

## **Requesting a credit register extract – API description**

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### **The Positive credit register**

## Version history

| Version | Date          | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.0     | 25 Nov. 2021  | First version for review.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 1.1     | 22 Sept. 2022 | An updated version of the API description to be submitted to stakeholders for review. The data content of the description has been updated to reflect the Government proposal on the act on the Positive credit register (HE 22/2022) and related laws, and the act on the Positive credit register (Laki positiivisesta luottotietorekisteristä 739/2022). In addition, some technical specifications have been added.                                                                                                                                                                                                                                                                                                                                                                            |
| 1.2     | 20 Mar. 2023  | An updated version of the API description to be published on the register's website. Includes technical specifications.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 1.3     | 9 Jun. 2023   | An updated version of the API description to be published on the register's website. Includes technical specifications. The API description has been supplemented with a description of a successful response message in the case that the person requested has died.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1.4     | 4 Jan. 2024   | An updated version of the API description to be published on the register's website. Includes technical specifications. The API description has been supplemented with a description of effects of a change in parties to the loan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 1.5     | 13 Mar. 2024  | An updated version of the API description to be published on the register's website. Includes technical specifications.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 2.0     | 1 Dec. 2025   | Changes of the second stage of the register <ul style="list-style-type: none"> <li>• four new purposes of use in credit register extracts (valid starting on 1 April 2026)</li> <li>• two new code values at Loan's purpose of use (valid starting on 1 December 2025)</li> <li>• new data group Business information in the credit register extract response (valid starting on 1 December 2025).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                      |
| 2.1     | 1 Apr. 2026   | An updated version of the API description to be published on the register's website. Includes technical specifications. References to the entry 'valid starting on 1 April' have been removed from Credit register extract's purpose of use section.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 2.2     | 1 Apr. 2026   | An updated version of the API description to be published on the register's website. Includes technical specifications. An addition has been made to the API description as regards a person's income data in situations where no earnings payment reports or benefits payment reports have been submitted on the person (effective from 7 October 2026). Four new data elements have also been added to the Income Data section for situations where a person has dispute markings in the income data obtained from the Incomes Register. The changes related to dispute markings in income data will be deployed to the production environment already on 7 October 2026, but the register will provide this data through the credit register extract query interface only as of 4 January 2027. |
| 2.3     | 1 Sept. 2026  | <a href="#">An updated version of the API description to be published on the register's website. Includes technical specifications. New fields related to apartment-specific credit liabilities added to a Response to a successful request. (effective 1 April 2027)</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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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 requesting a credit register extract. The document focuses on the data content of the API. The message examples of the API have been published as a separate file. 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/<br>Optional | Description                                                                                                                 |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------|
| V                     | The data element is optional.                                                                                               |
| P                     | The data element is required.                                                                                               |
| E                     | The data element is conditionally required. The processing rules outline the conditions where the data element is required. |

In some data elements, codesets are used. Permissible values are listed under Codesets in this document or, 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)
  - o Test environment (Test)
  - o Production environment (Production)
- Type of ID code (IdCodeType)
  - o Personal identity code (PersonalIdentityCode)
  - o Business ID (BusinessId)

- Foreign business ID (ForeignBusinessId)
- Credit register extract's purpose of use (CreditRegisterExtractPurpose)
  - New consumer credit contract (NewConsumerCredit)
  - Increase of consumer credit principal or credit limit (IncreaseOfConsumerCreditPrincipalOrCreditLimit)
  - Change to terms of consumer credit (ChangesToTermsOfConsumerCredit)
  - Guarantee or third-party security for consumer credit (GuaranteeOrThirdPartyPledgeForConsumerCredit)
  - New loan contract for a person other than a consumer (NewLoan)
  - Increase of the loan principal or credit limit of a loan granted to a person other than a consumer (IncreaseOfLoanPrincipalOrCreditLimit)
  - Change to the terms of a loan granted to a person other than a consumer (ChangesToTerms)
  - Guarantee or third-party security for a loan granted to a person other than a consumer (GuaranteeOrThirdPartyPledge)
- Reason for credit ban (ReasonForCreditBan)
  - Risk of identity theft (RiskOfIdentityTheft)
  - Control of personal finances (ControlOfPersonalFinances)
  - Other reason (Other)
- Loan type (LoanType)
  - Lump-sum loan (LumpSumLoan)
  - Running-account loan (RunningAccountLoan)
  - Leasing (Leasing)
  - Guarantee receivable for a student loan (GuaranteeReceivable)
- Type of collateral (CollateralType)
  - Residential property (ApartmentOrRealEstate)
  - Other immovable property (OtherImmovableProperty)
  - Hire-purchased item (InstalmentSaleItem)
  - Other moveable property (OtherMoveableProperty)
  - Other collateral (OtherCollateral)
  - Personal guarantee (PersonalGuarantee)
  - Government guarantee (GovernmentGuarantee)
  - Other guarantee (OtherGuarantee)
- Repayment method (RepaymentMethod)
  - Fixed-size amortizations (FixedSizeAmortizations)

- Fixed-size payments (FixedSizePayments)
- Annuity (Annuities)
- Balloon (Balloon)
- Bullet (Bullet)
- Other (Other)
- Loan's purpose of use (LoanPurposeOfUse)
  - Home loan (HomeLoan)
  - Home loan for first home (HomeLoanForFirstHome)
  - Home loan for leisure house (HomeLoanForLeisureHouse)
  - Home loan for investment purposes (HomeLoanForInvestmentPurposes)
  - Student loan (StudentLoan)
  - Consumer credit for the purchase of a vehicle or craft (LoanForPurchaseOfVehicleOrCraft)
  - Other consumer credit (OtherConsumerCredit)
  - Other loan (OtherLoan)
  - Loan for operation of business (LoanForBusinessActivities)
  - Guarantee receivable for a student loan (GuaranteeReceivable)

Error codes and processing rules have been published in connection with this API description as separate files.

## 2 PRACTICES OF REQUESTING A CREDIT REGISTER EXTRACT

The model of requesting a credit register extract is depicted in Figure 1.

