0 The Objective

The objective of this document is to describe xCIL Document Type Definition (DTD) in detail.

A customer can be classified into two, namely:

- Person
- Organisation (company, institute, bank, etc..)

The objective of this xCIL DTD is to provide a framework that allows one to represent customer data in a standard format. This will then enable to uniquely identify a customer from a customer database of records.

4.0 Using the xCIL Schema

The XML schema for customer information has been designed to be truly global and application independent and therefore, is designed to be flexible to handle customer information structures for different applications. For example from a simple user registration system that uses simple customer elements (eg. Name, address, e-mail address, phone and fax) to a complex customer information validation system that needs all the elements of a customer in detail is possible to be defined with this schema.

There is no necessity to define a customer using all the possible tags and therefore, make the definition complex. Flexibility is provided to define a customer with the tags that are necessary and are meaningful to the user. Some users might feel that xCIL provides too much information to represent a simple customer information for their application. This is not true. xCIL can be used to define customer information in simple terms or in complex terms. IT is up to the user to decide how to implement xCIL. Users who do not have an understanding of many of the tags need not use them. Enough flexibility is provided to make the customer representation simple without using the detailed level of tags.

An example is shown below:

Let us say, we want to define the occupation of a customer. The occupation is given as say,
Software Engineer (Full-Time)
Products Division

With xCIL, you can define this as:

```
<xCIL>
  <OccupationInfo>
    <Occupation> Software Engineer (Full-Time)
      Products Division
    </Occupation>
  </xCIL>
```

OR

```
<xCIL>
  <OccupationInfo>
    <OccupationDetails>
      <Position>Software Engineer</Position>
      <WorkType>Full Time</WorkType>
      <Department>Products Division</Department>
    </OccupationDetails>
  </OccupationInfo>
</xCIL>
```

5.0 Customer Data Elements

Following are the customer data elements that this xCIL framework supports and we will then break up the customer data elements into further details and map them with the defined XML tags in the xCIL DTD.

1. Name and address details
2. Customer Identifier
3. Organisation details
4. Birth details
5. Age details
6. Gender
7. Marital Status
8. Physical Characteristics
9. Language details
10. Nationality details
11. Visa details
12. Occupation
13. Qualification details
14. Passport details
15. Religion details
16. Ethnicity details
17. Telephone details
18. Facsimile details
19. Cellular Phone details
20. Pager
21. E-mail details
22. Account details

23. Identification card details
24. Tax number details
25. Vehicle Information Details
26. Spouse details
27. Children details
28. Parent details
29. Income details
30. Reference Check details
31. Hobbies

5.1 Name and Address Data Elements

Given that the name and address data elements are under eXtensible Name and Address Language (XNAL) , xCIL DTD can use xNAL DTD as an entity reference.

xNAL is a stand-alone standard. It has two sub DTDs namely,

- eXtensible Name Language (xNL) and
- eXtensible Address Language (xAL)

Therefore, to use xNL and xAL as a reference in xCIL, following is the representation of an external DTD into a local DTD:

```
<!ENTITY %xNL SYSTEM "xNL.dtd">
%xNL;
```

```
<!ENTITY %xAL SYSTEM "xAL.dtd">
%xAL;
```

By entering the entity references %xNL and xAL, all the contents in the xNL and xAL dtd files are imported into xCIL dtd when this dtd is parsed.

5.1.1 Versions of xNL and xAL

XCIL Version 1.4 uses the following versions of xNL and xAL DTDs:

DTD	Version Number
xNL	1.1
xAL	1.3

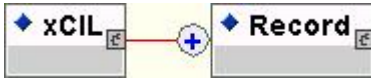
6.0 The xCIL Grammar

The following sections explain the xCIL grammar. Values in “bold” under XML Tags column indicate that the element has sub-elements.

All the elements having sub-elements will be defined in separate sections. All elements without sub-elements will be defined within the appropriate element sections that use them.

6.1 xCIL Element

xCIL is the root element that contains all customer information elements.



xCIL consists of a sub-element called Record that must occur at least once. xAL container can have multiple Record elements. A Record defines a single customer data elements.

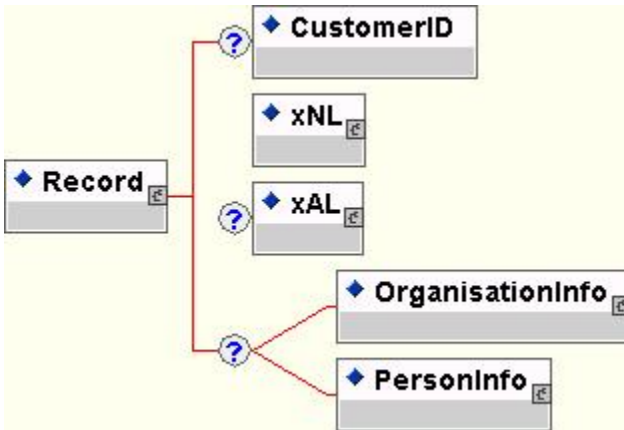
Example:

```

<xAL>
  <Record>
    .....
    .....
  </Record>
  <Record>
    .....
    .....
  </Record>
</xAL>
    
```

6.2 Record Element

Record is the element that defines customer information data elements by breaking down into more detailed level.



Values in “bold” under XML Tags column indicate that the element has sub-elements.

Customer Information Elements	XML Tags	Description
-------------------------------	----------	-------------

Customer Information Elements	XML Tags	Description
Customer Identification	CustomerID	This is the sub-element of root element "Record". This element can occur once and it is optional. This element defines unique ID for a customer (some corporate databases do have unique customer Ids). This element provides the following attribute: <i>Type:</i> To define the type of customer ID Eg. Unique record number, a unique number for a customer, etc.
Customer Name	xNL	This is the sub-element of root element "Record. This element can occur once and is mandatory. Defines the name of the customer in detail. xNL is called by reference and is a DTD by itself. Refer to the "xNL Specifications Document" for further details about xNL.
Customer Address	xAL	This is the sub-element of root element "Record. This element can occur once and is optional. Defines the address of the customer in detail. xAL is called by reference and is a DTD by itself. Refer to the "xAL Specifications Document" for further details about xAL.
Information about Organisation	OrganisationInfo	This is the sub-element of root element "Record". This element can occur once and is optional. If the customer is "Organisation", then this element should be used. This element has sub-elements that define customer centric data (other than name and address) about the organisation in detail.
Information about Person	PersonInfo	This is the sub-element of root element "Record". This element can occur once and is optional. If the customer is "Person", then this element should be used. This element has sub-elements that define customer centric data (other than name and address) about the person in detail.

6.3 Date Elements

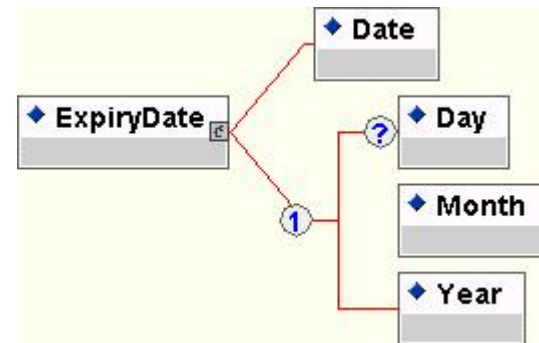
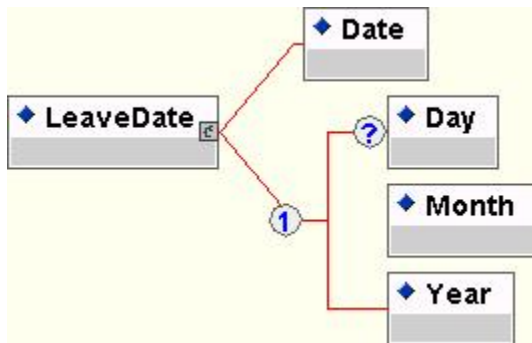
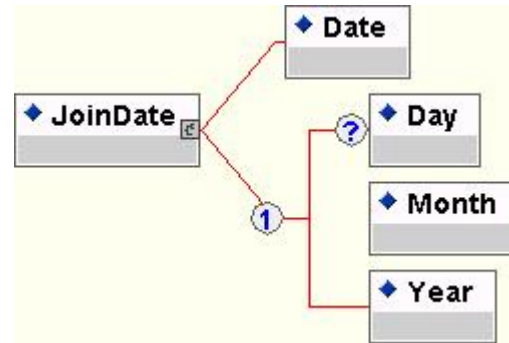
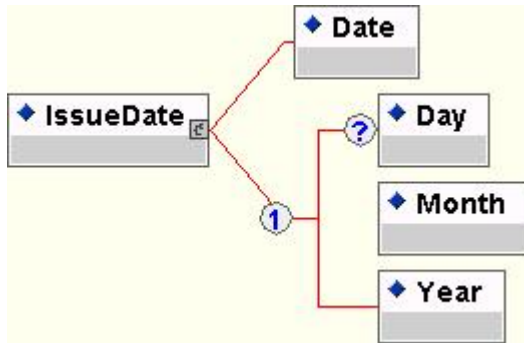
Before we go into the details about each elements, the grammar re-uses several elements and the most common re-used elements are the "Date Elements". Following are the Date Elements defined in xCIL:

- IssueDate
- ExpiryDate
- JoinDate
- LeaveDate

All these Date elements carry a common syntax/grammar and the common syntax/grammar is defined below:

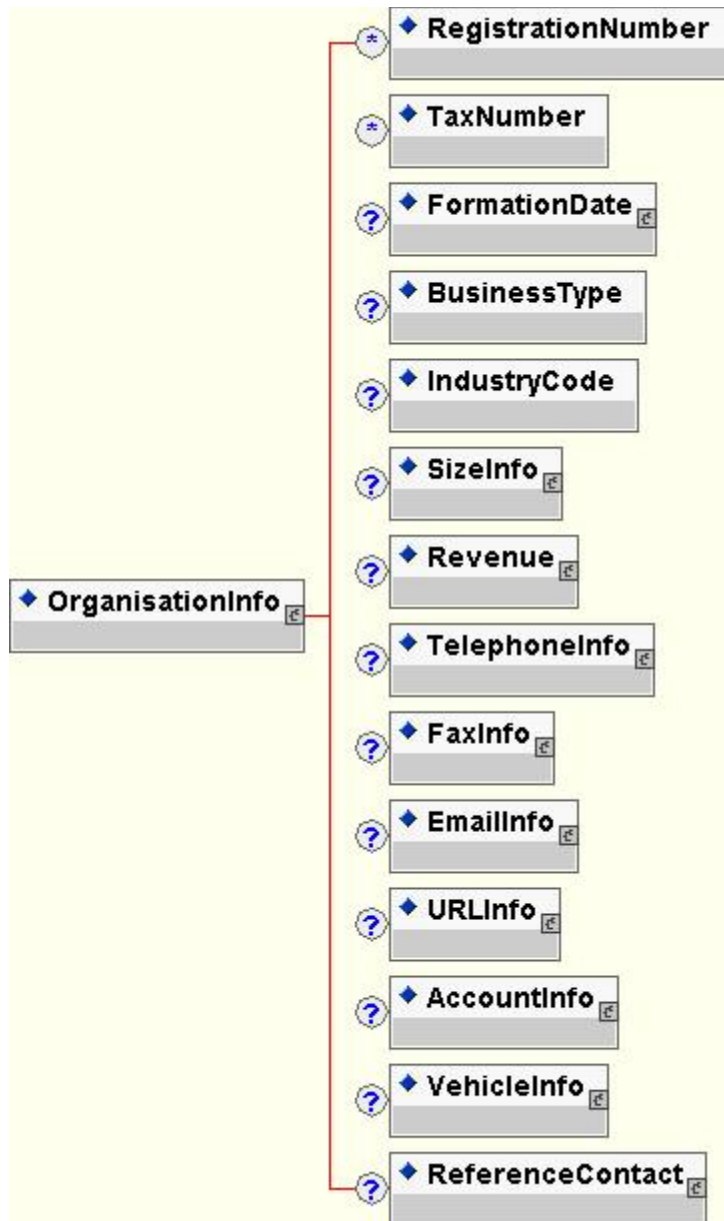
Date Elements	XML Tags	Description
Date (as a free format field)	Date	This is the sub-element of a Date element. This element can occur once and it is optional. This element defines the Date as a general field
Day	Day	This is the sub-element of Date element. This element can occur once and is mandatory. Defines the day of the date and is optional or mandatory depending upon its usage.

Date Elements	XML Tags	Description
Month	Month	This is the sub-element of Date element. This element can occur once and is mandatory. Defines the month of the date and is mandatory.
Year	Year	This is the sub-element of Date element. This element can occur once and is mandatory. Defines the year of the date and is mandatory.



6.4 OrganisationInfo Element

This element helps to define the details about the Customer “Organisation”. OrganisationInfo Element has the following elements as shown in the figure below:

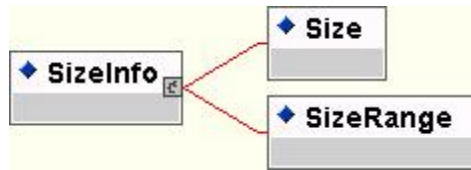


Customer Information Elements	XML Tags	Description
Registration Details of the Organisation	RegistrationNumber	<p>This is the sub-element of root element “OrganisationInfo”. This element can occur multiple times and is optional (0 or more). This element defines the registration number of the organisation. This element has an attribute: <i>NumberType</i>: Defines the type of registration and is optional.</p> <p>Eg: <OrganisationInfo> <RegistrationNumber NumberType=”Australian Business Number”> 230 987 657 </RegistrationNumber> <RegistrationNumber NumberType=”Australian Company Number”></p>

Customer Information Elements	XML Tags	Description
		230 987 657 123 </RegistrationNumber> </OrganisationInfo>
Organisation Tax Number	TaxNumber	This is the sub-element of root element "OrganisationInfo". This element can occur once and is optional. Defines the tax number of the organisation. xNL is called by reference and is a DTD by itself. Refer to the "xNL Specifications Document" for further details about xNL.
Date of inception of the organisation	FormationDate	This is the sub-element of root element "OrganisationInfo". This element can occur once and is optional. Has sub-elements to define the date of forming the company. Refer to "Date Elements" section for further details about the date elements. Day, Month and Year are mandatory fields.
Type of business performed by the organisation	BusinessType	This is the sub-element of root element "OrganisationInfo". This element can occur once and is optional. This element defines the type of business the organisation is involved in. Eg. Retail, Insurance, etc.
Industry code of the organisation	IndustryCode	This is the sub-element of root element "OrganisationInfo". This element can occur once and is optional. This element defines the industry code used for the organisation. Has an attribute: <i>CodeType</i> : Defiens the type of industry code used and is optional.
Size of the organisation	SizeInfo	Refer to section "SizeInfo Element" for further details. Can occur once and is optional.
Revenue details of the organisation	Revenue	Refer to section "Revenue Element" for further details. Can occur once and is optional.
Telephone details of the organisation	TelephoneInfo	Refer to section "TelephoneInfo Element" for further details. Can occur once and is optional.
Fax details of the organisation	FaxInfo	Refer to section "FaxInfo Element" for further details. Can occur once and is optional.
Email details of the organisation	EmailInfo	Refer to section "EmailInfo Element" for further details. Can occur once and is optional.
URL details of the organisation	URLInfo	Refer to section "URLInfo Element" for further details. Can occur once and is optional.
Account details of the organisation	AccountInfo	Refer to section "AccountInfo Element" for further details. Can occur once and is optional.
Information about the vehicles owned by the customer	VehicleInfo	See section "VehicleInfo Element" for further details. Can occur once and is optional.
Information about reference contacts for the customer	ReferenceContact	See section "ReferenceContact Element" for further details. Can occur once and is optional.

6.5 SizeInfo Element

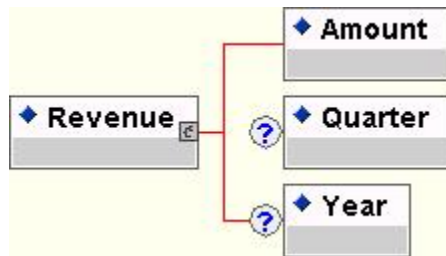
The SizeInfo element defines the size of an organisation in detail.



Customer Information Elements	XML Tags	Description
Size Information about the organisation	SizeInfo	This is the sub-element of root element “OrganisationInfo”. This element can occur once and is optional. Has sub-elements to describe the size of the organisation.
Size of the organisation	Size	This is the sub-element of element “SizeInfo”. This element can occur once and is mandatory. Defines the size of the organisation as a general free format field. Eg. <Size>10,000</Size> (OR) <Size>100-200</Size>
Size range of the organisation	SizeRange	This is the sub-element of element “SizeInfo”. This element can occur once and is mandatory. Defines the size range of the organisation. <SizeRange>100-200</SizeRange>

6.6 Revenue Element

The Revenue Element defines the revenue of an organisation in detail.



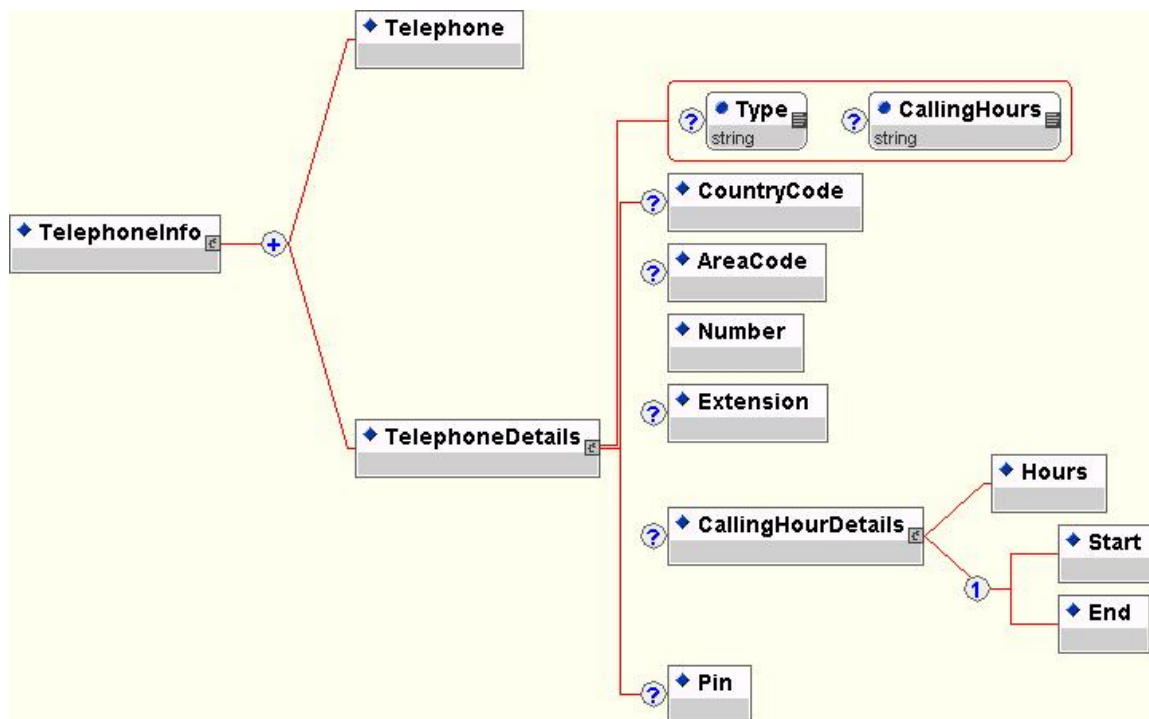
Customer Information Elements	XML Tags	Description
Revenue of the organisation	Revenue	This is the sub-element of root element “OrganisationInfo”. This element can occur once and is optional. Has sub-elements to describe the revenue of the organisation.
Amount	Amount	This is the sub-element of element “Revenue”. This element can occur once and is mandatory. Defines the revenue of the organisation as a general free format field. Has an attribute: <i>CurrencyType</i> : Defines the type of currency and is optional.
Quarter of the revenue	Quarter	This is the sub-element of element “Revenue”. This element can occur once and is optional. Defines the quarter in which the revenue was made. Eg. <Quarter>2</Quarter> <Quarter>FULL YEAR</Quarter>
Year of the revenue	Year	This is the sub-element of element “Revenue”. This element can occur once

Customer Information Elements	XML Tags	Description
		and is optional. Defines the year in which the revenue was made.

6.7 TelephoneInfo Element

The TelephoneInfo element defines the data associated with telephone in detail. This element is used by the following elements:

- OrganisationInfo, and
- PersonInfo



Customer Information Elements	xCIL Tags	Description
Information about Telephone	TelephoneInfo	A parent element that represents the telephone number of the customer. Can occur once and is optional. Has sub-elements.
Telephone as a general field	Telephone	A sub-element of “TelephoneInfo” element that defines the telephone number as a free format field. Can occur multiple times and is mandatory (1 or more). Has an attribute: <i>Type</i> : Defines the type of telephone. Eg. Business,

Customer Information Elements	xCIL Tags	Description
		residential, etc. <i>CallingHours</i> : Defines the calling hours. Eg. BH, AH
Telephone in detail	TelephoneDetails	A sub element of “TelephoneInfo” element and has sub elements to represent the telephone number of the customer in detail. Can occur multiple times and is mandatory (1 or more). Has the following attributes: <i>Type</i> : Defines the type of telephone and is optional. Eg. Business, residential, etc. <i>CallingHours</i> : Defines the calling hours. Eg. BH, AH
Country code of the telephone number	CountryCode	A sub element of “TelephoneDetails” element to define the country code of the telephone number. Can occur once and is optional.
Area code of the telephone number	AreaCode	A sub element of “TelephoneDetails” element to define the area code of the telephone number. Can occur once and is optional.
Telephone Number	Number	A sub element of “TelephoneDetails” element to represent the telephone number. Can occur once and is mandatory.
Extension for the telephone number	Extension	A sub element of “TelephoneDetails” element to define the extension of the telephone number. Can occur once and is optional.
Hours for using the telephone	CallingHourDetails	See “CallingHourDetails Element” section for more details. Can occur once and is optional.
Pin number	Pin	A sub element of “TelephoneDetails” element to define the pin used for access rights. Can occur once and is optional.

6.7.1 Example

```

<TelephoneInfo>
  <TelephoneDetails Type="Business"
    CallingHours="BH">
    <CountryCode>61</CountryCode>
    <AreaCode>2</AreaCode>
    <Number>94338765</Number>
    <CallingHours Type="BH">
      <Hours>9:00AM - 5:00PM</Hours>
    </CallingHours>
  </TelephoneDetails>
  <TelephoneDetails Type="Residential">
    <CountryCode>61</CountryCode>
    <AreaCode>2</AreaCode>
    <Number>98644646</Number>
    <CallingHourDetails>
      <Start Type="PM">6:00</Start>
      <End Type="PM">10:00</End>
    </CallingHourDetails>
  </TelephoneDetails>

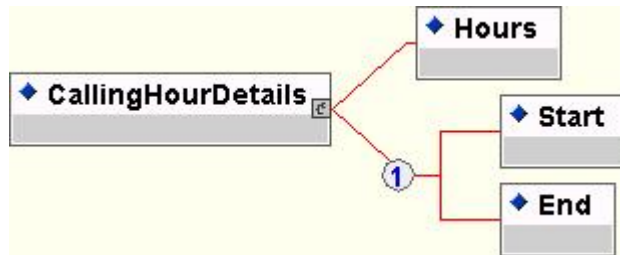
```

```

</TelephoneDetails>
<Telephone Type="Residential">02-92345678 (AH)</Telephone>
</TelephoneInfo>
    
```

6.8 CallingHourDetails Element

The CallingHourDetails element defines the hours of using the telephone in detail.

