Reporting data on loan contracts – API description

Project to establish a positive credit register

Version history

Version	Date	Description
1.0	15 Aug. 2024	A new version of the API description with the changes introduced in stage 2. The description will be published on the register's website.
1.1	20 Dec. 2024	A new version of the API description to be published on the register's website. The conditionally-required rule regarding data fields 'Lender operates as a peer-to-peer loan broker' and 'Loan as referred to in Consumer Protection Act' has been clarified.

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CONTENTS

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1   GENERAL

1.1   Status of the API description

This document is the publishable version of the API description of reporting data on loan contracts. The document focuses on the data content of the API. The message examples of the different APIs 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. 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.

The technically optional data fields presented in this document can be omitted without that the report is rejected. However, the technically optional data can be omitted from the report only if the party required to submit reports cannot obtain the data with reasonable efforts or if the data does not exist (e.g. no deferment of amortizations has been agreed on). 'Optional' thus refers to a technical requirement rule applied to the API, not to the data content subject to reporting obligation laid down in law.

When the API description indicates that data is technically optional (V), it does not mean that the reporting of the data would be voluntary.

1.3   Codesets

The codesets used in the API description:

- Target environment (TargetEnvironment)
    - o   Test environment (Test)
    - o   Production environment (Production)

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- Report type (ReportType)
    - o New report (NewReport)
    - o Error correction (ErrorCorrection)
    - o Cancellation of a loan (Cancellation)

- Type of ID code (IdCodeType)
    - o Personal identity code (PersonalIdentityCode)
    - o Business ID (BusinessId)
    - o Foreign business ID (ForeignBusinessId)

- Type of loan number (LoanNumberType)
    - o IBAN number (Iban)
    - o BBAN number (Bban)
    - o Other loan number (Other)

- Loan type (LoanType)
    - o Lump-sum loan (LumpSumLoan)
    - o Running-account loan (RunningAccountLoan)
    - o Leasing (Leasing)
    - o Guarantee receivable for a student loan (GuaranteeReceivable)

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

- Repayment method (RepaymentMethod)
    - o Fixed-size amortizations (FixedSizeAmortizations)

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- o   Fixed-size payments (FixedSizePayments)
- o   Annuity (Annuities)
- o   Balloon (Balloon)
- o   Bullet (Bullet)
- o   Other (Other)

- Interest type (InterestType)
    - o   Euribor rate (Euribor)
    - o   Reference rate determined by the bank (BankReferenceRate)
    - o   Other variable rate (OtherVariableReferenceRate)
    - o   Fixed interest (FixedInterest)
    - o   Interest-free (InterestFree)

- Type of collateral (CollateralType)
    - o   Residential property (ApartmentOrRealEstate)
    - o   Other immovable property (OtherImmovableProperty)
    - o   Hire-purchased item (InstalmentSaleItem)
    - o   Other moveable property (OtherMoveableProperty)
    - o   Other collateral (OtherCollateral)
    - o   Personal guarantee (PersonalGuarantee)
    - o   Government guarantee (GovernmentGuarantee)
    - o   Other guarantee (OtherGuarantee)

- Loan as referred to in the Consumer Protection Act (LoanConsumerProtectionAct)
    - o   Consumer credit (chapter 7) (ConsumerCredit)
    - o   Consumer credit linked to residential property (chapter 7 a) (ResidentialPropertyConsumerCredit)
    - o   Other than consumer credit (OtherThanConsumerCredit)

- Batch type (BatchType)
    - o   New loan (AddLoans)
    - o   Changes to loan contract information (UpdateLoans)
    - o   Payment transaction (Repayments)
    - o   End of loan contract (TerminateLoans)
    - o   Delayed amounts (DelayedRepayments)

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- Batch status (BatchStatus)
  - o Not started (NotStarted)
  - o Being processed (Processing)
  - o Accepted in part (FinishedPartialSuccess)
  - o Accepted (FinishedSuccess)
  - o Rejected (FinishedFailed)

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

2　DATA REPORTING PRACTICES

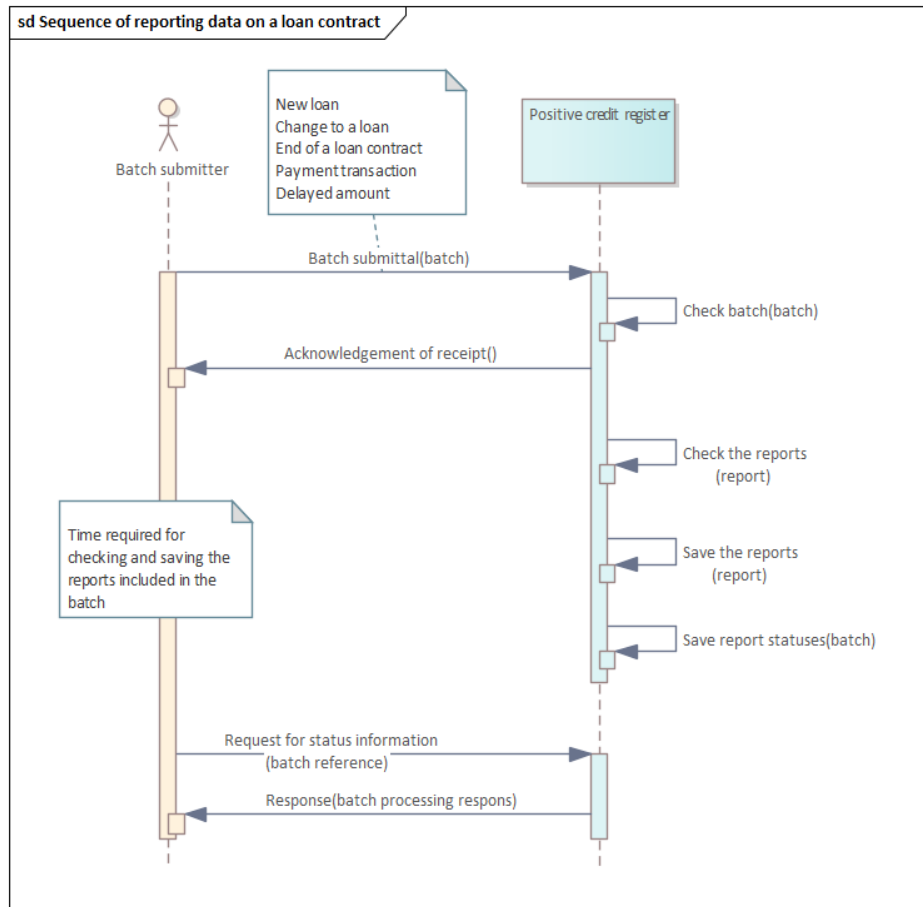Figure 1 depicts the reporting of data on loan contracts.