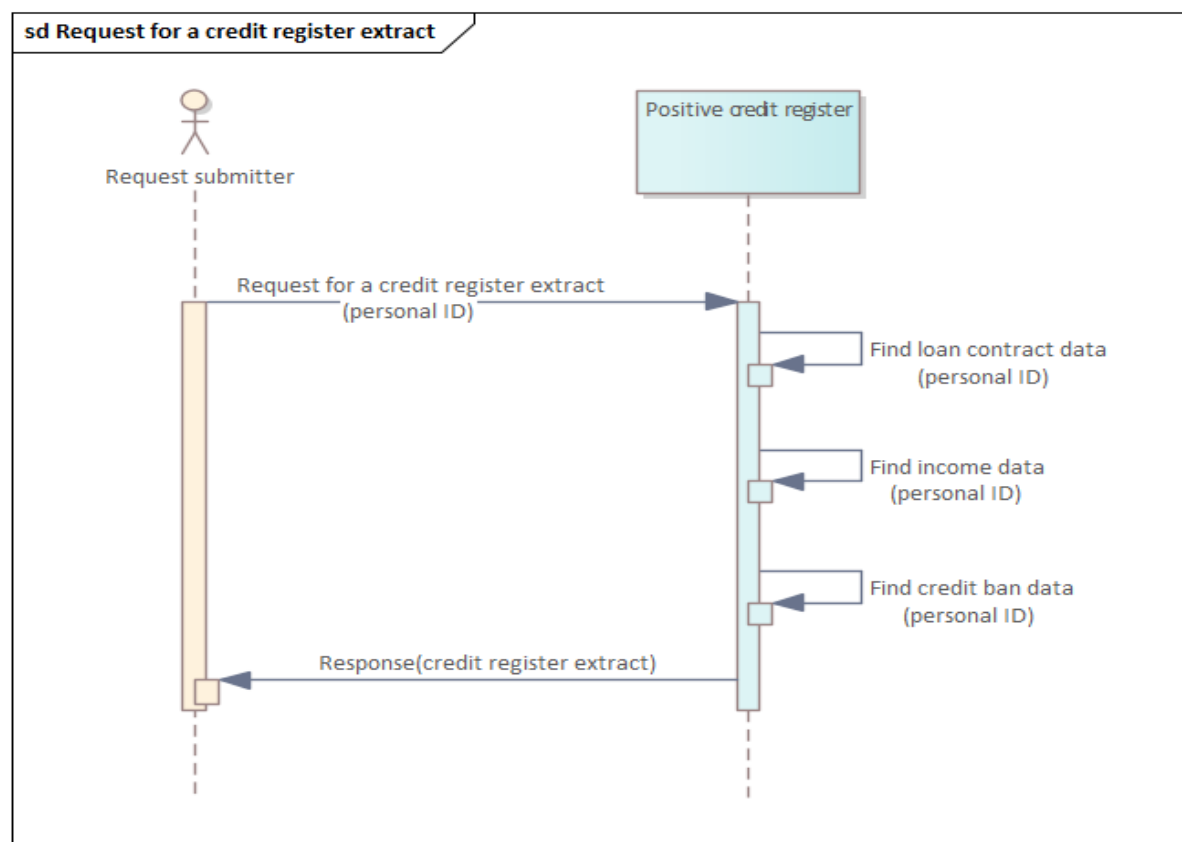


Figure 1: Sequence diagram depicting the request for a credit register extract

The lender sends a request for a credit register extract to the Positive credit register. The Positive credit register processes the request, and then sends a response message containing the person's credit and income data and information on any credit ban they may have set.

## 2.1 Data and structure of the request

A request for a credit register extract is sent as an individual request message. The message includes information on the person submitting the request, an ID for the person that the request concerns, and the purpose of use of the credit register extract.

The requester is an organisation that has a data permission.

## 2.2 Data content of the request

The following format requirements apply to the data content of a request for a credit register extract unless otherwise stated in the Permissible values column:

|        |                                                                                                                                                                                                                                                                     |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Enum   | <p>The format is 'TargetEnvironment: Test'. Letter case is insignificant, i.e. codeset values can be typed with capital or small letters.</p> <p>Do not use the format 'TargetEnvironment: 1'.</p>                                                                  |
| String | <p>Max. length 64 characters. The letter case is insignificant, i.e. Fi, fi and FI are all interpreted as the same value.</p> <p>The allowed characters are letters a–z, A–Z, À–Ö, Ø–ö and ø–ÿ, numbers 0–9, signs - (){ }[ ]/%'_?!=,*. ';&amp;@\$#+ and space.</p> |

# 3 REQUESTING A CREDIT REGISTER EXTRACT

## 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 credit register extract was generated in response. 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    | System error                                                                                             |
| 502    | Connection error                                                                                         |
| 503    | Connection error, service not available                                                                  |

### 3.2 Request message

| Data element                           |                              | Data type | Required/Optional | Permissible values                          | Processing rules                                                              | Notes                                                           |
|----------------------------------------|------------------------------|-----------|-------------------|---------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Target environment (targetEnvironment) |                              | Enum      | P                 | Codeset: Target environment                 |                                                                               |                                                                 |
| <b>Requester (owner)</b>               |                              |           |                   |                                             |                                                                               |                                                                 |
|                                        | Type of ID code (idCodeType) | Enum      | P                 | Codeset: Type of ID code                    | Permissible values:<br>Business ID and foreign business ID                    |                                                                 |
|                                        | 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'. |                                                                 |
| <b>Request</b>                         |                              |           |                   |                                             |                                                                               |                                                                 |
|                                        | Type of ID code (idCodeType) | Enum      | P                 | Codeset: Type of ID code                    | Permissible value: personal identity code                                     | Person requested, i.e. the person whose data is being requested |

| Data element |                                                                         | Data type    | Required/Optional | Permissible values                                | Processing rules                                                                             | Notes                                                                                                                              |
|--------------|-------------------------------------------------------------------------|--------------|-------------------|---------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
|              | ID code (idCode)                                                        | String       | P                 |                                                   |                                                                                              | If the customer database indicates that the person had died, the credit register extract is generated as described in section 3.4. |
|              | Credit register extract's purpose of use (creditRegisterExtractPurpose) | List<br>Enum | P                 | Codeset: Credit register extract's purpose of use | At least one purpose of use must be reported for the credit register extract in the request. | More than one purpose of use can be reported.                                                                                      |

### 3.3 Response to a successful request

The Positive credit register sends a response message containing the credit register extract information.

