Checking loan data – API description

The project to establish the Positive credit register

Version history

Version	Date	Description
1.0	22 Sept. 2022	First version for review.
1.1	6 Feb. 2023	An updated version of the API description to be published on the register's website. Includes technical specifications.
1.2	9 Jun. 2023	An updated version of the API description to be published on the register's website. Includes technical specifications: The allowed value of 'monthly instalment of a leasing contract' has been updated. The allowed characters in String-type data fields have been updated.
1.3	4 Jan. 2024	An updated version of the API description to be published on the register's website. Includes technical specifications.
1.4	13 Mar. 2024	An updated version of the API description to be published on the register's website. Includes technical specifications.

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1 GENERAL

1.1 Status of the description

This document is the publishable version of the description of the API for checking loan data. The document focuses on the data content of the API. The Incomes Register Unit reserves the right to make changes.

1.2 How to read this document

In the tables of this document, required and optional data elements are indicated as follows:

Required/ Optional	Description
V	The data element is optional.
P	The data element is required.
E	The data element is conditionally required. Processing rules outline the conditions where a data element is required.

In some data elements, codesets are used. Permissible values for different data elements are listed under Codesets in this document. Alternatively, the document may refer to an external codeset, such as the ISO 3166 list of country codes.

1.3 Codesets

The codesets used in this API description:

- Target environment (TargetEnvironment)
    - Test environment (Test)
    - Production environment (Production)

- Type of ID code (IdCodeType)
    - Personal identity code (PersonalIdentityCode)
    - Business ID (BusinessId)
    - Foreign business ID (ForeignBusinessId)

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- Type of loan number (LoanNumberType)
    - o IBAN number (Iban)
    - o BBAN number (Bban)
    - o Other loan number (Other)

- Loan type (LoanType)
    - o Lump-sum loan (LumpSumLoan)
    - o Running-account loan (RunningAccountLoan)
    - o Leasing (Leasing)
    - o Guarantee receivable for a student loan (GuaranteeReceivable)

- Loan's status (State)
    - o Active (Active)
    - o Ended (Terminated)
    - o Cancelled (Cancelled)

- Loan's purpose of use (LoanPurposeOfUse)
    - o Home loan (HomeLoan)
    - o Home loan for first home (HomeLoanForFirstHome)
    - o Home loan for leisure house (HomeLoanForLeisureHouse)
    - o Home loan for investment purposes (HomeLoanForInvestmentPurposes)
    - o Student loan (StudentLoan)
    - o Consumer credit for the purchase of a vehicle or craft (LoanForPurchaseOfVehicleOrCraft)
    - o Other consumer credit (OtherConsumerCredit)
    - o Other loan (OtherLoan) - Use is not allowed in the first stage of the register.
    - o Loan for operation of business (LoanForBusinessActivities) - Use is not allowed in the first stage of the register.
    - o Guarantee receivable for a student loan (GuaranteeReceivable)

- Repayment method (RepaymentMethod)
    - o Fixed-size amortizations (FixedSizeAmortizations)
    - o Fixed-size payments (FixedSizePayments)
    - o Annuity (Annuities)
    - o Balloon (Balloon)
    - o Bullet (Bullet)
    - o Other (Other)

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- Interest type (InterestType)
    - o Euribor rate (Euribor)
    - o Reference rate determined by the bank (BankReferenceRate)
    - o Other variable rate (OtherVariableReferenceRate)
    - o Fixed interest (FixedInterest)
    - o Interest-free (InterestFree)

- Type of collateral (CollateralType)
    - o Residential property (ApartmentOrRealEstate)
    - o Other immovable property (OtherImmovableProperty)
    - o Hire-purchased item (InstalmentSaleItem)
    - o Other moveable property (OtherMoveableProperty)
    - o Other collateral (OtherCollateral)
    - o Personal guarantee (PersonalGuarantee)
    - o Government guarantee (GovernmentGuarantee)
    - o Other guarantee (OtherGuarantee)

- Loan as referred to in the Consumer Protection Act (LoanConsumerProtectionAct)
    - o Consumer credit (chapter 7) (ConsumerCredit)
    - o Consumer credit linked to residential property (chapter 7 a) (ResidentialPropertyConsumerCredit)
    - o Other than consumer credit (OtherThanConsumerCredit)

2   PRACTICES OF CHECKING LOAN DATA

2.1   Model of checking loan data

Lenders are obliged to see that the loan data they provide is correct and up to date. They can check the data on individual loans through the API. In the check request, a loan is identified by the loan number. The Positive credit register responds to the request through the API. The response message contains up-to-date basic information on the loan, information on the latest payment transaction, and information on any payment delays or termination of the loan. Through the API for checking loan data, the Positive credit register can send the lender only data that the lender has reported to the register.

The model of checking loan data is depicted in Figure 1.

