

File Layout ICIXML v 1.0

Import Credit Information

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Event log

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	Click to set date		
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ICIXML - Import Credit Information

1 Introduction

The file layout ICIXML is used to import the information about credits into all Aptic ARC's modules. The import file is an XML-file that must follow a specific scheme.

The XML-scheme can be found at <http://schema.aptic.net/aptic-link-import-creditinfo.xsd>. In the scheme, all fields that are available can be interpreted, we can determine the order of these and even point out which ones are required to be filled in. Many fields are optional, and some of those fields might be replaced with default values if empty.

2 Example

The example below shows an XML file that will process credit information for two different debtors. It is possible to have several credit information results incorporated into the one file.

```

<?xml version="1.0"?>
<creditinfo senderpartyref="SENDERREF" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="http://schema.aptic.net/aptic-link-import-
creditinfo.xsd">
  <result idnumber="290183-181W" birthdate="1983-01-29">
    <detail amount="1552.0000" creditinfodetailcode="KVA" date="2020-10-22"
externalscoring="5" value="1000" paid="true"/>
    <detail amount="55.0000" creditinfodetailcode="SVK" date="2020-10-22"
externalscoring="5" value="1000" paid="true"/>
  </result>
  <result idnumber="020167-365W" birthdate="1967-01-02">
    <detail amount="1552.0000" creditinfodetailcode="LVM" date="2020-01-01"
externalscoring="5" value="1500" paid="true"/>
    <detail amount="1550.0000" creditinfodetailcode="KVA" date="2020-02-02"
externalscoring="5" value="1500" paid="true"/>
    <detail amount="55.0000" creditinfodetailcode="SVK" date="2020-10-22"
externalscoring="5" value="1500" paid="true"/>
  </result>
</creditinfo>

```

3 Element description

Below you can find a short description of the elements and attributes that are available.

Element	Type	Required	Description
creditinfo			
@counterkey	string(15)	No	File count identity. The name of the file counter. This is used to control that files are loaded in correct sequence.
@countervalue	integer	No	Counter value. This is used to control that files are loaded in correct sequence.
@senderpartyref	string (50)	No	Sender party reference of the file. If filled, it needs to match a party reference code in ARC. Should be filled if the file contains values in element debtoridnumber (SSN) for natural persons, due to GDPR.
creditinfo / result			
@provider	string(100)	No	Credit information provider.
@providercode	string(30)	No	Reference code of the credit information agency.
@personid	integer	No	ID from ARC database at the person.
@debtorid	integer	No	ID from ARC database at the debtor.
@requestedbypartyid	integer	No	ID from ARC database at the party requested the credit information.
@idnumber	string(15)	No	Person's social security number / corporate identity number. Required if personid nor debtorid is filled.
@infoavailable	boolean	No	TRUE / FALSE New address information availability flag for provider. The flag is processed when making decision to update provider address details or leave them as they were before the import.
@fullname	string(260)	No	Provider fullname.

@initials	string(20)	No	Provider initials.
@street	string(400)	No	Provider street.
@houseno	string(20)	No	Provider house number.
@housenoextension	string(30)	No	Provider house number extension.
@city	string(100)	No	Provider city.
@statecode	string(20)	No	Provider state code.
@zipcode	string(20)	No	Provider zipcode.
@countrycode	string(2)	No	Provider country code according to ISO 3166-1 alpha-2.
@decision	string(100)	No	Credit decision information
@internalcode	string(400)	No	Credit information agency internal code. Technically, this value is used as the argument1 in the action event.
@scoring	string(100)	No	Credit scoring information from credit information agency.
@riskforecast	string(100)	No	Risk forecast estimation.
@creditlimit	money	No	Limit of the credit amount.
@creditclass	string(20)	No	Credit class.
@snicode	string(20)	No	SNI code.
@mortgagesumcompany	money	No	Total amount of the mortgage.
@mortgagesumbankrupt	money	No	Amount of the mortgage when the bankruptcy was registered.
@bankruptsolicitor	string(100)	No	Reference code of the bankruptcy administration party.
@applications	integer	No	Number of the applications.
@applicationsum	money	No	Total amount of the applications.
@sumgovernmentcases	money	No	Total amount of the government cases.
@countgovernmentcases	integer	No	Number of the government cases.
@sumprivatecases	money	No	Total amount of the private cases.
@countprivatecases	integer	No	Number of the private cases.
@propertyassessedvaluesum	money	No	Total amount of the property assessed value.
@propertyassessedvaluepart	money	No	Amount of the property assessed value part.
@propertynumber	integer	No	Property number.
@yearofassessment	integer	No	Year of the property assessment.
@profitactivebusiness	money	No	Amount of the profit active business.
@profitpassivebusiness	money	No	Amount of the profit passive business.
@profitemployment	money	No	Amount of the profit employment.
@profitcapital	money	No	Amount of the profit capital.
@losscapital	money	No	Amount of the loss capital.
@taxallowance	money	No	Amount of the tax allowance.
@assessedsalary	money	No	Amount of the assessed salary.
@taxablewealth	money	No	Amount of the taxable wealth.
@vat	money	No	VAT amount.
@excessvat	money	No	Excess VAT amount.
@finaltax	money	No	Final tax amount.
@losswealth	money	No	Amount of the loss wealth.
@taxablewealthexemptamount	money	No	Taxable wealth exempt amount.
@operationsincome	money	No	Operations income amount.

@equity	money	No	Equity amount.
@solidity	money	No	Solidity amount.
@causecodes	string(100)	No	Credit cause codes.
@inquiryreport	string(200)	No	Inquiry report.
@inquiryreportdate	date	No	Inquiry report date.
@distrainsalary	money	No	Distrain salary amount.
@economiccalculationnetamount	money	No	Economic calculation net amount.
@turnover	money	No	Turnover amount.
@outcome	money	No	Outcome amount.
@internalrating	integer	No	Internal rating value.
@userfriendlyrating	string(100)	No	User friendly rating value.
@gender	Boolean	No	Debtor's gender. TRUE - male; FALSE - female; NULL - "Blank" (not populated).
@birthdate	date	No	Debtor birth date.
@surveillancecode	string(100)	No	Surveillance code value.
@yearofsalary	integer	No	Year of debtor salary.
@municipalcode	string(30)	No	Debtor municipal code.
Note	String	No	Credit information result additional note.
Creditinfo / result / reason			
@code	String(50)	No	Credit information reason code.
@description	String(128)	No	Credit information reason description.
@boundary	String(128)	No	Credit information reason boundary.
@value	String(128)	No	Credit information reason value.
Creditinfo / result / detail			
@amount	Money	Yes	Credit information amount.
@creditinfodetailcode	String(50)	No	Credit information details code.
@date	Date	No	Credit information date.
@externalscoring	String(100)	No	Credit external scoring value.
@internalscoring	String(100)	No	Credit internal scoring value.
@paid	Bit	No	TRUE / FALSE The flag to identify was credit paid (TRUE) or not (FALSE).
@value	String(200)	No	Credit info details value.