The data elements marked with an asterisk (\*) will not be returned if 'The loan issued to the borrower is included in a payment plan in a debt arrangement: true' or 'The loan issued to the borrower is included in a business restructuring program: true'.

An active loan means a valid loan which the lender has reported to the Positive credit register and to which the lender expects payments from the borrower. If the lender has reported that the loan has ended or has been cancelled, the loan is not active from the register's perspective.

| Data element                                                |                                      | Data type        | Permissible values | Further information                               |
|-------------------------------------------------------------|--------------------------------------|------------------|--------------------|---------------------------------------------------|
| Status description (statusMessage)                          |                                      | String           |                    | Verbal description of the HTTP status code.       |
| Credit register extract information (creditRegisterExtract) |                                      |                  |                    |                                                   |
|                                                             | Extract reference (extractReference) | String<br>(GUID) |                    | The Positive credit register creates a reference. |
|                                                             | Time of creation (creationTimeUtc)   | Datetime         |                    |                                                   |
|                                                             | Person requested (personRequested)   |                  |                    | Person whose data is being requested              |

| Data element |                                                                              |                                                                                        | Data type | Permissible values                          | Further information                                                                                                                                                                                                      |
|--------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                                                                              | Type of ID code (idCodeType)                                                           | Enum      | Codeset: Type of ID code                    | The type of ID code is always the personal identity code.                                                                                                                                                                |
|              |                                                                              | ID code (idCode)                                                                       | String    |                                             |                                                                                                                                                                                                                          |
|              | <b>Requester (owner)</b>                                                     |                                                                                        |           |                                             |                                                                                                                                                                                                                          |
|              |                                                                              | Type of ID code (idCodeType)                                                           | Enum      | Codeset: Type of ID code                    |                                                                                                                                                                                                                          |
|              |                                                                              | ID code (idCode)                                                                       | String    |                                             |                                                                                                                                                                                                                          |
|              |                                                                              | Country code (countryCode)                                                             | String    | 2-letter country code according to ISO 3166 | This data element is returned if the type of ID code is 'foreign business ID'.                                                                                                                                           |
|              | <b>Data on the person's voluntary ban on credits (voluntaryBanOnCredits)</b> |                                                                                        |           |                                             | The data group is returned if the person has a voluntary ban on credits in effect.                                                                                                                                       |
|              |                                                                              | Voluntary ban on credits in effect (isInEffect)                                        | Boolean   | true                                        |                                                                                                                                                                                                                          |
|              |                                                                              | Reason for credit ban (reason)                                                         | Enum      | Codeset: Reason for credit ban              |                                                                                                                                                                                                                          |
|              | <b>Credit information summary (creditInformationSummary)</b>                 |                                                                                        |           |                                             |                                                                                                                                                                                                                          |
|              |                                                                              | Number of lenders (lendersCount)                                                       | Int       | >=0                                         | Total number of lenders associated with active loans. All lenders, regardless of the type of loan, are included in the number.                                                                                           |
|              |                                                                              | Number of loan contracts (loanContractsCount)                                          | Int       | >=0                                         | Number of the person's active loan contracts. All types of loans are included in the number.                                                                                                                             |
|              |                                                                              | Number of loan contracts that the person has guaranteed (guaranteedLoanContractsCount) | Int       | >=0                                         | Number of active loan contracts where the personal identity code of the requested person has been marked as a guarantor (Guarantor).                                                                                     |
|              |                                                                              | Total amount of repayments paid last * (repaymentsPaidLastAmount)                      | List      |                                             | The amount includes the most recent payment transaction amount of each active loan contract (repayment, interest and expenses). Leasing fees are not included in the amount. The information is broken down by currency. |

| Data element |  |                                                                                                        |                                                 | Data type    | Permissible values                           | Further information                                                                                                                                                                                                          |
|--------------|--|--------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------------|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |  |                                                                                                        | Currency * (currencyCode)                       | Enum         | 3-letter currency code according to ISO 4217 |                                                                                                                                                                                                                              |
|              |  |                                                                                                        | Total amount * (sum)                            | Decimal      | >=0                                          |                                                                                                                                                                                                                              |
|              |  | Total amount of monthly leasing instalments * (sumOfMonthlyLeasingInstalments)                         |                                                 | List         |                                              | The total amount includes the monthly instalment of each active leasing loan. The information is broken down by currency.                                                                                                    |
|              |  |                                                                                                        | Currency * (currencyCode)                       | Enum         | 3-letter currency code according to ISO 4217 |                                                                                                                                                                                                                              |
|              |  |                                                                                                        | Total amount * (sum)                            | Decimal      | >=0                                          |                                                                                                                                                                                                                              |
|              |  | Number of person’s share groups with unpaid housing company loan (shareGroupsWithCreditLiabilityCount) |                                                 | Int          | >=0                                          | The number of such share groups owned by the person to which loan capital withdrawn by the housing company has been allocated.                                                                                               |
| Loan (loans) |  |                                                                                                        |                                                 | List         |                                              | Loan-specific information on the person's active loan contracts is returned in the response message.                                                                                                                         |
|              |  | Loan type * (loanType)                                                                                 |                                                 | Enum         | Codeset: Type of loan                        |                                                                                                                                                                                                                              |
|              |  | Date of conclusion * (contractDate)                                                                    |                                                 | Date         |                                              |                                                                                                                                                                                                                              |
|              |  | Loan with collateral * (isLoanWithCollateral)                                                          |                                                 | Boolean      | true/false                                   | Data on collateral is not reported for leasing contracts.                                                                                                                                                                    |
|              |  | Type of collateral * (collateralType)                                                                  |                                                 | Enum<br>List | Codeset: Type of collateral                  | Each collateral type is listed separately.                                                                                                                                                                                   |
|              |  | Number of debtors * (borrowersCount)                                                                   |                                                 | Int          |                                              |                                                                                                                                                                                                                              |
|              |  | Currency * (currencyCode)                                                                              |                                                 | Enum         | 3-letter currency code according to ISO 4217 |                                                                                                                                                                                                                              |
|              |  | Information on business operations (businessInformation)                                               |                                                 |              |                                              | If the data has not been reported, it is not returned in the credit register extract.<br><br>If the loan has several borrowers, the data is shown only in the extract of the borrower whose Business ID the data relates to. |
|              |  |                                                                                                        | Borrower's Business ID (borrowerBusinessID)     | String       |                                              |                                                                                                                                                                                                                              |
|              |  |                                                                                                        | Borrower's business name (borrowerBusinessName) | String       |                                              |                                                                                                                                                                                                                              |