Figure 1: Sequence diagram of reporting a loan contract and loan transactions.

Loan data is submitted in batches. The batch submitter (batch owner) sends a batch according to the API description to the Positive credit register's API service. The Positive credit register sends an acknowledgement indicating whether the batch is accepted for processing. After receiving the batch, the Positive credit register processes the reports included in the batch. This usually takes a few minutes but can take longer at busy periods. After that, the batch submitter can ask for a processing response by sending a separate inquiry. The processing response indicates the status of each report and, if any reports are rejected, the errors detected. Each report included in the batch is processed separately, so some of the reports may be accepted while others are rejected.

2.1   Batch information and structure

The APIs described in this document are designed for reporting a new loan, changes to a loan, payment transactions, delayed amounts, and end of a loan contract. The items sent in one go make up a batch.

The batch contains information identifying the batch, the batch owner's information, and one or more reports. One batch may contain reports on various loans. However, each one of the reports included in the batch must concern loans issued by the same lender. In other words, the owner specified in the batch must be the same.

The general batch structure is shown in Figure 2.
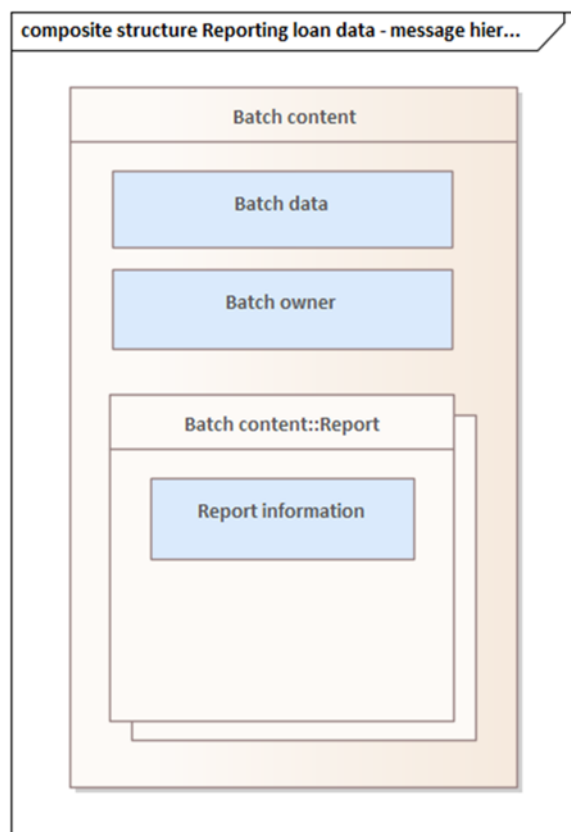
Figure 2: Batch structure

Batch information

The batch owner must assign a batch reference to each submitted batch. The owner's all batch references must be unique. This means that when a lender sends a batch containing reports on new loan contracts, the batch reference must be different from the reference of the same lender's batch containing data on payment transactions. The batch owner can use the batch reference to match the submitted batches with the acknowledgements of receipt and processing responses sent by the Positive credit register.

Batch owner

The batch owner is the organisation that owns the data contained in the batch and that is required to submit reports to the Positive credit register.

Report information

The batch owner must assign a report reference to each report included in a batch. The owner can use the report reference to match a submitted report with a processing response sent by the Positive credit register.

2.2   Data content of a batch

The following format requirements apply to the data content of the batches and reports 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.
Boolean	The value is 'true' or 'false'. The letter case is significant: the values must always be typed in small letters. Do not use values 1 and 0.
Int	The permissible values include positive and negative integers and zero. Unless otherwise stated under Permissible values, the minimum allowed value is −2147483648 and the maximum allowed value 2147483647.
Datetime	Use the format according to the ISO 8601 standard: 'YYYY-MM-DDTHH:MM:SSZ'.

The time zone is always UTC.

The first possible date is '1900-01-01T00:00:00Z'.

The last possible date is '9999-12-31T23:59:59Z'.

To report only the date (Date fields), leave out the hours, minutes and seconds and use the format 'YYYY-MM-DD'.
For technical reasons, if value 'YYYY-MM-DD' is entered into the date field in the API, it is interpreted in the register as if it had been entered in format 'YYYY-MM-DDT00:00:00Z'.

You can also report the time more precisely in the format ''YYYY-MM-DDTHH:MM:SS.fffffffZ'.

Decimal   The maximum number of digits in the field is 12 before the decimal separator and 4 after the separator.

The thousand separator is not used.

The decimal separator is the dot.

The header information (Header) of the submitted batch must include a batch reference (batchReference).

Data element	Data type	Required/ Optional	Permissible values	Processing rules	Notes
Batch reference (batchReference)	String	P		The batch reference must always be unique to the lender. The same batch reference cannot be used again.	Allowed characters: a–z, A–Z, 0–9 ja /\- |( ){ }[ ]/%'_?!=,*+. ':;&@$# and space.

The batches submitted always have a similar general section describing the batch, regardless of the batch type.

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Data element	Data type	Required/ Optional	Permissible values	Processing rules	Notes
Target environment (targetEnvironment)	Enum	P	Codeset: Target environment		
Batch owner (owner)					The batch owner is the organisation that is required to submit reports.
Type of ID code (idCodeType)	Enum	P	Codeset: Type of ID code	Permissible values: Finnish Business ID, 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'.	If no country code is entered, the default value is FI.

