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Suomen Asiakastieto Oy Integration Interfaces

Consumer Information

Simppeli decision support service

Suomen Asiakastieto Oy | Part of Enento Group

Hermannin rantatie 6
P.O.Box 16, 00580 Helsinki
Corp. Identity No: 0111027-9

Phone Business: +358 10 270 7200
Phone Consumer: +358 10 270 7300

Email Business: asiakaspalvelu@asiakastieto.fi
Email Consumer: omatieto@asiakastieto.fi
www.asiakastieto.fi

Document history

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1.0	26.6.2006	Pekka Nirhamo	First version for API 4
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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 Rautiainen	Decision proposal updated
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Content

1. About services available in APIs

Services contain one company, group or person information at one response. Services are available though 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.

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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

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3.2 noRegisteredMessage

This element is present if the target has no credit information entries. In most cases you should consider this as a positive information.

Field	Description	Type	Max length
noRegisteredMessage			
EIR	EIR = The person is not found in the register, there is no registered payment defaults in Asiakastieto's database.	A	3
EIRText		A	75

3.3 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			

3.4 Decision proposal - Simppeli

Field	Description	Type	Max length

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decisionProposalData			
model			
code	Code of the model	A	6
name	Name of the model	A	50
customerData			
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
decisionProposal			
handler	Prosessed by	A	50
inputRow	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
prosessingDate		A	10
proposal	Decision proposal		

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code	0 = No / Ei 1 = Consider / Harkinta 2 = Yes / Kyllä	A	1
text		A	50
factorRow	Factors leading to the Decsion proposal		
code	Customer specific, sent in separate document.	A	3
text	Explanation text for factor code above.	A	280
populationInformation			
populationRegisterStatus	000=Person found 001=Person not found 002=ID is passive	A	3
populationRegisterStatusText		A	75
personData			
personIdentificationData			
personId	ddmmyyXnnnc, X-> '+'=18, '-'=19, 'A'=20	A	11
populationRegisterName			
lastName		A	100
firstName		A	100

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domicileData			
code	Example: 091 Helsinki follows list from Population Register Centre added with codes 198 no domicile in Finland, ei kotikuntaa Suomessa 199 unknown, tuntematon 200 domicile abroad , Ulkomaat	A	3
text	See texts above.	A	100
dateOfDeath	If the person is deceased	A	10
immigrationDate	If the person has immigrated to Finland. Only if this data is included in the Decision models content.	A	10
address	Permanent address in Finland or abroad. Can be empty.		
street		A	110
zip		A	5
town		A	80
startDate		A	10
supervisionData	This data comes only if the person is under the supervision of interests and only if this feature is included in the Decision models content.		
restrictionOnTheCompetenceToAct	1 = Person's Competence to act has not been restricted. 2 = Person's competence to act restricted. 3 = Person declared legally incompetent.	A	1
restrictionOnTheCompetenceToActText	See texts above.	A	100
startDate			10

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endDate			10
supervisionRow	at the most six rows		
code	01 = person 02 = company or community 03 = city	A	2
name		A	200
startDate			10
endDate			10

3.5 Consumer payment defaults and other credit remarks

Contains information of the person if they have credit information entries otherwise noRegisteredMessage will be returned

Field	Description	Type	Max length
paymentDefaultData			
paymentDefaultCount	Number of payment defaults Maksuhäiriöiden lukumäärä	A	3
paymentDefaultSummary			
classificationCode	Credit Information Classification service: MHL0 – No payment defaults or other credit information entries – Ei maksuhäiriöitä tai muita luottotietomerkintöjä MHL1 – Only a credit information entry or entries, which are not payment defaults – Vain luottotietomerkintä tai -merkintöjä, jotka eivät ole maksuhäiriöitä MHL2 – Payment default or payment – Merkitykseltään vähäinen	A	4