| Data element |  |                                                                                                                    | Data type | Permissible values             | Further information                                                                                                                                                                                                                                     |
|--------------|--|--------------------------------------------------------------------------------------------------------------------|-----------|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |  | <b>Deferments of amortizations (defermentPeriods)</b>                                                              | List      |                                | Only current and future deferment periods will be returned. In other words, deferment periods that have already ended will not be returned.                                                                                                             |
|              |  | Start date of the deferment * (startDate)                                                                          | Date      |                                |                                                                                                                                                                                                                                                         |
|              |  | End date of the deferment * (endDate)                                                                              | Date      |                                |                                                                                                                                                                                                                                                         |
|              |  | <b>Payment plan information (paymentPlan)</b>                                                                      |           |                                |                                                                                                                                                                                                                                                         |
|              |  | The loan issued to the borrower is included in a payment plan in a debt arrangement (isInDebtArrangement)          | Boolean   | true/false                     | <p>The data element is not returned if the value reported is 'false' or null.</p> <p>If the loan is included in a debt arrangement and has several borrowers, the information is shown in each borrower's credit register extract.</p>                  |
|              |  | The loan issued to the borrower is included in a business restructuring program (isInBusinessRestructuringProgram) | Boolean   | true/false                     | <p>The data element is not returned if the value reported is 'false' or null.</p> <p>If the loan is included in a business restructuring program and has several borrowers, the information is shown in each borrower's credit register extract.</p>    |
|              |  | The borrower denies the accuracy of the loan information (accuracyIsDenied)                                        | Boolean   | true                           | <p>The data element is returned if the borrower has denied the accuracy of any part of the loan information.</p> <p>If the loan has several borrowers, the information is shown only in the extract of the borrower who has denied the information.</p> |
|              |  | <b><u>Lump-sum loan (lumpSumLoan)</u></b>                                                                          |           |                                | The data group is returned if the loan type is 'lump-sum loan' or 'guarantee receivable for a student loan'.                                                                                                                                            |
|              |  | Repayment method * (repaymentMethod)                                                                               | Enum      | Codeset: Repayment method      | The data element is returned if the repayment method is 'bullet' or 'balloon'.                                                                                                                                                                          |
|              |  | Loan's purpose of use * (purposeOfUse)                                                                             | Enum      | Codeset: Loan's purpose of use |                                                                                                                                                                                                                                                         |
|              |  | Amount issued * (amountIssued)                                                                                     | Decimal   |                                |                                                                                                                                                                                                                                                         |

| Data element |  |                                                                                | Data type | Permissible values | Further information                                                                                                                                                                                                                    |
|--------------|--|--------------------------------------------------------------------------------|-----------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |  | Amount paid * (amountPaid)                                                     | Decimal   |                    |                                                                                                                                                                                                                                        |
|              |  | Current balance of the loan * (balance)                                        | Decimal   |                    |                                                                                                                                                                                                                                        |
|              |  | Final due date according to the payment plan * (plannedFinalDueDate)           | Date      |                    | The information is not always available. If the data element has not been submitted, the system will not return it to the credit register extract.                                                                                     |
|              |  | Amortization frequency * (amortizationFrequency)                               | Int       |                    |                                                                                                                                                                                                                                        |
|              |  | <b><u>Running-account loan (runningAccountLoan)</u></b>                        |           |                    | The data group is returned if the loan type is 'running-account loan'.                                                                                                                                                                 |
|              |  | Credit limit * (creditLimit)                                                   | Decimal   |                    |                                                                                                                                                                                                                                        |
|              |  | Amount of loan balance * (balance)                                             | Decimal   |                    |                                                                                                                                                                                                                                        |
|              |  | Value date of the amount of loan balance * (balanceDate)                       | Date      |                    |                                                                                                                                                                                                                                        |
|              |  | <b><u>Leasing contract (leasingContract)</u></b>                               |           |                    | The data group is returned if the loan type is 'leasing'.                                                                                                                                                                              |
|              |  | Start date of contract period * (contractPeriodStartDate)                      | Date      |                    |                                                                                                                                                                                                                                        |
|              |  | Transaction price * (transactionPrice)                                         | Decimal   |                    | The data element is returned if the leasing contract data includes the transaction price.                                                                                                                                              |
|              |  | <b>Delayed amounts (delayedAmount)</b>                                         | List      |                    | The system returns all active payment delays associated with the loan to the credit register extract.<br>In the case of guarantee receivable for a student loan, no payment delays or information about loan acceleration is reported. |
|              |  | Unpaid amount of an instalment * (delayedInstalment)                           | Decimal   |                    |                                                                                                                                                                                                                                        |
|              |  | Original due date of the delayed instalment * (originalDueDate)                | Date      |                    |                                                                                                                                                                                                                                        |
|              |  | The loan has been accelerated * (isForeclosed)                                 | Boolean   | true/false         |                                                                                                                                                                                                                                        |
|              |  | <b>Apartment-specific credit liabilities (housingCompanyCreditLiabilities)</b> | List      |                    |                                                                                                                                                                                                                                        |
|              |  | Housing company (housingCompany)                                               | Int       | >=1                | Extract-specific numbering for housing companies allowing identification of share-group-specific credit liabilities related to the same company.                                                                                       |
|              |  | Numerator in share of ownership (ownershipNumerator)                           | Int       | >=1                |                                                                                                                                                                                                                                        |
|              |  | Denominator in share of ownership (ownershipDenominator)                       | Int       | >=1                | The denominator is equal to or greater than the nominator.                                                                                                                                                                             |
|              |  | Number of shareholders (shareholdersCount)                                     | Int       | >=1                |                                                                                                                                                                                                                                        |