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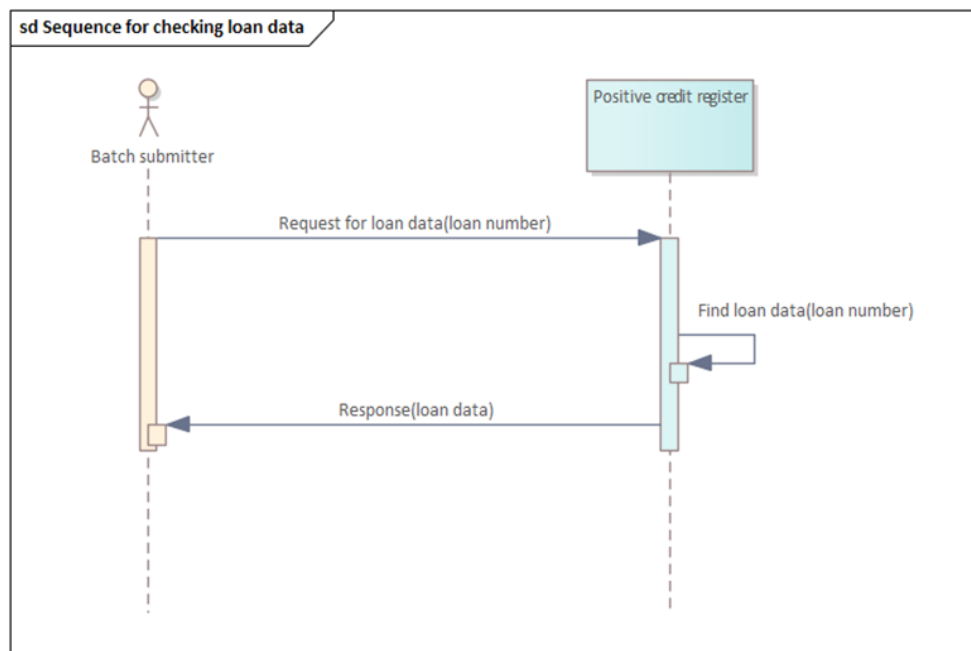
Figure 1: Sequence diagram depicting the checking of loan data

2.2   Data content of a request

The following format requirements apply to the data content in the API for checking loan data unless otherwise stated in the Permissible values column:

Enum   The format is "TargetEnvironment: Test". Letter case is insignificant, i.e. codeset values can be typed with capital or small letters.

                            Do not use the format "TargetEnvironment: 1".

String   Max. length 64 characters. The letter case is insignificant, i.e. Fi, fi and FI are all interpreted as the same value.

The allowed characters are letters a–z, A–Z, À–Ö, Ø–ö and ø-ÿ, numbers 0–9, signs -|(){ }[ ]/%'_?!=,*. ':;&@$#+ and space.

3   CHECKING LOAN DATA

3.1   HTTP status codes

When receiving a request, the Positive credit register sends a response message. The response message indicates whether the request was successful and whether a list of loan data was generated to the response message. If the request for loan data failed, the reason for failure is indicated by a HTTP status code and described verbally.

One of the following items is returned in the Status message field in the response message:

Status	Reason
200	The request succeeded.
400	Bad request
403	The batch submitter does not have the right to use the API, or the certificate used in the API is wrong.
403	The certificate has been revoked. The batch submitter does not have the right to use the API.
413	Payload too large
500	Internal server error
502	Connection error
503	Connection error, service not available

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3.2 **Request message**

Data element	Data type	Required/ Optional	Permissible values	Processing rules	Notes
Request message data					
Target environment (targetEnvironment)	Enum	P	Codeset: Target environment		
Requester (owner)					The requester is an organisation required to submit reports.
Type of ID code (idCodeType)	Enum	P	Codeset: Type of ID code		
ID code (idCode)	String	P			
Country code (countryCode)	Enum	E	2-letter country code according to ISO 3166	The data element is required if the type of ID code is 'foreign business ID'.	
Number of the loan requested (loanNumber)					
Type of loan number (type)	Enum	P	Codeset: Type of loan number		
Number (number)	String	P			

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3.3 Response to a successful request

3.3.1 Request status

Data element	Data type	Permissible values	Processing rules	Notes
Status description (statusMessage)	String			Verbal description of the HTTP status code.

