

Suomen Asiakastieto Oy

Integration Interfaces

Consumer REST AT 2018

Selected consumer services for developer portal

For other Suomen Asiakastieto services and APIs please contact myynti@asiakastieto.fi

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Document History

Version	Date	Issuer	Issue
1.0	4.9.2018	Marko Lehto	First version.
2.8	13.9.2024	Jussi Korkonen	Developer portal version
2.9	20.3.2026	Jussi Korkonen	Added Consumer credit information PLUS
2.91	15.9.2026	Jussi Korkonen	Consumer credit information basic

The REST interface Version AT 2018 Consumer

The REST interface is based on HTTPS calls. The interface is SSL encrypted. Client's application forms a specified-form URL, which contains the required parameters, e.g. the user ID, the key identifying the subject, and the data on which operation of service is requested. The message is protected by an identifier, which is calculated on the basis of the SHA-512 algorithm. The REST interface returns an XML or JSON page containing the data contents of the selected service.

Schema

both XML and JSON

http://www.asiakastieto.fi/XMLSchema/SAT_security.xsd

http://www.asiakastieto.fi/XMLSchema/AT_Common_2018.xsd

http://www.asiakastieto.fi/XMLSchema/AT_Consumer_2018.xsd

http://www.asiakastieto.fi/XMLSchema/SAT_consumer_loan.xsd

http://www.asiakastieto.fi/XMLSchema/SAT_common.xsd

Services in the REST interface

- Consumer Payment Defaults
- Consumer Payment Default Classification
- Consumer loan summary
- Consumer scoring
- Population Register Information and area description (separate permission needed)
- (name, address, etc.)
- Decision support service for companies and consumers
- Simppeli decision proposal about given person
- Risk Indicator
- Risk Forecast
- Risk Indicator with Population Information
- Rating Delta
- Rating Alfa

- Monitoring maintenance
- Person information of the Nordic countries
- Positive credit register extract from Vero
- Official Beneficial Owner
- Sole trader business id search

The REST Interface

Format of the URL for REST requests.

The URL is formed according to the following syntax:

Fixed part:

<https://www.asiakastieto.fi/services/consumer5/REST?> (Production)

<https://demo.asiakastieto.fi/services/consumer5/REST?> (Testing)

JSON request

For JSON response please use the following parameter format=json

For legacy support using Accept: application/json

header without format=json parameter will return json response with dates and times in java milliseconds.

Request parameters

General obligatory parameters for Consumer requests

Name	Description	Max length
userid	User ID, given by SAT	12
passwd	password, given by SAT	10
timestamp	Time stamp for calculating the URL checksum (more Calculating the SHA-512 checksum)	24
checksum	URL check calculated by using the SHA-512 hash value	64 ab
version	2018, interface version for consumer services	
enduser	defines the enduser	12
reqmsg	CONSUMER (consumer request) DECISION (decision support service)	
format	xml / json	

Voluntary parameters

Name	Description	Max length
target	Target database requests PAP1 production requests (default) VAP1 for testing company information TAP1 for testing consumer and sole trader information	
lang	defines the response language, FI= Finnish	2

	EN= English SV= Swedish	
ccenter	cost center; For an enclosure of invoice including transactions sorted by the cost center	20
packet	customized packet code	4