| Data element |                                 |                                                                                                         | Data type | Permissible values                           | Further information                                                                                                                                                                                                                             |
|--------------|---------------------------------|---------------------------------------------------------------------------------------------------------|-----------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                                 | Charges for common capital expenditure (capitalExpenditureCharges)                                      | List      |                                              | Multiple values allowed for charges for common capital expenditure and for start dates. The extract contains both current and future charges. Credit liability can be reported even if charges for common capital expenditure are not reported. |
|              |                                 | Total charge for common capital expenditure allocated to share group (totalCapitalExpenditureChargeEur) | Decimal   | >=0                                          |                                                                                                                                                                                                                                                 |
|              |                                 | Start date of charge for common capital expenditure (startDate)                                         | Date      |                                              |                                                                                                                                                                                                                                                 |
|              |                                 | Total credit liability allocated to share group (totalCreditLiability)                                  | Decimal   | >=0                                          |                                                                                                                                                                                                                                                 |
|              |                                 | Notional currency for credit liability (creditLiabilityCurrencyCode)                                    | Enum      | 3-letter currency code according to ISO 4217 |                                                                                                                                                                                                                                                 |
|              |                                 | Date of calculation of credit liability (calculationDate)                                               | Date      |                                              |                                                                                                                                                                                                                                                 |
|              |                                 | Date of requesting registration of ownership change (newOwnershipRegistrationRequestDate)               | Date      |                                              | The system returns this data if registration of ownership change regarding the person and share group in question has been requested.                                                                                                           |
|              |                                 | Person denies accuracy of credit liability data (accuracyIsDenied)                                      | Boolean   | true                                         | The system returns this data if the person has denied the accuracy of any credit liability data.                                                                                                                                                |
|              | <b>Income data (incomeData)</b> |                                                                                                         | List      |                                              | Income data is itemised by month and returned for the past 12 months.                                                                                                                                                                           |
|              | Year (year)                     |                                                                                                         | Int       |                                              |                                                                                                                                                                                                                                                 |
|              | Months (months)                 |                                                                                                         | List      |                                              | The income data for the year is itemised by month. The list starts from the latest full month.                                                                                                                                                  |
|              | Month (month)                   |                                                                                                         | Int       |                                              |                                                                                                                                                                                                                                                 |
|              |                                 | Wages, gross amount (wagesGrossAmount)                                                                  | Decimal   | >=0                                          | The data element is not returned if the person does not have earnings payment reports for the month in question.                                                                                                                                |
|              |                                 | Wages, net amount (wagesNetAmount)                                                                      | Decimal   |                                              | The data element is not returned if the person does not have earnings payment reports for the month in question.                                                                                                                                |
|              |                                 | There is disputed data in earnings payment report (wagesDenied)                                         | Boolean   | true/false                                   | The data element is not returned if the value reported is 'false'. If the earnings payment data calculation contains                                                                                                                            |

| Data element |  |                                                                                   | Data type | Permissible values | Further information                                                                                                                                                                               |
|--------------|--|-----------------------------------------------------------------------------------|-----------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |  |                                                                                   |           |                    | data that is disputed in the Incomes Register, the value reported is 'true'.                                                                                                                      |
|              |  | The data subject has reported a missing earnings payment report (wagesMissing)    | Boolean   | true/false         | The data element is not returned if the value reported is 'false'. If the data subject has reported a missing earnings payment report, the value reported is 'true'.                              |
|              |  | Benefits, gross amount (benefitsGrossAmount)                                      | Decimal   | >=0                | The data element is not returned if the person does not have benefits payment reports for the month in question.                                                                                  |
|              |  | Benefits, net amount (benefitsNetAmount)                                          | Decimal   |                    | The data element is not returned if the person does not have benefits payment reports for the month in question.                                                                                  |
|              |  | There is disputed data in benefits payment report (benefitsDenied)                | Boolean   | true/false         | The data element is not returned if the value reported is 'false'. If the benefits payment data calculation contains data that is disputed in the Incomes Register, the value reported is 'true'. |
|              |  | The data subject has reported a missing benefits payment report (benefitsMissing) | Boolean   | true/false         | The data element is not returned if the value reported is 'false'. If the data subject has reported a missing benefits payment report, the value reported is 'true'.                              |

### 3.4 A response message to a successful request when the person has died

If the person whose credit register extract is being requested has died, the response message states only that the person is dead and gives the date of death.