3.3.2 Loan data

Data element			Data type	Permissible values	Processing rules	Notes
Loan (loan)						
	Loan's status (state)		Enum	Codeset: Loan's status		
	Loan number (loanNumber)					
		Type of number (type)	Enum	Codeset: Type of loan number		
		Number (number)	String			
	Lender is a peer-to-peer loan broker (isPeerToPeerLoanBroker)		Boolean	true/false	The data element is returned if it has been reported.	The data element is required if the date of contract conclusion is the same or later

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Data element	Data type	Permissible values	Processing rules	Notes
				than the date of the Positive credit register rollout (1 February 2024).
Lender's name for marketing purposes (lenderMarketingName)	String			
Number of debtors (borrowersCount)	Int	>=1		
Date of conclusion (contractDate)	Date		The data element is returned if it has been reported.	The data element is required if the report has been generated on or after 1 April 2024.
Currency (currencyCode)	Enum	3-letter currency code according to ISO 4217		
One-time service fees for concluding the loan contract (oneTimeServiceFees)	Decimal	>=0	The data element is returned if it has been reported.	The data element is required if the date of contract conclusion is the same or later than the date of the Positive credit register

Data element	Data type	Permissible values	Processing rules	Notes
				rollout (1 February 2024).
Loan type (loanType)	Enum	Codeset: Loan type		
Loan with collateral (isLoanWithCollateral)	Boolean	true/false	The data element is returned if the loan type is 'lump-sum loan', 'running-account loan' or 'guarantee receivable for a student loan'.	
Loan transferred from another lender (isTransferredFromAnotherLender)	Boolean	true/false	The data element is returned if it has been reported.	
Borrower (borrowers)	List			
Type of ID code (idCodeType)	Enum	Codeset: Type of ID code		
ID code (idCode)	String			
The loan issued to the borrower is included in a payment plan in a debt arrangement (isInDebtArrangement)	Boolean	true/false		
The loan issued to the borrower is included in a business restructuring program (isInBusinessRestructuringProgram)	Boolean	true/false		
Gross income (grossIncomeOnFile)	Decimal	>=0		
Net income (netIncomeOnFile)	Decimal	>=0		
Consumer credit (consumerCredit)				

Data element			Data type	Permissible values	Processing rules	Notes
		Loan as referred to in the Consumer Protection Act (loanConsumerProtectionAct)	Enum	Codeset: Loan as referred to in the Consumer Protection Act	The data element is returned if it has been reported.	The data element is required if the date of contract conclusion is the same or later than the date of the Positive credit register rollout (1 February 2024).
		Goods or services related credit (isGoodsOrServicesRelatedCredit)	Boolean	true/false	The data element is returned if it has been reported.	The data element is required if the date of contract conclusion is the same or later than the date of the Positive credit register rollout (1 February 2024) and if the value selected for Loan as referred to in the Consumer Protection Act is 'Consumer credit (chapter 7)' or 'Consumer credit

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Data element			Data type	Permissible values	Processing rules	Notes
						linked to residential property (chapter 7 a)'.
	Lump-sum loan (lumpSumLoan)				The data group is returned if the loan type is 'lump-sum loan' or 'guarantee receivable for a student loan'.	
		Loan's purpose of use (purposeOfUse)	Enum	Codeset: Loan's purpose of use		
		Final due date according to the payment plan (plannedFinalDueDate)	Date			
		Repayment method (repaymentMethod)	Enum	Codeset: Repayment method		
		Amortization frequency (amortizationFrequency)	Int	>=1	The data element is returned if the repayment method is other than 'bullet' and if the data element has been reported to the register.	

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Data element			Data type	Permissible values	Processing rules	Notes
		Amount issued (amountIssued)	Decimal	>0		
		Amount drawn (amountPaid)	Decimal	>=0		
		Loan balance (balance)	Decimal	>=0		
	Running-account loan (runningAccountLoan)				The data group is returned if the loan type is 'running-account loan'.	
		Credit limit (creditLimit)	Decimal	>=0		
		Amount of loan balance (balance)	Decimal	>=0		
		Value date of the amount of loan balance (balanceDate)	Date			
	Leasing contract (leasingContract)				The data group is returned if the loan type is 'leasing'.	
		Start date of contract period (contractPeriodStartDate)	Date			
		Monthly instalment (monthlyInstalment)	Decimal	>0		
		Interest included in the instalment (interestIncluded)	Decimal	>=0		
		Other expenses included in the instalment (expensesIncluded)	Decimal	>=0		
		Transaction price (transactionPrice)	Decimal	>=0		
	Interest (interest)				The data group is returned if the loan type is 'lump-sum	

Data element			Data type	Permissible values	Processing rules	Notes
					loan' or 'running-account loan'.	
		Total interest rate (totalInterestRatePct)	Decimal			
		Marginal interest rate (marginPct)	Decimal		The data element is returned if the interest type is 'Euribor rate', 'reference rate determined by the bank' or 'other variable rate'.	
		Interest type (interestType)	Enum	Codeset: Interest type		
		Period for interest determination (interestDeterminationPeriod)	Int	>0	The data element is returned if the interest type is 'Euribor rate'.	
		End date of the period of fixed interest rate (fixedInterestRatePeriodEndDate)	Date			
		Type of linkage to a benchmark interest rate after the period for a fixed interest rate (subsequentInterestType)	Enum	Codeset: Interest type		
		Bottom limit of the interest rate corridor (rateCorridorBottomPct)	Decimal	>=0 and <=100	The data element is returned if it has been reported.	