Purpose for Population Information

purpose	reason for use; obligatory when requesting consumers 1 Credit granting 2 Credit control 3 Planning of debt collection 5 Status of person in charge (assessment of a company or person in charge) 6 With the person's own consent (only in brief level) 7 Tenancy agreement 8 Assessment of a job applicant or employee 9 Legislation-based right of the authority to obtain information or granting support of authorities A Guarantee or pledge B Definition of terms of agreement, if it is not possible to refuse to make the agreement C Preventing of money laundering / KYC responsibilities (only for obliged entities under the AML ACT) Purposes for family relation checks: P Investigation of the estate deceased person R Fulfilment of obligations under the Money Laundering Act: purposes of preventing money laundering and securing or excluding a PEP person V Determination of insurance compensation under the Worker's Compensation Act 1 Luoton myöntäminen 2 Luotonvalvonta 3 Perinnän suunnittelu 5 Vastuuhenkilöasema (yrityksen tai vastuuhenkilön arviointi) 6 Henkilön omalla suostumuksella (vain suppea taso) 7 Huoneenvuokrasopimus 8 Työhakijan tai työntekijän arviointi (rajoitukset: Laki yksityisyyden suojasta työelämässä 5 a §) 9 Viranomaisen lakiin perustuva tiedonsaantioikeus tai viranomaistuen myöntäminen A Takaus tai pantin anto B Sopimusehtojen määrittely, jos sopimuksen tekemisestä ei voi kieltäytyä C Todistus velvoitteiden hoitokyvystä (luottolaitos voi tarkistaa). Rahanpesun estäminen / asiakkaan tunteminen (vain rahanpesulain ilmoitusvelvollisille). Perhesuhdetarkastuksissa mahdolliset käyttötarkoitukset: P Kuolinpesän osakkaiden selvittäminen R Rahanpesulain mukaisten velvoitteiden täyttäminen
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	V Tapaturma ja Ammattitautilain mukainen vakuutuskorvauksen selvittäminen
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Population register information

Name	Description	Max length
qtype	34 Population Information, Brief level 08 Population Information, Basic level 36 Population Information, Extensive level 37 Population Information, Extensive level 2 Plus 38 Population Information, Debt Collection level 39 Population Information, Basic Plus level 94 Population Information, Fatca 1 95 Population Information, Fatca 2 96 Population Information, Fatca 3 97 Population Information, Fatca 4 98 Population Information, Child custody check A6 KYC Check A4 Dates of birth of the dependents A7 Spouse Relation Check B1 Family Relation Check B2 Family Relation Check, extensive A9 Widow(er) Check A1 Supervisory Data A3 Family Relation, person details A5 Family Relation, children A2 Family Relation, former spouses A8 Family Relation, parents B4 Family Relation, siblings B5 Basic Fi B6 Family Relation check, Insurance	2
idnumber	ddmmyyXnnnC	11

Purpose for Credit Information (incl. credit information, payment defaults, decision proposal etc.)

purpose	reason for use; obligatory when requesting consumers 1 Credit granting 2 Credit control 3 Planning of debt collection 5 Status of person in charge (assessment of a company or person in charge) 7 Tenancy agreement 8 Assessment of a job applicant or employee 9 Legislation-based right of the authority to obtain information or granting support of authorities A Guarantee or pledge B Definition of terms of agreement, if it is not possible to refuse to make the agreement
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	C Preventing of money laundering / KYC responsibilities (only for obliged entities under the AML ACT) 1 Luoton myöntäminen 2 Luotonvalvonta 3 Perinnän suunnittelu 5 Vastuuhenkilöasema (yrityksen tai vastuuhenkilön arviointi) 7 Huoneenvuokrasopimus 8 Työhakijan tai työntekijän arviointi (rajoitukset: Laki yksityisyyden suojasta työelämässä 5 a §) 9 Viranomaisen lakiin perustuva tiedonsaantioikeus tai viranomaistuen myöntäminen A Takaus tai pantin anto B Sopimusehtojen määrittely, jos sopimuksen tekemisestä ei voi kieltäytyä C Todistus velvoitteiden hoitokyvystä (luottolaitos voi tarkistaa). Rahanpesun estäminen / asiakkaan tunteminen (vain rahanpesulain ilmoitusvelvollisille).
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Credit information PLUS ***Newest***

Name	Description	Max length
qtype	C3	2
idnumber	ddmmyyXnnnC	11

Credit information

Name	Description	Max length
qtype	41	2
idnumber	ddmmyyXnnnC	11
level	1= extensive credit information blank =brief CI; payment remarks	1

