



BANK OF ENGLAND

A loan-level data collection for buy-to-let lending

XML Testing Guidance documentation

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Introduction

This document provides guidance for the testing of XML files for the Bank of England's Buy-to-Let reporting requirements.

The following guidance should be followed before XML files are submitted to the Bank of England.

Testing guidance

Firms are expected to validate their XML files against the published schemas prior to submission. This can be done using one of many XML tools.

XML software can be used in the following way to test XML files:

1. Save the schema and XML file in the same folder
2. Point the XML file to the location of the schema, as shown below:

```
<boebtl:BuyToLet xmlns:boebtl="urn:boe:btl:xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:boe:btl:xsd btl-phase1.xsd">
```

3. Validate the XML file
4. View and correct any errors shown

Firms are also expected to test their XML files against the business validation rules and technical validation rules as listed in the Technical Guidance document for each phase.

Sample files

Please note that the Bank of England has published both valid and invalid sample files. The release note published alongside the files provides details of the errors. Erroneous files should be viewed to ensure similar errors are not submitted to the Bank of England.

Troubleshooting common errors

'Not Applicable' elements

Some elements have the option to be marked as 'not applicable'. These wrapper elements should contain one of two possible child elements. For example, 'ReversionRateList' should either contain the element 'ReversionRate' with the corresponding value, or should contain the element 'ReversionRateNA' set to true. 'NA' elements should only be reported if the element is not applicable, and should be set to true.

Namespaces

The <boebtl:BuyToLet> element should include namespaces as follows, for the relevant phase:

```
<boebtl:BuyToLet xmlns:boebtl="urn:boe:btl:xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:boe:btl:xsd btl-phase1.xsd">
```

Ensure that all files use the namespace prefixes as defined in the relevant xml schema definition file of the BTL phase being reported.

Row identification

The row identification must be included in each <boebtl:Loan> tag as shown below.

```
<boebtl:Loan RowId="1">  
    ...  
</boebtl:Loan>
```

Borrower tags

Each borrower must be reported in separate <boebtl:Borrower> elements as shown below.

```
<boebtl:Borrower>  
    <boebtl:BorrowerReference>BORREF1</boebtl:BorrowerReference>  
    <boebtl:BorrowerDOB>1970-01-01</boebtl:BorrowerDOB>  
</boebtl:Borrower>  
<boebtl:Borrower>  
    <boebtl:BorrowerReference>BORREF2</boebtl:BorrowerReference>  
    <boebtl:BorrowerDOB>1960-01-01</boebtl:BorrowerDOB>  
</boebtl:Borrower>
```

Reporting periods

Reporting periods must have a start and end date, for example quarterly reporting:

```
<boebtl:ReportingPeriodStart>2017-01-01</boebtl:ReportingPeriodStart>  
<boebtl:ReportingPeriodEnd>2017-03-31</boebtl:ReportingPeriodEnd>
```

Datetime types

When reporting a datetime of the type isodatetime, such as DateOfReturn, fractions of seconds are not expected to be reported. The expected format is below.

YYYY-MM-DDTHH:MM:SSZ

All dates are expected to be in the format 2016-01-03T01:01:01Z, regardless of whether the date falls under BST or GMT.

Additional guidance

Ensure all elements are exactly as shown in the schema. Note that validation is case sensitive and that the 'boebt!' prefix must not be omitted / altered and should be present in all relevant tags.