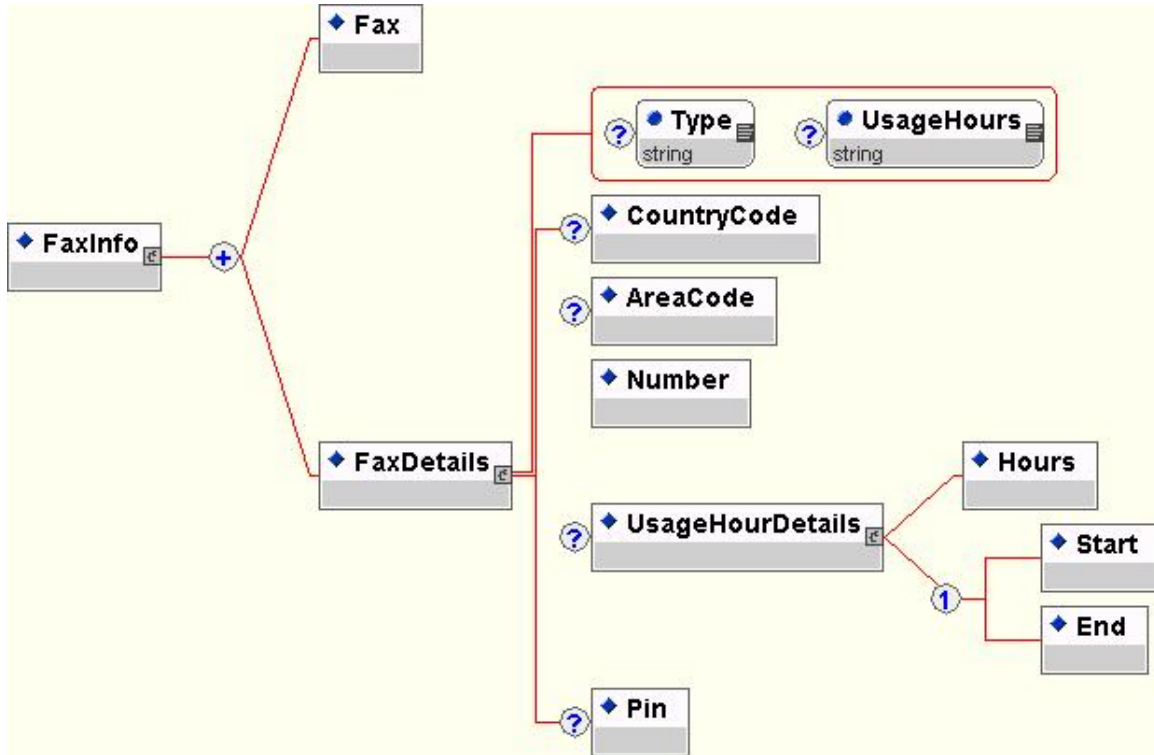


Customer Information Elements	xCIL Tags	Description
Information about calling hours	CallingHourDetails	A sub element of “TelephoneDetails” element that has sub-elements to define the calling hours in detail. Can occur once and is optional.
Hours as a general field	Hours	A sub-element of “CallingHours” element that defines the calling hours as a free format field. Can occur once and is mandatory. Eg. <CallingHourDetails> <Hours>9:30AM-5:30PM</Hours> </CallingHourDetails>
Start of the calling hour	Start	A sub-element of “CallingHourDetails” element that defines the start of the calling hour. Can occur once and is mandatory. Has an attribute: <i>Type</i> : Defines the type of hour and has three defined values “Hours”, “AM”, “PM” and the default is “Hours”. Eg. <CallingHourDetails> <Start Type="AM">9:30</Start> <End Type="HOURS">1730</End> </CallingHourDetails>
End of the calling hour	End	A sub-element of “CallingHourDetails” element that defines the end of the calling hour. Can occur once and is mandatory. Has an attribute: <i>Type</i> : Defines the type of hour and has three defined values “Hours”, “AM”, “PM” and the default is “Hours”.

6.9 FaxInfo Element

The FaxInfo element defines the data associated with telephone in detail. This element is used by the following elements:

- OrganisationInfo, and
- PersonInfo



Customer Information Elements	xCIL Tags	Description
Information about Fax	FaxInfo	A parent element that represents the fax number of the customer. Can occur once and is optional. Has sub-elements.
Fax as a general field	Fax	A sub-element of “FaxInfo” element that defines the fax number as a free format field. Can occur multiple times and is mandatory (1 or more). Has an attribute: <i>Type</i> : Defines the type of fax. Eg. Business, residential, etc. <i>UsageHours</i> : Defines the usage hours. Eg. BH, AH
Fax in detail	FaxDetails	A sub element of “FaxInfo” element and has sub elements to represent the fax number of the customer in detail. Can occur multiple times and is mandatory (1 or more). Has the following attributes: <i>Type</i> : Defines the type of fax and is optional. Eg.

Customer Information Elements	xCIL Tags	Description
		Business, residential, etc. <i>UsageHours</i> : Defines the usage hours. Eg. BH, AH
Country code of the fax number	CountryCode	A sub element of “FaxDetails” element to define the country code of the fax number. Can occur once and is optional.
Area code of the fax number	AreaCode	A sub element of “FaxDetails” element to define the area code of the fax number. Can occur once and is optional.
Fax Number	Number	A sub element of “FaxDetails” element to represent the fax number. Can occur once and is mandatory.
Hours for using the fax	UsageHours	See “CallingHourDetails Element” section for more details. This element uses the same syntax/grammar as “CallingHourDetails”. Can occur once and is optional.
Pin number	Pin	A sub element of “FaxDetails” element to define the pin used for access rights. Can occur once and is optional.

6.10 EmailInfo Element

The EmailInfo element defines the email address in detail. This element is used by the following elements:

- OrganisationInfo, and
- PersonInfo

Customer Information Elements	xCIL Tags	Description
Information about email address	EmailInfo	The EmailInfo element has sub-elements to define the email address in detail. Can occur once and is optional.
The email address	Email	A sub-element of “EmailInfo” element that defines the email address. Can occur multiple times and is optional, but should occur at least once (1 or more). Has an attribute: <i>Type</i> : Defines the type of email address and is optional. Eg. Personal, Business, etc. <EmailInfo> <Email Type=”Business”> rkumar@msi.com.au </Email> <Email Type=”Personal”> vrkumar@email.com </Email> </EmailInfo>

6.11 URLInfo Element

The URLInfo element defines the URL address in detail. This element is used by the following elements:

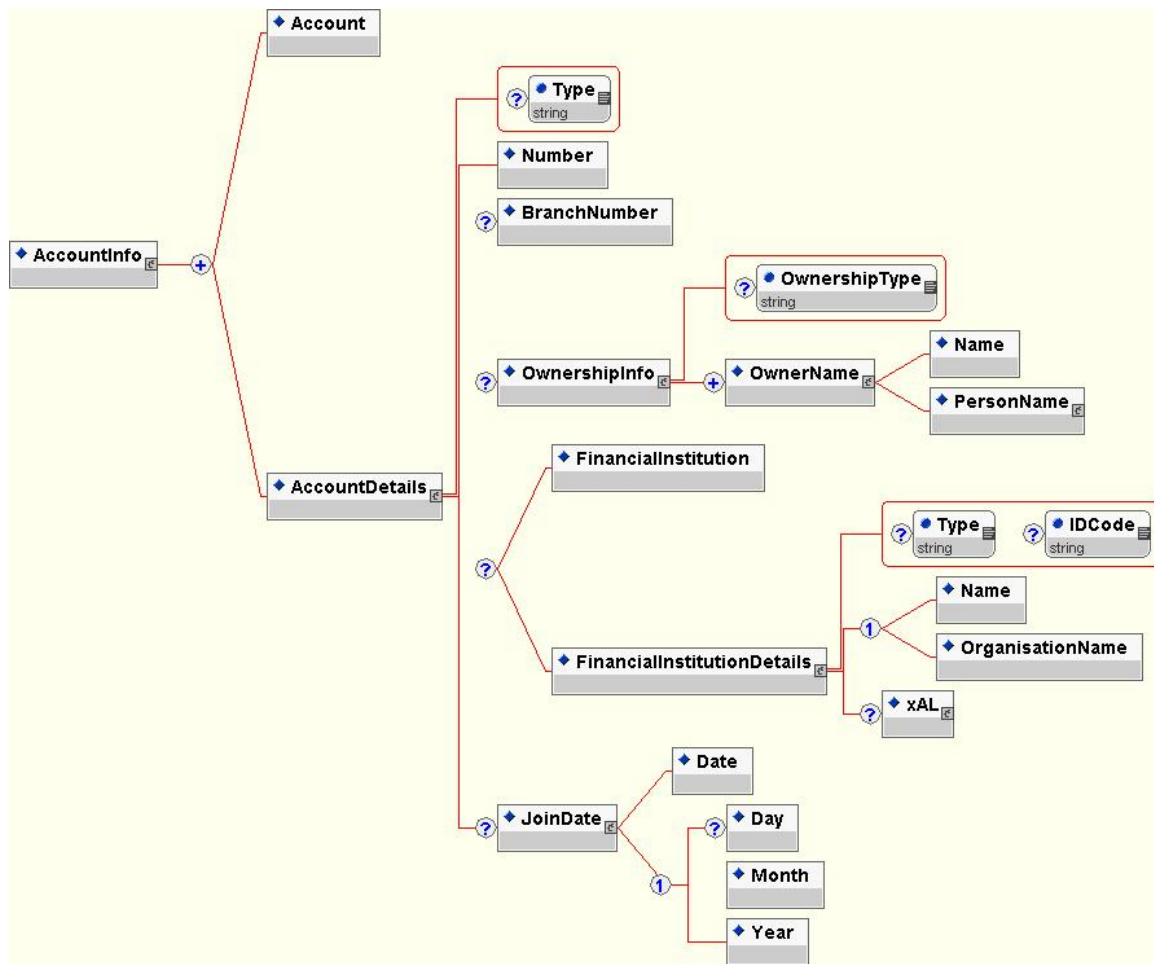
- OrganisationInfo, and
- PersonInfo

Customer Information Elements	xCIL Tags	Description
Information about URL address	URLInfo	The URLInfo element has sub-elements to define the URL address in detail. Can occur once and is optional.
The URL address	URL	A sub-element of “URLInfo” element that defines the email address. Can occur multiple times and is optional, but should occur at least once (1 or more). Has an attribute: <i>Type</i> : Defines the type of URL address and is optional. Eg. Personal, Business, etc. <URLInfo> <URL Type=”Business”> http://www.msi.com.au </URL> <URL Type=”Personal”> http://www.ozemail.com.au </URL> </URLInfo>

6.12 AccountInfo Element

The AccountInfo element defines the account of a person or organisation in detail. This element is used by the following elements:

- OrganisationInfo, and
- PersonInfo



Customer Information Elements	xCIL Tags	Description
Information about customer Account	AccountInfo	A parent element that represents the account details of the customer. Can occur once and is optional. Has sub-elements.
Account as a general field	Account	A sub-element of “AccountInfo” element that helps to represent account information as a free format general field. Can occur multiple times and is mandatory (1 or more). Has an attribute: <i>Type</i> : Defines the type of account and is optional. Eg. Savings, Cheque, Home loan, etc. Eg: <AccountInfo> <Account Type=”Savings”> A/C: 12345 67890 Branch: 23456 Bank of Australia, NSW </Account> </AccountInfo>

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Customer Information Elements	xCIL Tags	Description
Details about customer account	AccountDetails	A sub element of “AccountInfo” element and has sub elements to represent the account in detail of the customer. Can occur multiple times and is optional (1 or more). Has an attribute: <i>Type</i> : Defines the type of account and is optional. Eg. Savings, Cheque, Home loan, etc.
Account number	Number	A sub element of “AccountDetails” element to represent the account number. Can occur once and is mandatory
Branch Number	BranchNumber	A sub-element of “AccountDetails” element to represent the branch number where the account is held. Can occur once and is optional.
Information about the account holder.	OwnershipInfo	A sub element of “AccountDetails” element and has sub-elements to represent the type of ownership on the account in detail. Can occur once and is optional. Has an attribute: <i>OwnershipType</i> : Defines the type of ownership on account and is optional. Eg. Joint, Individual, etc.
Name of the account holder	OwnerName	A sub element of “OwnershipInfo” element to represent the name of the person/organisation who owns this account in detail. Can occur multiple times and is mandatory. Uses Name, OrganisationName and PersonName elements of xNL DTD as reference here to define the name.
Financial details institution that holds the account as a free form text	FinancialInstitution	A sub element of “AccountDetails” element to represent the details of the financial institution where the account is held as a free form. Can occur once and is optional. Has attributes: <i>Type</i> : Defines the type of institution and is optional. Eg. Bank, Credit Union, etc. <i>IDCode</i> : Defines the code for the financial institution and is optional <FinancialInstitution> National Bank of Australia PO Box: 123, Sydney, Australia 2000 </FinancialInstitution>
Financial details institution that holds the account.	FinancialInstitutionDetails	A sub element of “AccountDetails” element to represent the details of the financial institution where the account is held in greater detail using its sub-elements. Uses Name and Organisation name element of xNL DTD. Uses xAL DTD for defining the address. Can occur once and is optional. Has attributes: <i>Type</i> : Defines the type of institution and is optional. Eg. Bank, Credit Union, etc. <i>IDCode</i> : Defines the code for the financial institution and is optional
Date of forming the	JoinDate	See section “Date Elements” to know the

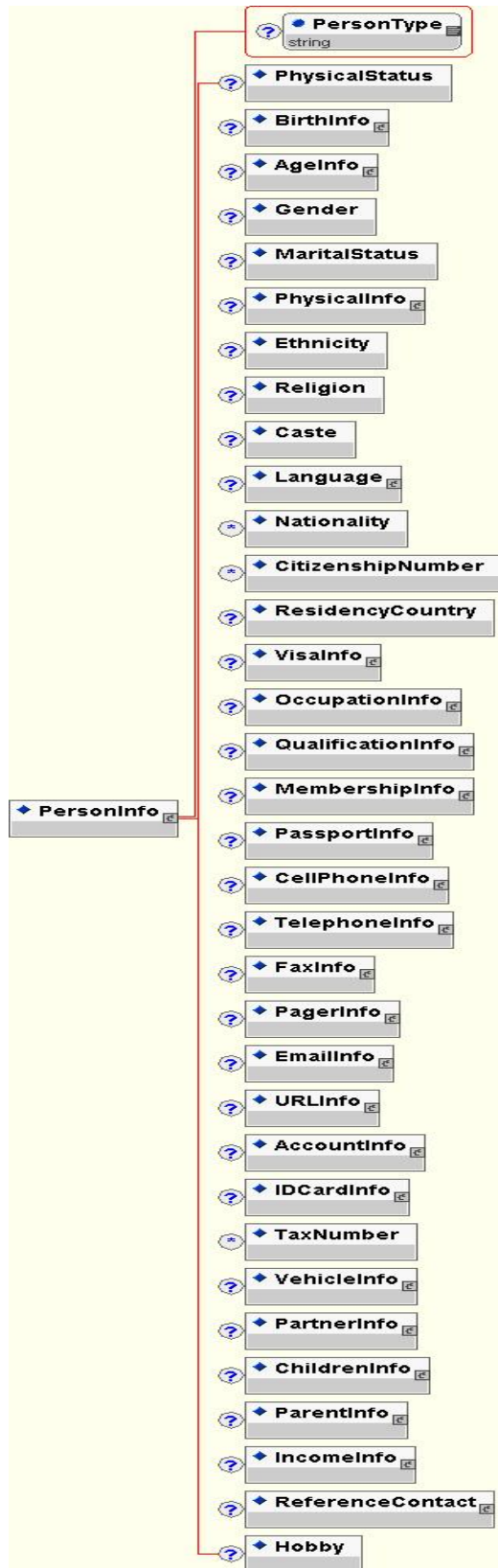
Customer Information Elements	xCIL Tags	Description
account.		syntax/grammar of this element. Can occur once and is optional. Month and Year are mandatory fields.

6.12.1 Example

```
<AccountInfo>
  <AccountDetails Type="Cheque">
    <Number>1351980101</Number>
    <BranchNumber>402</BranchNumber>
    <OwnershipInfo OwnershipType="Joint Account">
      <OwnerName>
        <PersonName>
          <FirstName>Shantha</FirstName>
          <LastName>Devi</LastName>
        </PersonName>
      </OwnerName>
      <OwnerName>
        <PersonName>
          <FirstName>Ram</FirstName>
          <LastName>Kumar</LastName>
        </PersonName>
      </OwnerName>
    </OwnershipInfo>
    <FinancialInstitutionDetails>
      <Name Type="Bank">
        Commonwealth Bank of Australia</Name>
    </FinancialInstitutionDetails>
  </AccountDetails>
  <xAL>
    <AddressDetails>
      <Address>
        123 Victoria Avenue
        Chatswood, NSW 2067
      </Address>
    </AddressDetails>
  </xAL>
  </FinancialInstitutionDetails>
  <JoinDate>
    <Date>11 January 2000</Date>
  </JoinDate>
</AccountInfo>
```

6.13 PersonInfo Element

This element helps to define the details about the Customer “Person”. PersonInfo Element has the following elements as shown in the figure below:



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Customer Information Elements	xCIL Tags	Description
Information about a Person	PersonInfo	The PersonInfo element has sub-elements to define the Person in detail. Can occur once and is optional. Has attribute: <i>PersonType</i> : Defines the type of person and is optional. Example, adult, child
Status of the person	PhysicalStatus	This element is a sub-element of “PersonInfo” element and defines the physical status of the person. Can occur once and is optional. Eg. Living, Deceased.
Information about birth	BirthInfo	See section “BirthInfo Element” for further details. Can occur once and is optional.
Information about language	Language	See section “Language Element” for further details. Can occur once and is optional.
Nationality of the person	Nationality	This element is the sub-element of “PersonInfo” element. Can occur multiple times and is optional. Defines the nationality. Has an attribute: <i>Type</i> : Defines the type of nationality and is optional. Eg. By Birth, Naturalisation
Citizenship number	CitizenshipNumber	This element is the sub-element of “PersonInfo” element. Can occur multiple times and is optional. Defines the citizenship number that is in some countries, for example, Australia. Has an attribute: <i>CountryName</i> : Defines the name of the country that the citizenship number is assigned to and is optional.
Country of residence	ResidencyCountry	This element is the sub-element of “PersonInfo” element. Can occur once and is optional. Defines the country of residence. Has an attribute: <i>ResidencyType</i> : Defines the type of residency and is optional. Eg. Temporary, Permanent, Green Card, etc.
Visa details	VisaInfo	See section “VisaInfo Element” for further details. Can occur once and is optional.
Age details	AgeInfo	See section “AgeInfo Element” for further details. Can occur once and is optional.
Gender of the person	Gender	This element is the sub-element of “PersonInfo” element. Can occur once and is optional. Defines the gender of the person.
Marital Status of the person.	MaritalStatus	This element is the sub-element of “PersonInfo” element. Can occur once and is optional. Defines the marital status of the person. Eg. Married, divorce, single, etc.
Physical appearance of a person	PhysicalInfo	See section “PhysicalInfo Element” for further details. Can occur once and is optional.
Ethnicity of the person	Ethnicity	This element is the sub-element of “PersonInfo” element. Can occur once and is optional. Defines the ethnicity of the person. Eg. Asian, African, European, etc.

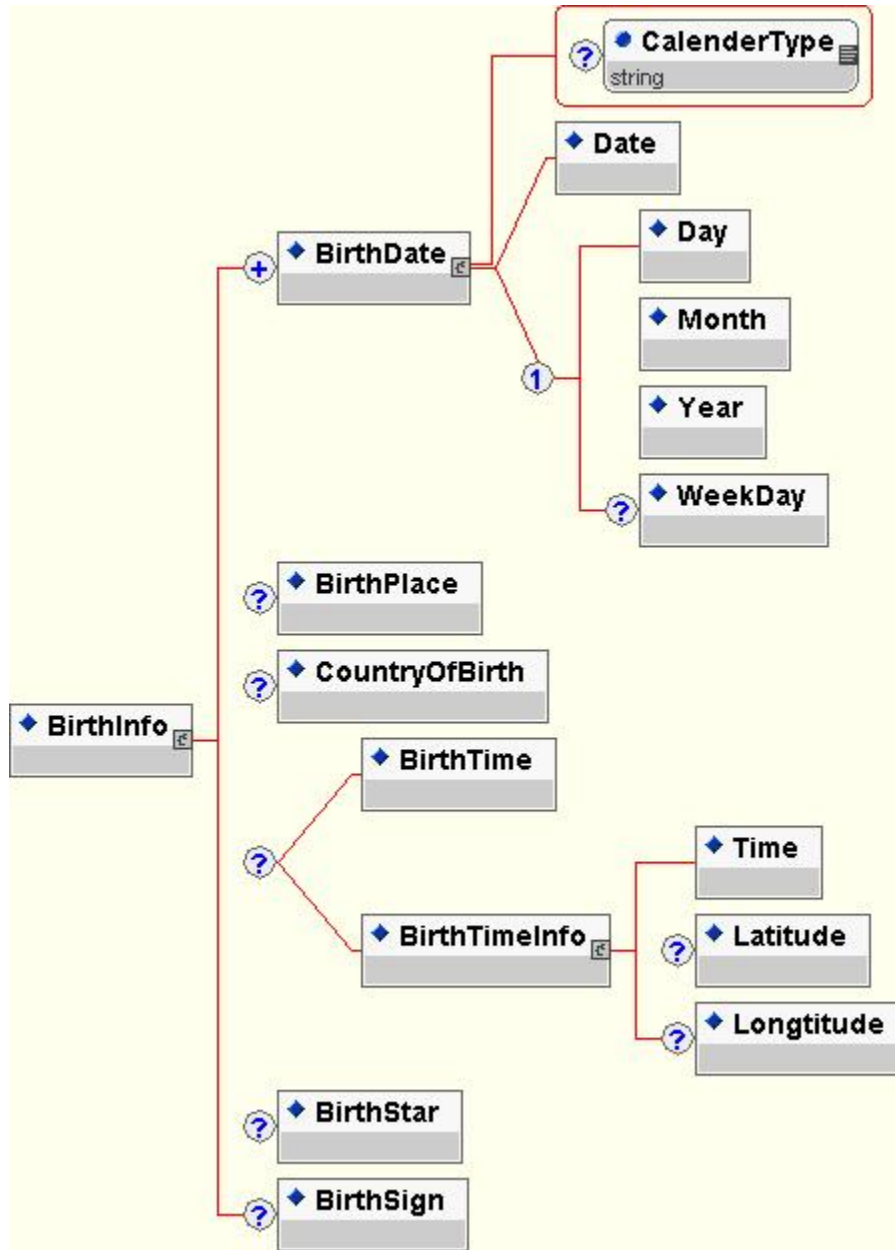
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Customer Information Elements	xCIL Tags	Description
Religion of the person	Religion	This element is the sub-element of “PersonInfo” element. Can occur once and is optional. Defines the religion of the person. Eg. Hindu, Christian, etc. Has an attribute: <i>Type</i> : Defines the type of religion and is optional.
Caste of the person	Caste	This element is the sub-element of “PersonInfo” element. Can occur once and is optional. Defines the caste of the person. Eg. Castes are very common in India. Has an attribute: <i>Type</i> : Defines the type of caste and is optional.
Information about the occupation of the person	OccupationInfo	See section “OccupationInfo Element” for further details. Can occur once and is optional.
Information about the qualification of the person	QualificationInfo	See section “QualificationInfo Element” for further details. Can occur once and is optional.
Information about the memberships held by the person	MembershipInfo	See section “MembershipInfo Element” for further details. Can occur once and is optional.
Information about the passports held by the person	PassportInfo	See section “PassportInfo Element” for further details. Can occur once and is optional.
Information about the cell phones held by the person	CellPhoneInfo	See section “CellPhoneInfo Element” for further details. Can occur once and is optional.
Information about the telephones of the person	TelephoneInfo	See section “TelephoneInfo Element” for further details. Can occur once and is optional.
Information about the faxes of the person	FaxInfo	See section “FaxInfo Element” for further details. Can occur once and is optional.
Pager Information	PagerInfo	See section “PagerInfo Element” for further details. Can occur once and is optional.
Information about the email addresses of the person	EmailInfo	See section “EmailInfo Element” for further details. Can occur once and is optional.
Information about the URL addresses of the person	URLInfo	See section “URLInfo Element” for further details. Can occur once and is optional.
Information about the ID Cards held by the person	IDCardInfo	See section “IDCardInfo Element” for further details. Can occur once and is optional.
Tax Number of the person	TaxNumber	This element is the sub-element of “PersonInfo” element. Can occur once and is optional. Defines the tax number of the person.
Information about the vehicles owned by the	VehicleInfo	See section “VehicleInfo Element” for further details. Can occur once and is optional.