Credit information Basic

Name	Description	Max length
qtype	CB	2
idnumber	ddmmyyXnnnC	11

Payment default classification

Name	Description	Max length
qtype	42	2
idnumber	ddmmyyXnnnC	11
level	1	

Consumer Rating Alfa, Delta, Risk Indicator

Name	Description	Max length
qtype	50 Risk Indicator	2

	51 Risk Forecast 54 Rating Alfa (Rating Delta) 55 Risk Indicator with Population Information	
idnumber	ddmmyyXnnnC	11

Decision support service

Name	Description	Max length
qtype	02	2
idnumber	ddmmyyXnnnC	11
request	H	1
model	customized model code	6
level	1 (when using additional information 2.0 package in the response)	
C6_input.code	A05 = amount of a credit A08 = customer key depends on the model if obligatory	table
C6_input.value	amount of a credit depends on the model if obligatory	table

Simppli

Name	Description	Max length
qtype	04	2
idnumber	ddmmyyXnnnC	11
request	H	1
model	customized model code	6

Positive Credit Register Extract

Name	Description	Max length
qtype	PR	2
idnumber	ddmmyyXnnnC	8
purpose	S	1
pr.purpose[0..n]	P01=New consumer credit P02=Increase of consumer credit principal or credit limit P03=Changes to terms of consumer credit P04=Guarantee or third-party pledge for consumer credit P05=New loan P06= Increase of loan or credit limit P07=Changes to terms P08=Guarantee or third-party pledge	3

Calculating the SHA-512 checksum

Formation of the verified URL is performed at the customer's end, using the secret calculation key the customer and Asiakastieto have agreed upon.

The interface application conducts the security check for the given URL, based on the given time

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stamp (current time) and the calculated verification. This procedure eliminates the risk that Asiakastieto's actual database user ID and password should fall into wrong hands, in case they are possibly shown in plain text in the target address line of the browser.

Time stamp

The time stamp is supplied with the parameter timestamp, and it is of the following format:

YYYYMMDDHHMMSSXXTZNNNNNN

in which

YYYY	year in four digits
MM	month 01-12
DD	day of the month 01-31
HH	hour 00-23
MM	minutes 00-59
SS	seconds 00-59
XX	hundredths of a second 00-99
TZN	time zone correction in relation to GMT. In
	Finland +02 (plus has to be included). The offset from GMT is always presented in relation to local normal time, daylight saving time (DST) is not added to the correction value.
NNNNN	consecutive number

Verification

The checksum (SHA-512 hash value) is presented as a hexadecimal string of 128 characters, in which letter symbols are capital letters.

The verification is calculated by using the standard SHA-512 algorithm, forming first a source character string from part of the parameters, and including the secret key known only by the customer and Asiakastieto.

Source character string: userid&enduser×tamp&key&

The parameters are placed in succession, set off by & characters as a single uniform character string, and the SHA-512 hash value is calculated for this, which is again placed into the parameter checksum in the final URL. The & character also has to be found at the end of the source character string when performing the calculation. The SHA-512 hash value received is presented as a hexadecimal character string of 128 characters, in which letter symbols are capital letters.

URL Notes

Question mark (?) is used as separator between the fixed part and the parameter part. The separator between the parameters is & character. Each parameter is separated from its value with the equals sign (=).

URL in its entirety must not contain spaces or characters in the so-called 8-bit area (national characters, e.g. ääö). For example, if the password contains characters in the 8-bit area, they have to be entered as their UTF-8 hexadecimal values, set off by percentage characters, in accordance with the http/URL standard. For example, the password PÄIVÄÄ should be entered as the

parameter passwd=P%C3%84IV%C3%84%C3%84. Blank characters should be entered as %20 e.g. in the parameter "name=Miehinien%20Mikael".

Timestamp consists of time zone correction related to GMT time, the "+" or "-" sign must be included. Notice that in the url the "+" sign must be as UTF-8 value %2B and "-" sign as UTF-8 hexadecimal value %2D.

The checksum (the SHA-512 hash value) is presented as a hexadecimal character string of 128 characters, in which letter symbols are capital letters.

Input parameters for the Decision support service are delivered in two tables. C6_input.code and C6_input.value.

Brackets must be as UTF-8 hexadecimal value "[" as %5B and "]" as %5D.