2.3   Processing order of batches and reports

The batches are processed in the order of receipt, but we cannot guarantee a specific mutual order. If different batches contain transactions relating to the same loan that must be in a specific order, the batch submitter must make sure to send them in the correct order.

The batch submitter receives an acknowledgement of receipt of each batch. After that, the batch submitter can ask for a processing response (see section 4). If different batches contain payment transactions related to the same loan, for example, a new batch may not be submitted before the submitter has received a processing response on the processing of the previous batch. They must also be aware that the processing order of the reports contained in a batch may be different from the order in which they are in the batch. For this reason, interdependent reports that concern the same loan should not be sent in the same batch.

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2.4   Data content of an acknowledgement of receipt

When receiving a batch, the Positive credit register sends an acknowledgement of receipt. The acknowledgement indicates whether the batch is accepted for processing or rejected. If the batch is rejected, the reason for the rejection is indicated by a HTTP status code and also stated in words. The acknowledgement of receipt has the same structure whatever the content of the batch.

In the status description field of the acknowledgement, the system returns one of the following items:

Status	Description
202	The batch was accepted for processing.
400	The batch reference is missing from the Header, or the reference is not in the correct form.
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.
409	The batch reference is not unique.
413	The batch size is too large.
422	The data content of the batch is missing.
500	System error
502	Connection error
503	Connection error, service not available

Data element		Data type	Permissible values	Processing rules	Notes
Acknowledgement					
	Batch reference (batchReference)	String			In this data field, the system returns the unique batch reference reported for the batch by the batch submitter.

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	Register's batch reference (correlationId)	Guid			A unique batch reference assigned by the Positive credit register.
	Time of receipt (receivedTimeUtc)	Datetime			
	Status description (statusMessage)	String			Verbal description of the HTTP status code.
	Batch type (batchType)	Enum	Codeset: Batch type		
	Errors (errorResponses)	List		If the batch is rejected upon receipt, the system returns the errors detected in the batch.	
	Error code (errorCode)	String	Set of error codes		
	Error description (errorDescription)	String			Description of each individual error.
	Name of data field (fieldName)	String		The system returns this data element only if the error concerns a specific data field.	

3　REPORTING DATA ON LOAN CONTRACTS

The loan data to be reported includes a new loan, changes to loan contract information, payment transactions, delayed amounts and the end of a loan contract.

The APIs contain data fields that are defined as optional in the API description. If the lender does not want to submit a data field that is optional, the field must be omitted from the message. If included in the message, the data field may not be left blank.

If a loan is included in a business restructuring program or in a payment plan of a debt arrangement confirmed by a court of law, the rules related to required/optional data are different from those of other loans. If a loan is included in a payment plan confirmed by a court of law, only information marked with an asterisk (*) may be reported. If a loan is not included in a payment plan confirmed by a court of law, information must be reported in accordance with the rules concerning required information defined in the API description.

If a loan is reported to have been transferred from another lender (IsTransferredFromAnotherLender: true), the rules related to technically required/optional data are different from those of other loans. The rules for transferred loans are in brackets under the general rule in the Required/Optional column.

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3.1　New loan

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
Batch information				P			See section 2.2
	Report on a new loan (loans)		List				More than one report allowed.
		Report reference (reportReference) *	String	P			The report reference must be unique within the batch.
		Loan number (loanNumber) *					
		Type of number (type) *	Enum	P	Codeset: Type of loan number		
		Number (number) *	String	P			The lender cannot assign a previously used loan number to a new loan if the loan in question is active in the register or has ended less than 30 months earlier.
		Lender is a peer-to-peer loan broker (isPeerToPeerLoanBroker) *	Boolean	E	true/false	This is required data if the date of conclusion is the

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Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						same as or later than the date of the Positive credit register rollout (1 February 2024).	
		Lender's name for marketing purposes (lenderMarketingName) *	String	P			The lender's marketing name is the company name that the lender has used when marketing the loan to the borrower.
		Number of debtors (borrowersCount) *	Int	P	>=1	There must be at least as many debtors as there are personal identity codes in the loan information.	If a co-debtor has no Finnish personal identity code, their information is not submitted to the register. However, the debtor in question is included in the number of debtors.
		Date of conclusion (contractDate) *	Date	E (V)		The data element is required if the report has been generated on or after 1 April 2026. In accordance with the act on the Positive credit	

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						register, this data must be reported if the party required to submit reports can obtain it with reasonable efforts.	
		Currency (currencyCode) *	Enum	P	3-letter currency code according to ISO 4217		
		One-time service fees for concluding the loan contract (oneTimeServiceFees) *	Decimal	V	>=0	In stage 2: The data field has been changed to be technically optional.	
		Loan type (loanType) *	Enum	P	Codeset: Loan type		
		Loan with collateral (isLoanWithCollateral) *	Boolean	E	true/false	The data element is required if the loan type is 'lump-sum loan', 'running-account loan' or 'guarantee	

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						receivable for a student loan'. The data element may not be submitted if the loan type is 'leasing'.	
		Loan transferred from another lender (isTransferredFromAnotherLender) *	Boolean	V	true/false	If the loan has been transferred from another lender, the reassignee submits the value 'true'. In other cases, the data element is either left blank or the value 'false' is reported.	
	Borrowers (borrowers) *		List		At least 1 and no more than 64 borrowers must be reported.		
		Type of ID code (idCodeType) *	Enum	P	Codeset: Type of ID code	Permissible value: Personal identity code	

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Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
			ID code (idCode) *	String	P			
			Borrower's Business ID (borrowerBusinessID) *	String	V			The form of the identifier must meet the requirements set for Finnish Business IDs, and the identifier must be connected with the borrower's personal ID in the Business Information System.
			The loan issued to the borrower is included in a payment plan in a debt arrangement (isInDebtArrangement) *	Boolean	V	true/false		
			The loan issued to the borrower is included in a business restructuring program (isInBusinessRestructuringProgram) *	Boolean	V	true/false		
			Gross income (grossIncomeOnFile)	Decimal	V	>=0		If the lender has acquired information on the loan applicant's gross income during the loan-granting process, the information must be reported. Format: monthly