Customer Information Elements	xCIL Tags	Description
customer		
Information about the customers' partner	PartnerInfo	See section "PartnerInfo Element" for further details. Can occur once and is optional.
Information about the customers' children	ChildrenInfo	See section "ChildrenInfo Element" for further details. Can occur once and is optional.
Information about the customers' parents	ParentInfo	See section "ParentInfo Element" for further details. Can occur once and is optional.
Information about the income of the customer	IncomeInfo	See section "IncomeInfo Element" for further details. Can occur once and is optional.
Information about reference contacts for the customer	ReferenceContact	See section "ReferenceContact Element" for further details. Can occur once and is optional.
Hobby of a person	Hobby	This element is a sub-element of "PersonInfo" element. Can occur more than once and is optional. Defines the hobby of a person as a free form text. Example: Watching movies, playing tennis, etc. Has an attribute: <i>Type</i> : Defines the type of hobby and is optional. Example: Sports, Games, etc.

6.14 BirthInfo Element

The BirthInfo element defines the birth details about the Customer ‘Person’.

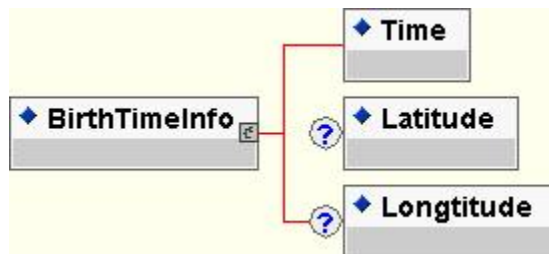


Customer Information Elements	xCIL Tags	Description
Birth Information of a customer	BirthInfo	This element is a sub-element of “ParentInfo” element and has sub elements to define the birth details of a customer. Can occur once and is optional.
Birth date details	BirthDate	This element is a sub-element of “BirthInfo” and has

Customer Information Elements	xCIL Tags	Description
		sub-elements to define the Birthdate of the customer. Can occur more than once and is mandatory to occur at least once. See section “Date Elements” to define the birth date details as “BirthDate” element uses the same syntax/grammar. Day, Month and Year are mandatory fields. BirthDate is mandatory and can occur once only. Has a sub element called “WeekDay” that is optional and defines the day of the week. Example: Monday. Has an attribute: <i>CalendarType</i> : Defines the type of calendar and is optional. For example, Chinese Calendar, Tamil Calendar, English Calendar, etc.
Place of birth	BirthPlace	This element is a sub-element of “BirthInfo” and can occur once and is optional. Defines the place of birth. Has an attribute: <i>PlaceType</i> : Defines the type of place. Eg. Village, town, city, etc. Example: <BirthInfo> <BirthDate> <Date>22 June 1966</Date> </BirthDate> <BirthPlace PlaceType=“Village”> Ennamangalam </PlaceType> </BirthInfo>
Country of Birth	CountryOfBirth	This element is a sub-element of “BirthInfo” and can occur once and is optional. Defines the country of birth.
Time of Birth as a free format text	BirthTime	This is a sub-element of “BirthDate” element and can occur once and is optional. Defines the time of birth as a free format text. Example: 11:20AM.
Time of Birth in Detail	BirthTimeInfo	This is a sub-element of “BirthDate” element and can occur once and is optional. See section “BirthTimeInfo Element” for further details about this element.

6.15 BirthTimeInfo Element

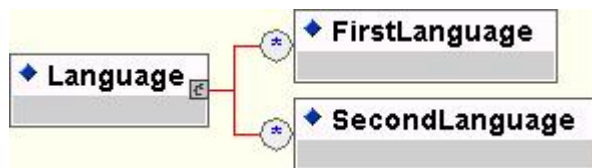
The BirthTimeInfo element defines the details about the time of birth of a customer “Person”.



Customer Information Elements	xCIL Tags	Description
Birth Time Details	BirthTimeInfo	This element is a sub-element of “BirthDate” element and has sub elements to define the time of birth of customer “Person”. Can occur once and is optional.
Time of birth	Time	This element is a sub-element of “BirthTimeInfo” that defines the time of birth of the customer “Person”. Can occur once and is mandatory. Example: 11:20AM or 1320 hours or 11:20. Has an attribute: <i>Type</i> : Defines the type of time element. Is mandatory and can take on values “AM”, “PM” or “HOURS” and the default is “HOURS”.
Latitude	Latitude	This element is a sub-element of “BirthTimeInfo” and can occur once and is optional. Defines the latitude of the place of birth of customer “Person”. Some communities who believe in astrology to do astrological calculations use this element.
Longitude	Longitude	This element is a sub-element of “BirthTimeInfo” and can occur once and is optional. Defines the longitude of the place of birth of customer “Person”. Some communities who believe in astrology to do astrological calculations use this element.
Star of Birth	BirthStar	This element is a sub-element of “BirthTimeInfo” and can occur once and is optional. Defines the star of birth of the customer “Person”.
Sign of Birth	BirthSign	This element is a sub-element of “BirthTimeInfo” and can occur once and is optional. Defines the sign of birth of the customer “Person”.

6.16 Language Element

The Language element defines the languages (speak, read and write) used by the customer “Person”.



Customer Information Elements	xCIL Tags	Description
Language Information of a customer	Language	This element is a sub-element of “ParentInfo” element and has sub elements to define the language details of a customer. Can occur once and is optional.
First Language	FirstLanguage	This element is a sub-element of “Language” element and is used to define the first language of the person. Can occur multiple times and is optional. A person can have more than one first language. Has attributes: <i>Type</i> : Defines the type of first language and is optional. Eg. Mother tongue, by birth, etc. <i>Read</i> : Defines whether the person can read the language and is optional. Takes only values “yes” or “no”. <i>Write</i> : Defines whether the person can write the language and is optional. Takes only values “yes” or “no”. <i>Speak</i> : Defines whether the person can speak the language and is optional. Takes only values “yes” or “no”.
Second Language	SecondLanguage	This element is a sub-element of “Language” element and is used to define the second language of the person. Can occur multiple times and is optional. A person can have more than one first language. Has attributes: <i>Type</i> : Defines the type of first language and is optional. Eg. Mother tongue, by birth, etc. <i>Read</i> : Defines whether the person can read the language and is optional. Takes only values “yes” or “no”. <i>Write</i> : Defines whether the person can write the language and is optional. Takes only values “yes” or “no”. <i>Speak</i> : Defines whether the person can speak the language and is optional. Takes only values “yes” or “no”.
Country of Birth	CountryOfBirth	This element is a sub-element of “BirthInfo” and can occur once and is optional. Defines the country of birth.

6.16.1 An Example

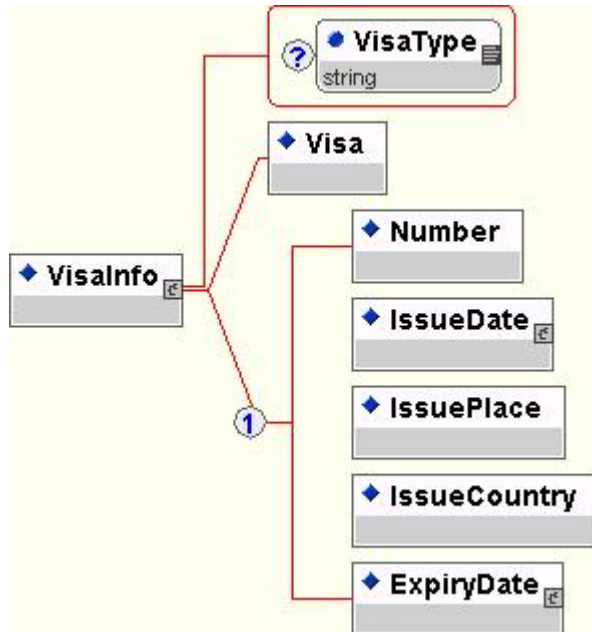
```

<Language>
  <FirstLanguage Type = "Mother Tongue">Tamil</FirstLanguage>
  <SecondLanguage Speak = "yes"
    Read = "yes"
    Write = "yes">English</SecondLanguage>
  <SecondLanguage Speak = "yes"
    Read = "no"
    Write = "no">HINDI</SecondLanguage>
</Language>

```

6.17 VisaInfo Element

The VisaInfo element defines the information about visas held by a customer in detail.

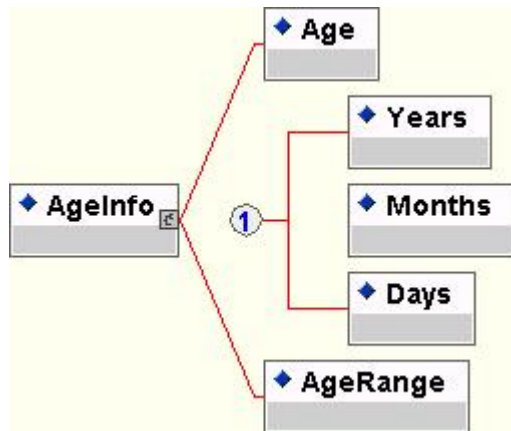


Customer Information Elements	xCIL Tags	Description
Visa Information of a customer	VisaInfo	This element is a sub-element of “ParentInfo” element and has sub elements to define the visa details of a customer. Can occur once and is optional. Has an attribute: <i>VisaType</i> : Defines the type of visa and is optional. Eg. Tourist, H1, Permanent resident, etc.
Visa information as a general free format field	Visa	This element is a sub-element of “VisaInfo” Element and used to define the visa details as a free format text field without breaking it up into individual elements. Can occur once and is mandatory.
Visa Number	Number	This element is a sub-element of “VisaInfo” Element and used to define the number of the visa. Can occur once and is mandatory.
Visa Issue Date	IssueDate	This element is a sub-element of “VisaInfo” Element and used to define the issue date the visa. Can occur once and is mandatory. See section “Date Element” for more information about the syntax/grammar.
Place of Issue	IssuePlace	This element is a sub-element of “VisaInfo” Element and used to define the issue place the visa. Can occur once and is mandatory.
Country of Issue	IssueCountry	This element is a sub-element of “VisaInfo” Element

Customer Information Elements	xCIL Tags	Description
		and used to define the country of issue the visa. Can occur once and is mandatory.
Expiry Date	ExpiryDate	This element is a sub-element of “VisaInfo” Element and used to define the expiry date the visa. Can occur once and is mandatory. See section “Date Element” for more information about the syntax/grammar.

6.18 AgeInfo Element

The AgeInfo element defines the age of the customer in detail.



The relationship between the sub-elements of AgeInfo elements is shown in the diagram and is shown below:

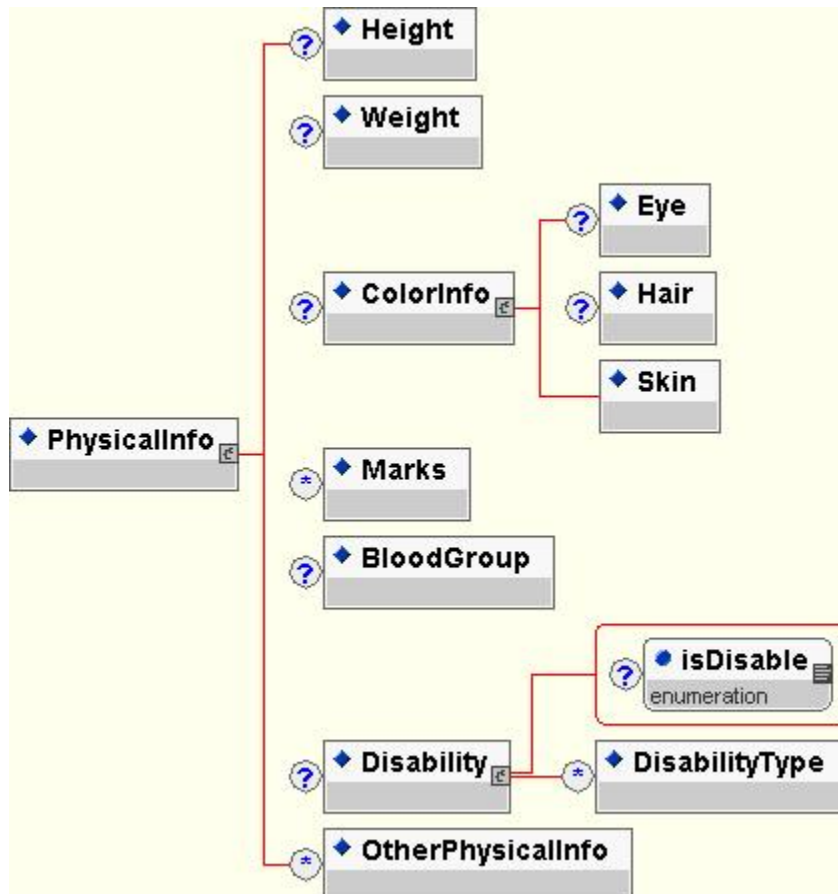
((Age OR (Years, Months, Days) OR AgeRange))

Customer Information Elements	xCIL Tags	Description
Information about the age of a customer	AgeInfo	The AgeInfo element is a sub-element of “PersonInfo” element. Can occur once and is optional. Has sub-elements to define the age of the person.
Age of the person defined as a free format text field	Age	This element is a sub-element of “AgeInfo” element and is used to define the Age of the person as a free format text field. Can occur once and is mandatory. Eg. <Age>33</Age> OR <Age>33 years, 2 months and 4 days</Age>
Years	Years	This element is a sub-element of “AgeInfo” element and is used to define the number of years in the age of the person. Can occur once and is mandatory.
Months	Months	This element is a sub-element of “AgeInfo” element and

Customer Information Elements	xCIL Tags	Description
		is used to define the number of months in the age of the person. Can occur once and is mandatory.
Days	Days	This element is a sub-element of “AgeInfo” element and is used to define the number of days in the age of the person. Can occur once and is mandatory.
Age Range	AgeRange	This element is a sub-element of “AgeInfo” element and is used to define the age in range. Can occur once and is mandatory. Eg. <AgeRange>30-45</AgeRange>

6.19 PhysicalInfo Element

The PhysicalInfo Element defines the physical characteristics of the Customer “Person” in detail.



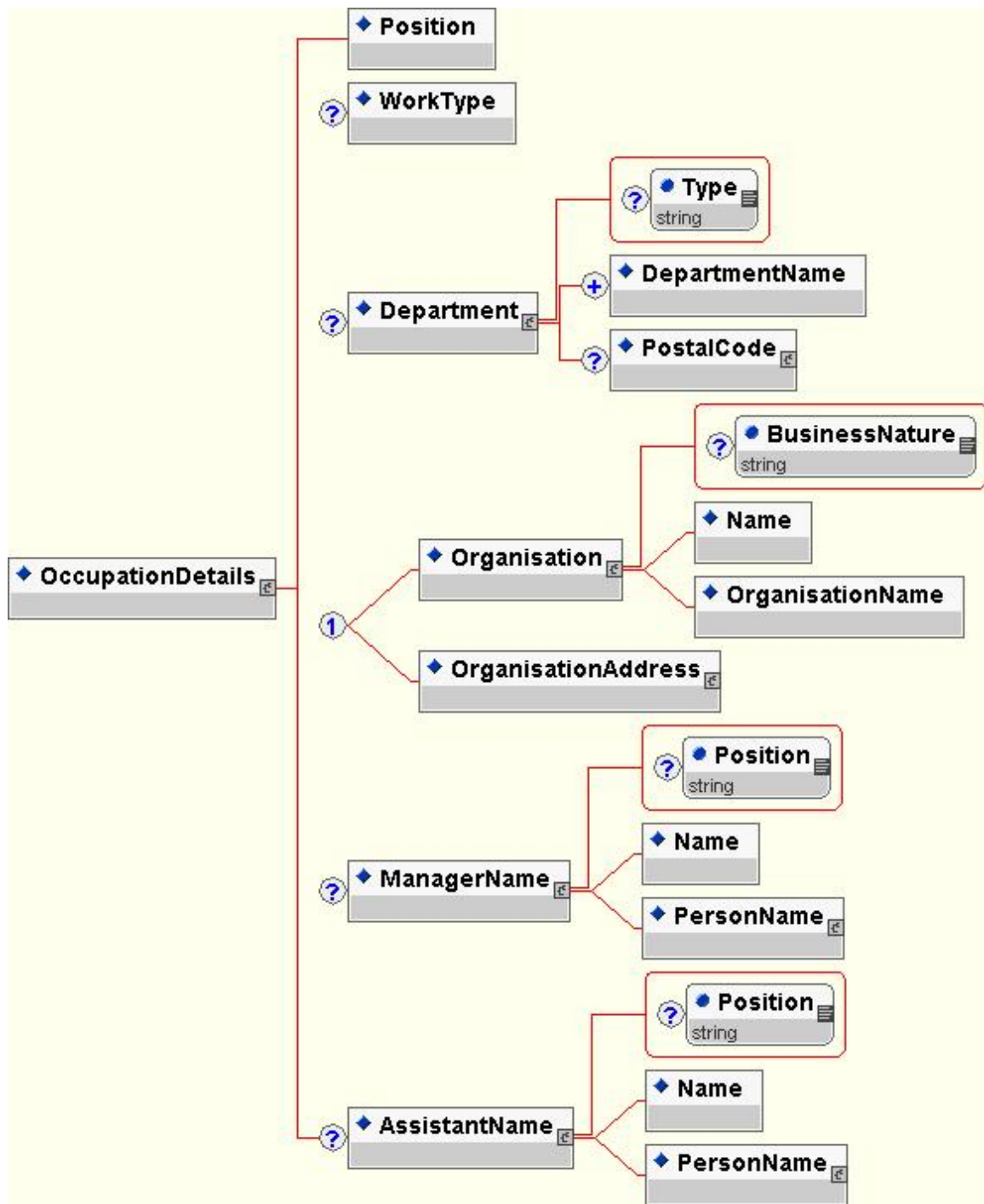
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Customer Information Elements	xCIL Tags	Description
Information about the physical characteristics of a customer	PhysicalInfo	The PhysicalInfo element is a sub-element of “PersonInfo” element. Can occur once and is optional. Has sub-elements to define the physical characteristics of the person.
Height of the person	Height	This element is a sub-element of “PhysicalInfo” element and is used to define the weight of the person. Can occur once and is optional. Has an attribute: <i>MeasurementType</i> : Defines the scale used for measuring the height and allows two values, “Inches” and “Cms” and the default is “Inches”. <i>Type</i> : Defines the type of height and is optional. Example: short, medium, tall. Etc.
Weight of the person	Weight	This element is a sub-element of “AgeInfo” element and is used to define the weight of the person. Can occur once and is optional. Has an attribute: <i>MeasurementType</i> : Defines the scale used for measuring the weight and allows two values, “Kgs” and “Pounds” and the default is “Pounds”.
Information about the color	ColorInfo	The ColorInfo element is a sub-element of “PhysicalInfo” element and has sub-elements to define the color characteristics of the person. This can occur once and is optional.
Color of the eye	Eyes	This element is a sub-element of “ColorInfo” element and is used to define the eye color of the person. Can occur once and is optional.
Color of the hair	Hair	This element is a sub-element of “ColorInfo” element and is used to define the hair color of the person. Can occur once and is optional.
Color of the Skin	Skin	This element is a sub-element of “ColorInfo” element and is used to define the skin color of the person. Can occur once and is optional.
Blood Group	BloodGroup	This element is a sub-element of “PhysicalInfo” element and is used to define the blood group of the person. Can occur once and is optional. Eg. A+, B+, B-, etc.
Disability	Disability	This element is a sub-element of “PhysicalInfo” element and helps to define the disability of a person if there is one. Can occur once and is optional. Has a sub-element to define the type of disability. Has an attribute: <i>isDisable</i> : A Boolean value “yes” or “no” to indicate whether the person is disable or not.
Type of Disability	DisabilityType	This element is a sub-element of “Disability” element and it helps to define the type of disability of the person. Thi scan occur more than once and is optional. Eg. Blind Has an attribute: <i>Cause</i> : Defines the reason for the disability and is

Customer Information Elements	xCIL Tags	Description
Other Information	OtherPhysicalInfo	optional. Eg. Blind by Birth. This element is a sub-element of “PhysicalInfo” element and is used to define any other information physically about the person. Can occur multiple times and is optional and is a free form text. Example: Medium built body, etc. Has an attribute: <i>Type</i> : Defines the type of description and is optional.

6.20 OccupationInfo Element

The OccupationInfo Element defines the occupation of the Customer “Person” in detail.



Customer Information Elements	xCIL Tags	Description
Information about the occupation of a person	OccupationInfo	This element is a sub-element of “PersonInfo” element to define the occupation details of a person using its sub-elements. Can occur once and is optional.