| Data element                       |  | Data type | Permissible values | Further information                         |
|------------------------------------|--|-----------|--------------------|---------------------------------------------|
| Status description (statusMessage) |  | String    |                    | Verbal description of the HTTP status code. |



| Data element                                                       |                                      | Data type     | Permissible values                          | Further information                                                            |
|--------------------------------------------------------------------|--------------------------------------|---------------|---------------------------------------------|--------------------------------------------------------------------------------|
| <b>Credit register extract information (creditRegisterExtract)</b> |                                      |               |                                             |                                                                                |
|                                                                    | Extract reference (extractReference) | String (GUID) |                                             | The Positive credit register creates a reference.                              |
|                                                                    | Time of creation (creationTimeUtc)   | Datetime      |                                             |                                                                                |
| <b>Person requested (personRequested)</b>                          |                                      |               |                                             | Person whose data is being requested                                           |
|                                                                    | Type of ID code (idCodeType)         | Enum          | Codeset: Type of ID code                    | The type of ID code is always the personal identity code.                      |
|                                                                    | ID code (idCode)                     | String        |                                             |                                                                                |
| <b>Requester (owner)</b>                                           |                                      |               |                                             |                                                                                |
|                                                                    | Type of ID code (idCodeType)         | Enum          | Codeset: Type of ID code                    |                                                                                |
|                                                                    | ID code (idCode)                     | String        |                                             |                                                                                |
|                                                                    | Country code (countryCode)           | String        | 2-letter country code according to ISO 3166 | This data element is returned if the type of ID code is 'foreign business ID'. |
| <b>Person has died (deceasedPerson)</b>                            |                                      |               |                                             | The system sends this response if the person requested has died                |
|                                                                    | Date of death (dateOfDeath)          | Date          |                                             |                                                                                |

### 3.5 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. |
|                                            | Name of data field (fieldName) | String    |                    |                                                                      |

| Data element |                                      | Data type | Permissible values | Further information |
|--------------|--------------------------------------|-----------|--------------------|---------------------|
|              | Error code (errorCode)               | String    | Set of error codes |                     |
|              | Error description (errorDescription) | String    | Set of error codes |                     |

## 4 CHANGE IN PARTIES TO THE LOAN

The content of the response to a request for a credit register extract depends on whether the request concerns an original or a new party to the loan. An original party to the loan is a party that was added to the loan with a New loans report when the loan was reported to the register. A new party to the loan is a party added to the loan with a Changes to loans report. When a party is removed from the loan, data on the loan contract will no longer be returned on the party's credit register extract.

If the party is not an original party to the loan, the data included in the credit register extract will be filtered as follows:

- The date fields and data field edit dates marked with superscript  $x^1$  are compared with the date on which the party was added to the loan. The data is not returned if the date of the data marked with superscript is **earlier than** the date when the party was added to the loan.
- The date fields and data field edit dates marked with superscript  $x^2$  are compared with the date on which the party was added to the loan. The data is not returned if the date of the data marked with superscript is **earlier than or the same as** the date when the party was added to the loan.

More detailed processing rules are described in sections 3.3 and 3.4.

| Data element                                                              |                                      | Data type     | Permissible values | Further information |
|---------------------------------------------------------------------------|--------------------------------------|---------------|--------------------|---------------------|
| Status description (statusMessage)                                        |                                      | String        |                    |                     |
| Credit register extract information (creditRegisterExtract <sup>1</sup> ) |                                      |               |                    |                     |
|                                                                           | Extract reference (extractReference) | String (GUID) |                    |                     |
|                                                                           | Time of creation (creationTimeUtc)   | Datetime      |                    |                     |

| Data element |                                                                              |                                                                                        | Data type | Permissible values                          | Further information                                                                                                                                                                                                                                                                                                                            |
|--------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              | <b>Person requested (personRequested)</b>                                    |                                                                                        |           |                                             |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | Type of ID code (idCodeType)                                                           | Enum      | Codeset: Type of ID code                    |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | ID code (idCode)                                                                       | String    |                                             |                                                                                                                                                                                                                                                                                                                                                |
|              | <b>Requester (owner)</b>                                                     |                                                                                        |           |                                             |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | Type of ID code (idCodeType)                                                           | Enum      | Codeset: Type of ID code                    |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | ID code (idCode)                                                                       | String    |                                             |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | Country code (countryCode)                                                             | String    | 2-letter country code according to ISO 3166 | This data element is returned if the type of ID code is 'foreign business ID'.                                                                                                                                                                                                                                                                 |
|              | <b>Data on the person's voluntary ban on credits (voluntaryBanOnCredits)</b> |                                                                                        |           |                                             | The data group is returned if the person has a voluntary ban on credits in effect.                                                                                                                                                                                                                                                             |
|              |                                                                              | Voluntary ban on credits in effect (isInEffect)                                        | Boolean   | true                                        |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | Reason for credit ban (reason)                                                         | Enum      | Codeset: Reason for credit ban              |                                                                                                                                                                                                                                                                                                                                                |
|              | <b>Credit information summary (creditInformationSummary)</b>                 |                                                                                        |           |                                             |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | Number of lenders (lendersCount)                                                       | Int       | >=0                                         |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | Number of loan contracts (loanContractsCount)                                          | Int       | >=0                                         |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | Number of loan contracts that the person has guaranteed (guaranteedLoanContractsCount) | Int       | >=0                                         |                                                                                                                                                                                                                                                                                                                                                |
|              |                                                                              | Total amount of repayments paid last * 2 (repaymentsPaidLastAmount)                    | List      |                                             | The amount includes the most recent payment transaction of each active loan contract (repayment, interest or expenses) on the condition that the date of payment of the transaction in question is later than the date when the party was added to the loan. Leasing fees are not included in the amount. The data is broken down by currency. |