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	<table><tr><td></td><td>defaults with slight significance</td><td>maksuhäiriö tai maksuhäiriöitä</td></tr><tr><td>MHL3</td><td>Payment default or payment defaults.</td><td>Maksuhäiriö tai maksuhäiriöitä</td></tr><tr><td>MHL4</td><td>Serious payment default or payment defaults</td><td>Vakava maksuhäiriö tai maksuhäiriöitä</td></tr></table> The classification code is missing if only payment defaults service is used. Consumer Rating Alfa, Rating Delta and Risk Indicator services doesn't contain this classification. Luottotietoluokittelu		
classExplanation	See class explanation above. Yllä olevan koodin selitys	A	60
points	Points for Credit Information Classification services Pisteet, jos kuuluu palveluun	A	3
line	*not in use* *ei käytössä*	A	75
fatalCode	Fataalikoodi For persons/ henkilöille HVP = Shown until the date of expiry / Näytetään voimassaolon päättymispäivään saakka. LTK = Shown until the date of expiry / Näytetään voimassaolon päättymispäivään saakka. FSA = Shown only until the notification date of claims / Näytetään vain vaatimusten ilmoituspäivään asti. FOV = Shown until the date of expiry / Näytetään voimassaolon päättymispäivään saakka. KVA = Shown as fatal code for a year /Näytetään fataalina koodina vuoden ajan. KKV = Shown as fatal code for a year /Näytetään fataalina koodina vuoden ajan. KVS = Shown as fatal code for a year /Näytetään fataalina koodina vuoden ajan. HAE = Interests' supervisor has been appointed to the person/ henkilölle on nimetty edunvalvoja. HAR = Interests' supervisor has been appointed to the person, competence has been restricted/ Henkilölle on nimetty edunvalvoja, toimikelpoisuutta on rajoitettu. HAV = Interests' supervisor has been appointed to the person, the person has been declared	A	3

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	legally incompetent/ Henkilölle on nimetty edunvalvoja, henkilö on julistettu vajaavaltaiseksi. .		
fatalDate	HVP = The date of confirmation of payment programme. Velkajärjestelyn maksuohjelman vahvistamispäivämäärä LTK = Start date of the ban of business operations /Liiketoimintakiellon alkamispäivä. FSA = The date of decision/ Päätöspäivä FOV = The date of decision/ Päätöspäivä KVA = The date of decision/ Päätöspäivä KKV = The date of decision/ Päätöspäivä KVS = The date of decision/ Päätöspäivä HAE = The date of decision/ Päätöspäivä HAR = The date of decision/ Päätöspäivä	A	10
explanation	for an explanation of the date. Example: LTK= Starting date/ Päivämäärän selite. Esim. LTK= Kiellon alkamispäivä	A	25
fatalDate2	HVP = Termination of programme/ Ohjelman päättymispäivä LTK = Expiry date/ Kiellon päättymispäivä FSA = The notification date of claims/ Vaatimusten ilmoituspäivä HAE = Supev.of interests ends/ Edunvalvonta päättyy HAR = Supev.of interests ends/ Edunvalvonta päättyy HAV = Supev.of interests ends/ Edunvalvonta päättyy	A	10
explanation2	for an explanation of the date. Example: LTK= Expiry date/ Päivämäärän selite. Esim:LTK= Kiellon päättyminen	A	25
informationCode	is associated with Credit Information Classification service: 01 – NOTE! A supervisor of interests has been appointed to the person, but his/her competence to act has not been restricted. Henkilölle määrätty edunvalvoja, henkilön toimintakelpoisuutta ei ole rajoitettu 02 – NOTE! A supervisor of interests has been appointed to the person and his/her competence to act has been restricted. Henkilölle määrätty edunvalvoja, henkilön toimintakelpoisuutta on rajoitettu 03 – NOTE! The person has reported a credit stoppage on his own initiative. Check the identity and ask to see the Own Credit stoppage certificate.	A	2

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	Henkilön ilmoittama oma luottokielto, ei maksuhäiriö. Tarkista henkilöllisyys ja pyydä nähtäväksi Oma Luottokielto todistus. 04 NOTE! A supervisor of interests has been appointed to the person, but his/her competence to act has not been restricted. The person has also reported a credit stoppage on his own initiative. Check the identity and ask to see the Own Credit stoppage certificate. Henkilölle määrätty edunvalvoja, henkilön toimintakelpoisuutta ei ole rajoitettu. Henkilön ilmoittama oma luottokielto, ei maksuhäiriö. Tarkista henkilöllisyys ja pyydä nähtäväksi Oma Luottokielto todistus. 05 NOTE! A supervisor of interests has been appointed to the person and his/her competence to act has been restricted. The person has also reported a credit stoppage on his own initiative. Henkilölle määrätty edunvalvoja, henkilön toimintakelpoisuutta on rajoitettu. Henkilölle on myös rekisteröity itse ilmoitettu Oma Luottokielto		
informationText	See information texts above/ yo, koodin selitysteksti	A	300
paymentDefaultRow			
sKey	-maksuhäiriön yksilöivä tekninen avain, , mahdollisia jatkokyselyitä varten	A	12
paymentDefaultCode	Maksuhäiriön koodi	A	3
paymentDefaultDate	date of the payment default toteamispäivämäärä	A	10
paymentDefaultDate2	HVP = The date of expiry. HMP = The date of expiry. LTK = The date of expiry. FSA = The notification date of claims. HAE = The date of expiry. HAR = The date of expiry.	A	10