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Customer Information Elements	xCIL Tags	Description
Occupation as a free format text field	Occupation	This element is a sub-element of “OccupationInfo” element to define the occupation details of a person as a free format text without breaking it up into individual elements. Can occur multiple times but must occur at least once. A person can have more than one occupation. Eg. <Occupation> Student (FT) University of Sydney NSW, Australia </Occupation>
Occupation Details	OccupationDetails	This element is a sub-element of “OccupationInfo” element to define the occupation details of a person by using its sub-elements. Can occur multiple times but must occur at least once. A person can have more than one occupation.
Position/Job/Role	Position	This element is a sub-element of “OccupationDetails” element and is used to define the position. Can occur once and is mandatory. Eg. Student, S/W Engineer, etc.
Work type	WorkType	This element is a sub-element of “OccupationDetails” element and is used to define the work type. Can occur once and is optional. Eg. Full Time, Part Time, etc.
Department of work	Department	This element is a sub-element of “OccupationDetails” element and is used to define the department. Can occur once and is optional. .
Employer/Organisation name	Organisation	This element is a sub-element of “OccupationDetails” element and is used to define the name of the organisation working for. Can occur once and is mandatory. Uses Name and OrganisationName elements of xNL DTD as a reference here. Has an attribute: <i>BusinessNature</i> : Defines the type of organisation and is optional. Eg. University, S/W, Bank, etc.
Employer/Organisation address in detail	OrganisationAddress	This element is a sub-element of “OccupationDetails” element and is used to define the in detail using its sub-elements. Can occur once and is mandatory. Uses xAL DTD as reference here. Has an attribute: <i>Type</i> : Defines the type of organisation and is optional. Eg. University, S/W, Bank, etc.
Name of the manager	ManagerName	This element is a sub-element of “OccupationDetails” element and is used to define the name of the manager in detail. Can occur once and is optional. Uses xNL DTD as reference here to define the name of the manager. Has an attribute: <i>Position</i> : Defines the Position of the manager and is optional. Eg. Managing Director
Name of the Assistant	AssistantName	This element is a sub-element of “OccupationDetails” element and is used to define the name of the assistant in

Customer Information Elements	xCIL Tags	Description
		detail. Can occur once and is optional. Uses xNL DTD as reference here to define the name of the assistant. Has an attribute: <i>Position</i> : Defines the Position of the assistant and is optional. Eg. Personal Secretary

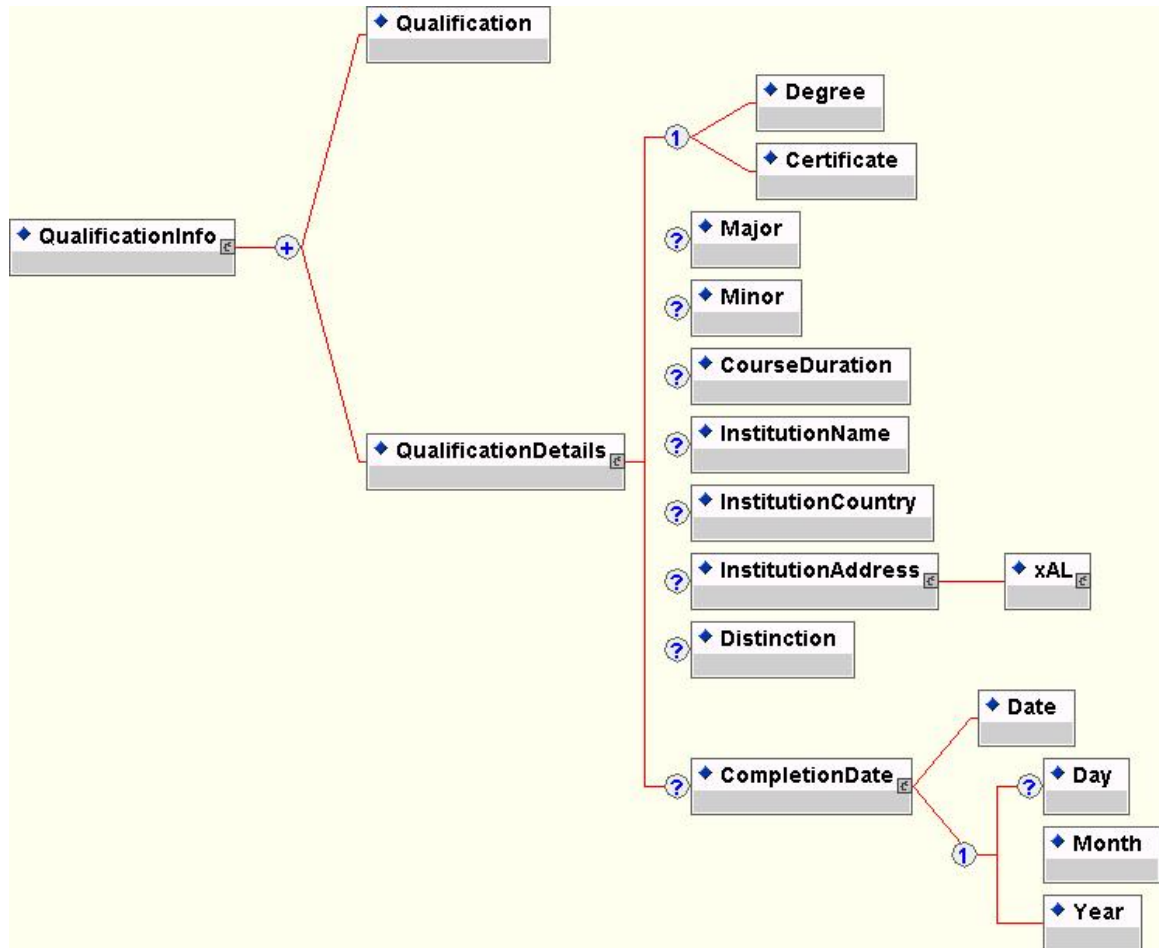
6.20.1 Example

```
<OccupationInfo>
  <OccupationDetails>
    <Position>Technology Manager</Position>
    <WorkType>FullTime</WorkType>
    <Department>
      <DepartmentName>Technology Division</DepartmentName>
    </Department>
    <Organisation Type="Software Vendor">
      <Name>MSI</Name>
    </Organisation>
  </OccupationDetails>
</OccupationInfo>
```

6.21 QualificationInfo Element

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The QualificationInfo element defines the qualifications of a Customer “Person” in detail.



Customer Information Elements	xCIL Tags	Description
Information about the qualification of a person	OccupationInfo	This element is a sub-element of “PersonInfo” element to define the qualification details of a person using its sub-elements. Can occur once and is optional.
Qualification as a free format text field	Qualification	This element is a sub-element of “QualificationInfo” element to define the qualification details of a person as a free format text without breaking it up into individual elements. Can occur multiple times but must occur at least once. A person can have more than one qualification. Eg. <Qualification> BE (Hons) in IT University of Sydney NSW, Australia </Qualification>
Qualification Details	QualificationDetails	This element is a sub-element of “QualificationInfo”

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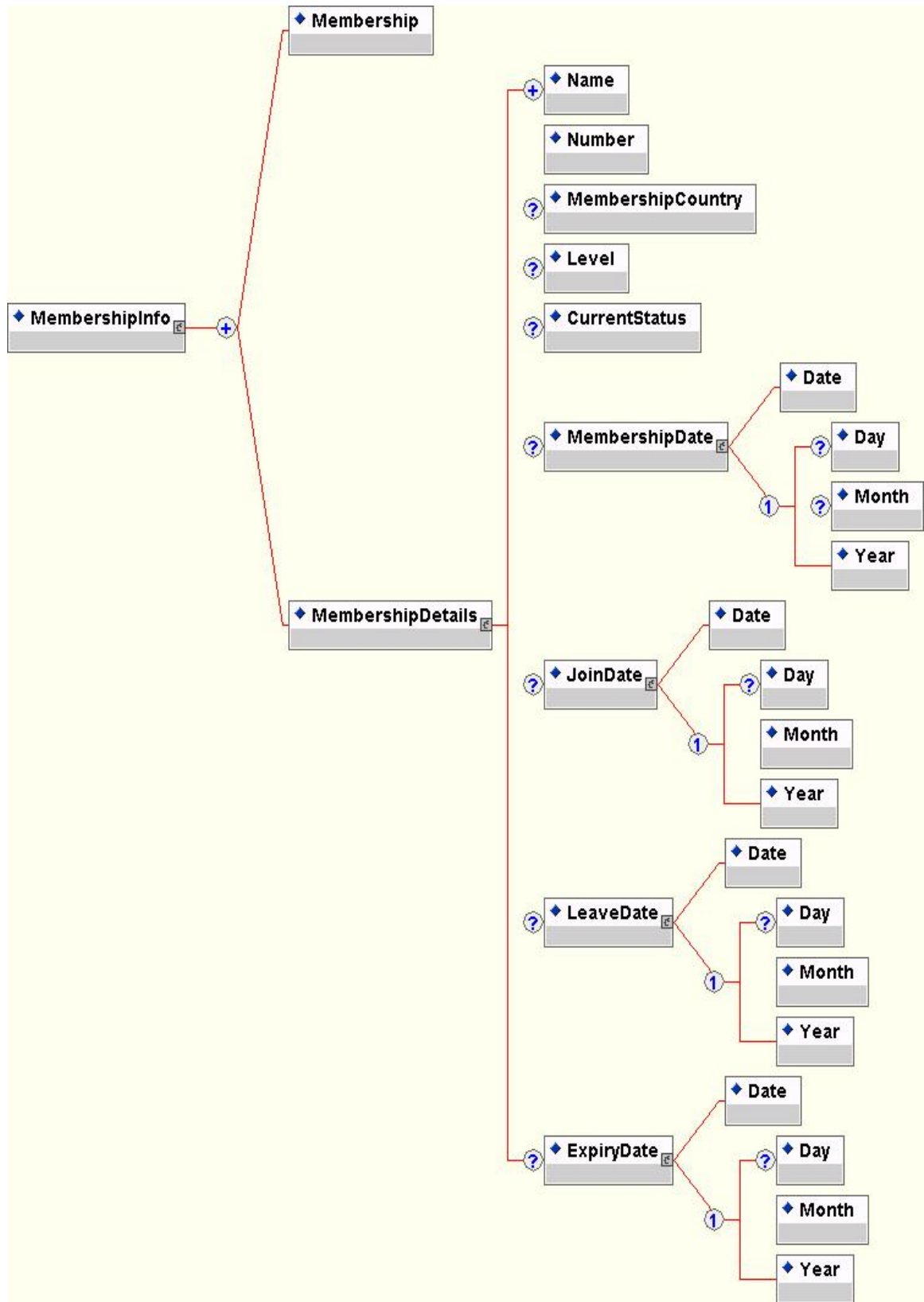
Customer Information Elements	xCIL Tags	Description
		element to define the qualification details of a person by using its sub-elements. Can occur multiple times but must occur at least once. A person can have more than one qualification.
Degree	Degree	This element is a sub-element of “QualificationDetails” element and is used to define the degree. Can occur once and is mandatory. Has an attribute: <i>Type</i> : Defines the type of degree and is optional. Eg. Engineering, Science, etc.
Certificate	Certificate	This element is a sub-element of “QualificationDetails” element and is used to define the certificate. Can occur once and is mandatory. Has an attribute: <i>Type</i> : Defines the type of certificate and is optional. Eg. Professional, Course, HighSchool, etc.
Major area of study	Major	This element is a sub-element of “QualificationDetails” element and is used to define the major area of study. Can occur once and is optional. Eg. Electronics in Electronics & Communication Engg.
Minor area of study	Minor	This element is a sub-element of “QualificationDetails” element and is used to define the minor area of study. Can occur once and is optional. Eg. Communications in Electronics & Communications Engg.
Duration of the course	CourseDuration	This element is a sub-element of “QualificationDetails” element and is used to define the duration of the course. Can occur once and is optional.
Institution name	InstitutionName	This element is a sub-element of “QualificationDetails” element and is used to define the institute studied as a general free format field without breaking it up into individual elements. Can occur once and is optional.
Country where the institute is	InstitutionCountry	This element is a sub-element of “QualificationDetails” element and is used to define the country of the institute. Can occur once and is optional.
Address details of the institute	InstitutionAddress	This element is a sub-element of “QualificationDetails” element and is used to define the address of the institute. Can occur once and is optional. Uses xAL DTD as reference here.
Distinctions	Distinction	This element is a sub-element of “QualificationDetails” element and is used to define any distinction achieved. Can occur once and is optional. Eg. First Class, Honors, Gold Medal, etc.
Date of completion	CompletionDate	This element is a sub-element of “QualificationDetails” Element and used to define the date of completion of the studies. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. Month and year fields are mandatory.

6.21.1 Example

```
<QualificationInfo>
  <QualificationDetails>
    <Degree>BComp.Sc.</Degree>
    <Major>Mathematics</Major>
    <Minor>Statistics</Minor>
    <InstitutionName>University of Technology, Sydney</InstitutionName>
    <Distinction>Honours</Distinction>
  </QualificationDetails>
  <QualificationDetails>
    <Degree>MEngg.</Degree>
    <Major>Computer Science</Major>
    <InstitutionName>University of Technology, Sydney</InstitutionName>
    <Distinction>Honours</Distinction>
  </QualificationDetails>
</QualificationInfo>
```

6.22 MembershipInfo Element

The MembershipInfo element defines the memberships held by a Customer “Person” in detail.



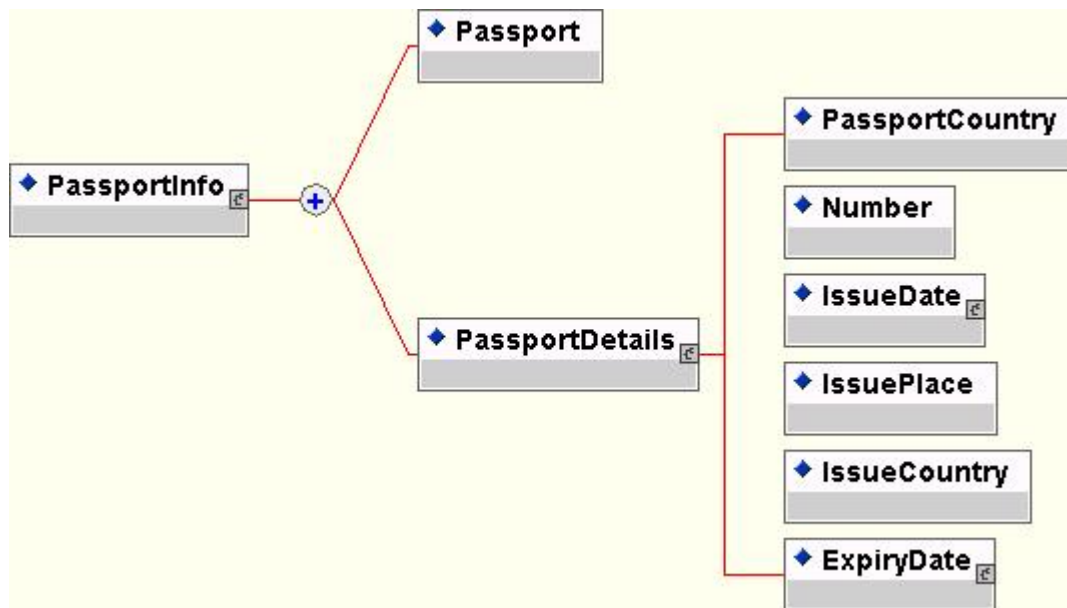
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Customer Information Elements	xCIL Tags	Description
Information about the memberships held by a person	MembershipInfo	This element is a sub-element of “PersonInfo” element to define the membership details of a person using its sub-elements. Can occur once and is optional.
Membership as a free format text field	Membership	This element is a sub-element of “MembershipInfo” element to define the membership details of a person as a free format text without breaking it up into individual elements. Can occur multiple times but must occur at least once. A person can have more than one membership. Eg. <Membership> Full Member, Australian Computer Society </Membership>
Membership Details	MembershipDetails	This element is a sub-element of “MembershipInfo” element to define the membership details of a person by using its sub-elements. Can occur multiple times but must occur at least once. A person can have more than one membership.
Name of membership	Name	This element is a sub-element of “MembershipDetails” element and is used to define the name of the membership. Can occur multiple times and is mandatory and must occur at least once. Eg. Australian Computer Society, IEEE, etc. has an attribute: <i>Type</i> : Defines the name type and is optional. Eg. Old name, synonym, abbreviation, full name, etc.
Membership number	Number	This element is a sub-element of “MembershipDetails” element and is used to define the number of the membership. Can occur once and is mandatory.
Country of membership	MembershipCountry	This element is a sub-element of “MembershipDetails” element and is used to define the country of membership. Can occur once and is optional.
Level of membership	Level	This element is a sub-element of “MembershipDetails” element and is used to define the level of membership. Can occur once and is optional. Eg. Full, Associate, etc.
Current status of membership	CurrentStatus	This element is a sub-element of “MembershipDetails” element and is used to define the current status of membership. Can occur once and is optional. G. Active, discontinued, etc.
Member since date	MembershipDate	This element is a sub-element of “MembershipDetails” Element and used to define the membership since date. This could be different from joining date. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. Day, Month are optional elements and Year is mandatory element.
Date of joining	JoinDate	This element is a sub-element of “MembershipDetails” Element and used to define the date of joining the membership. Can occur once and is optional. See section

Customer Information Elements	xCIL Tags	Description
		“Date Element” for more information about the syntax/grammar.
Date of leaving the membership	LeaveDate	This element is a sub-element of “membershipDetails” Element and used to define the date of leaving the studies. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.
Date of expiry of the membership	ExpiryDate	This element is a sub-element of “MembershipDetails” Element and used to define the date of membership expiry. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.

6.23 PassportInfo Element

The PassportInfo element defines the passports held by a Customer “Person” in detail.



Customer Information Elements	xCIL Tags	Description
Information about the passports held by a person	PassportInfo	This element is a sub-element of “PersonInfo” element to define the passport details of a person using its sub-elements. Can occur once and is optional.
Passport details as a free format text field	Passport	This element is a sub-element of “PassportInfo” element to define passport details of a person as a free format

Customer Information Elements	xCIL Tags	Description
		text without breaking it up into individual elements. Can occur multiple times but must occur at least once. A person can have more than one passport.
Passport Details	PassportDetails	This element is a sub-element of “PassportInfo” element to define the passport details of a person by using its sub-elements. Can occur multiple times but must occur at least once. A person can have more than one passport.
Country of Passport	PassportCountry	This element is a sub-element of “PassportDetails” element and is used to define the name of the membership. Can occur once and is mandatory
Passport number	Number	This element is a sub-element of “PassportDetails” element and is used to define the number of the Passport. Can occur once and is mandatory.
Date of issue of the passport	IssueDate	This element is a sub-element of “PassportDetails” Element and used to define the date of issue of passport. Can occur once and is mandatory. See section “Date Element” for more information about the syntax/grammar.
Place of issue	IssuePlace	This element is a sub-element of “PassportDetails” element and is used to define the place of issue of the Passport. Can occur once and is mandatory. Has an attribute: <i>PlaceType</i> : Defines the type of place and is optional.
Country of issue	IssueCountry	This element is a sub-element of “PassportDetails” element and is used to define the country of issue of the Passport. Can occur once and is mandatory.
Date of expiry of the passport	ExpiryDate	This element is a sub-element of “PassportDetails” Element and used to define the date of passport expiry. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.

6.23.1 Example

```

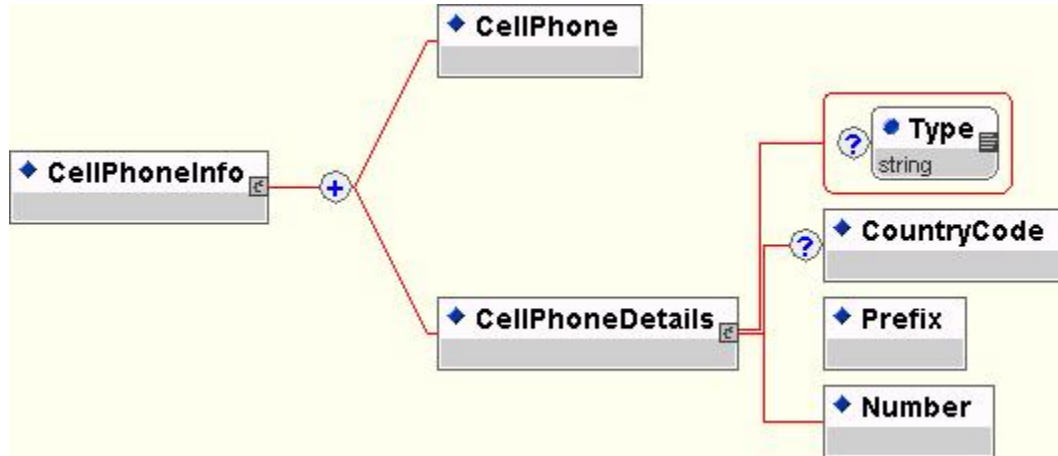
<PassportInfo>
  <PassportDetails>
    <PassportCountry>Australia</PassportCountry>
    <Number>K27345678</Number>
    <IssueDate>
      <Date>23 April 1997</Date>
    </IssueDate>
    <IssuePlace PlaceType="City">Sydney</IssuePlace>
    <IssueCountry>Australia</IssueCountry>
    <ExpiryDate>
      <Day>22</Day>
      <Month>April</Month>
      <Year>2007</Year>
  </PassportDetails>
</PassportInfo>

```

</ExpiryDate>
 </PassportDetails>
 </PassportInfo>

6.24 CellPhoneInfo Element

The CellPhoneInfo element defines the cellular phone details.

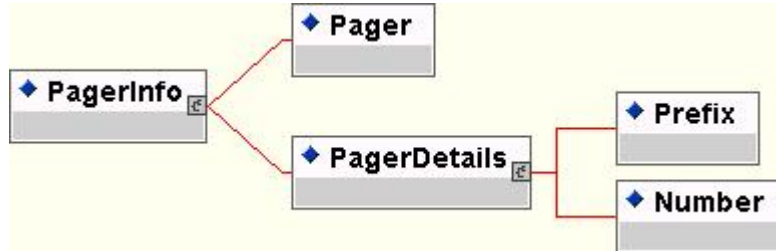


Customer Information Elements	xCIL Tags	Description
Information about the cellular phone	CellPhoneInfo	A parent element that represents the cellular phone information of the customer. Can occur once and is optional. Has sub-elements.
Cellular phone as a general field	CellPhone	A sub-element of “CellPhoneInfo” element that defines the cell phone as a free format field. Can occur multiple times and is mandatory (1 or more). Has an attribute: <i>Type</i> : Defines the type of cellular phone. Eg. Business, residential, etc.
Cellular phone in detail	CellPhoneDetails	A sub element of “CellPhoneInfo” element and has sub elements to represent the cellular phone details of the customer in detail. Can occur multiple times and is mandatory (1 or more). Has the following attributes: <i>Type</i> : Defines the type of cellular phone and is optional. Eg. Business, residential, etc.
Country code of the cellular phone number	CountryCode	A sub element of “CellPhoneDetails” element to define the country code of the cellular phone number. Can occur once and is optional.
Prefix of the cell phone number	Prefix	A sub element of “CellPhoneDetails” element to define the prefix code of the cellular phone number. Can occur once and is optional. Eg. 0412 in 0412 834567
Cellular Phone Number	Number	A sub element of “CellPhoneDetails” element to represent the cellular phone number. Can occur once and

Customer Information Elements	xCIL Tags	Description
		is mandatory.

6.25 PagerInfo Element

The PagerInfo element defines the Pager details of a Customer “Person”.