| Data element |              |                                                                                                        |                                                 | Data type | Permissible values                           | Further information                                                                                                                                                                                                          |
|--------------|--------------|--------------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |              |                                                                                                        | Currency * <sup>2</sup> (currencyCode)          | Enum      | 3-letter currency code according to ISO 4217 |                                                                                                                                                                                                                              |
|              |              |                                                                                                        | Total amount * <sup>2</sup> (sum)               | Decimal   | >=0                                          |                                                                                                                                                                                                                              |
|              |              | Total amount of monthly leasing instalments * (sumOfMonthlyLeasingInstalments)                         |                                                 | List      |                                              | The total amount includes the monthly instalment of each active leasing loan. The information is broken down by currency.                                                                                                    |
|              |              |                                                                                                        | Currency * (currencyCode)                       | Enum      | 3-letter currency code according to ISO 4217 |                                                                                                                                                                                                                              |
|              |              |                                                                                                        | Total amount * (sum)                            | Decimal   | >=0                                          |                                                                                                                                                                                                                              |
|              |              | Number of person's share groups with unpaid housing company loan (shareGroupsWithCreditLiabilityCount) |                                                 | Int       | >=0                                          | The number of such share groups owned by the person to which loan capital withdrawn by the housing company has been allocated.                                                                                               |
|              | Loan (loans) |                                                                                                        |                                                 | List      |                                              | Loan-specific information on the person's active loan contracts is returned in the response message.                                                                                                                         |
|              |              | Loan type * (loanType)                                                                                 |                                                 | Enum      | Codeset: Type of loan                        |                                                                                                                                                                                                                              |
|              |              | Date of conclusion * <sup>1</sup> (contractDate)                                                       |                                                 | Date      |                                              | The data is not returned if the date of conclusion is earlier than the date when a party that is not an original party to the loan was added to the loan contract.                                                           |
|              |              | Loan with collateral * (isLoanWithCollateral)                                                          |                                                 | Boolean   | true/false                                   |                                                                                                                                                                                                                              |
|              |              | Type of collateral * (collateralType)                                                                  |                                                 | Enum List | Codeset: Type of collateral                  |                                                                                                                                                                                                                              |
|              |              | Number of debtors * (borrowersCount)                                                                   |                                                 | Int       |                                              |                                                                                                                                                                                                                              |
|              |              | Currency * (currencyCode)                                                                              |                                                 | Enum      | 3-letter currency code according to ISO 4217 |                                                                                                                                                                                                                              |
|              |              | Information on business operations(businessInformation)                                                |                                                 |           |                                              | If the data has not been reported, it is not returned in the credit register extract.<br><br>If the loan has several borrowers, the data is shown only in the extract of the borrower whose Business ID the data relates to. |
|              |              |                                                                                                        | Borrower's Business ID (borrowerBusinessID)     | String    |                                              |                                                                                                                                                                                                                              |
|              |              |                                                                                                        | Borrower's business name (borrowerBusinessName) | String    |                                              |                                                                                                                                                                                                                              |

| Data element |  |                                                                                                                    | Data type | Permissible values        | Further information                                                                                                                                                                                                                              |
|--------------|--|--------------------------------------------------------------------------------------------------------------------|-----------|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |  | <b>Deferments of amortizations (defermentPeriods)</b>                                                              | List      |                           | Only current and future deferment periods will be returned. In other words, deferment periods that have already ended will not be returned.                                                                                                      |
|              |  | Start date of the deferment * <sup>2</sup> (startDate)                                                             | Date      |                           | The data is not returned if the date is earlier than or the same as the date when a party that is not an original party to the loan was added to the loan.                                                                                       |
|              |  | End date of the deferment * <sup>2</sup> (endDate)                                                                 | Date      |                           | The data is not returned if the date is earlier than or the same as the date when a party that is not an original party to the loan was added to the loan.                                                                                       |
|              |  | <b>Payment plan information (paymentPlan)</b>                                                                      |           |                           |                                                                                                                                                                                                                                                  |
|              |  | The loan issued to the borrower is included in a payment plan in a debt arrangement (isInDebtArrangement)          | Boolean   | true/false                | The data element is not returned if the value reported is 'false' or null.<br><br>If the loan is included in a debt arrangement and has several borrowers, the information is shown in each borrower's credit register extract.                  |
|              |  | The loan issued to the borrower is included in a business restructuring program (isInBusinessRestructuringProgram) | Boolean   | true/false                | The data element is not returned if the value reported is 'false' or null.<br><br>If the loan is included in a business restructuring program and has several borrowers, the information is shown in each borrower's credit register extract.    |
|              |  | The borrower denies the accuracy of the loan information (accuracyIsDenied)                                        | Boolean   | true                      | The data element is returned if the borrower has denied the accuracy of any part of the loan information.<br><br>If the loan has several borrowers, the information is shown only in the extract of the borrower who has denied the information. |
|              |  | <b><u>Lump-sum loan (lumpSumLoan)</u></b>                                                                          |           |                           | The data group is returned if the loan type is 'lump-sum loan' or 'guarantee receivable for a student loan'.                                                                                                                                     |
|              |  | Repayment method * (repaymentMethod)                                                                               | Enum      | Codeset: Repayment method | The data element is returned if the repayment method is 'bullet' or 'balloon'.                                                                                                                                                                   |

| Data element |  |                                                                        | Data type | Permissible values             | Further information                                                                                                                                                      |
|--------------|--|------------------------------------------------------------------------|-----------|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |  | Loan's purpose of use * (purposeOfUse)                                 | Enum      | Codeset: Loan's purpose of use |                                                                                                                                                                          |
|              |  | Amount issued * <sup>1</sup> (amountIssued)                            | Decimal   |                                | The data is not returned if the date of amount issued is earlier than the date when a party that is not an original party to the loan was added to the loan.             |
|              |  | Amount paid * <sup>1</sup> (amountPaid)                                | Decimal   |                                | The data is not returned if the date of amount paid is earlier than the date when a party that is not an original party to the loan was added to the loan.               |
|              |  | Current balance of the loan * (balance)                                | Decimal   |                                |                                                                                                                                                                          |
|              |  | Final due date according to the payment plan * (plannedFinalDueDate)   | Date      |                                | The information is not always available. If the data element has not been submitted, the system will not return it to the credit register extract.                       |
|              |  | Amortization frequency * (amortizationFrequency)                       | Int       |                                |                                                                                                                                                                          |
|              |  | <b><u>Running-account loan (runningAccountLoan)</u></b>                |           |                                | The data group is returned if the loan type is 'running-account loan'.                                                                                                   |
|              |  | Credit limit * (creditLimit)                                           | Decimal   |                                |                                                                                                                                                                          |
|              |  | Amount of loan balance * <sup>1</sup> (balance)                        | Decimal   |                                | The data is not returned if the date of loan balance is earlier than the date when a party that is not an original party to the loan was added to the loan.              |
|              |  | Value date of the amount of loan balance * <sup>1</sup> (balanceDate)  | Date      |                                | The data is not returned if the date of loan balance is earlier than the date when a party that is not an original party to the loan was added to the loan.              |
|              |  | <b><u>Leasing contract (leasingContract)</u></b>                       |           |                                | The data group is returned if the loan type is 'leasing'.                                                                                                                |
|              |  | Start date of contract period * <sup>1</sup> (contractPeriodStartDate) | Date      |                                | The data is not returned if the start date of the contract period is earlier than the date when a party that is not an original party to the loan was added to the loan. |
|              |  | Transaction price * (transactionPrice)                                 | Decimal   |                                | The data element is returned if the leasing contract data includes the transaction price.                                                                                |
|              |  | <b><u>Delayed amounts (delayedAmount)</u></b>                          | List      |                                | The system returns all active payment delays associated with the loan to the credit register extract.                                                                    |
|              |  | Unpaid amount of an instalment * (delayedInstalment)                   | Decimal   |                                |                                                                                                                                                                          |

