Version 2.4

Requesting a credit register extract – API description

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 • four new purposes of use in credit register extracts (valid starting on 1 April 2026) • two new code values at Loan's purpose of use (valid starting on 1 December 2025) • new data group Business information in the credit register extract response (valid starting on 1 December 2025).
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	29 Oct. 2026	An updated version of the API description to be published on the register's website. Includes technical specifications. The previous value (<= 0) has been removed from *Permissible values* for *Wages, gross amount* and *Benefits, gross amount* fields under Income data.

2.4	1 Sept. 2026 / 29 Oct. 2026	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)

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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/ 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`)
  - Test environment (`Test`)
  - Production environment (`Production`)

- Type of ID code (`IdCodeType`)
  - Personal identity code (`PersonalIdentityCode`)
  - 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.

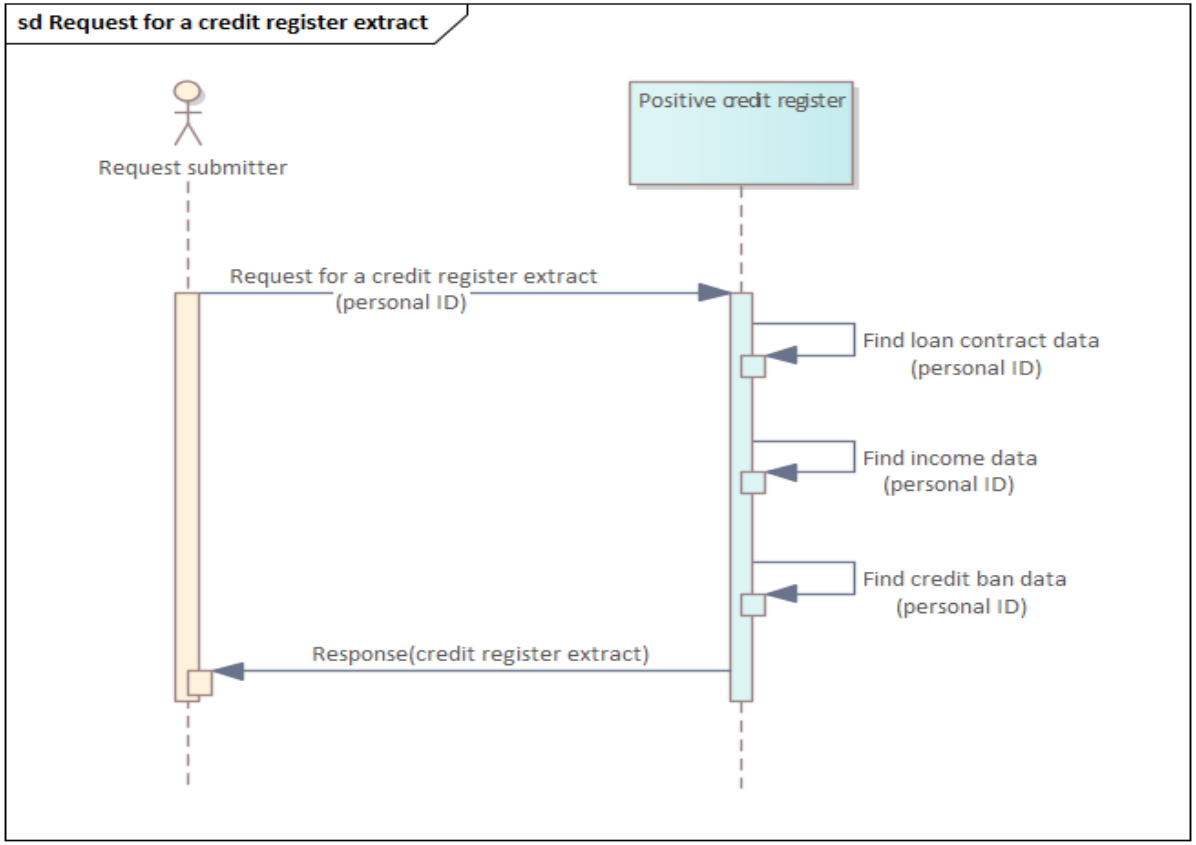


Figure 1: Sequence diagram depicting the request for a credit register extract

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

3 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		
Requester (owner)						
	Type of ID code (idCodeType)	Enum	P	Codeset: Type of ID code	Permissible values: 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’.	
Request						
	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 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 (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		
	Requester (owner)				
		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'.
	Data on the person's voluntary ban on credits (voluntaryBanOnCredits)				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	
	Credit information summary (creditInformationSummary)				
		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 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. 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
		Deferments of amortizations (defermentPeriods)		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		
		Payment plan information (paymentPlan)				
			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. 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. 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. If the loan has several borrowers, the information is shown only in the extract of the borrower who has denied the information.
		Lump-sum loan (lumpSumLoan)				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		
Running-account loan (runningAccountLoan)			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		
Leasing contract (leasingContract)			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.
Delayed amounts (delayedAmount)	List		The system returns all active payment delays associated with the loan to the credit register extract. 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	
Apartment-specific credit liabilities (housingCompanyCreditLiabilities)	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.
Income data (incomeData)	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		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		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
Credit register extract information (creditRegisterExtract)					
	Extract reference (extractReference)		String (GUID)		The Positive credit register creates a reference.
	Time of creation (creationTimeUtc)		Datetime		
	Person requested (personRequested)				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		
	Requester (owner)				
		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'.
	Person has died (deceasedPerson)				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)				
	Extract reference (extractReference)	String (GUID)		
	Time of creation (creationTimeUtc)	Datetime		

Data element			Data type	Permissible values	Further information
	Person requested (personRequested)				
		Type of ID code (idCodeType)	Enum	Codeset: Type of ID code	
		ID code (idCode)	String		
	Requester (owner)				
		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'.
	Data on the person's voluntary ban on credits (voluntaryBanOnCredits)				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	
	Credit information summary (creditInformationSummary)				
		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 * [2] (currencyCode)	Enum	3-letter currency code according to ISO 4217	
Total amount * [2] (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 * [1] (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. 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
		Deferments of amortizations (defermentPeriods)		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 * [2] (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 * [2] (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.
		Payment plan information (paymentPlan)				
			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. 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. 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. If the loan has several borrowers, the information is shown only in the extract of the borrower who has denied the information.
		Lump-sum loan (lumpSumLoan)				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 * [1] (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 * [1] (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		
		Running-account loan (runningAccountLoan)				The data group is returned if the loan type is ‘running-account loan’.
		Credit limit * (creditLimit)		Decimal		
		Amount of loan balance * [1] (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 * [1] (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.
		Leasing contract (leasingContract)				The data group is returned if the loan type is ‘leasing’.
		Start date of contract period * [1] (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.
		Delayed amounts (delayedAmount)		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	
Apartment-specific credit liabilities (housingCompanyCreditLiabilities)	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.
Income data (incomeData)	List		
Year (year)	Int		
Months (months)	List		
Month (month)	Int		

Data element			Data type	Permissible values	Further information
		Wages, gross amount (wagesGrossAmount)	Decimal		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		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'.