

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.
2.0	1 Dec. 2025	Changes of the second stage of the register Updated instructions on the content of message examples for the register's website, incl. the reporting of a new lump-sum loan and running-account loan granted to a natural person other than a consumer, checking of loan data, and requesting of credit register extracts.
2.1	1 Apr. 2026	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 disputed markers in their income data obtained from the Incomes Register. Also message example added of situation where the person does not have earnings payment reports or benefits payment reports, including negative net income, for all months. The reports are retrievable from the Incomes Register.
2.2	1 Sept. 2026	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. Summary data "shareGroupsWithCreditLiabilityCount" has been added to message examples. In addition, new message examples about apartment-specific credit liabilities have been added. The data is received from the Residential and Commercial Property Information System of the National Land Survey of Finland.

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

Lumpsumloan5 – 1 borrower, borrower's Business ID, 1 collateral

Running-account loan

RunningAccountLoan1 – 1 borrower

RunningAccountLoan2 – 1 borrower, payment plan in a debt arrangement

RunningAccountLoan3 – 1 borrower, borrower's Business ID

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')

GetLoan9 – 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 and the borrower has a Business ID)

GetLoan10 – loan data checking request

- response message to a loan data checking request when the loan is found in the register (the loan type is lump-sum loan and the borrower has a Business ID)

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.

GetCreditRegisterExtract8 – request for a credit register extract (using the register's stage 2 code values - valid starting on 1 April 2026)

- Two purposes of use for a credit register extract: new loan contract to a non-consumer, and increase of the loan principal or credit limit of a loan granted to a non-consumer

GetCreditRegisterExtract9 – response message to a credit register extract request when the person has a lump-sum loan and a running-account loan and the borrower's Business ID has been reported for them.

GetCreditRegisterExtract10 – Credit register extract response message when the person has disputed markers in their income data obtained from the Incomes Register. The person does not have any loans in the response message.

GetCreditRegisterExtract11 – A credit register extract response message when the person's income data does not contain earnings payment reports or benefits payment reports, retrievable from the Incomes Register, for all months. The income data also includes negative net income following from the recovery of earned income or benefits income.

GetCreditRegisterExtract12 – A response message to a request for a credit register extract when the person has one apartment-specific credit liability. The person's ownership interest is 100%.

GetCreditRegisterExtract13 – A response message to a request for a credit register extract when the person has one apartment-specific credit liability. The person's ownership interest is 50%. Both current and future charges for common capital expenditure have been reported.

GetCreditRegisterExtract14 – A response message to a request for a credit register extract when the person has multiple apartment-specific credit liabilities. Two of the credit liabilities relate to the same housing company and one to another housing company. In addition, a date when the registration of ownership change was requested has been reported for one credit liability.