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Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
								amount of income in €.
			Net income (netIncomeOnFile)	Decimal	V	>=0		If the lender has acquired information on the loan applicant's net income during the loan-granting process, the information must be reported. Format: monthly amount of income in €.
		Consumer credit (consumerCredit) *						
			Loan as referred to in the Consumer Protection Act (loanConsumerProtectionAct) *	Enum	E (V)	Codeset: Loan as referred to in the Consumer Protection Act	This is required data if the date of conclusion is the same as or later than the date of the Positive credit register rollout (1 February 2024).	
			Goods or services related credit (isGoodsOrServicesRelatedCredit) *	Boolean	E (V)	true/false	The data element is required if both of the following conditions are met:	

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
							1) the date of conclusion is the same or later than the rollout date (1 February 2024) 2) the value reported for Loan as referred to in Consumer Protection Act is 'Consumer credit (chapter 7)' or 'Consumer credit linked to residential property (chapter 7 a)'.	
		Lump-sum loan (lumpSumLoan)					This is a required data group if the loan type is 'lump-sum loan' or 'guarantee receivable for a student loan'. The data group may not be submitted if the loan type is	

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						'running-account loan' or 'leasing'.	
		Loan's purpose of use (purposeOfUse)	Enum	P (V)	Codeset: Loan's purpose of use		All code values are permissible.
		Final due date according to the payment plan (plannedFinalDueDate)	Date	V			
		Repayment method (repaymentMethod)	Enum	P	Codeset: Repayment method		
		Amortization frequency (amortizationFrequency)	Int	E	>=1	This is required data if the repayment method is other than 'bullet' or 'other'.	Must be reported as a number of months.
		Amount issued (amountIssued)	Decimal	P (V)	>0	The amount issued must be greater than or equal to the amount drawn.	
		Amount drawn (amountPaid)	Decimal	P (V)	>=0	The amount drawn must be smaller than or equal to the amount issued.	

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Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
			Loan balance (balance)	Decimal	P	>=0		
		Running-account loan (runningAccountLoan)					This is a required data group if the loan type is 'running-account loan'. The data group may not be submitted if the loan type is 'lump-sum loan', 'guarantee receivable for a student loan' or 'leasing'.	
			Credit limit (creditLimit)	Decimal	P (V)	>=0		
			Amount of loan balance (balance)	Decimal	P	>=0		
			Value date of the amount of loan balance (balanceDate)	Date	P			Date when the loan balance was checked.
		Leasing contract (leasingContract)					This is a required data group if loan type is 'leasing'. The data group may not be submitted if the	

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Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						loan type is 'lump-sum loan', 'running-account loan' or 'guarantee receivable for a student loan'. The data group may not be submitted if the loan is a private individual's business loan. (The borrower's Business ID has been reported.)	
		Start date of contract period (contractPeriodStartDate)	Date	P (V)			
		Monthly instalment (monthlyInstalment)	Decimal	P (V)	>0		The instalment contains all costs (principal, interest and expenses).
		Interest included in the instalment (interestIncluded)	Decimal	P (V)	>=0		
		Other expenses included in the instalment (expensesIncluded)	Decimal	P (V)	>=0		
		Transaction price (transactionPrice)	Decimal	V	>=0		

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
		Interest (interest)				The data group may not be submitted if the loan type is 'guarantee receivable for a student loan' or 'leasing'.	
		Total interest rate (totalInterestRatePct)	Decimal	V			
		Marginal interest rate (marginPct)	Decimal	E (V)		This data element is required if the interest type is 'Euribor rate', 'reference rate determined by the bank' or 'other variable rate'.	
		Interest type (interestType)	Enum	P (V)	Codeset: Interest type		
		Period for interest determination (interestDeterminationPeriod)	Int	E	>0	This is required data if the interest type is 'Euribor rate'.	Must be reported as a number of months.
		End date of the period for a fixed interest rate (fixedInterestRatePeriodEndDate)	Date	V			

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Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
			Type of linkage to a benchmark interest rate after the period for a fixed interest rate (subsequentInterestType)	Enum	V	Codeset: Interest type	Permissible values: 'Euribor rate', 'reference rate determined by the bank', 'other variable rate' and 'interest-free'.	
			Lower limit of the interest rate corridor (rateCorridorBottomPct)	Decimal	E	>=0 and <=100	This is required data if the upper limit of the interest rate corridor has been reported.	Must be reported as a percentage.
			Upper limit of the interest rate corridor (rateCorridorTopPct)	Decimal	E	>0 and <=100	This is required data if the lower limit of the interest rate corridor has been reported.	Must be reported as a percentage.
			Interest rate cap (rateCapPct)	Decimal	V	>0 and <=100		Must be reported as a percentage.
			End date of interest rate restriction (rateRestrictionEndDate)	Date	E		This is required data if an interest rate cap, or upper and lower limits of the interest rate corridor have been reported.	

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
			Effective interest rate on the date of conclusion (effectiveInterestRatePct)	Decimal	V	>=0		Must be reported as a percentage.
		Deferments of amortizations (defermentPeriods)		List	V	The maximum number of deferments of amortizations is 64.	The data group may not be submitted if the loan type is 'leasing'.	If the data group has been added to the report, information on at least one deferment period must be reported.
			Start date of the deferment period (startDate)	Date	P			
			End date of the deferment period (endDate)	Date	P			
		Information on collateral (collaterals) *		List	E	The maximum number of collaterals is 64.	The data group is required if the loan contract contains an agreement on collateral. May not be submitted if the loan contract does not have collateral.	Various types of collateral may be associated with the same loan.
			Type of collateral (collateralType) *	Enum	P	Codeset: Type of collateral	If there are several private guarantors, 'personal

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
							guarantee' must be reported as the type of collateral for each Guarantor data group.	
			Guarantor (guarantor) *				This data element is required if the type of collateral is 'personal guarantee'. May not be submitted if the type of collateral is other than 'personal guarantee'.	The private guarantor's ID code must be given if the type of collateral is 'personal guarantee' and the guarantor has a Finnish personal identity code. In the case of a personal guarantee where the guarantor is a person who does not have a Finnish personal identity code, 'other guarantee' must be reported as the type of collateral.

