

## CONTENT OF MESSAGE EXAMPLES

### Version history

Version	Date	Description
1.0	7 Dec. 2022	Instructions on the content of message examples to be published on the register's website.
1.1	6 Feb. 2023	Updated instructions on the content of message examples to be published on the register's website, incl. the message examples of the API for making changes to loan contract information and the API for checking loan data. Some names of report-level list elements have been changed (e.g. NewLoans replaced with Loans).
1.2	20 Mar. 2023	Updated instructions on the content of message examples to be published on the register's website, incl. the message examples of the API for requesting a credit register extract and a message example of the acknowledgement of receipt.
1.3	9 Jun. 2023	Updated instructions on the content of message examples to be published on the register's website, incl. a message example of a request for a credit register extract when the person in question has a voluntary ban on credits. Also, the message example of a credit register extract regarding a deceased person has been updated.

This document describes the content of the message examples in brief. The message content is presented by batch reference or by file name.

### New loans API

#### *Lump-sum loan*

Lumpsumloan1 – 1 borrower, interest rate corridor, no collateral

Lumpsumloan2 – 2 borrowers, interest rate cap, 2 deferments of amortizations, 2 collaterals

Lumpsumloan3 – 2 borrowers, fixed interest rate, 1 deferment of amortizations, 1 collateral

Lumpsumloan4 – 2 borrowers, payment plan in a debt arrangement, 2 collaterals

#### *Running-account loan*

RunningAccountLoan1 – 1 borrower

RunningAccountLoan2 – 1 borrower, payment plan in a debt arrangement

#### *Leasing*

Leasing1 – 1 borrower

Leasing2 – 1 borrower, payment plan in a debt arrangement

### Changes to loans API

#### *Lump-sum loan*

UpdateLumpSumLoan – 1 borrower, new deferment of amortizations, new loan number

#### *Running-account loan*

UpdateRunningAccountLoan – 1 borrower, new loan number, increase of credit limit

### *Leasing*

UpdateLeasing - 1 borrower, error correction: transaction price reported incorrectly.

### *Unchanged data fields*

UnchangedDatafields – loan where the values of the data fields regarding the time of lending are not intended to change

## **Payment transactions API**

### *Lump-sum loan*

LumpSumLoan\_Repayment1 – amortization paid, interest paid and other loan expenses paid

LumpSumLoan\_Repayment2 – interest paid and other loan expenses paid

### *Running-account loan*

RunningAccountLoan\_Repayment1 – amount of loan balance, interest paid and other loan expenses paid

RunningAccountLoan\_Repayment2 – interest paid and other loan expenses paid

RunningAccountLoan\_Repayment3 – amount of loan balance

## **Delayed amounts API**

DelayedRepayment1 – 2 delayed amounts

DelayedRepayment2 – acceleration

DelayedRepayment3 – removal of delayed amounts or removal of acceleration

DelayedRepayment4 – correction of an error, removal of an incorrect delayed amount or removal of acceleration

## **End of loan contract API**

terminate1 – end of a loan contract

terminate2 – end of a loan contract, reassignee

terminate3 – cancellation of a loan

## **Acknowledgement of batch receipt**

Acknowledgement of receipt when a batch has been accepted for processing

Acknowledgement of receipt when a batch has been rejected

## **Batch status inquiry API**

Request for a processing response

Processing response message with no errors  
Processing response message including errors

## Checking loan data API

GetLoan1 – loan data checking request

- response message to a loan data checking request when the loan is not found
- response message to a loan data checking request when the loan is found in the register (the loan is active, the loan has a payment transaction recorded in the register)

GetLoan2 – loan data checking request

- response message to a loan data checking request when the loan is found in the register (the loan is in a debt arrangement)

GetLoan3 – loan data checking request

- response message to a loan data checking request when the loan is found in the register (the loan has delayed amounts)

GetLoan4 – loan data checking request

- response message to a loan data checking request when the loan is found in the register (the loan has been accelerated)

GetLoan5 – loan data checking request

- response message to a loan data checking request when the loan is found in the register (the loan has ended and has been transferred to another lender)

GetLoan6 – loan data checking request

- response message to a loan data checking request when the loan is found in the register (the loan has been cancelled)

GetLoan7 – loan data checking request

- response message to a loan data checking request when the loan is found in the register (the loan type is 'leasing')

GetLoan8 – loan data checking request

- response message to a loan data checking request when the loan is found in the register (the loan type is 'running-account loan')

## API for requesting a credit register extract

GetCreditRegisterExtract1 – Request message for a credit register extract

- Two purposes of use for the credit register extract

GetCreditRegisterExtract2 – Credit register extract response message when the person does not have any loans

GetCreditRegisterExtract3 – Credit register extract response message with different types of loans

- Credit register extract response message when the person has a lump-sum loan, a guarantee receivable for a student loan, a running-account loan and a leasing contract. Payment transactions also exist for the loans.

GetCreditRegisterExtract4 – Credit register extract response message when the person has a lump-sum loan with delayed amounts and a running-account loan that has been accelerated.

GetCreditRegisterExtract5 – Credit register extract response message when the person for whom a credit register extract is requested has died.

GetCreditRegisterExtract6 – Credit register extract response message when the person's loan is included in a private individual's debt arrangement.

GetCreditRegisterExtract7 – a response message to a request for a credit register extract when the person in question has a voluntary ban on credits.

- A response message to a request for a credit register extract when the person in question has a voluntary ban on credits, a lump-sum loan and a leasing contract. The lump-sum loan also has a payment transaction.