The first element of C6_input.code is indexed by 0
(C6_input.code%5B0%5D=XXX&C6_input.value%5B0%5D=nnnn), e.g.
C6_input.code%5B0%5D=A05 and C6_input.value%5B0%5D=1000 (amount of the credit).

Examples of REST request for testing

Examples

Consumer Credit Information PLUS

<https://demo.asiakastieto.fi/services/consumer5/REST?version=2018&lang=FI&userid=nnnnnnnnnnnn&passwd=xxxxxx&enduser=cccc&reqmsg=CONSUMER&idnumber=ddmmyyAnnnX&purpose=1&qtype=C3&format=xml×tamp=2004070713434000%2B0200001&checksum=71BCA0FDF4926E784A1C86B64E528435305B5FFD0952C6B1834F234D44CAC69674E0D7A95A484F1708D82DC623F24D3F331732619E5ED7E3237DA139A8D00643&>

Consumer Payment default Classification

<https://demo.asiakastieto.fi/services/consumer5/REST?version=2018&lang=FI&userid=nnnnnnnnnnnn&passwd=xxxxxx&enduser=cccc&reqmsg=CONSUMER&idnumber=ddmmyyAnnnX&purpose=1&qtype=42&format=xml×tamp=2004070713434000%2B0200001&checksum=71BCA0FDF4926E784A1C86B64E528435305B5FFD0952C6B1834F234D44CAC69674E0D7A95A484F1708D82DC623F24D3F331732619E5ED7E3237DA139A8D00643&>

Population Information, basic level

<https://demo.asiakastieto.fi/services/consumer5/REST?version=2018&lang=FI&userid=nnnnnnnnnnnn&passwd=xxxxxx&enduser=cccc&reqmsg=CONSUMER&idnumber=ddmmyyAnnnX&purpose=X&qtype=08&format=xml×tamp=2004070713434000%2B0200001&checksum=71BCA0FDF4926E784A1C86B64E528435305B5FFD0952C6B1834F234D44CAC69674E0D7A95A484F1708D82DC623F24D3F331732619E5ED7E3237DA139A8D00643&>

Decision support service

https://demo.asiakastieto.fi/services/consumer5/REST?version=2018&userid=nnnnnnnnnnnn&passwd=xxxxxx&enduser=cccc&idnumber=ddmmyyAnnnX&reqmsg=DECISION&qtype=02&model=MALLI1&C6_input.code%5B0%5D=A05&C6_input.value%5B0%5D=1000&C6_input.code%5B1%5D=A08&C6_input.value%5B1%5D=123456&request=H&format=xml×tamp=2005110112264400%2B0200001&checksum=71BCA0FDF4926E784A1C86B64E528435305B5FFD0952C6B1834F234D44CAC69674E0D7A95A484F1708D82DC623F24D3F331732619E5ED7E3237DA139A8D00643&

Simppli

<https://demo.asiakastieto.fi/services/consumer5/REST?userid=nnnnnnnnnnnn&passwd=XXXXXX&enduser=cccc&idnumber=ddmmyyAnnnX&purpose=1&request=H&lang=FI&model=SIMP1&version=2018&qtype=04&reqmsg=DECISION&format=xml×tamp=2008021514330000%2B0200001&checksum=71BCA0FDF4926E784A1C86B64E528435305B5FFD0952C6B1834F234D44CAC69674E0D7A95A484F1708D82DC623F24D3F331732619E5ED7E3237DA139A8D00643&>

Examples of REST request for production

Consumer Credit Information

<https://www.asiakastieto.fi/services/consumer5/REST?version=2018&lang=FI&userid=nnnnnnnnnnnn&passwd=xxxxxx&enduser=cccc&reqmsg=CONSUMER&idnumber=ddmmyyAnnnX&purpose=1&qtype=C3&format=xml×tamp=2004070713434000%2B0200001&checksum=71BCA0FDF4926E784A1C86B64E528435305B5FFD0952C6B1834F234D44CAC69674E0D7A95A484F1708D82DC623F24D3F331732619E5ED7E3237DA139A8D00643&>

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