| Data element |  |  |                                                                                                         | Data type | Permissible values                           | Further information                                                                                                                                                                                                                             |
|--------------|--|--|---------------------------------------------------------------------------------------------------------|-----------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |  |  | Original due date of the delayed instalment * (originalDueDate)                                         | Date      |                                              |                                                                                                                                                                                                                                                 |
|              |  |  | The loan has been accelerated * (isForeclosed)                                                          | Boolean   | true/false                                   |                                                                                                                                                                                                                                                 |
|              |  |  | <b>Apartment-specific credit liabilities (housingCompanyCreditLiabilities)</b>                          | List      |                                              |                                                                                                                                                                                                                                                 |
|              |  |  | Housing company (housingCompany)                                                                        | Int       | >=1                                          | Extract-specific numbering for housing companies allowing identification of share-group-specific credit liabilities related to the same company.                                                                                                |
|              |  |  | Numerator in share of ownership (ownershipNumerator)                                                    | Int       | >=1                                          |                                                                                                                                                                                                                                                 |
|              |  |  | Denominator in share of ownership (ownershipDenominator)                                                | Int       | >=1                                          | The denominator is equal to or greater than the nominator.                                                                                                                                                                                      |
|              |  |  | Number of shareholders (shareholdersCount)                                                              | Int       | >=1                                          |                                                                                                                                                                                                                                                 |
|              |  |  | Charges for common capital expenditure (capitalExpenditureCharges)                                      | List      |                                              | Multiple values allowed for charges for common capital expenditure and for start dates. The extract contains both current and future charges. Credit liability can be reported even if charges for common capital expenditure are not reported. |
|              |  |  | Total charge for common capital expenditure allocated to share group (totalCapitalExpenditureChargeEur) | Decimal   | >=0                                          |                                                                                                                                                                                                                                                 |
|              |  |  | Start date of charge for common capital expenditure (startDate)                                         | Date      |                                              |                                                                                                                                                                                                                                                 |
|              |  |  | Total credit liability allocated to share group (totalCreditLiability)                                  | Decimal   | >=0                                          |                                                                                                                                                                                                                                                 |
|              |  |  | Notional currency for credit liability (creditLiabilityCurrencyCode)                                    | Enum      | 3-letter currency code according to ISO 4217 |                                                                                                                                                                                                                                                 |
|              |  |  | Date of calculation of credit liability (calculationDate)                                               | Date      |                                              |                                                                                                                                                                                                                                                 |
|              |  |  | Date of requesting registration of ownership change (newOwnershipRegistrationRequestDate)               | Date      |                                              | The system returns this data if registration of ownership change regarding the person and share group in question has been requested.                                                                                                           |
|              |  |  | Person denies accuracy of credit liability data (accuracyIsDenied)                                      | Boolean   | true                                         | The system returns this data if the person has denied the accuracy of any credit liability data.                                                                                                                                                |
|              |  |  | <b>Income data (incomeData)</b>                                                                         | List      |                                              |                                                                                                                                                                                                                                                 |
|              |  |  | Year (year)                                                                                             | Int       |                                              |                                                                                                                                                                                                                                                 |
|              |  |  | Months (months)                                                                                         | List      |                                              |                                                                                                                                                                                                                                                 |
|              |  |  | Month (month)                                                                                           | Int       |                                              |                                                                                                                                                                                                                                                 |

| Data element |  |                                                                                   | Data type | Permissible values | Further information                                                                                                                                                                               |
|--------------|--|-----------------------------------------------------------------------------------|-----------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |  | Wages, gross amount (wagesGrossAmount)                                            | Decimal   | >=0                | The data element is not returned if the person does not have earnings payment reports for the month in question.                                                                                  |
|              |  | Wages, net amount (wagesNetAmount)                                                | Decimal   |                    | The data element is not returned if the person does not have earnings payment reports for the month in question.                                                                                  |
|              |  | There is disputed data in earnings payment report (wagesDenied)                   | Boolean   | true/false         | The data element is not returned if the value reported is 'false'. If the earnings payment data calculation contains data that is disputed in the Incomes Register, the value reported is 'true'. |
|              |  | The data subject has reported a missing earnings payment report (wagesMissing)    | Boolean   | true/false         | The data element is not returned if the value reported is 'false'. If the data subject has reported a missing earnings payment report, the value reported is 'true'.                              |
|              |  | Benefits, gross amount (benefitsGrossAmount)                                      | Decimal   | >=0                | The data element is not returned if the person does not have benefits payment reports for the month in question.                                                                                  |
|              |  | Benefits, net amount (benefitsNetAmount)                                          | Decimal   |                    | The data element is not returned if the person does not have benefits payment reports for the month in question.                                                                                  |
|              |  | There is disputed data in benefits payment report (benefitsDenied)                | Boolean   | true/false         | The data element is not returned if the value reported is 'false'. If the benefits payment data calculation contains data that is disputed in the Incomes Register, the value reported is 'true'. |
|              |  | The data subject has reported a missing benefits payment report (benefitsMissing) | Boolean   | true/false         | The data element is not returned if the value reported is 'false'. If the data subject has reported a missing benefits payment report, the value reported is 'true'.                              |