

Suomen Asiakastieto Oy

Integration Interfaces

Consumer Information

Example template for optimi decision



Document history

Version	Date	Author	Description
1.0	26.6.2006	Pekka Nirhamo	First version for API 4
2.0	7.9.2018	Marko Lehto	First version for API 2018
5.8	11.1.2023	Katri Rautiainen	Consumer services new format
5.9.	8.3.2023	Katri Rautiainen	Debt type codes updated
6.0	4.4.2023	Katri Rautiaine	Decision proposal updated
6.1	11.10.2023	Jussi Korkonen	Appendix
6.2	22.11.2023	Katri Rautiainen	Positive register information added
6.3	12.12.2023	Katri Rautiainen	Donee has been appointed in Basic, Basic +, Extended, Extended +, (Collection, in separate document); in production Q1/2024
6.4	1.2.2024	Katri Rautiainen	Above in Finnish
6.5	9.2.2024	Katri Rautiainen	updated new ref.codes, in production during 2024
6.6	25.3.2024	Katri Rautiainen	Person's company contacts description updated
6.7	8.4.2024	Toni Myllyoja	Rating Alfa/Delta, Risk indicator & Classification notification code texts updated
6.8	12.4.2024	Toni Myllyoja	Language codes for population information updated
6.9	3.5.2024	Katri Rautiainen	Updated persons in charge description
7.0	24.5.2024	Katri Rautiainen	Official Beneficial Owner service added
7.1	4.6.2024	Katri Rautiainen	Consumer credit information descriptions updated
7.2	5.6.2024	Katri Rautiainen	Persons in Charge summary, Finnish texts added, Classification notes updated
7.2	25.6.2024	Katri Rautiainen	Person company contacts, checked and updated, extra

			lines deleted
7.3	6.8.2024	Katri Rautiainen	Suomen Asiakastieto address updated
7.4	5.9.2024	Jussi Korkonen	Sole trader business id search added
7.4	19.9.2024	Jussi Korkonen	Consumer optimi for development portal

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1. About services available in APIs

Services contain one company, group or person information at one response. Services are available through integration interfaces SOAP, XML/JSON REST and HTML/PDF with some limitations. More detail about limitations and detailed API descriptions from Suomen Asiakastieto Oy.

This document describes services in the XML/JSON based APIs i.e. SOAP and XML/JSON REST.

2. General

This document describes data options for elements with fixed or several values.

A -field is alphanumeric, data is in left side of the field filled with blanks. Field is filled with blanks if data is missing.

N -field is numeric.

eN -field is edited number, data is in right side of the field filled with blanks (no leading zeros). Data is edited to presentation mode, decimal delimiter is comma and thousands delimiter is dot (999.999.999,9).

aN -field is numeric if there is a value. Field can be empty if there is no data.

Character set follows standard UTF-8

Reading example:

[0-9]{8}= Eight digits from 0 to 9.

DATE is format YYYY-MM-DD.

3. Consumer Service

3.1 Header information for each response

Field	Description	Type	Max length
consumerResponse			
responseHeader			
languageCode	ISO 639, FI = Finnish SV = Swedish EN = English	A	2
timeStamp			
date	YYYY-MM-DD	A	10
time	HH:MM:SS	A	8
responseStatus	0= ok, 1= error	N	3
currencyCode	EUR	A	3

3.2 Error Message

Present if there has been error in the execution of the service or communication, Examples: invalid user id, problem in communications, personal id number wrong or not present. For a list of possible error codes please contact Suomen Asiakastieto.

Field	Description	Type	Max length
errorMessage			
errorCode			
errorText			

3.3 Decision Proposal for a consumer

Field	Description	Type	Max length
decisionProposalData			
<i>model</i>			
code	Code of the model	A	6
name	Name of the model	A	50
<i>customerData</i>			
name	Name of the person	A	360
personId	personId ddmmyyXnnnc, X-> century of birth '+'=1800, '-'=1900, 'A'=2000		
insertedInMonitoringText	Text if person already inserted to monitoring. Only if this feature is included in the Decision models content.	A	200

customerKey	Monitoring key. Only if this feature is included in the Decision models content.	A	50
<i>decisionProposal</i>			
handler	Processed by	A	50
<i>inputRow</i>	Only if this feature is included in the Decision models content.		
code	A05 = amount of a credit A08 = customer key	A	3
value	Value for codes (A05=1000), (A08=123456)	A	20
text	Descriptions of values (A05= Requested credit), (A08=Reference)	A	50
processingDate		A	10
<i>proposal</i>	Decision proposal		
code	0 = No / Ei 1 = Consider / Harkinta 2 = Yes / Kyllä	A	1
text		A	50
<i>factorRow</i>	Factors leading to the Decsion proposal		
code	Customer specific, sent in separate document.	A	3
text	Explanation text for factor code above.	A	280