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
			Type of ID code (idCodeType) *	Enum	E	Codeset: Type of ID code	Permissible value: Personal identity code	
			ID code (idCode) *	String	E			

3.2   Changes to loan contract information

Changes to loan contract information are reported using similar data content and similar required/optional fields as in the case of new loan contracts. However, when lenders send information about changes, some special rules apply:

Change to the loan number

When a change to the loan number is reported, the previous loan number must be specified. The new loan number and type of loan number must be entered as separate items. The new loan number replaces the previous loan number. The new loan number must be unique to the lender, and loan numbers that have already been used may not be used again if the loan with that number is active in the register or has ended less than 30 months earlier. However, if the loan number is incorrectly changed to a new loan number, it is possible to change it back by using the error correction report type.

A change is reported as part of the full report

When a change is made to loan contract information, not only the changed data but also any previously submitted data that does not change must be reported. In other words, when a change is made to loan contract information, the lender cannot submit only changed data: the report must be complete, containing all the data. An exception is formed by certain information relating to the time of grant when the information does not change (see section 3.2.1).

The data submitted in the report on changes to loan contract information replaces the previously submitted data. If a previously reported data field is omitted, the data in question will be removed from the loan contract information. For this reason, it is important to submit an entire report with all the details. There is one exception, however: the loan balance data field. Even if the lender omits the field when reporting changes to loan contract information, the data will not be removed from the register.

Example 1: When the borrower was studying, they applied for a lump-sum loan (student loan) and drew more of that loan during the studies. Every time the student loan is drawn, the lender reports the data fields relating to the amount of credit that have changed (amount issued, amount paid and loan balance). When reporting the changes, however, the lender must also report all the loan information that has not changed.

Example 2: The loan is issued to two borrowers, or co-debtors. One of them transfers their debt balance to another person, so one of the borrowers changes. The lender reports information on both the new and the remaining borrower to the register. The lender must also report all the information that has not changed.

Example 3: The borrower has a lump-sum loan with an interest rate cap. When submitting information on the new loan to the register, the lender has reported an interest rate cap for the loan. This is optional data. Later the lender reports changes to the loan contract information but incorrectly does not report the interest rate cap. The information on the interest rate cap is removed, and no information on the interest rate restriction remains in the register.

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
Batch information				P			See section 2.2
	Report on changes to a loan contract (loans)		List			Changes to loan contract information cannot be reported for a loan that has been cancelled.	More than one report allowed.
		Report type (reportType) *	Enum	P	Codeset: Report type	Permissible values: new report and error correction	
		Report reference (reportReference) *	String	P			The report reference must be unique within the batch.

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Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
		Loan number (loanNumber) *					
		Type of number (type) *	Enum	P	Codeset: Type of loan number		
		Number (number) *	String	P			
		New loan number (newLoanNumber) *				This data group is submitted only if a new loan number needs to be reported.	
		Type of number (type) *	Enum	E	Codeset: Type of loan number	This is required data if a new loan number has been reported for the loan.	
		Number (number) *	String	E		This is required data if a new loan number type has been reported for the loan.	
		Lender is a peer-to-peer loan broker (isPeerToPeerLoanBroker) *	Boolean	E	true/false	This is required data if the date of conclusion is the same as or later than the date of the Positive credit	

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Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						register rollout (1 February 2024).	
		Lender's name for marketing purposes (lenderMarketingName) *	String	P			The lender's marketing name is the company name that the lender has used when marketing the loan to the borrower.
		Number of debtors (borrowersCount) *	Int	P	>=1	There must be at least as many debtors as there are personal identity codes in the loan information.	If a co-debtor has no Finnish personal identity code, their information is not submitted to the register. However, the debtor in question is included in the number of debtors.
		Date of conclusion (contractDate) *	Date	E (V)	This is required data if the loan contract information recorded in the register	If the information needs to be deleted, the report type 'error correction' must be used.	

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Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
					contains the date of conclusion.		
		One-time service fees for concluding the loan contract (oneTimeServiceFees) *	Decimal	V	>=0	In stage 2: The data field has been changed to be technically optional.	
		Loan type (loanType) *	Enum	P	Codeset: Loan type	The loan type may not be changed.	
		Loan with collateral (isLoanWithCollateral) *	Boolean	E	true/false	The data element is required if the loan type is 'lump-sum loan', 'running-account loan' or 'guarantee receivable for a student loan'. The data element may not be submitted if the loan type is 'leasing'.	
		Loan transferred from another lender (isTransferredFromAnotherLender) *	Boolean	V	true/false	If the loan has been transferred from another	

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Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						lender, the reassignee submits the value 'true'. In other cases, the data element is either left blank or the value 'false' is reported.	
	Borrowers (borrowers) *		List		At least 1 and no more than 64 borrowers must be reported.		
		Type of ID code (idCodeType) *	Enum	P	Codeset: Type of ID code	Permissible value: Personal identity code	
		ID code (idCode) *	String	P			
		Borrower's Business ID (borrowerBusinessID) *	String	V			The form of the identifier must meet the requirements set for Finnish Business IDs, and the identifier must be connected with the borrower's

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
								personal ID in the Business Information System.
			The loan issued to the borrower is included in a payment plan in a debt arrangement (isInDebtArrangement) *	Boolean	V	true/false		
			The loan issued to the borrower is included in a business restructuring program (isInBusinessRestructuringProgram) *	Boolean	V	true/false		
			Gross income (grossIncomeOnFile)	Decimal	V	>=0		If the lender has acquired information on the loan applicant's gross income during the loan-granting process, the information must be reported. Format: monthly amount of income in €.
			Net income (netIncomeOnFile)	Decimal	V	>=0		If the lender has acquired information on the loan applicant's net income during the loan-granting