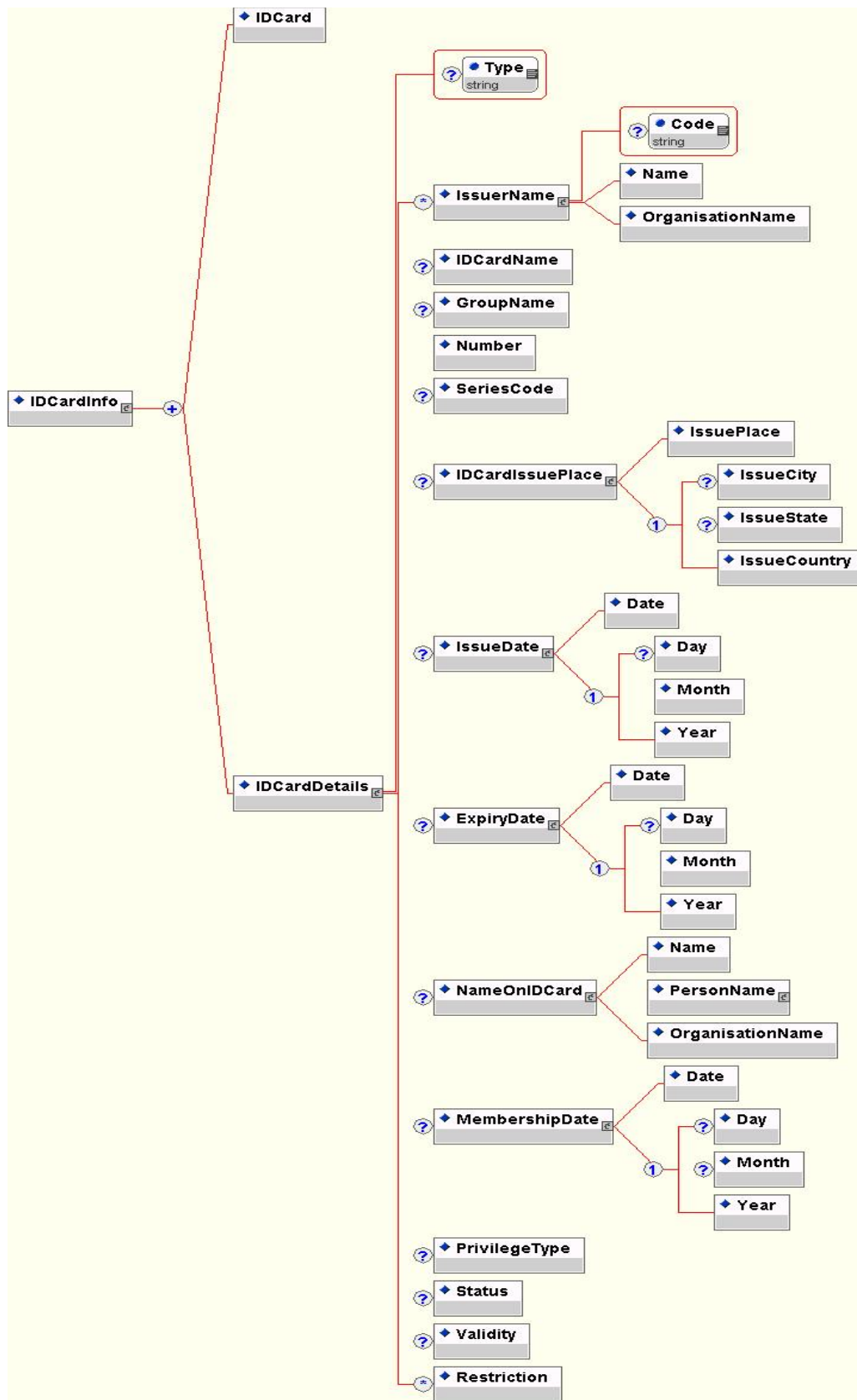


Customer Information Elements	xCIL Tags	Description
Information about the Pager	PagerInfo	A parent element that represents the pager information of the customer. Can occur once and is optional. Has sub-elements.
Pager as a general field	Pager	A sub-element of “PagerInfo” element that defines the pager as a free format field. Can occur once and is optional (0 or 1).
Pager in detail	PagerDetails	A sub element of “PagerInfo” element and has sub elements to represent the pager details of the customer in detail. Can occur once and is optional (0 or 1).
Prefix number	Prefix	A sub element of “PagerDetails” element to define the prefix code of the pager. Can occur once and is mandatory. Eg. 016 in 016 374468
Pager Number	Number	A sub element of “PagerDetails” element to represent the Pager number. Can occur once and is mandatory.

6.26 IDCardInfo Element

The IDCardInfo element helps to define the ID Card details of a Customer “Person. ID Cards could be:

- Driver’s License
- Credit Card
- Loyalty Card
- Rewards Card
- Healthcare Card, etc.



Customer Information Elements	xCIL Tags	Description
Information about the Identification cards held by a person	IDCardInfo	This element is a sub-element of “PersonInfo” element to define the IDCard details of a person using its sub-elements. Can occur once and is optional.
ID card details as a free format text field	IDCard	This element is a sub-element of “IDCardInfo” element to define the IDCard details of a person as a free format text without breaking it up into individual elements. Can occur multiple times but must occur at least once. A person can have more than one IDCard. Has an attribute: <i>Type</i> : Defines the type of IDCard and is optional.
IDCard Details	IDCardDetails	This element is a sub-element of “IDCardInfo” element to define the IDCard details of a person by using its sub-elements. Can occur multiple times but must occur at least once. A person can have more than one IDCard.
Name of the ID Card Issuer	IssuerName	This element is a sub-element of “IDCardDetails” element. Helps to define the name of the issuer of the IDCard. Uses Name and OrganisationName elements of xNL DTD as reference here. Can occur multiple times and is optional (0 or more). Has attribute: <i>Code</i> : Defines the code assigned to the issuer and is optional.
Name of the IDCard	IDCardName	This element is a sub-element of “IDCardDetails” element and is used to define the name of the card. Can occur multiple times and is optional (0 or more). Eg. Australian Computer Society, IEEE, etc. Has attributes: <i>NameType</i> : Defines the name type on the card and is optional. Eg. Abbreviation, old name, etc. <i>Code</i> : Defines the code assigned to the issuer and is optional.
Name of the group that the card belongs to	Group	This element is a sub-element of “IDCardDetails” element and is used to define the name of the group that the card belongs to. Can occur multiple times and is optional (0 or more). Eg One world group of a mileage program. Has attributes: <i>NameType</i> : Defines the name type on the card and is optional. Eg. Abbreviation, old name, etc. <i>GroupType</i> : Defines whether the Group is “Single” or “Alliance” and is optional.
IDCard number	Number	This element is a sub-element of “IDCardDetails” element and is used to define the number of the card. Can occur once and is mandatory.
Series code	SeriesCode	This element is a sub-element of “IDCardDetails” element and is used to define the series code in cards. Can occur once and is optional. Eg. Verification digits printed on credit cards following the embossed number.
Information about the	IDCardIssuePlace	This element is a sub-element of “IDCardDetails”

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Customer Information Elements	xCIL Tags	Description
Place of Issue of the IDCard		element and is used to define issue place of the IdCard and has sub elements.. Can occur once and is optional.
Place of Issue as a free format text field	IssuePlace	This element is a sub-element of “IDCardDetails” element and is used to define issue place of the IdCard. Can occur once and is mandatory. Has an attribute: <i>Type</i> : Defines the type of place and is optional.
Date of issuing the ID card.	IssueDate	This element is a sub-element of “IDCardDetails” Element and used to define the date of issuing the card. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.
City of issue	IssueCity	This element is a sub-element of “IDCardIssuePlace” element and defines the city of issue of the id card. Can occur once and is optional. Has an attribute: <i>Type</i> : Defines the type of city and is optional. G. Town, suburb, etc.
State of issue	IssueState	This element is a sub-element of “IDCardIssuePlace” element and defines the state of issue of the id card. Can occur once and is optional.
Country of issue	IssueCountry	This element is a sub-element of “IDCardIssuePlace” element and defines the country of issue of the id card. Can occur once and is mandatory.
Date of expiry of the membership	ExpiryDate	This element is a sub-element of “IDCardDetails” Element and used to define the date of IDCard expiry. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.
Customer name on the ID Card	NameOnIDCard	This element is a sub-element of “IDCardDetails” Element and used to define the name of the person on the ID Card. Can occur once and is optional. Uses Name, PersonName and OrganisationName elements of xNAL DTD as reference here.
Member since date	MembershipDate	This element is a sub-element of “IDCardDetails” Element and used to define the membership since date. This could be different from joining date. For example, AMEX credit cards have this information. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar. Day, Month are optional elements and Year is mandatory element.
Privilege assigned to the card.	PrivilegeType	This element is a sub-element of “IDCardDetails” Element and used to define the type of privilege on the card. Can occur once and is optional. Eg. silver, gold, platinum, etc.
Status of the ID Card	Status	This element is a sub-element of “IDCardDetails” Element and used to define the status of the IDCard. Can

Customer Information Elements	xCIL Tags	Description
		occur once and is optional. Eg. Full driver's license, learner's license, associate member, full member etc.
Validity of the card	Validity	This element is a sub-element of "IDCardDetails" Element and used to define the validity of the IDCard. Can occur once and is optional. Eg. International, Australian only, etc.
Restrictions on the ID card	Restriction	This element is a sub-element of "IDCardDetails" Element and used to define the restrictions on the IDCard. Can occur multiple times and is optional (0 or more). Eg. Car only, Truck only, etc.

6.26.1 Example

```

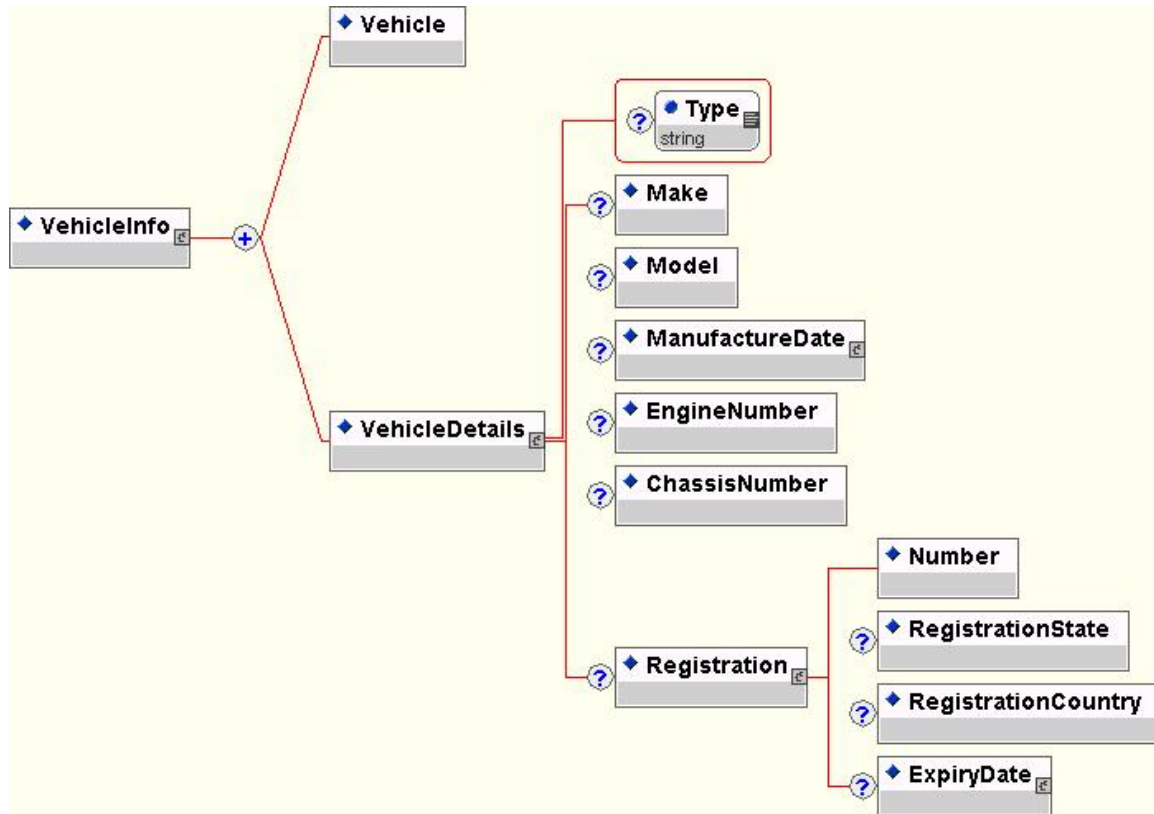
<IDCardInfo>
  <IDCardDetails Type="Credit Card">
    <IssuerName>
      <Name>Visa International, Inc</Name>
    </IssuerName>
    <IDCardName>Visa</IDCardName>
    <Number>4509 4567 2012 3244</Number>
    <ExpiryDate>
      <Month>April</Month>
      <Year>2002</Year>
    </ExpiryDate>
    <NameOnIDCard>
      <Name>Ram Kumar</Name>
    </NameOnIDCard>
  </IDCardDetails>
  <IDCardDetails Type="Credit Card">
    <IDCardName>AMEX</IDCardName>
    <Number>3777 3017 771100</Number>
    <ExpiryDate>
      <Date>22 April 2003</Date>
    </ExpiryDate>
    <NameOnIDCard>
      <PersonName>
        <FirstName>Venkiapurappu</FirstName>
        <MiddleName>Venkata</MiddleName>
        <MiddleName>Sai</MiddleName>
        <LastName>Laxman</LastName>
      </PersonName>
    </NameOnIDCard>
  </IDCardDetails>
  <IDCardDetails Type="Driver License">
    <Number>74183768C</Number>
    <IDCardIssuePlace>
      <IssueState>NSW</IssueState>
      <IssueCountry>Australia</IssueCountry>
    </IDCardIssuePlace>
    <ExpiryDate>

```

```
<Day>22</Day>
<Month>April</Month>
<Year>2000</Year>
</ExpiryDate>
<PrivilegeType>Silver</PrivilegeType>
<Validity>Australia</Validity>
<Restriction>Car</Restriction>
</IDCardDetails>
<IDCardDetails Type="Driver License">
  <Number>M1234567</Number>
  <IDCardIssuePlace>
    <IssuePlace>Tamil Nadu, India</IssuePlace>
  </IDCardIssuePlace>
  <ExpiryDate>
    <Date>27 November 2000</Date>
  </ExpiryDate>
</IDCardDetails>
<IDCardDetails Type="Mileage Program">
  <GroupName>One World-Qantas</GroupName>
  <Number>99405678</Number>
  <IssueDate>
    <Day>5</Day>
    <Month>December</Month>
    <Year>1995</Year>
  </IssueDate>
  <PrivilegeType>Gold</PrivilegeType>
  <Restriction>Two Wheeler</Restriction>
</IDCardDetails>
<IDCardDetails Type="Mileage Program">
  <GroupName>Star Alliance-Ansett</GroupName>
  <Number>667891234</Number>
  <IssueDate>
    <Date>8 November 1998</Date>
  </IssueDate>
</IDCardDetails>
</IDCardInfo>
```


6.27 VehicleInfo Details

The VehicleInfo element defines the vehicle information of a customer in detail.



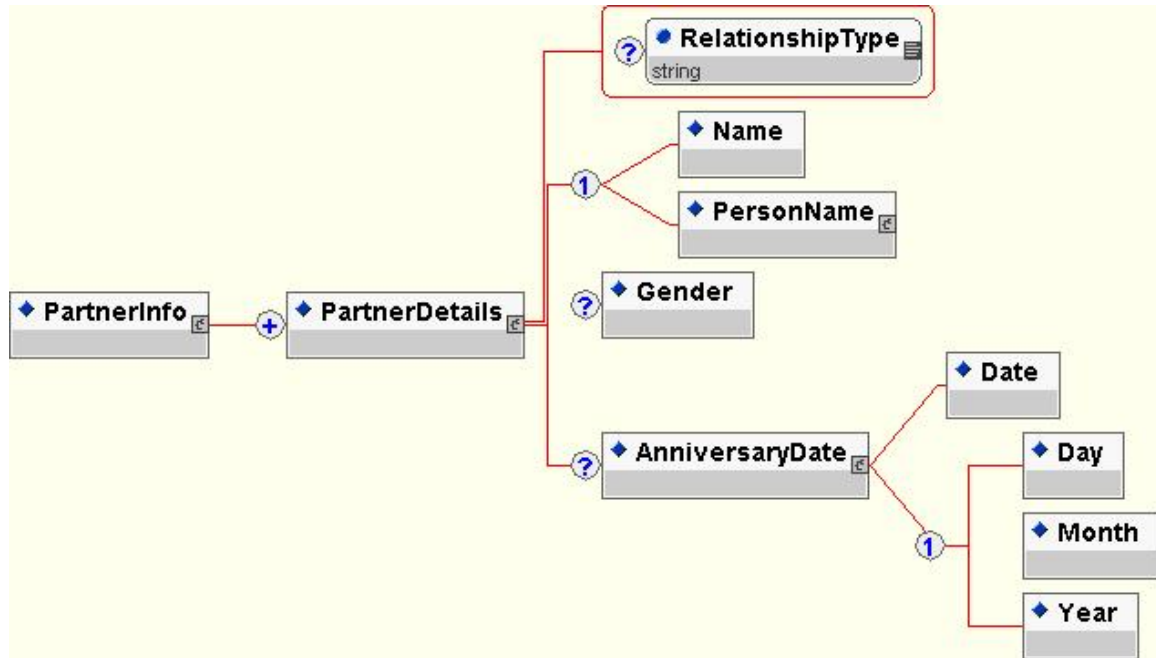
Customer Information Elements	xCIL Tags	Description
Information about the vehicles held by a customer	VehicleInfo	This element is a sub-element of “PersonInfo and OrganisationInfo” elements to define the vehicle details held by the customer using its sub-elements. Can occur once and is optional.
Vehicle details as a free format text field	Vehicle	This element is a sub-element of “VehicleInfo” element to define the vehicle details of a person as a free format text without breaking it up into individual elements. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one vehicle. Has an attribute: <i>Type</i> : Defines the type of vehicle and is optional.
Vehicle Details	VehicleDetails	This element is a sub-element of “VehicleInfo” element to define the vehicle details of a customer by using its sub-elements. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one vehicle.

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Customer Information Elements	xCIL Tags	Description
Make of the vehicle	Make	This element is a sub-element of “VehicleDetails” element. Helps to define the make of the vehicle. Can occur once and is optional (0 or 1). Eg. Toyota, Mitsubishi, etc.
Model of the vehicle	Model	This element is a sub-element of “VehicleDetails” element and is used to define the model of the vehicle. Can occur once and is optional (0 or 1). Eg. VT Sedan
Manufacture date of the vehicle	ManufactureDate	This element is a sub-element of “VehicleDetails” Element and used to define the date of manufacture of the vehicle. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.
engine number	EngineNumber	This element is a sub-element of “VehicleDetails” element and is used to define the number of the card. Can occur once and is mandatory.
Chassis number	ChassisNumber	This element is a sub-element of “VehicleDetails” element and is used to define chassis number of the vehicle. Can occur once and is optional.
Registration Details	Registration	This element is a sub-element of “VehicleDetails” element and is used to define the registration details of the vehicle. Has sub-elements. Can occur once and is mandatory.
Registration Number	Number	This element is a sub-element of “Registration” element and is used to define the registration number of the vehicle. Can occur once and is optional.
Registration state	RegistrationState	This element is a sub-element of “Registration” Element and used to define the state of registration. Can occur once and is optional.
Registration country	RegistrationCountry	This element is a sub-element of “Registration” Element and used to define the country of registration. Can occur once and is optional.
Expiry Date of registration	ExpiryDate	This element is a sub-element of “Registration” Element and used to define the date of registration expiry. Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.

6.28 PartnerInfo Element

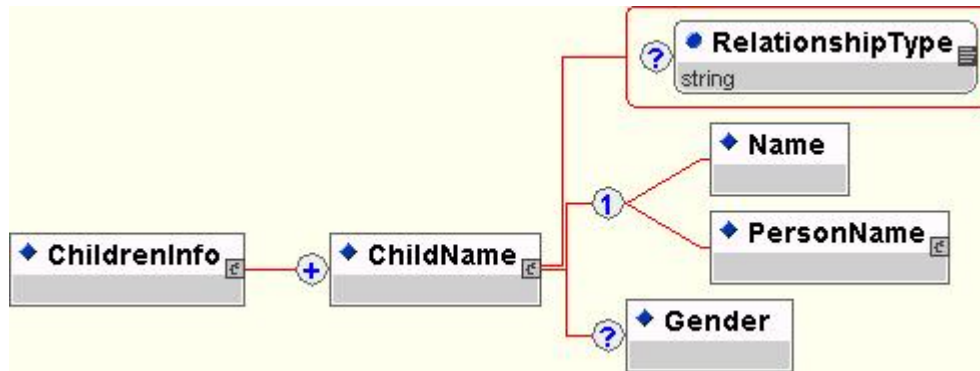
The PartnerInfo element defines the details of partner(s) of customer “Person”.



Customer Information Elements	xCIL Tags	Description
Information about the partner(s) for a person	PartnerInfo	This element is a sub-element of “PersonInfo” element to define the partner details of the customer using its sub-elements. Can occur once and is optional.
Details of the partner	PartnerDetails	This element is a sub-element of “PartnerInfo” element to define the name of the partner. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one partner. Uses Name and PersonName elements of xNL DTD as reference here. Has an attribute: <i>RelationshipType</i> : Defines the type of relationship the customer has with his/her partner and is optional. Eg. Wife, Fiance, Living together, etc.
Gender of partner	Gender	This element is a sub-element of “PartnerDetails” element to define the gender of the partner. Can occur once and is optional.
Date of anniversary	AnniversaryDate	This element is a sub-element of “PartnerDetails” Element and used to define the date of anniversary Can occur once and is optional. See section “Date Element” for more information about the syntax/grammar.

6.29 ChildrenInfo Element

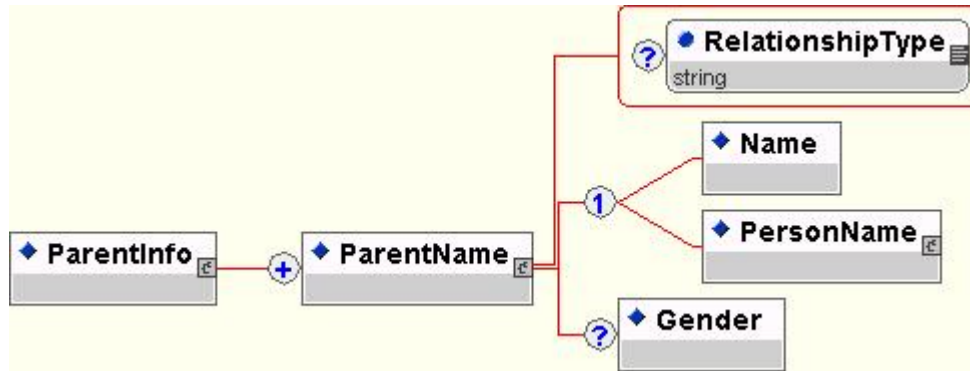
The ChildrenInfo element defines the details of children of customer “Person”.



Customer Information Elements	xCIL Tags	Description
Information about the children for a person	ChildrenInfo	This element is a sub-element of “PersonInfo” element to define the children details of the customer using its sub-elements. Can occur once and is optional.
Name of the child	ChildName	This element is a sub-element of “PartnerInfo” element to define the name of the child. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one child. Uses Name and PersonName elements of xNL DTD as reference here. Has an attribute: <i>RelationshipType</i> : Defines the type of relationship the customer has with his/her child and is optional. Eg. son, step son, daughter, etc.
Gender of child	Gender	This element is a sub-element of “PartnerDetails” element to define the gender of the child. Can occur once and is optional.

6.30 ParentInfo Element

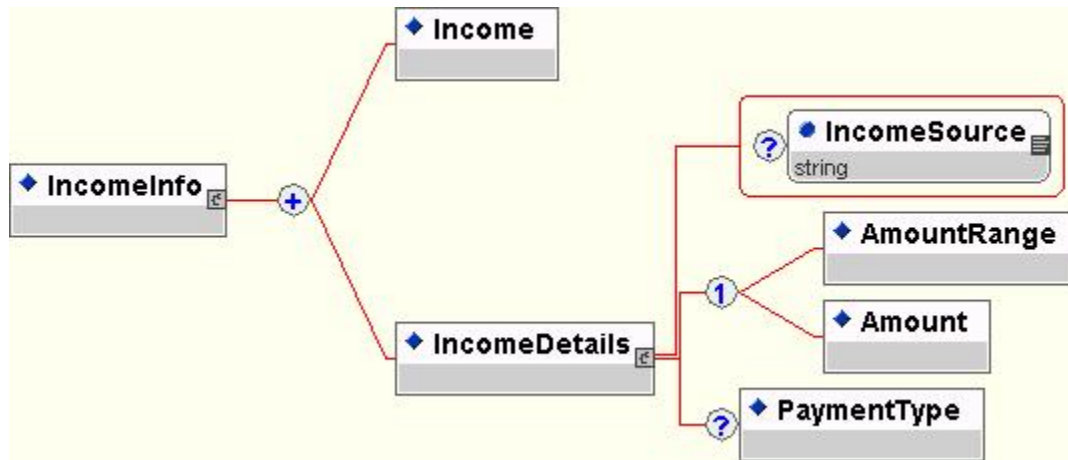
The ParentInfo element defines the details of the parent of customer “Person”.