Data element			Data type	Permissible values	Processing rules	Notes
		Top limit of the interest rate corridor (rateCorridorTopPct)	Decimal	>0 and <=100	The data element is returned if it has been reported.	
		Interest rate cap (rateCapPct)	Decimal	>0 and <=100	The data element is returned if it has been reported.	
		End date of interest rate restriction (rateRestrictionEndDate)	Date		The data element is returned if the bottom and top limits of the interest rate corridor or the interest rate cap has been reported.	
		Effective interest rate on the date of contract (effectiveInterestRatePct)	Decimal	>=0		
	Deferments of amortizations (defermentPeriods)		List		The data group is returned if the loan type is 'lump-sum loan', 'guarantee receivable for a student loan' or 'running-account loan'.	Several deferments of amortizations are permissible.
		Start date of the deferment (startDate)	Date		The value is null if the data element has not been reported.	

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Data element			Data type	Permissible values	Processing rules	Notes
		End date of the deferment (endDate)	Date		The value is null if the data element has not been reported.	
	Information on collateral (collaterals)		List		The data element is returned if the loan contract contains an agreement on collateral.	Various types of collateral may be associated with the same loan.
		Type of collateral (collateralType)	Enum	Codeset: Type of collateral		
		Guarantor (guarantor)			The data group is returned if the type of collateral is 'personal guarantee'.	
			Type of ID code (idCodeType)	Enum	Codeset: Type of ID code		
			ID code (idCode)	String			

3.3.3   Payment transaction

	Latest payment transaction (repayment)				The data group is returned if payment transactions have been reported for the loan.	The system returns the data on the latest payment transaction.
		Payment transaction for a lump-sum loan (lumpSumLoanRepayment)			The data group is returned if the loan type is 'lump-sum loan' or 'guarantee

					receivable for a student loan'.	
		Amortization paid (amortizationPaid)	Decimal	>=0		
		Interest paid (interestPaid)	Decimal	>=0		
		Other loan expenses paid (otherExpenses)	Decimal	>=0		
		Date of payment (paymentDate)	Date			
	Payment transaction for a running-account loan (runningAccountLoanRepayment)				The data group is returned if the loan type is 'running-account loan'.	
		Interest paid (interestPaid)	Decimal	>=0		
		Other loan expenses paid (otherExpenses)	Decimal	>=0		
		Date of payment (paymentDate)	Date		The data element is returned if the interest paid or other loan expenses paid have been reported.	

3.3.4   Delayed amount

	Current delayed amounts (delayedAmounts)				The data group is returned if delayed amounts have been reported for the loan.	
	Delayed amount (isDelay)		Boolean	true/false		
		Delayed amounts (delayedAmounts)	List		The data group is returned if 'Delayed	One loan can have more

					amount: true' has been reported.	several delayed amounts.
		Unpaid amount of an instalment (delayedInstalment)	Decimal	>0		
		Original due date of the delayed instalment (originalDueDate)	Date			
	The loan has been accelerated (isForeclosed)		Boolean	true/false		
	Date of acceleration (foreclosureDate)		Date		The data element is returned if 'The loan has been accelerated: true' has been reported.	

3.3.5   End of a loan contract

	Information about the termination and transfer of a loan contract (terminatedLoanContract)				The data group is returned if the loan has been reported as ended or cancelled.	
		Information about the termination (termination)				
		Loan contract has terminated (isTerminated)	Boolean	true/false		
		End date (endDate)	Date		The data element is returned if 'Loan contract has terminated: true' has been reported.	
		The loan has been reassigned to another lender (isTransferredToAnotherLender)	Boolean	true/false	The data element is returned if it has been reported.	

		Reassignee (reassignee)			The data group is returned if 'Loan has been reassigned to another lender: true' has been reported.	
		Type of ID code (idCodeType)	Enum	Codeset: Type of ID code		
		ID code (idCode)	String			
		Name (name)	String		The data element is returned if the type of ID code is 'foreign business ID'.	
		Country code (countryCode)	Enum	2-letter country code according to ISO 3166	The data element is returned if the type of ID code is 'foreign business ID'.	

3.4   Response to an invalid request

Data element	Data type	Permissible values	Further information
Status description (statusMessage)	String		Verbal description of the HTTP status code.
Register's batch reference (correlationId)	Guid		A unique batch reference assigned by the Positive credit register.
Errors (errorResponses)	List		If the request is rejected, the system will return the errors found in the request.
Name of data field (fieldName)	String		
Error code (errorCode)	String	Set of error codes	
Error description (errorDescription)	String	Set of error codes	

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