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
								process, the information must be reported. Format: monthly amount of income in €.
		Consumer credit (consumerCredit) *						
			Loan as referred to in the Consumer Protection Act (loanConsumerProtectionAct) *	Enum	E (V)	Codeset: Loan as referred to in the Consumer Protection Act	This is required data if the date of conclusion is the same as or later than the date of the Positive credit register rollout (1 February 2024).	
			Goods or services related credit (isGoodsOrServicesRelatedCredit) *	Boolean	E (V)	true/false	The data element is required if both of the following conditions are met: 1) the date of conclusion is the same or later than the rollout date (1 February 2024) 2) the value reported for Loan as referred to in	

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						Consumer Protection Act is 'Consumer credit (chapter 7)' or 'Consumer credit linked to residential property (chapter 7 a)'.	
	Lump-sum loan (lumpSumLoan)					This is a required data group if the loan type is 'lump-sum loan' or 'guarantee receivable for a student loan'. The data group may not be submitted if the loan type is 'running-account loan' or 'leasing'.	
		Loan's purpose of use (purposeOfUse)	Enum	P (V)	Codeset: Loan's purpose of use		All code values are permissible.
		Final due date according to the payment plan (plannedFinalDueDate)	Date	V			

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
		Repayment method (repaymentMethod)	Enum	P	Codeset: Repayment method		
		Amortization frequency (amortizationFrequency)	Int	E	>=1	This is required data if the repayment method is other than 'bullet' or 'other'.	Must be reported as a number of months.
		Amount issued (amountIssued)	Decimal	P (V)	>0	The amount issued must be greater than or equal to the amount drawn.	
		Amount drawn (amountPaid)	Decimal	P (V)	>=0	The amount drawn must be smaller than or equal to the amount issued.	
		Loan balance (balance)	Decimal	V	>=0		The information in the register will not be removed even if the data element is not reported.
	Running-account loan (runningAccountLoan)					This is a required data group if the loan type is	

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Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						'running-account loan'. The data group may not be submitted if the loan type is 'lump-sum loan', 'guarantee receivable for a student loan' or 'leasing'.	
		Credit limit (creditLimit)	Decimal	P (V)	>=0		
	Leasing contract (leasingContract)					This is a required data group if loan type is 'leasing'. The data group may not be submitted if the loan type is 'lump-sum loan', 'running-account loan' or 'guarantee receivable for a student loan'. The data group may not be	

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						submitted if the loan is a private individual's business loan. (The borrower's Business ID has been reported.)	
		Start date of contract period (contractPeriodStartDate)	Date	P (V)			
		Monthly instalment (monthlyInstalment)	Decimal	P (V)	>0		The instalment contains all costs (principal, interest and expenses).
		Interest included in the instalment (interestIncluded)	Decimal	P (V)	>=0		
		Other expenses included in the instalment (expensesIncluded)	Decimal	P (V)	>=0		
		Transaction price (transactionPrice)	Decimal	V	>=0		
	Interest (interest)					The data group may not be submitted if the loan type is 'guarantee receivable for a student loan' or 'leasing'.	
		Total interest rate (totalInterestRatePct)	Decimal	V			

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Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
			Marginal interest rate (marginPct)	Decimal	E (V)		This is required data if interest type is 'Euribor rate', 'reference rate determined by the bank' or 'other variable rate'.	
			Interest type (interestType)	Enum	P (V)	Codeset: Interest type		
			Period for interest determination (interestDeterminationPeriod)	Int	E	>0	This is required data if the interest type is 'Euribor rate'.	Must be reported as a number of months.
			End date of the period for a fixed interest rate (fixedInterestRatePeriodEndDate)	Date	V			
			Type of linkage to a benchmark interest rate after the period for a fixed interest rate (subsequentInterestType)	Enum	V	Codeset: Interest type	Permissible values: 'Euribor rate', 'reference rate determined by the bank', 'other variable rate' and 'interest-free'.	
			Lower limit of the interest rate corridor (rateCorridorBottomPct)	Decimal	E	>=0 and <=100	This is required data if the upper limit of the interest rate	Must be reported as a percentage.

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
							corridor has been reported.	
			Upper limit of the interest rate corridor (rateCorridorTopPct)	Decimal	E	>0 and <=100	This is required data if the lower limit of the interest rate corridor has been reported.	Must be reported as a percentage.
			Interest rate cap (rateCapPct)	Decimal	V	>0 and <=100		Must be reported as a percentage.
			End date of interest rate restriction (rateRestrictionEndDate)	Date	E		This is required data if an interest rate cap, or upper and lower limits of the interest rate corridor have been reported.	
			Effective interest rate on the date of conclusion (effectiveInterestRatePct)	Decimal	V	>=0		Must be reported as a percentage.
		Deferments of amortizations (defermentPeriods)		List	V	The maximum number of deferments of amortizations is 64.	The data group may not be submitted if the loan type is 'leasing'. If the data group has been submitted, information on at	If the data group is not reported, the deferments of amortizations recorded in the register will be removed.

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						least one deferment period must be reported.	
		Start date of the deferment period (startDate)	Date	P			
		End date of the deferment period (endDate)	Date	P			
	Information on collateral (collaterals) *		List	E	The maximum number of collaterals is 64.	The data group is required if the loan contract contains an agreement on collateral. May not be submitted if the loan contract does not have collateral.	Various types of collateral may be associated with the same loan. If the data group is not reported, the collaterals recorded in the register will be removed.
		Type of collateral (collateralType) *	Enum	P	Codeset: Type of collateral	If there are several private guarantors, 'personal guarantee' must be reported as the type of collateral for each Guarantor data group.	
	Guarantor (guarantor) *					This data element is required if the	The private guarantor's ID

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
							type of collateral is 'personal guarantee'. May not be submitted if the type of collateral is other than 'personal guarantee'.	code must be given if the type of collateral is 'personal guarantee' and the guarantor has a Finnish personal identity code. In the case of a personal guarantee where the guarantor is a person who does not have a Finnish personal identity code, 'other guarantee' must be reported as the type of collateral.
			Type of ID code (idCodeType) *	Enum	E	Codeset: Type of ID code	Permissible value: Personal identity code	
			ID code (idCode) *	String	E			

3.2.1   Data fields where the value does not change

When loan data needs to be changed, certain information relating to the time when the loan is granted does usually not change. These unchanged data fields do not need to be reported in loan-specific data if they have been reported under Unchanged data fields. If the value in any of these data fields needs to be changed, the lender must report the data field in the loan-specific data and enter a new value for it. The same data field cannot be reported simultaneously in both loan-specific data and under Unchanged data fields.