Customer Information Elements	xCIL Tags	Description
Information about the parent(s) for a person	ParentInfo	This element is a sub-element of “PersonInfo” element to define the parent details of the customer using its sub-elements. Can occur once and is optional.
Name of the parent	ParentName	This element is a sub-element of “PartnerInfo” element to define the name of the parent. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one parent. Uses Name and PersonName elements of xNL DTD as reference here. Has an attribute: <i>RelationshipType</i> : Defines the type of relationship the customer has with his/her parent and is optional. Eg. father, mother, step father, etc.
Gender of parent	Gender	This element is a sub-element of “PartnerDetails” element to define the gender of the parent. Can occur once and is optional.

6.31 IncomeInfo Element

The IncomeInfo element defines the details of income of customer “Person”.

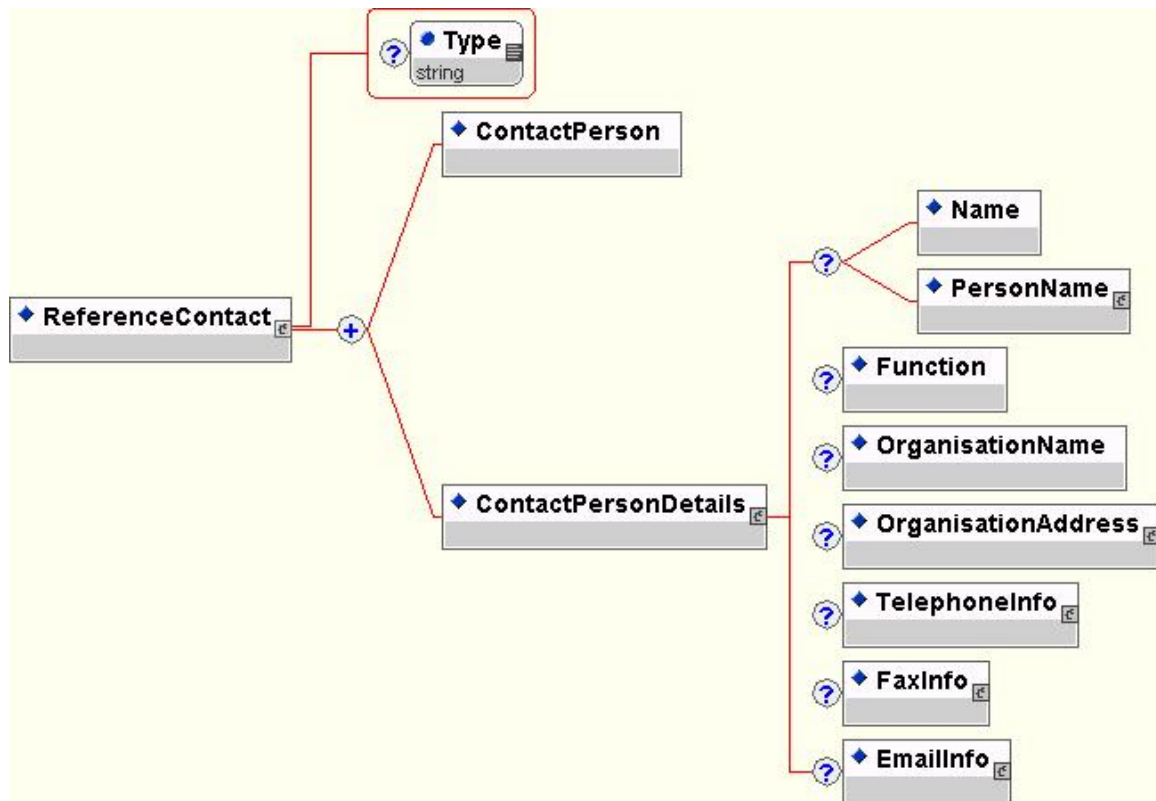


Customer Information Elements	xCIL Tags	Description
Information about the income for a person	IncomeInfo	This element is a sub-element of “PersonInfo” element to define the income details of the customer using its sub-elements. Can occur once and is optional.
Income of the person as a free format text field	Income	This element is a sub-element of “PersonInfo” element to define the income details of a person as a free format text without breaking it up into individual elements. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one income. Has an attribute: <i>CurrencyType</i> : Defines the type of currency and is optional. <i>IncomeSource</i> : Defines the source of income and is optional. Eg. contracting, consulting, etc. Eg. <Income CurrencyType=”Aus\$”>120,000</Income>
Child Details	IncomeDetails	This element is a sub-element of “IncomeInfo” element to define the incomedetails of a customer by using its sub-elements. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one income. Has an attribute: <i>IncomeSource</i> : Defines the source of income and is optional. Eg. contracting, consulting, etc.
Amount in range	AmountRange	This element is a sub-element of “IncomeDetails” element to define the amount as a range. Can occur once and is mandatory. Has an attribute: <i>CurrencyType</i> : Defines the type of currency and is optional.

Customer Information Elements	xCIL Tags	Description
		<AmountRange CurrencyType="USD"> 100-120k </AmountRange>
Amount	Amount	This element is a sub-element of "IncomeDetails" element to define the amount. Can occur once and is mandatory. Has an attribute: <i>CurrencyType</i> : Defines the type of currency and is optional.
Type of payment of income	PaymentType	This element is a sub-element of "IncomeDetails" element to define the type of income payment. Can occur once and is optional. Eg. Monthly, weekly, fortnightly, etc.

6.32 ReferenceContact Element

The ReferenceContact element defines the details of the reference contacts of a customer. The reference contacts are people.



xCIL Specifications and Description Document

Customer Information Elements	xCIL Tags	Description
Information about the reference contacts of a customer	ReferenceContact	This element is a sub-element of “PersonInfo” and “OrganisationInfo” elements to define reference contact details of a person who is normally the referee. Can occur once and is optional. Has an attribute: <i>Type</i> : Defines the type of reference contact and is optional. Eg. Credit Check, Personal reference check, work reference check, etc.
Details of the contact person for reference as a free form text	ContactPerson	This element is a sub-element of “ReferenceContact” element to define the name of the person for reference. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one reference contact. This is a free form text field.
Details of the contact person for reference using sub-elements	ContactPersonDetails	This element is a sub-element of “ReferenceContact” element to define the details of the person for reference. Can occur multiple times but must occur at least once (1 or more). A customer can have more than one reference contact. Has sub-elements.
Name of the customer	Name	This element is a sub-element of “ContactPersonDetails” element to define the name of the contact reference person. Can occur once and is optional.
Name of the customer in Detail	PersonName	This element is a sub-element of “ContactPersonDetails” element to define the name of the contact reference person in detail. Can occur once and is optional. See “PersonName” element for more details.
Name of the organisation	OrganisationName	This element is a sub-element of “ContactPersonDetails” element to define the name of the organisation of the contact reference person in detail. See “OrganisationName” element for more details
Function of the reference contact person	Function	This element is a sub-element of “ContactPersonDetails” element to define the function of the contact reference person in detail. See “Function” element for more details
Telephone details of the reference contact person	TelephoneInfo	This element is a sub-element of “ContactPersonDetails” element to describe the telephone details of the contact reference person in detail. See “TelephoneInfo” element for more details
Telephone details of the reference contact person	FaxInfo	This element is a sub-element of “ContactPersonDetails” element to describe the fax details of the contact reference person in detail. See “FaxInfo” element for more details
Telephone details of the reference contact person	EmailInfo	This element is a sub-element of “ContactPersonDetails” element to describe the email details of the contact reference person in detail. See “EmailInfo” element for more details

7.0 An Example of xCIL

```
<?xml version="1.0"?>
<!-- examples using xCIL V1.4 -->
<!DOCTYPE xCIL SYSTEM "xCIL.dtd">
<xCIL>
  <Record>
    <CustomerID>AUS12345678</CustomerID>

    <!-- ***** NAME ***** -->
    <xNL>
      <NameDetails CustomerType="Person">
        <PersonName>
          <Title>Mr</Title>
          <FirstName>Ram</FirstName>
          <MiddleName>Laxhman</MiddleName>
          <MiddleName>Bharathan</MiddleName>
          <LastName>Kumar</LastName>
          <FormerName>Matias Otero</FormerName>
          <Alias>Ram</Alias>
        </PersonName>
      </NameDetails>
    </xNL>

    <!-- ***** ADDRESS ***** -->
    <xAL>
      <AddressDetails AddressType="Postal"
        CurrentStatus="Investment"
        ValidFromDate="1 Jan 2000"
        ValidToDate="31 March 2000">
        <Country>
          <CountryName>Australia</CountryName>
          <AdministrativeArea Type="State">
            <AdministrativeAreaName>NSW</AdministrativeAreaName>
          <Locality>
            <LocalityName>NORTH RYDE</LocalityName>
          <Thoroughfare>
            <ThoroughfareName>KINGSTON</ThoroughfareName>
            <ThoroughfareTrailingType>AVENUE</ThoroughfareTrailingType>
            <ThoroughfareNumber>47</ThoroughfareNumber>
            <ThoroughfarePostDirection>NORTH</ThoroughfarePostDirection>
          <Premise Type="BUILDING">
            <PremiseName TypeOccurrence="After">RIPPON</PremiseName>
            <SubPremise Type="BLOCK">
              <SubPremiseNumber>2</SubPremiseNumber>
              <SubPremise Type="LEVEL">
                <SubPremiseNumber>2</SubPremiseNumber>
                <SubPremise Type="SUITE">
                  <SubPremiseNumber>1</SubPremiseNumber>
                  <SubPremiseNumberSuffix>A</SubPremiseNumberSuffix>
                </SubPremise>
              </SubPremise>
            </SubPremise>
          </Premise>
        </Country>
      </AddressDetails>
    </xAL>
  </Record>
</xCIL>
```

```
</Thoroughfare>
<PostalCode>
  <PostalCodeNumber>2113</PostalCodeNumber>
</PostalCode>
</Locality>
</AdministrativeArea>
</Country>
</AddressDetails>
</xAL>

<!-- ***** PERSON INFOR ***** -->
<PersonInfo>
  <BirthInfo>
    <BirthDate>
      <Day>22</Day>
      <Month>Jan</Month>
      <Year>1977</Year>
    </BirthDate>
  </BirthInfo>
  <AgeInfo>
    <Age>33</Age>
  </AgeInfo>

  <!-- ***** LANGUAGE ***** -->
  <Language>
    <FirstLanguage Type = "Mother Tongue">Tamil</FirstLanguage>
    <SecondLanguage Speak = "yes"
      Read = "yes"
      Write = "yes">English</SecondLanguage>
    <SecondLanguage Speak = "yes"
      Read = "no"
      Write = "no">HINDI</SecondLanguage>
  </Language>

  <!-- ***** OCCUPATION DETAILS ***** -->
  <OccupationInfo>
    <OccupationDetails>
      <Position>Technology Manager</Position>
      <WorkType>FullTime</WorkType>
      <Department>
        <DepartmentName>Technology Division</DepartmentName>
      </Department>
      <Organisation>
        <Name>MSI</Name>
      </Organisation>
    </OccupationDetails>
  </OccupationInfo>

  <!-- ***** QUALIFICATION DETAILS ***** -->
  <QualificationInfo>
    <QualificationDetails>
      <Degree>BComp.Sc.</Degree>
      <Major>Mathematics</Major>
      <Minor>Statistics</Minor>
      <InstitutionName>University of Technology, Sydney</InstitutionName>
```

```

        <Distinction>Honours</Distinction>
    </QualificationDetails>
</QualificationInfo>

<!-- ***** MEMBERSHIP DETAILS ***** -->
<MembershipInfo>
    <Membership>Australian Computer Society</Membership>
</MembershipInfo>
<PassportInfo>
    <PassportDetails>
        <PassportCountry>Australia</PassportCountry>
        <Number>K27345678</Number>
        <IssueDate>
            <Date>23 April 1997</Date>
        </IssueDate>
        <IssuePlace PlaceType="City">Sydney</IssuePlace>
        <IssueCountry>Australia</IssueCountry>
        <ExpiryDate>
            <Day>22</Day>
            <Month>April</Month>
            <Year>2007</Year>
        </ExpiryDate>
    </PassportDetails>
</PassportInfo>

<!-- ***** TELEPHONE DETAILS ***** -->
<TelephoneInfo>
    <TelephoneDetails Type="Business"
        CallingHours="BH">
        <CountryCode>61</CountryCode>
        <AreaCode>2</AreaCode>
        <Number>94338765</Number>
        <CallingHourDetails>
            <Hours>9:00AM - 5:00PM</Hours>
        </CallingHourDetails>
    </TelephoneDetails>
    <TelephoneDetails Type="Residential"
        CallingHours="AH">
        <CountryCode>61</CountryCode>
        <AreaCode>2</AreaCode>
        <Number>98644646</Number>
        <CallingHourDetails>
            <Start Type="PM">6:00</Start>
            <End Type="PM">10:00</End>
        </CallingHourDetails>
    </TelephoneDetails>
</TelephoneInfo>

<!-- ***** EMAIL DETAILS ***** -->
<EmailInfo>
    <Email Type="Business">ram@ram.com.au</Email>
    <Email Type="Personal">rk@aol.com.au</Email>
</EmailInfo>

<!-- ***** ACCOUNT DETAILS ***** -->
```

```
<AccountInfo>
  <AccountDetails Type="Cheque">
    <Number>1351980101</Number>
    <BranchNumber>402</BranchNumber>
    <OwnershipInfo OwnershipType="Joint Account">
      <OwnerName>
        <PersonName>
          <FirstName>Shantha</FirstName>
          <LastName>Devi</LastName>
        </PersonName>
      </OwnerName>
      <OwnerName>
        <PersonName>
          <FirstName>Ram</FirstName>
          <LastName>Kumar</LastName>
        </PersonName>
      </OwnerName>
    </OwnershipInfo>
    <FinancialInstitutionName>
      <Name NameType="Bank">
        Commonwealth Bank of Australia</Name>
      </FinancialInstitutionName>
    <FinancialInstitutionAddress>
      <xAL>
        <AddressDetails>
          <Address>
            123 Victoria Avenue
            Chatswood, NSW 2067
          </Address>
        </AddressDetails>
      </xAL>
    </FinancialInstitutionAddress>
    <JoinDate>
      <Date>11 January 2000</Date>
    </JoinDate>
  </AccountDetails>
</AccountInfo>

<!-- ***** ID CARD DETAILS ***** -->
<IDCardInfo>
  <IDCardDetails Type="Credit Card">
    <IssuerName>
      <Name>Visa International, Inc</Name>
    </IssuerName>
    <IDCardName>Visa</IDCardName>
    <Number>4509 4567 2012 3244</Number>
    <ExpiryDate>
      <Month>April</Month>
      <Year>2002</Year>
    </ExpiryDate>
    <NameOnIDCard>
      <Name>Ram Kumar</Name>
    </NameOnIDCard>
  </IDCardDetails>
</IDCardDetails Type="Credit Card">
```

```
<IDCardName>AMEX</IDCardName>
<Number>3777 3017 771100</Number>
<ExpiryDate>
  <Date>22 April 2003</Date>
</ExpiryDate>
<NameOnIDCard>
  <PersonName>
    <FirstName>Venkiapurappu</FirstName>
    <MiddleName>Venkata</MiddleName>
    <MiddleName>Sai</MiddleName>
    <LastName>Laxman</LastName>
  </PersonName>
</NameOnIDCard>
</IDCardDetails>
<IDCardDetails Type="Driver License">
  <Number>74183768C</Number>
  <IDCardIssuePlace>
    <IssueState>NSW</IssueState>
    <IssueCountry>Australia</IssueCountry>
  </IDCardIssuePlace>
  <ExpiryDate>
    <Day>22</Day>
    <Month>April</Month>
    <Year>2000</Year>
  </ExpiryDate>
  <PrivilegeType>Silver</PrivilegeType>
  <Validity>Australia</Validity>
  <Restriction>Car</Restriction>
</IDCardDetails>
<IDCardDetails Type="Driver License">
  <Number>M1234567</Number>
  <IDCardIssuePlace>
    <IssuePlace>Tamil Nadu, India</IssuePlace>
  </IDCardIssuePlace>
  <ExpiryDate>
    <Date>27 November 2000</Date>
  </ExpiryDate>
</IDCardDetails>
<IDCardDetails Type="Mileage Program">
  <GroupName GroupType="Alliance">One World-Qantas</GroupName>
  <Number>99405678</Number>
  <IssueDate>
    <Day>5</Day>
    <Month>December</Month>
    <Year>1995</Year>
  </IssueDate>
  <PrivilegeType>Gold</PrivilegeType>
  <Restriction>Two Wheeler</Restriction>
</IDCardDetails>
<IDCardDetails Type="Mileage Program">
  <GroupName>Star Alliance-Ansett</GroupName>
  <Number>667891234</Number>
  <IssueDate>
    <Date>8 November 1998</Date>
  </IssueDate>
```

```
</IDCardDetails>
</IDCardInfo>

<ParentInfo>
  <ParentName RelationshipType="Father">
    <Name>John Thomas</Name>
  </ParentName>
  <ParentName RelationshipType="Mother">
    <PersonName>
      <Title>Mrs</Title>
      <FirstName>Maria</FirstName>
      <LastName>Thomas</LastName>
    </PersonName>
  </ParentName>
</ParentInfo>

<ReferenceContact>
  <ContactPersonDetails>
    <PersonName>
      <FirstName>Srikant</FirstName>
      <LastName>Ramachandran</LastName>
    </PersonName>
    <Function>Senior Network Consultant</Function>
    <OrganisationName>NCR Inc</OrganisationName>
    <TelephoneInfo>
      <Telephone>02-94128000</Telephone>
    </TelephoneInfo>
  </ContactPersonDetails>
  <ContactPerson>
    Nagesh S. Nathan
    Energy Australia
    02-4955000
    nagesh@eaust.com
  </ContactPerson>
</ReferenceContact>
</PersonInfo>
</Record>
</xCIL>
```

8.0 References

- CIML : Customer Identity Markup Language, Specifications Document, MasterSoft International, April 2000
- Ram Kumar, XML Standards for Customer Information Quality Management, XML Journal, Vol.1, No.2, pp.41-45
- XNL: Specifications and Description Document, OASIS CIQ TC, <http://www.oasis-open.org/committees/ciq>
- XAL: Specifications and Description Document, OASIS CIQ TC, <http://www.oasis-open.org/committees/ciq>

```

<?xml version="1.0" encoding="UTF-8" ?>
<!-- Based on Version 1.4 of xCIL Schema -->
<!-- Uses Version 1.1 of xNL Schema and Version 1.3 of xAL Schema -->
- <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema"
  elementFormDefault="unqualified">
  <xs:include schemaLocation="xNL.xsd" />
  <xs:include schemaLocation="xAL.xsd" />
- <xs:annotation>
  <xs:documentation xml:lang="en">xCIL: eXtensible Customer Information
  Language This is an XML Schema for xCIL DTD V1.4 Date of Creation:
  16 November 2001 Copyright(c) 2001, OASIS. All Rights Reserved
  [http://www.oasis-open.org] Contact: Customer Information Quality
  Technical Committee, OASIS http://www.oasis-
  open.org/committees/ciq Version: 1.4 [in line with V1.4 of xCIL DTD]
  (Uses: V1.3 of xAL and V1.1 of xNL Schemas)</xs:documentation>
</xs:annotation>
- <xs:annotation>
  <xs:documentation
  xml:lang="en">*****
  xCIL ROOT ELEMENT
  *****</xs:documentation>
</xs:annotation>
- <xs:element name="xCIL">
- <xs:complexType>
- <xs:sequence>
  <xs:element ref="Record" maxOccurs="unbounded" />
</xs:sequence>
</xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation
  xml:lang="en">*****
  RECORD ELEMENT
  *****</xs:documentati
</xs:annotation>
- <xs:element name="Record">
- <xs:complexType>
- <xs:sequence>
  <xs:element ref="CustomerID" minOccurs="0" />
  <xs:element ref="xNL" />
  <xs:element ref="xAL" minOccurs="0" />
- <xs:choice minOccurs="0">
  <xs:element ref="OrganisationInfo" />
  <xs:element ref="PersonInfo" />
</xs:choice>
</xs:sequence>
</xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation
  xml:lang="en">*****

```

ORGANISATION INFORMATION

***** Elements to represent organisation details</xs:documentation>

</xs:annotation>

- <xs:element name="OrganisationInfo">

- <xs:complexType>

- <xs:sequence>

<xs:element ref="RegistrationNumber" minOccurs="0" maxOccurs="unbounded" />

<xs:element ref="TaxNumber" minOccurs="0" maxOccurs="unbounded" />

<xs:element ref="FormationDate" minOccurs="0" />

<xs:element ref="BusinessType" minOccurs="0" />

<xs:element ref="IndustryCode" minOccurs="0" />

<xs:element ref="SizeInfo" minOccurs="0" />

<xs:element ref="Revenue" minOccurs="0" />

<xs:element ref="TelephoneInfo" minOccurs="0" />

<xs:element ref="FaxInfo" minOccurs="0" />

<xs:element ref="EmailInfo" minOccurs="0" />

<xs:element ref="URLInfo" minOccurs="0" />

<xs:element ref="AccountInfo" minOccurs="0" />

<xs:element ref="VehicleInfo" minOccurs="0" />

<xs:element ref="ReferenceContact" minOccurs="0" />

</xs:sequence>

</xs:complexType>

</xs:element>

- <xs:annotation>

<xs:documentation

xml:lang="en">*****

PERSON INFORMATION

***** --> Elements to represent person details (only customer-centric data)

</xs:documentation>

</xs:annotation>

- <xs:element name="PersonInfo">

- <xs:complexType>

- <xs:sequence>

<xs:element ref="PhysicalStatus" minOccurs="0" />

<xs:element ref="BirthInfo" minOccurs="0" />

<xs:element ref="AgeInfo" minOccurs="0" />

<xs:element ref="Gender" minOccurs="0" />

<xs:element ref="MaritalStatus" minOccurs="0" />

<xs:element ref="PhysicalInfo" minOccurs="0" />

<xs:element ref="Ethnicity" minOccurs="0" />

<xs:element ref="Religion" minOccurs="0" />

<xs:element ref="Caste" minOccurs="0" />

<xs:element ref="Language" minOccurs="0" />

<xs:element ref="Nationality" minOccurs="0"

maxOccurs="unbounded" />

<xs:element ref="CitizenshipNumber" minOccurs="0"

maxOccurs="unbounded" />

<xs:element ref="ResidencyCountry" minOccurs="0" />


```

<xs:element ref="VisaInfo" minOccurs="0" />
<xs:element ref="OccupationInfo" minOccurs="0" />
<xs:element ref="QualificationInfo" minOccurs="0" />
<xs:element ref="MembershipInfo" minOccurs="0" />
<xs:element ref="PassportInfo" minOccurs="0" />
<xs:element ref="CellPhoneInfo" minOccurs="0" />
<xs:element ref="TelephoneInfo" minOccurs="0" />
<xs:element ref="FaxInfo" minOccurs="0" />
<xs:element ref="PagerInfo" minOccurs="0" />
<xs:element ref="EmailInfo" minOccurs="0" />
<xs:element ref="URLInfo" minOccurs="0" />
<xs:element ref="AccountInfo" minOccurs="0" />
<xs:element ref="IDCardInfo" minOccurs="0" />
<xs:element ref="TaxNumber" minOccurs="0"
  maxOccurs="unbounded" />
<xs:element ref="VehicleInfo" minOccurs="0" />
<xs:element ref="PartnerInfo" minOccurs="0" />
<xs:element ref="ChildrenInfo" minOccurs="0" />
<xs:element ref="ParentInfo" minOccurs="0" />
<xs:element ref="IncomeInfo" minOccurs="0" />
<xs:element ref="ReferenceContact" minOccurs="0" />
<xs:element ref="Hobby" minOccurs="0" />
</xs:sequence>
<xs:attribute name="PersonType" type="xs:string" />
<!-- PersonType: Adult, Child, Baby, etc.. -->
</xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ A UNIQUE CUSTOMER
  IDENTIFIER +++++</xs:documentation>
</xs:annotation>
- <xs:element name="CustomerID">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation
  xml:lang="en">*****
  ORGANISATION DETAILS
  ***** +++++</xs:documentation>
  Registration Number +++++</xs:documentation>
</xs:annotation>
- <xs:element name="RegistrationNumber">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">