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	HAV = The date of expiry.		
amountOfPaymentDefault	Amount in euros euromäärä	aN	8
creditor	velkoja/ tietolähde	A	50
debtType	01 = Pankkiluotot/ Bank credit 02 =Tili- ja kertaluotot, rahoitusyhtiösaatavat / Finance company 03 = Postimyyntisaatavat/ Mail order 04 =Televelat/ Tele credit 05 = Huoneiston vuokrat, vastikkeet/ Rent 06 = Energia-, vesi-, lämpö-, jätehuolto/ Energy, water, heating, waste management, petrol 07 = Luokittelemattomat saatavat/ Other 08 = Vakuutusyhtiöiden saatavat/ Insurance company 09 = Takausvastuut / Guarantee liability	A	2
debtTypeText		A	50
ref	00=Ei ref 01=Ref 02=Valvontakirjelmän vastaanottaja 03=Väliaikainen pesänhoitaja 04=Saatava suoritettu 16 = Julkisselvittäjä 17=Maksuhäiriö aiheutunut samasta saatavasta kuin XXX, pvm 18=Maksuhäiriö syntynyt takausvastuusta tai vierasvelkapanttauksesta 19=Konkurssin pääasiallinen syy: 20=Rekisteröidyn ilmoittama maksuhäiriön syy ja/tai alkuperäinen ajankohta 21=Maksuhäiriön aiheuttanut saatava vanhentunut 22=Saatava suoritettu, rek.pvm ja maksuhäiriö aiheutunut samasta saatavasta kuin XXX, pvm 23=Saatava suoritettu rek.pvm ja maksuhäiriö syntynyt takausvastuusta tai vierasvelkapanttauksesta 24=Saatava suoritettu, rek.pvm ja konkurssin pääasiallinen syy: 25=Saatava suoritettu, rek.pmv ja maksuhäiriön syy ja/tai alkuperäinen ajankohta 26=Maksuhäiriö aiheutunut samasta saatavasta kuin XXX, pvm ja syntynyt takausvastuusta tai vierasvelkapanttauksesta 27=Maksuhäiriö aiheutunut samasta saatavasta kuin XXX, pvm ja konkurssin pääasiallinen syy 28=Maksuhäiriö aiheutunut samasta saatavasta kuin XXX, pvm ja maksuhäiriön syy ja/tai alkuperäinen ajankohta. 29=Maksuhäiriö aiheutunut samasta saatavasta kuin XXX, pvm ja maksuhäiriön aiheuttanut saatava	A	2

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	vanhentunut. 30=Saatava suoritettu, rek.pvm ja maksuhäiriön aiheuttanut saatava vanhentunut 00 = No ref 01 = Miscellaneous ref 02 = Recipient of the written notice of a claim 03 = Temporary receiver 04 = Settled 16 = Public receiver 17 = The payment default caused by the same claim as <CODE>, <DEFAULT DATE>. 18 = The payment default caused by guarantee liability or third-party pledge. 19 = The principal cause for bankruptcy: <TEXT>. 20 = The cause for and/or original date of the payment default, reported by the data subject: <TEXT>. 21 = The claim that caused the payment default has expired. 22 = Claim settled, reg.date <DATE> and the payment default has been caused by the same claim as <CODE>, <DEFAULT DATE>. 23 = Claim settled, reg.date <DATE> and the payment default has been caused by guarantee liability or third-party pledge. 24 = Claim settled, reg.date <DATE> and the principal cause for bankruptcy: <TEXT>. 25 = Claim settled, reg.date <DATE> and the cause and/or original date for the payment default: <TEXT>. 26 = The payment default caused by the same claim as <CODE>, <DEFAULT DATE> and originated from guarantee liability or third-party pledge. 27 = The payment default caused by the same claim as <CODE>, <DEFAULT DATE> and the principal cause for the bankruptcy: <TEXT>. 28 = The payment default caused by the same claim as <CODE>, <DEFAULT DATE> and the cause and/or original date for the payment default: <TEXT>. 29 = The payment default caused by the same claim as <CODE>, <DEFAULT DATE> and the claim that caused the payment default has expired. 30 = Claim settled, reg.date <DATE> and the claim that caused the payment default has expired.		
debtPayedDate	if the debt is paid entirely maksettu päivämäärä, jos velka maksettu kokonaisuudessaan	A	10
paymentDefaultText	maksuhäiriön selite (erillinen liite)	A	50

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