Data element		Data type	Required/Optional	Processing rules
Unchanged data fields (unchangedDataFields)		List	V	Certain data fields relating to the time when the loan is granted do not need to be reported in loan-specific data if they have been reported in this data group. The list contains only the technical names of the unchanged data fields, no other values.
	One-time service fees for concluding the loan contract (oneTimeServiceFees) *		V	
	Gross income (grossIncomeOnFile)		V	
	Net income (netIncomeOnFile)		V	
	Effective interest rate on the date of conclusion (effectiveInterestRatePct)		V	

3.3 Payment transaction

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
Batch information				P			See section 2.2
	Report on a payment transaction (repayments)		List			Payment transactions may not be reported for loans that have been cancelled. A payment transaction may not be reported for a loan included in a payment plan in a debt arrangement or in a business restructuring program.	More than one report allowed.
		Time of report creation (reportCreationTimeUtc)	Datetime	P		The time zone must be UTC. Two payment transactions relating to the same loan may not have the same timestamp.	In this data field, the time when a report on the payment transaction was created, i.e. the timestamp, is reported. The timestamp may indicate, for example, the time when the lender transfers

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
							the report to a queue of reports to be sent to the register.
		Report type (reportType)	Enum	P	Codeset: Report type	Permissible values: new report and error correction	
		Report reference (reportReference)	String	P			The report reference must be unique within the batch.
		Loan number (loanNumber)					
			Type of number (type)	Enum	P	Codeset: Type of loan number	
			Number (number)	String	P			
		Loan type (loanType)	Enum	P	Codeset: Loan type	Permissible values: lump-sum loan, running-account loan and guarantee receivable for a student loan	
		Payment transaction for a lump-sum loan (lumpSumLoanRepayment)				This is a required data group if the loan type is 'lump-sum loan' or 'guarantee	

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Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						receivable for a student loan'. May not be submitted if the loan type is 'running-account loan'.	
		Total interest rate (totalInterestRatePct)	Decimal	V		May not be submitted if the loan type is 'guarantee receivable for a student loan'.	
		Amortization paid (amortizationPaid)	Decimal	E	>=0	One of the following elements must be included in this data group: 'Amortization paid', 'Interest paid' or 'Other paid expenses relating to the loan'	
		Interest paid (interestPaid)	Decimal	E	>=0	One of the following elements must be included in this data group: 'Amortization paid', 'Interest paid' or 'Other paid	

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
							expenses relating to the loan'	
			Other paid expenses relating to the loan (otherExpenses)	Decimal	E	>=0	One of the following elements must be included in this data group: 'Amortization paid', 'Interest paid' or 'Other paid expenses relating to the loan'	
			Date of payment (paymentDate)	Date	P			
			Loan balance (balance)	Decimal	P	>=0		
		Payment transaction for a running-account loan (runningAccountLoanRepayment)					Required if the loan type is 'running-account loan'. May not be submitted if the loan type is 'lump-sum loan' or 'guarantee receivable for a student loan'.	In this data group, data elements 'Amount of loan balance', 'Interest paid' and 'Other paid expenses relating to the loan' are separate from each other. They can be reported at different times. A report on a payment

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
							transaction for a running-account loan can contain one or more of the data elements, in which case only the element included in the report will be replaced in the register.
		Total interest rate (totalInterestRatePct)	Decimal	V			
		Amount of loan balance (balance)	Decimal	E	>=0	One of the following elements must be included in this data group: 'Amount of loan balance', 'Interest paid' or 'Other paid expenses relating to the loan'	
		Value date of the amount of loan balance (balanceDate)	Date	E		The data element is required if the submitter has given 'Amount of loan balance'.	Date when the loan balance was checked.
		Interest paid (interestPaid)	Decimal	E	>=0	One of the following elements	

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Data element	Data type	Required/ Optional	Permissible values	Processing rules	Notes
				must be included in this data group: 'Amount of loan balance', 'Interest paid' or 'Other paid expenses relating to the loan'	
Other paid expenses relating to the loan (otherExpenses)	Decimal	E	>=0	One of the following elements must be included in this data group: 'Amount of loan balance', 'Interest paid' or 'Other paid expenses relating to the loan'	
Date of payment (paymentDate)	Date	E		Required if 'Interest paid' or 'Other paid expenses relating to the loan' has been reported in this data group.	

3.4   Delayed amount

Data element	Data type	Required/ Optional	Permissible values	Processing rules	Notes

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			P			See section 2.2
Batch information						
	Report on a delayed amount (delayedRepayments)	List			Delayed amounts may not be reported for loans that have ended or have been cancelled. A delayed amount may not be reported for a loan included in a payment plan in a debt arrangement or in a business restructuring program. Delayed amounts may not be reported if the loan type is 'guarantee receivable for a student loan'.	More than one report allowed.
		Report type (reportType)	Enum	P	Codeset: Report type	Permissible values: new report and error correction	
		Report reference (reportReference)	String	P			The report reference must be unique within the batch.
		Loan number (loanNumber)		P			