```

```

        <xs:attribute name="NumberType" type="xs:string" />
    </xs:extension>
</xs:simpleContent>
</xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">+++++Tax Number:
    Person/Organisation ++++++</xs:documentation>
</xs:annotation>
- <xs:element name="TaxNumber">
    - <xs:complexType>
        - <xs:simpleContent>
            - <xs:extension base="xs:string">
                <xs:attribute name="Type" type="xs:string" />
            </xs:extension>
        </xs:simpleContent>
    </xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">+++++ Date of formation of the
    organisation ++++++</xs:documentation>
</xs:annotation>
- <xs:element name="FormationDate">
    - <xs:complexType>
        - <xs:choice>
            <xs:element ref="Date" />
            - <xs:sequence>
                <xs:element ref="Day" />
                <xs:element ref="Month" />
                <xs:element ref="Year" />
            </xs:sequence>
        </xs:choice>
    </xs:complexType>
</xs:element>
<xs:element name="Date" type="xs:string" />
<xs:element name="Day" type="xs:gDay" />
<xs:element name="Month" type="xs:gMonth" />
<xs:element name="Year" type="xs:gYear" />
<xs:element name="BusinessType" type="xs:string" />
- <xs:element name="IndustryCode">
    - <xs:complexType>
        - <xs:simpleContent>
            - <xs:extension base="xs:string">
                <xs:attribute name="CodeType" type="xs:string" />
            </xs:extension>
        </xs:simpleContent>
    </xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">Size of employees. Eg. 100, 100-200,
    etc</xs:documentation>

```

```

</xs:annotation>
<xs:element name="Size" type="xs:positiveInteger" />
- <xs:element name="SizeInfo">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Size" />
      <xs:element ref="SizeRange" />
    </xs:choice>
  </xs:complexType>
</xs:element>
<xs:element name="SizeRange" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Revenue of the
  organisation. Eg. $1 million Q1, etc. ++++++</xs:documentation>
</xs:annotation>
- <xs:element name="Revenue">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="Amount" />
      <xs:element ref="Quarter" minOccurs="0" />
      <xs:element ref="Year" minOccurs="0" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:element name="Amount">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:double">
        <xs:attribute name="CurrencyType" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Quarter 1, Quarter2,
  etc...</xs:documentation>
</xs:annotation>
<xs:element name="Quarter" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ TELEPHONE DETAILS. Used
  by Organisation and Person ++++++</xs:documentation>
</xs:annotation>
- <xs:element name="TelephoneInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="Telephone" />
      <xs:element ref="TelephoneDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:annotation>

```

```

    <xs:documentation xml:lang="en">Type: Free Call, Residential, Business,
    etc... CallingHours: BH, AH, etc.</xs:documentation>
  </xs:annotation>
- <xs:element name="TelephoneDetails">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="CountryCode" minOccurs="0" />
      <xs:element ref="AreaCode" minOccurs="0" />
      <xs:element ref="Number" />
      <xs:element ref="Extension" minOccurs="0" />
      <xs:element ref="CallingHourDetails" minOccurs="0" />
      <xs:element ref="Pin" minOccurs="0" />
    </xs:sequence>
    <xs:attribute name="Type" type="xs:string" />
    <xs:attribute name="CallingHours" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:element name="Telephone">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
<xs:element name="CountryCode" type="xs:positiveInteger" />
<xs:element name="AreaCode" type="xs:string" />
<xs:element name="Number" type="xs:string" />
<xs:element name="Extension" type="xs:positiveInteger" />
- <xs:element name="CallingHourDetails">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Hours" />
      - <xs:sequence>
        <xs:element ref="Start" />
        <xs:element ref="End" />
      </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
<xs:element name="Hours" type="xs:string" />
- <xs:element name="Start">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        - <xs:attribute name="Type" default="HOURS">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="HOURS" />
              <xs:enumeration value="AM" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>

```

```

        <xs:enumeration value="PM" />
      </xs:restriction>
    </xs:simpleType>
  </xs:attribute>
</xs:extension>
</xs:simpleContent>
</xs:complexType>
</xs:element>
- <xs:element name="End">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        - <xs:attribute name="Type" default="HOURS">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="HOURS" />
              <xs:enumeration value="AM" />
              <xs:enumeration value="PM" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
<xs:element name="Pin" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ FAX DETAILS. Used by
  Organisation and Person ++++++ Type: Residential, Business, etc...
  UsageHours: BH, AH, etc..</xs:documentation>
</xs:annotation>
- <xs:element name="FaxInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="Fax" />
      <xs:element ref="FaxDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="FaxDetails">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="CountryCode" minOccurs="0" />
      <xs:element ref="AreaCode" minOccurs="0" />
      <xs:element ref="Number" />
      <xs:element ref="UsageHourDetails" minOccurs="0" />
      <xs:element ref="Pin" minOccurs="0" />
    </xs:sequence>
    <xs:attribute name="Type" type="xs:string" />
    <xs:attribute name="UsageHours" type="xs:string" />
  </xs:complexType>

```

```

</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Residential, Business,
  etc...</xs:documentation>
</xs:annotation>
- <xs:element name="Fax">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:element name="UsageHourDetails">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Hours" />
      - <xs:sequence>
        <xs:element ref="Start" />
        <xs:element ref="End" />
      </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ E-MAIL DETAILS. Used by
  Organisation and Person ++++++++ Type: Business,
  Personal</xs:documentation>
</xs:annotation>
- <xs:element name="EmailInfo">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="Email" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:element name="Email">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ URL DETAILS. Used by
  Organisation and Person ++++++++ Type: Personal,
  Business</xs:documentation>
</xs:annotation>

```

```

- <xs:element name="URLInfo">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="URL" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:element name="URL">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:anyURI">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ ACCOUNT DETAILS. Used
  by Organisation and Person +++++</xs:documentation>
</xs:annotation>
- <xs:element name="AccountInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="Account" />
      <xs:element ref="AccountDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Could be savings, cheque, home
  loan, etc.</xs:documentation>
</xs:annotation>
- <xs:element name="AccountDetails">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="Number" />
      <xs:element ref="BranchNumber" minOccurs="0" />
      <xs:element ref="OwnershipInfo" minOccurs="0" />
    - <xs:choice minOccurs="0">
      <xs:element ref="FinancialInstitution" />
      <xs:element ref="FinancialInstitutionDetails" />
    </xs:choice>
      <xs:element ref="JoinDate" minOccurs="0" />
    </xs:sequence>
      <xs:attribute name="Type" type="xs:string" />
    </xs:complexType>
  </xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Could be savings, cheque, home
  loan, etc.</xs:documentation>
</xs:annotation>

```

```

- <xs:element name="Account">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:element name="BranchNumber">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="NumberType" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:element name="OwnershipInfo">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="OwnerName" maxOccurs="unbounded" />
    </xs:sequence>
    <xs:attribute name="OwnershipType" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:element name="OwnerName">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Name" />
      <xs:element ref="PersonName" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Credit Union, Bank,
  etc</xs:documentation>
</xs:annotation>
- <xs:element name="FinancialInstitution">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
        <xs:attribute name="IDCode" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Credit Union, Bank,
  etc</xs:documentation>

```



```

</xs:annotation>
- <xs:element name="FinancialInstitutionDetails">
- <xs:complexType>
- <xs:sequence>
- <xs:choice>
  <xs:element ref="Name" />
  <xs:element ref="OrganisationName" />
</xs:choice>
  <xs:element ref="xAL" minOccurs="0" />
</xs:sequence>
  <xs:attribute name="Type" type="xs:string" />
  <xs:attribute name="IDCode" type="xs:string" />
</xs:complexType>
</xs:element>
- <xs:element name="JoinDate">
- <xs:complexType>
- <xs:choice>
  <xs:element ref="Date" />
- <xs:sequence>
  <xs:element ref="Day" minOccurs="0" />
  <xs:element ref="Month" />
  <xs:element ref="Year" />
</xs:sequence>
</xs:choice>
</xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation
    xml:lang="en">*****
    PERSON DETAILS *****
    --> Living, Deceased, retired, etc.</xs:documentation>
</xs:annotation>
  <xs:element name="PhysicalStatus" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++ Date of BIRTH Details
  +++++</xs:documentation>
</xs:annotation>
- <xs:element name="BirthInfo">
- <xs:complexType>
- <xs:sequence>
  <xs:element ref="BirthDate" maxOccurs="unbounded" />
  <xs:element ref="BirthPlace" minOccurs="0" />
  <xs:element ref="CountryOfBirth" minOccurs="0" />
- <xs:choice minOccurs="0">
  <xs:element ref="BirthTime" />
  <xs:element ref="BirthTimeInfo" />
</xs:choice>
  <xs:element ref="BirthStar" minOccurs="0" />
  <xs:element ref="BirthSign" minOccurs="0" />
</xs:sequence>
</xs:complexType>

```

```

</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">CalenderType: Some have more than
    one birthdays. Eg. As per English Calender and Tamil/Chinese
    Calender</xs:documentation>
</xs:annotation>
- <xs:element name="BirthDate">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Date" />
    - <xs:sequence>
      <xs:element ref="Day" />
      <xs:element ref="Month" />
      <xs:element ref="Year" />
      <xs:element ref="WeekDay" minOccurs="0" />
    </xs:sequence>
  </xs:choice>
  <xs:attribute name="CalenderType" type="xs:string" />
</xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Monday to Sunday</xs:documentation>
</xs:annotation>
<xs:element name="WeekDay" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">PlaceType: Village, town, city,
    etc..</xs:documentation>
</xs:annotation>
- <xs:element name="BirthPlace">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="PlaceType" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
<xs:element name="CountryOfBirth" type="xs:string" />
<xs:element name="BirthTime" type="xs:time" />
- <xs:annotation>
  <xs:documentation xml:lang="en">The elements below are used for
    astrology applications</xs:documentation>
</xs:annotation>
- <xs:element name="BirthTimeInfo">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="Time" />
      <xs:element ref="Latitude" minOccurs="0" />
      <xs:element ref="Longitude" minOccurs="0" />
    </xs:sequence>
  </xs:complexType>

```

```

</xs:element>
- <xs:element name="Time">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        - <xs:attribute name="Type" default="HOURS">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="HOURS" />
              <xs:enumeration value="AM" />
              <xs:enumeration value="PM" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
<xs:element name="Latitude" type="xs:float" />
<xs:element name="Longitude" type="xs:float" />
<xs:element name="BirthSign" type="xs:string" />
<xs:element name="BirthStar" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Age Details
  ++++++++</xs:documentation>
</xs:annotation>
- <xs:element name="AgeInfo">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Age" />
      - <xs:sequence>
        <xs:element ref="Years" />
        <xs:element ref="Months" />
        <xs:element ref="Days" />
      </xs:sequence>
      <xs:element ref="AgeRange" />
    </xs:choice>
  </xs:complexType>
</xs:element>
<xs:element name="Age" type="xs:string" />
<xs:element name="Days" type="xs:positiveInteger" />
<xs:element name="Years" type="xs:positiveInteger" />
<xs:element name="Months" type="xs:positiveInteger" />
<xs:element name="AgeRange" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++ Other Personal Details
  +++++</xs:documentation>
</xs:annotation>
<xs:element name="Gender" type="xs:string" />
<xs:element name="MaritalStatus" type="xs:string" />
- <xs:annotation>

```

```

    <xs:documentation xml:lang="en">+++++++ Physical Details
      +++++++</xs:documentation>
  </xs:annotation>
- <xs:element name="PhysicalInfo">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="Height" minOccurs="0" />
      <xs:element ref="Weight" minOccurs="0" />
      <xs:element ref="ColorInfo" minOccurs="0" />
      <xs:element ref="Marks" minOccurs="0"
        maxOccurs="unbounded" />
      <xs:element ref="BloodGroup" minOccurs="0" />
      <xs:element ref="Disability" minOccurs="0" />
      <xs:element ref="OtherPhysicalInfo" minOccurs="0"
        maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Short, Medium,
    Tall</xs:documentation>
</xs:annotation>
- <xs:element name="Height">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:positiveInteger">
        <xs:attribute name="Type" type="xs:string" />
        - <xs:attribute name="MeasurementType" default="Inches">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="Inches" />
              <xs:enumeration value="Cms" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Under, Average,
    Over</xs:documentation>
</xs:annotation>
- <xs:element name="Weight">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:positiveInteger">
        <xs:attribute name="Type" type="xs:string" />
        - <xs:attribute name="MeasurementType" default="Kgs">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">

```

```

        <xs:enumeration value="Kgs" />
        <xs:enumeration value="Pounds" />
    </xs:restriction>
</xs:simpleType>
</xs:attribute>
</xs:extension>
</xs:simpleContent>
</xs:complexType>
</xs:element>
- <xs:element name="ColorInfo">
- <xs:complexType>
- <xs:sequence>
    <xs:element ref="Eye" minOccurs="0" />
    <xs:element ref="Hair" minOccurs="0" />
    <xs:element ref="Skin" />
</xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="Eye" type="xs:string" />
<xs:element name="Hair" type="xs:string" />
<xs:element name="Skin" type="xs:string" />
- <xs:annotation>
    <xs:documentation xml:lang="en">Birth marks. eg. A dimple in the chin,
    etc</xs:documentation>
</xs:annotation>
<xs:element name="Marks" type="xs:string" />
- <xs:annotation>
    <xs:documentation xml:lang="en">A+, B-, etc</xs:documentation>
</xs:annotation>
<xs:element name="BloodGroup" type="xs:string" />
- <xs:element name="Disability">
- <xs:complexType>
- <xs:sequence>
    <xs:element ref="DisabilityType" minOccurs="0"
    maxOccurs="unbounded" />
</xs:sequence>
- <xs:attribute name="isDisable">
- <xs:simpleType>
- <xs:restriction base="xs:NMTOKEN">
    <xs:enumeration value="yes" />
    <xs:enumeration value="no" />
</xs:restriction>
</xs:simpleType>
</xs:attribute>
</xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">Disability type: dumb, deaf, etc..
    Cause: Natural, accident, etc</xs:documentation>
</xs:annotation>
- <xs:element name="DisabilityType">

```

```

- <xs:complexType>
  - <xs:simpleContent>
    - <xs:extension base="xs:string">
      <xs:attribute name="Cause" type="xs:string" />
    </xs:extension>
  </xs:simpleContent>
</xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">++++ Any other information such as
  body build info, etc +++++</xs:documentation>
</xs:annotation>
- <xs:element name="OtherPhysicalInfo">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Asian, African, etc,</xs:documentation>
</xs:annotation>
<xs:element name="Ethnicity" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">Hindu, Christian, etc. Type: Catholic,
  Protestant, etc</xs:documentation>
</xs:annotation>
- <xs:element name="Religion">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Gounder, Brahmin, etc. as in India
  Type: - Iyer and Iyengar in Brahmin, Kongu Vellalar in Gounder,
  etc</xs:documentation>
</xs:annotation>
- <xs:element name="Caste">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>

```

```

</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++ Language Spoken
    +++++</xs:documentation>
</xs:annotation>
- <xs:element name="Language">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="FirstLanguage" minOccurs="0"
        maxOccurs="unbounded" />
      <xs:element ref="SecondLanguage" minOccurs="0"
        maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Mother tongue, by birth,
    etc .</xs:documentation>
</xs:annotation>
- <xs:element name="FirstLanguage">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
        - <xs:attribute name="Speak">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="yes" />
              <xs:enumeration value="no" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
        - <xs:attribute name="Read">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="yes" />
              <xs:enumeration value="no" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
        - <xs:attribute name="Write">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="yes" />
              <xs:enumeration value="no" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>

```

```

</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++ Language other than Mother
  Tongue +++++</xs:documentation>
</xs:annotation>
- <xs:element name="SecondLanguage">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        - <xs:attribute name="Speak">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="yes" />
              <xs:enumeration value="no" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
      - <xs:attribute name="Read">
        - <xs:simpleType>
          - <xs:restriction base="xs:NMTOKEN">
            <xs:enumeration value="yes" />
            <xs:enumeration value="no" />
          </xs:restriction>
        </xs:simpleType>
      </xs:attribute>
      - <xs:attribute name="Write">
        - <xs:simpleType>
          - <xs:restriction base="xs:NMTOKEN">
            <xs:enumeration value="yes" />
            <xs:enumeration value="no" />
          </xs:restriction>
        </xs:simpleType>
      </xs:attribute>
    </xs:extension>
  </xs:simpleContent>
</xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++ Nationality/Residency
  +++++ Type: By birth, not by birth, etc.</xs:documentation>
</xs:annotation>
- <xs:element name="Nationality">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>

```



```

    <xs:documentation xml:lang="en">+++++++ Some countries provide
    citizenship certificates ++++++</xs:documentation>
  </xs:annotation>
- <xs:element name="CitizenshipNumber">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="CountryName" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">ResidencyType: WORK, PERMANENT
  RESIDENT, TEMPORARY RESIDENT ..</xs:documentation>
</xs:annotation>
- <xs:element name="ResidencyCountry">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="ResidencyType" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ VISA Details ++++++
  VisaType: WORK, TOURIST, etc</xs:documentation>
</xs:annotation>
- <xs:element name="VisaInfo">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Visa" />
      - <xs:sequence>
        <xs:element ref="Number" />
        <xs:element ref="VisaCategoryNumber" minOccurs="0" />
        <xs:element ref="IssueDate" />
        <xs:element ref="IssuePlace" />
        <xs:element ref="IssueCountry" />
        <xs:element ref="ExpiryDate" />
      </xs:sequence>
    </xs:choice>
    <xs:attribute name="VisaType" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: WORK, TOURIST,
  etc</xs:documentation>
</xs:annotation>
- <xs:element name="Visa">
  - <xs:complexType>

```

```

- <xs:simpleContent>
  - <xs:extension base="xs:string">
    <xs:attribute name="Type" type="xs:string" />
  </xs:extension>
</xs:simpleContent>
</xs:complexType>
</xs:element>
<xs:element name="VisaCategoryNumber" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Occupation Details
  ++++++++</xs:documentation>
</xs:annotation>
- <xs:element name="OccupationInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="Occupation" />
      <xs:element ref="OccupationDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="OccupationDetails">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="Position" />
      <xs:element ref="WorkType" minOccurs="0" />
      <xs:element name="Department" minOccurs="0" />
    - <xs:choice>
      <xs:element name="Organisation" />
      <xs:element ref="OrganisationAddress" />
    </xs:choice>
      <xs:element ref="ManagerName" minOccurs="0" />
      <xs:element ref="AssistantName" minOccurs="0" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="Occupation" type="xs:string" />
<xs:element name="Position" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">FT, PT, etc..</xs:documentation>
</xs:annotation>
<xs:element name="WorkType" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">Position:CEO, CFO,
  etc</xs:documentation>
</xs:annotation>
- <xs:element name="ManagerName">
  - <xs:complexType>
    - <xs:choice>
      <xs:element name="Name" />
      <xs:element name="PersonName" />
    </xs:choice>

```

```

        <xs:attribute name="Position" type="xs:string" />
    </xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">Position: PA to CEO,
    etc</xs:documentation>
</xs:annotation>
- <xs:element name="AssistantName">
    - <xs:complexType>
        - <xs:choice>
            <xs:element name="Name" />
            <xs:element name="PersonName" />
        </xs:choice>
        <xs:attribute name="Position" type="xs:string" />
    </xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">BusinessNature: software house,
    university, etc.</xs:documentation>
</xs:annotation>
- <xs:element name="Organisation">
    - <xs:complexType>
        - <xs:choice>
            <xs:element name="Name" />
            <xs:element name="OrganisationName" />
        </xs:choice>
        <xs:attribute name="BusinessNature" type="xs:string" />
    </xs:complexType>
</xs:element>
- <xs:element name="OrganisationAddress">
    - <xs:complexType>
        - <xs:sequence>
            <xs:element ref="xAL" />
        </xs:sequence>
    </xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">+++++++ Educational Qualifications
    ++++++++</xs:documentation>
</xs:annotation>
- <xs:element name="QualificationInfo">
    - <xs:complexType>
        - <xs:choice maxOccurs="unbounded">
            <xs:element ref="Qualification" />
            <xs:element ref="QualificationDetails" />
        </xs:choice>
    </xs:complexType>
</xs:element>
- <xs:element name="QualificationDetails">
    - <xs:complexType>
        - <xs:sequence>

```

```

- <xs:choice>
  <xs:element ref="Degree" />
  <xs:element ref="Certificate" />
</xs:choice>
<xs:element ref="Major" minOccurs="0" />
<xs:element ref="Minor" minOccurs="0" />
<xs:element ref="CourseDuration" minOccurs="0" />
<xs:element ref="InstitutionName" minOccurs="0" />
<xs:element ref="InstitutionCountry" minOccurs="0" />
<xs:element ref="InstitutionAddress" minOccurs="0" />
<xs:element ref="Distinction" minOccurs="0" />
<xs:element ref="CompletionDate" minOccurs="0" />
</xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="Qualification" type="xs:string" />
<xs:element name="InstitutionCountry" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: College, University, Tutorial
  College, etc</xs:documentation>
</xs:annotation>
- <xs:element name="InstitutionName">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:element name="InstitutionAddress">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="xAL" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Type: Diploma, 4 year degree,
  etc..</xs:documentation>
</xs:annotation>
- <xs:element name="Degree">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:element name="Certificate">

```

```

- <xs:complexType>
  - <xs:simpleContent>
    - <xs:extension base="xs:string">
      <xs:attribute name="Type" type="xs:string" />
    </xs:extension>
  </xs:simpleContent>
</xs:complexType>
</xs:element>
<xs:element name="Major" type="xs:string" />
<xs:element name="Minor" type="xs:string" />
<xs:element name="CourseDuration" type="xs:string" />
<xs:element name="Distinction" type="xs:string" />
- <xs:element name="CompletionDate">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Date" />
    - <xs:sequence>
      <xs:element ref="Day" minOccurs="0" />
      <xs:element ref="Month" />
      <xs:element ref="Year" />
    </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Membership Details
  ++++++++</xs:documentation>
</xs:annotation>
- <xs:element name="MembershipInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="Membership" />
      <xs:element ref="MembershipDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="MembershipDetails">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element name="Name" maxOccurs="unbounded" />
      <xs:element ref="Number" />
      <xs:element ref="MembershipCountry" minOccurs="0" />
      <xs:element ref="Level" minOccurs="0" />
      <xs:element ref="CurrentStatus" minOccurs="0" />
      <xs:element ref="MembershipDate" minOccurs="0" />
      <xs:element ref="JoinDate" minOccurs="0" />
      <xs:element ref="LeaveDate" minOccurs="0" />
      <xs:element ref="ExpiryDate" minOccurs="0" />
    </xs:sequence>
  </xs:complexType>
</xs:element>