		Type of number (type)	Enum	P	Codeset: Type of loan number		
		Number (number)	String	P			
	Delayed amount (isDelay)		Boolean	P	true/false	If 'Delayed amount: true' is reported, then 'The loan has been accelerated: false' must also be reported.	Delayed amounts submitted previously can be updated by submitting a new report on a delayed amount. The information given in the new report replaces the previously submitted data. To remove a delayed amount from the register, submit 'Delayed amount: false'.
	Delayed amounts (delayedAmount)		List	E	The maximum number of delayed amounts is 64.	If 'Delayed amount: true' is reported, then information about at least one delayed amount must be given.	
		Unpaid amount of an instalment (delayedInstalment)	Decimal	P	>0		

		Original due date of the delayed instalment (originalDueDate)	Date	P		The original end date may not be in the future.	
		The loan has been accelerated (isForeclosed)	Boolean	P	true/false	If the 'The loan has been accelerated: true' is reported, then 'Delayed amount: false' must also be reported.	If the loan is accelerated, the lender must remove the information about delayed amounts by reporting 'Delayed amount: false'.
		Date of acceleration (foreclosureDate)	Date	E		Required information if 'The loan has been accelerated: true' is reported. The date of acceleration may not be in the future.	

3.5   Termination of a loan contract

Data element	Data type	Required/ Optional	Permissible values	Processing rules	Notes
Batch information		P			See section 2.2

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
	Report on the end of a loan contract (loanTerminations)		List				More than one report allowed.
		Report type (reportType) *	Enum	P	Codeset: Report type	Permissible values: new report, error correction and cancellation of loan	
		Report reference (reportReference) *	String	P			The report reference must be unique within the batch.
	Loan number (loanNumber) *						
		Type of number (type) *	Enum	P	Codeset: Type of loan number		
		Number (number) *	String	P			
	Information about the termination (termination) *						
		Loan contract has terminated (isTerminated) *	Boolean	P	true/false	If the loan is cancelled, the value must be 'true'.	
		End date (endDate) *	Date	E		Required data element if 'Loan contract has terminated: true'	

Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
							has been reported. The end date may not be in the future. The data element may not be submitted if 'Loan contract has terminated: false' has been reported.	
			The loan has been reassigned to another lender (isTransferredToAnotherLender) *	Boolean	P	true/false	'True' is not a permissible value if 'Loan contract has terminated: false' has been reported. If the loan is cancelled, the value must be 'false'.	
		Reassignee (reassignee) *			E		This is a required data group if 'Loan has been reassigned to another lender:	

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
						true' has been reported. The data group may not be submitted if 'Loan has been reassigned to another lender: false' has been reported.	
		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			
		Name (name) *	String	E		The data element is required if the type of ID code is 'foreign business ID'. The data element may not be submitted if the type of ID code is 'Business ID'.	
		Country code (countryCode) *	Enum	E	2-letter country code	The data element is required if the type of ID code is	

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Data element				Data type	Required/ Optional	Permissible values	Processing rules	Notes
						according to ISO 3166	'foreign business ID'. The data element may not be submitted if the type of ID code is 'Business ID'.	

4   BATCH STATUS INQUIRY

The batch submitter must send an inquiry to learn about the status of the batch submitted. The Positive credit register sends back a processing response message.

The batch submitter allocates the inquiry to the correct batch by providing the batch reference. Any batch-level errors are returned in the response message (e.g. Batch owner is missing). If there are no batch-level errors, the report references of the accepted and rejected reports contained in the batch are returned. If the batch contained reports that were rejected, the processing response must specify the report-level errors.

Data element			Data type	Required/ Optional	Permissible values	Processing rules	Notes
Target environment (targetEnvironment)			Enum	P	Codeset: Target environment		
Batch owner (owner)							Owner of the batch that the inquiry concerns.
	Type of ID code (idCodeType)		Enum	P	Codeset: Type of ID code	Permissible values: Finnish Business ID, foreign business ID	

Data element	Data type	Required/ Optional	Permissible values	Processing rules	Notes
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'.	
Reference of the batch that the inquiry concerns (batchReference)	String	P			Batch reference of the original batch

4.1   HTTP status codes

The Positive credit register responds to the batch status inquiry message by returning a HTTP status code and a verbal description of the status, which indicate whether the inquiry was successful or the message invalid.

One of the following items is returned in the Status description field of the response to the batch status inquiry:

Status	Reason
200	The request succeeded.
400	Bad request
403	The batch submitter does not have the right to use the API.
500	System error
502	Connection error
503	Connection error, service not available

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4.2   Response to an invalid inquiry message

Data element	Data type	Permissible values	Processing rules	Notes
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 inquiry is rejected, the system will return the errors found.	
Name of data field (fieldName)	String			
Error code (errorCode)	String	Set of error codes		
Error description (errorDescription)	String	Set of error codes		

4.3   Response to a successful inquiry

Data element	Data type	Permissible values	Processing rules	Notes
Status description (statusMessage)	String			Verbal description of the HTTP status code.
Batch type (batchType)	Enum	Codeset: Batch type		
Batch status (batchStatus)	Enum	Codeset: Batch status		
Time of receipt (receivedTimeUtc)	Datetime			

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Data element	Data type	Permissible values	Processing rules	Notes
Time of processing (processedTimeUtc)	Datetime			Time when the processing of the entire batch is finished.
Batch errors (batchErrors)	List			
Name of data field (fieldName)	String			
Error code (errorCode)	String	Set of error codes		
Error description (errorDescription)	String	Set of error codes		
Number of reports (reportCount)	Int		If the entire batch is rejected because of a batch-level error, the system returns 0. It does not return any other, report-specific information.	Number of processed reports.
Accepted reports (acceptedReports)	List			There may be more than one accepted report.
Report reference (reportReference)	String			
Rejected reports (rejectedReports)	List			There may be more than one rejected report. Reports are

Data element			Data type	Permissible values	Processing rules	Notes
						rejected because of content errors.
	Report reference (reportReference)		String			
	Errors (reportErrors)		List			Errors detected in the rejected report
		Name of data field (fieldName)	String			
		Error code (errorCode)	String	Set of error codes		
		Error description (errorDescription)	String	Set of error codes		