```

```

<xs:element name="Membership" type="xs:string" />
<xs:element name="MembershipCountry" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">Associate, Full, Gold, Silver,
  etc</xs:documentation>
</xs:annotation>
<xs:element name="Level" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">valid, dis-continued,
  etc</xs:documentation>
</xs:annotation>
<xs:element name="CurrentStatus" type="xs:string" />
- <xs:element name="MembershipDate">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Date" />
    - <xs:sequence>
      <xs:element ref="Day" minOccurs="0" />
      <xs:element ref="Month" minOccurs="0" />
      <xs:element ref="Year" />
    </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="LeaveDate">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Date" />
    - <xs:sequence>
      <xs:element ref="Day" minOccurs="0" />
      <xs:element ref="Month" />
      <xs:element ref="Year" />
    </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Passport Details
  ++++++++</xs:documentation>
</xs:annotation>
- <xs:element name="PassportInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="Passport" />
      <xs:element ref="PassportDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="PassportDetails">
  - <xs:complexType>
    - <xs:sequence>

```

```

    <xs:element ref="PassportCountry" />
    <xs:element ref="Number" />
    <xs:element ref="IssueDate" />
    <xs:element ref="IssuePlace" />
    <xs:element ref="IssueCountry" />
    <xs:element ref="ExpiryDate" />
  </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="Passport" type="xs:string" />
<xs:element name="PassportCountry" type="xs:string" />
- <xs:element name="IssuePlace">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="PlaceType" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:element name="IssueDate">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Date" />
      - <xs:sequence>
        <xs:element ref="Day" minOccurs="0" />
        <xs:element ref="Month" />
        <xs:element ref="Year" />
      </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="ExpiryDate">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Date" />
      - <xs:sequence>
        <xs:element ref="Day" minOccurs="0" />
        <xs:element ref="Month" />
        <xs:element ref="Year" />
      </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Cell Phone Details
  ++++++</xs:documentation>
</xs:annotation>
- <xs:element name="CellPhoneInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">

```

```

        <xs:element ref="CellPhone" />
        <xs:element ref="CellPhoneDetails" />
    </xs:choice>
</xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">Type: Free Call, Residential, Business,
        etc...</xs:documentation>
</xs:annotation>
- <xs:element name="CellPhoneDetails">
    - <xs:complexType>
        - <xs:sequence>
            <xs:element ref="CountryCode" minOccurs="0" />
            <xs:element ref="Prefix" />
            <xs:element ref="Number" />
        </xs:sequence>
        <xs:attribute name="Type" type="xs:string" />
    </xs:complexType>
</xs:element>
- <xs:annotation>
    <xs:documentation xml:lang="en">Free Call, Residential, Business,
        etc...</xs:documentation>
</xs:annotation>
- <xs:element name="CellPhone">
    - <xs:complexType>
        - <xs:simpleContent>
            - <xs:extension base="xs:string">
                <xs:attribute name="Type" type="xs:string" />
            </xs:extension>
        </xs:simpleContent>
    </xs:complexType>
</xs:element>
<xs:element name="Prefix" type="xs:string" />
- <xs:annotation>
    <xs:documentation xml:lang="en">+++++++ Pager
        Details+++++++</xs:documentation>
</xs:annotation>
- <xs:element name="PagerInfo">
    - <xs:complexType>
        - <xs:choice>
            <xs:element ref="Pager" />
            <xs:element ref="PagerDetails" />
        </xs:choice>
    </xs:complexType>
</xs:element>
- <xs:element name="PagerDetails">
    - <xs:complexType>
        - <xs:sequence>
            <xs:element ref="Prefix" />
            <xs:element ref="Number" />
        </xs:sequence>
    </xs:complexType>
</xs:element>

```



```

    </xs:complexType>
  </xs:element>
  <xs:element name="Pager" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ ID CARD Eg.
    License, Credit Card, Mileage Card, Bank card, others
    ++++++</xs:documentation>
</xs:annotation>
- <xs:element name="IDCardInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="IDCard" />
      <xs:element ref="IDCardDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="IDCardDetails">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="IssuerName" minOccurs="0"
        maxOccurs="unbounded" />
      <xs:element ref="IDCardName" minOccurs="0" />
      <xs:element ref="GroupName" minOccurs="0" />
      <xs:element ref="Number" />
      <xs:element ref="SeriesCode" minOccurs="0" />
      <xs:element ref="IDCardIssuePlace" minOccurs="0" />
      <xs:element ref="IssueDate" minOccurs="0" />
      <xs:element ref="ExpiryDate" minOccurs="0" />
      <xs:element ref="NameOnIDCard" minOccurs="0" />
      <xs:element ref="MembershipDate" minOccurs="0" />
      <xs:element ref="PrivilegeType" minOccurs="0" />
      <xs:element ref="Status" minOccurs="0" />
      <xs:element ref="Validity" minOccurs="0" />
      <xs:element ref="Restriction" minOccurs="0"
        maxOccurs="unbounded" />
    </xs:sequence>
    <xs:attribute name="Type" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:element name="IDCard">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">credit union, visa international,
    etc</xs:documentation>

```

```

</xs:annotation>
- <xs:element name="IssuerName">
  - <xs:complexType>
    - <xs:choice>
      <xs:element name="Name" />
      <xs:element name="OrganisationName" />
    </xs:choice>
    <xs:attribute name="Code" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">VISA, KEYCARD, etc. NameType:
  Abbreviation, synonym, old name, etc.. Code: codes for card
  issuers</xs:documentation>
</xs:annotation>
- <xs:element name="IDCardName">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="NameType" type="xs:string" />
        <xs:attribute name="Code" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Eg. Mileage Program Groups
  NameType: Abbreviation, synonym, old name,
  etc..</xs:documentation>
</xs:annotation>
- <xs:element name="GroupName">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="NameType" type="xs:string" />
        - <xs:attribute name="GroupType">
          - <xs:simpleType>
            - <xs:restriction base="xs:NMTOKEN">
              <xs:enumeration value="Single" />
              <xs:enumeration value="Alliance" />
            </xs:restriction>
          </xs:simpleType>
        </xs:attribute>
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Verification digits printed on the card
  following the number</xs:documentation>
</xs:annotation>

```

```

<xs:element name="SeriesCode" type="xs:string" />
- <xs:element name="IDCardIssuePlace">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="IssuePlace" />
      - <xs:sequence>
        <xs:element ref="IssueCity" minOccurs="0" />
        <xs:element ref="IssueState" minOccurs="0" />
        <xs:element ref="IssueCountry" />
      </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="IssueCity">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="CityType" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
<xs:element name="IssueState" type="xs:string" />
<xs:element name="IssueCountry" type="xs:string" />
- <xs:element name="NameOnIDCard">
  - <xs:complexType>
    - <xs:choice>
      <xs:element name="Name" />
      <xs:element name="PersonName" />
      <xs:element name="OrganisationName" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">Gold, Silver, etc</xs:documentation>
</xs:annotation>
<xs:element name="PrivilegeType" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">Full driver's license, full member,
  etc</xs:documentation>
</xs:annotation>
<xs:element name="Status" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">International license,
  etc</xs:documentation>
</xs:annotation>
<xs:element name="Validity" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">Eg. 2 wheelers in a
  license</xs:documentation>
</xs:annotation>

```

```

<xs:element name="Restriction" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Vehicle Details
  ++++++</xs:documentation>
</xs:annotation>
- <xs:element name="VehicleInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="Vehicle" />
      <xs:element ref="VehicleDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="VehicleDetails">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="Make" minOccurs="0" />
      <xs:element ref="Model" minOccurs="0" />
      <xs:element ref="ManufactureDate" minOccurs="0" />
      <xs:element ref="EngineNumber" minOccurs="0" />
      <xs:element ref="ChassisNumber" minOccurs="0" />
      <xs:element ref="Registration" minOccurs="0" />
    </xs:sequence>
    <xs:attribute name="Type" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:element name="Vehicle">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
<xs:element name="Make" type="xs:string" />
<xs:element name="Model" type="xs:string" />
- <xs:element name="ManufactureDate">
  - <xs:complexType>
    - <xs:choice>
      <xs:element ref="Date" />
    - <xs:sequence>
      <xs:element ref="Day" minOccurs="0" />
      <xs:element ref="Month" />
      <xs:element ref="Year" />
    </xs:sequence>
    </xs:choice>
  </xs:complexType>
</xs:element>
<xs:element name="EngineNumber" type="xs:string" />
<xs:element name="ChassisNumber" type="xs:string" />

```

```

- <xs:element name="Registration">
- <xs:complexType>
- <xs:sequence>
  <xs:element ref="Number" />
  <xs:element ref="RegistrationState" minOccurs="0" />
  <xs:element ref="RegistrationCountry" minOccurs="0" />
  <xs:element ref="ExpiryDate" minOccurs="0" />
</xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="RegistrationState" type="xs:string" />
<xs:element name="RegistrationCountry" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Partner Details
  ++++++</xs:documentation>
</xs:annotation>
- <xs:element name="PartnerInfo">
- <xs:complexType>
- <xs:sequence>
  <xs:element ref="PartnerDetails" maxOccurs="unbounded" />
</xs:sequence>
</xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">RelationshipType: living together,
  fiance, married, etc.</xs:documentation>
</xs:annotation>
- <xs:element name="PartnerDetails">
- <xs:complexType>
- <xs:sequence>
- <xs:choice>
  <xs:element name="Name" />
  <xs:element name="PersonName" />
</xs:choice>
  <xs:element ref="Gender" minOccurs="0" />
  <xs:element ref="AnniversaryDate" minOccurs="0" />
</xs:sequence>
  <xs:attribute name="RelationshipType" type="xs:string" />
</xs:complexType>
</xs:element>
- <xs:element name="AnniversaryDate">
- <xs:complexType>
- <xs:choice>
  <xs:element ref="Date" />
- <xs:sequence>
  <xs:element ref="Day" />
  <xs:element ref="Month" />
  <xs:element ref="Year" />
</xs:sequence>
</xs:choice>
</xs:complexType>

```

```

</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Children Details
  +++++</xs:documentation>
</xs:annotation>
- <xs:element name="ChildrenInfo">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="ChildName" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">RelationshipType: son, step son,
  daughter, step daughter, etc.</xs:documentation>
</xs:annotation>
- <xs:element name="ChildName">
  - <xs:complexType>
    - <xs:sequence>
      - <xs:choice>
        <xs:element name="Name" />
        <xs:element name="PersonName" />
      </xs:choice>
      <xs:element ref="Gender" minOccurs="0" />
    </xs:sequence>
    <xs:attribute name="RelationshipType" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Parent Details
  +++++</xs:documentation>
</xs:annotation>
- <xs:element name="ParentInfo">
  - <xs:complexType>
    - <xs:sequence>
      <xs:element ref="ParentName" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">RelationshipType: eg. step father,
  Father, mother, etc.</xs:documentation>
</xs:annotation>
- <xs:element name="ParentName">
  - <xs:complexType>
    - <xs:sequence>
      - <xs:choice>
        <xs:element name="Name" />
        <xs:element name="PersonName" />
      </xs:choice>
      <xs:element ref="Gender" minOccurs="0" />
    </xs:sequence>
  </xs:complexType>
</xs:element>

```

```

    </xs:sequence>
    <xs:attribute name="RelationshipType" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Income Details
  +++++</xs:documentation>
</xs:annotation>
- <xs:element name="IncomeInfo">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="Income" />
      <xs:element ref="IncomeDetails" />
    </xs:choice>
  </xs:complexType>
</xs:element>
- <xs:element name="IncomeDetails">
  - <xs:complexType>
    - <xs:sequence>
      - <xs:choice>
        <xs:element ref="AmountRange" />
        <xs:element ref="Amount" />
      </xs:choice>
      <xs:element ref="PaymentType" minOccurs="0" />
    </xs:sequence>
    <xs:attribute name="IncomeSource" type="xs:string" />
  </xs:complexType>
</xs:element>
- <xs:element name="Income">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="CurrencyType" type="xs:string" />
        <xs:attribute name="IncomeSource" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
- <xs:element name="AmountRange">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="CurrencyType" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
  <xs:element name="PaymentType" type="xs:string" />
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Reference Check
  Details +++++ Type: Could be personal reference

```

```

    check, credit reference check, etc..</xs:documentation>
</xs:annotation>
- <xs:element name="ReferenceContact">
  - <xs:complexType>
    - <xs:choice maxOccurs="unbounded">
      <xs:element ref="ContactPerson" />
      <xs:element ref="ContactPersonDetails" />
    </xs:choice>
    <xs:attribute name="Type" type="xs:string" />
  </xs:complexType>
</xs:element>
<xs:element name="ContactPerson" type="xs:string" />
- <xs:element name="ContactPersonDetails">
  - <xs:complexType>
    - <xs:sequence>
      - <xs:choice minOccurs="0">
        <xs:element name="Name" />
        <xs:element name="PersonName" />
      </xs:choice>
      <xs:element name="Function" minOccurs="0" />
      <xs:element name="OrganisationName" minOccurs="0" />
      <xs:element ref="OrganisationAddress" minOccurs="0" />
      <xs:element ref="TelephoneInfo" minOccurs="0" />
      <xs:element ref="FaxInfo" minOccurs="0" />
      <xs:element ref="EmailInfo" minOccurs="0" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
- <xs:annotation>
  <xs:documentation xml:lang="en">+++++++ Hobby of the Person
  ++++++ Type:Sports, Games, etc</xs:documentation>
</xs:annotation>
- <xs:element name="Hobby">
  - <xs:complexType>
    - <xs:simpleContent>
      - <xs:extension base="xs:string">
        <xs:attribute name="Type" type="xs:string" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:element>
</xs:schema>

```



```

<?xml version="1.0" ?>
<!-- Example based on V1.4 of xCIL Schema, V1.1 of xNL Schema and V1.3 of
xAL Schema -->
- <xCIL xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:noNamespaceSchemaLocation="xCIL.xsd">
- <Record>
  <CustomerID>AUS12345678</CustomerID>
  <!-- ***** NAME ***** -->
- <xNL>
  - <NameDetails CustomerType="Person">
    - <PersonName>
      <Title>Mr</Title>
      <FirstName>Ram</FirstName>
      <MiddleName>Laxhman</MiddleName>
      <MiddleName>Bharathan</MiddleName>
      <LastName>Kumar</LastName>
      <FormerName>Matias Otero</FormerName>
      <Alias>Ram</Alias>
    </PersonName>
  </NameDetails>
</xNL>
  <!-- ***** ADDRESS ***** -->
- <xAL>
  - <AddressDetails AddressType="Postal" CurrentStatus="Investment"
    ValidFromDate="1 Jan 2000" ValidToDate="31 March 2000">
    - <Country>
      <CountryName>Australia</CountryName>
    - <AdministrativeArea Type="State">
      <AdministrativeAreaName>NSW</AdministrativeAreaName>
    - <Locality>
      <LocalityName>NORTH RYDE</LocalityName>
    - <Thoroughfare>
      <ThoroughfareName>KINGSTON</ThoroughfareName>
      <ThoroughfareTrailingType>AVENUE</ThoroughfareTrailingType>
      <ThoroughfareNumber>47</ThoroughfareNumber>
      <ThoroughfarePostDirection>NORTH</ThoroughfarePostDirection>
    - <Premise Type="BUILDING">
      <PremiseName
        TypeOccurrence="After">RIPPON</PremiseName>
    - <SubPremise Type="BLOCK">
      <SubPremiseNumber>2</SubPremiseNumber>
    - <SubPremise Type="LEVEL">
      <SubPremiseNumber>2</SubPremiseNumber>
    - <SubPremise Type="SUITE">
      <SubPremiseNumber>1</SubPremiseNumber>

```

```

                <SubPremiseNumberSuffix>A</SubPremiseNumberSuffix>
            </SubPremise>
        </SubPremise>
    </SubPremise>
</Premise>
</Thoroughfare>
- <PostalCode>
    <PostalCodeNumber>2113</PostalCodeNumber>
</PostalCode>
</Locality>
</AdministrativeArea>
</Country>
</AddressDetails>
</xAL>
<!-- ***** PERSON INFOR ***** -->
- <PersonInfo>
- <BirthInfo>
    - <BirthDate>
        <Day>22</Day>
        <Month>01</Month>
        <Year>1977</Year>
    </BirthDate>
</BirthInfo>
- <AgeInfo>
    <Age>33</Age>
</AgeInfo>
<!-- ***** LANGUAGE ***** -->
>
- <Language>
    <FirstLanguage Type="Mother Tongue">Tamil</FirstLanguage>
    <SecondLanguage Speak="yes" Read="yes"
        Write="yes">English</SecondLanguage>
    <SecondLanguage Speak="yes" Read="no"
        Write="no">HINDI</SecondLanguage>
</Language>
<!-- ***** OCCUPATION DETAILS ***** -->
-->
- <OccupationInfo>
- <OccupationDetails>
    <Position>Technology Manager</Position>
    <WorkType>FullTime</WorkType>
    - <Department>
        <DepartmentName>Technology
            Division</DepartmentName>
    </Department>
    - <Organisation>
        <Name>MSI</Name>
    </Organisation>
</OccupationDetails>
</OccupationInfo>
<!-- ***** QUALIFICATION DETAILS ***** -->

```

```

- <QualificationInfo>
- <QualificationDetails>
  <Degree>BComp.Sc.</Degree>
  <Major>Mathematics</Major>
  <Minor>Statistics</Minor>
  <InstitutionName>University of Technology,
    Sydney</InstitutionName>
  <Distinction>Honours</Distinction>
</QualificationDetails>
</QualificationInfo>
<!-- ***** MEMBERSHIP DETAILS ***** -->
- <MembershipInfo>
  <Membership>Australian Computer Society</Membership>
</MembershipInfo>
- <PassportInfo>
- <PassportDetails>
  <PassportCountry>Australia</PassportCountry>
  <Number>K27345678</Number>
- <IssueDate>
  <Date>23 April 1997</Date>
</IssueDate>
  <IssuePlace PlaceType="City">Sydney</IssuePlace>
  <IssueCountry>Australia</IssueCountry>
- <ExpiryDate>
  <Day>22</Day>
  <Month>04</Month>
  <Year>2007</Year>
</ExpiryDate>
</PassportDetails>
</PassportInfo>
<!-- ***** TELEPHONE DETAILS ***** -->
- <TelephoneInfo>
- <TelephoneDetails Type="Business" CallingHours="BH">
  <CountryCode>61</CountryCode>
  <AreaCode>2</AreaCode>
  <Number>94338765</Number>
- <CallingHourDetails>
  <Hours>9:00AM - 5:00PM</Hours>
</CallingHourDetails>
</TelephoneDetails>
- <TelephoneDetails Type="Residential" CallingHours="AH">
  <CountryCode>61</CountryCode>
  <AreaCode>2</AreaCode>
  <Number>98644646</Number>
- <CallingHourDetails>
  <Start Type="PM">6:00</Start>
  <End Type="PM">10:00</End>
</CallingHourDetails>
</TelephoneDetails>
</TelephoneInfo>
<!-- ***** EMAIL DETAILS ***** -->

```

```

- <EmailInfo>
  <Email Type="Business">ram@ram.com.au</Email>
  <Email Type="Personal">rk@aol.com.au</Email>
</EmailInfo>
<!-- ***** ACCOUNT DETAILS ***** -->
- <AccountInfo>
- <AccountDetails Type="Cheque">
  <Number>1351980101</Number>
  <BranchNumber>402</BranchNumber>
- <OwnershipInfo OwnershipType="Joint Account">
- <OwnerName>
- <PersonName>
  <FirstName>Shantha</FirstName>
  <LastName>Devi</LastName>
</PersonName>
</OwnerName>
- <OwnerName>
- <PersonName>
  <FirstName>Ram</FirstName>
  <LastName>Kumar</LastName>
</PersonName>
</OwnerName>
</OwnershipInfo>
- <FinancialInstitutionDetails>
  <Name NameType="Bank">Commonwealth Bank of
  Australia</Name>
- <xAL>
- <AddressDetails>
  <Address>123 Victoria Avenue Chatswood, NSW
  2067</Address>
</AddressDetails>
</xAL>
</FinancialInstitutionDetails>
- <JoinDate>
  <Date>11 January 2000</Date>
</JoinDate>
</AccountDetails>
</AccountInfo>
<!-- ***** ID CARD DETAILS ***** -->
- <IDCardInfo>
- <IDCardDetails Type="Credit Card">
- <IssuerName>
  <Name>Visa International, Inc</Name>
</IssuerName>
  <IDCardName>Visa</IDCardName>
  <Number>4509 4567 2012 3244</Number>
- <ExpiryDate>
  <Month>04</Month>
  <Year>2002</Year>
</ExpiryDate>

```

- <NameOnIDCard>
 <Name>**Ram Kumar**</Name>
 </NameOnIDCard>
 </IDCardDetails>
- <IDCardDetails Type="Credit Card">
 <IDCardName>**AMEX**</IDCardName>
 <Number>**3777 3017 771100**</Number>
 - <ExpiryDate>
 <Date>**22 April 2003**</Date>
 </ExpiryDate>
- <NameOnIDCard>
 - <PersonName>
 <FirstName>**Venkiapurappu**</FirstName>
 <MiddleName>**Venkata**</MiddleName>
 <MiddleName>**Sai**</MiddleName>
 <LastName>**Laxman**</LastName>
 </PersonName>
 </NameOnIDCard>
 </IDCardDetails>
- <IDCardDetails Type="Driver License">
 <Number>**74183768C**</Number>
 - <IDCardIssuePlace>
 <IssueState>**NSW**</IssueState>
 <IssueCountry>**Australia**</IssueCountry>
 </IDCardIssuePlace>
 - <ExpiryDate>
 <Day>**22**</Day>
 <Month>**04**</Month>
 <Year>**2000**</Year>
 </ExpiryDate>
 <PrivilegeType>**Silver**</PrivilegeType>
 <Validity>**Australia**</Validity>
 <Restriction>**Car**</Restriction>
 </IDCardDetails>
- <IDCardDetails Type="Driver License">
 <Number>**M1234567**</Number>
 - <IDCardIssuePlace>
 <IssuePlace>**Tamil Nadu, India**</IssuePlace>
 </IDCardIssuePlace>
 - <ExpiryDate>
 <Date>**27 November 2000**</Date>
 </ExpiryDate>
 </IDCardDetails>
- <IDCardDetails Type="Mileage Program">
 <GroupName GroupType="Alliance">**One World-
 Qantas**</GroupName>
 <Number>**99405678**</Number>
 - <IssueDate>
 <Day>**05**</Day>
 <Month>**12**</Month>
 <Year>**1995**</Year>

```

    </IssueDate>
    <PrivilegeType>Gold</PrivilegeType>
    <Restriction>Two Wheeler</Restriction>
  </IDCardDetails>
- <IDCardDetails Type="Mileage Program">
  <GroupName>Star Alliance-Ansett</GroupName>
  <Number>667891234</Number>
  - <IssueDate>
    <Date>8 November 1998</Date>
  </IssueDate>
</IDCardDetails>
</IDCardInfo>
- <ParentInfo>
- <ParentName RelationshipType="Father">
  <Name>John Thomas</Name>
</ParentName>
- <ParentName RelationshipType="Mother">
  - <PersonName>
    <Title>Mrs</Title>
    <FirstName>Maria</FirstName>
    <LastName>Thomas</LastName>
  </PersonName>
</ParentName>
</ParentInfo>
- <ReferenceContact>
- <ContactPersonDetails>
  - <PersonName>
    <FirstName>Srikant</FirstName>
    <LastName>Ramachandran</LastName>
  </PersonName>
  <Function>Senior Network Consultant</Function>
  <OrganisationName>NCR Inc</OrganisationName>
  - <TelephoneInfo>
    <Telephone>02-94128000</Telephone>
  </TelephoneInfo>
</ContactPersonDetails>
  <ContactPerson>Nagesh S. Nathan Energy Australia 02-4955000
    nagesh@eaust.com</ContactPerson>
</ReferenceContact>
</PersonInfo>
</Record>
</xCIL>

```