



Table of contents

Person elements	2
Product 'HO' – main person information	2
Product 'SK' – tax information	3
Product 'BA' – payment remarks and voluntary remarks	3
Product 'FR' – historical name and address information	4
Product 'NI' – commercial affiliations / business interests	4
Product 'CR' – Decision Score credit rating (using zone values)	5
Product 'SC' – credit score	6
Product 'MS' – customer own default – detailed information (requires agreement with Lindorff Debt Collection)	7
Product 'SM' – customer own default – summary (requires agreement with Lindorff Debt Collection)	7
Product 'TN' – phone numbers	7
Person xml example	8

Person elements

We reserve the right to add new information tags and attributes without prior warning. The order of elements and tags are NOT fixed and may vary from response to response. It is therefore essential that XML parsers do NOT rely on a fixed order.

There is no guarantee that all tags or attributes are present in all responses. The response depends on the information registered on the person requested for. Tags or attributes may be delivered with contents, without contents or not delivered (if nothing is registered).

All fields (contents) should be considered as strings. All dates have format YYYYMMDD unless described otherwise.

All elements are returned as `<element value="value"/>` unless described otherwise.

Default element occurrence is "one time" unless described otherwise.

See file codes.pdf for description of codes returned.

Note! The actual XML's returned may contain additional tags and/or attributes. Avoid using or depending on tags or attributes not documented here.

Product 'HO' – main person information

Element name	Element description
PersonalInfo	Constant value: 'PR'
ClientNbr	Customer number
User	Username that performed the request
MVA	Not to be used, ignore field. Constant value: 'N'
ObjectNbr	Unique number identifying person
PersonalNbr	Social security number (SSN), 11 digits. Last 5 digits are removed if customer is not allowed to get SSN.
Name	Person name, last name first
Address	Address, usually street address
PostalNbr	Zip code
PostalText	Postal place (like city name)
Address2	Secondary address, usually post box
CountyNbr	Secondary address, zipcode
County	Secondary address, postal place (like city name)
FKNr	County and municipal identifier (4 digits)
CompanyCode	Not to be used, ignore field. Constant value: 'PR'
Status	Person status. D: deceased, K: bankrupt, U: emigrated, X: blocked/barred, G: judicial debt restructure arrangement, E: taxpayer abroad
Age	Age
Sex	Gender. K: female, M: male
Commentcr	Not to be used, ignore field.

Product 'SK' – tax information

Element name	Element description	Attributes	Occurrence
LastYearsTax	Not to be used, ignore element. Delivered for backward compatibility. Avoid using this. To be removed. Element is equal to 'Tax' element, that is have the same child elements.	year	None or one time
Tax	Ignore 'year' attribute. To be removed. Use child element 'TaxYear'.	year	None or max 3 times
TaxYear	Tax year		
TaxClass	Tax class		
NetIncome	Net income		
Wealth	Wealth		
TotalTax	Total tax paid		
Income	Calculated gross income (wherever possible, may be zero or empty)		

Product 'BA' – payment remarks and voluntary remarks

Element name	Element description	Attributes	Occurrence
PaymentRemark	Ignore attributes. To be removed. Use specified elements.	date, remarkType, status	None, one or more
Id	Remark identifier and connector		
Date	Date when remark is registered		
Type	Remark category code		
Source	Remark source/counsel code		
Status	Remark status (D=partly dealt with, U(or empty)=not dealt with, O=dealt with, PU=reminder)		
RefNmbr	Remark reference number		
Amount	Remark amount in NOK		
DeleteDate	Date when remark is deleted		
DiaryNumber	Remark diary number (official reg)		
RemarkType	Remark type. T: forced, F: voluntarily/pledged		
ProcessName	Remark source/counsel name		
CredName	Creditor name		
SumPaymentRemarks	Summary of forced remarks		
PaymentRemarks	Total count		
Sum	Total amount in NOK		
Code	Remark type; T=forced		
SumPledgeRemarks	Summary of pledged remarks		
PaymentRemarks	Total count		
Sum	Total amount in NOK		
Code	Remark type; F=voluntarily/pledged		

Product 'FR' – historical name and address information

Element name	Element description	Attributes	Occurrence
AlternativeAddress	Ignore 'Date' attribute. To be removed. Use child element 'Date'.	Date	None, one or more
Date	Date when address was registered		
PersonalNbr	Social security number (SSN) for person (11 digits). Last 5 digits are removed if customer is not allowed to get SSN.		
Name	Person name, last name first		
Address	Address, usually the street address		
PostalNmbr	Zip code		
PostalText	Postal place (like city name)		

Product 'NI' – commercial affiliations / business interests

Element name	Element description	Occurrence
Affiliations		None, one or more
Code	Task/commission code	
Ssn	Organization number, business registration number	
Name	Name of company	
CompanyCode	Type of company	
Share	Share	
Status	Not to be used, ignore field. Status of task/commission.	
Fdat	Affiliation from date	

Product 'CR' – Decision Score credit rating (using zone values)

Element name	Element description	Occurrence
Rating	Not to be used, ignore field. To be removed.	
Rating		
Credit		
Date		
Comment		
Model		
Rating3		
Rating	Actual calculated rating probability (should be ignored, use zone)	
CreditZone	Decision Score Person. More info at https://www.soliditetd.no/faq/informasjon-og-modeller-i-kredittsjekktjenesten-vaar/decision-score-person	
Date	Date this rating was valid, always current date	
Comment	Policy rules. More info at https://www.soliditetd.no/faq/informasjon-og-modeller-i-kredittsjekktjenesten-vaar/policyregler	None or one
Comment	Policy rules may occur during a rating evaluation - they notify why applicant got a lower rating zone	None, one or more
Model	All standard rating models have a model number - Decision Score Person is model 6	
GScore		
PScore		
KScore		

Product 'SC' – credit score

A request for SC must be accompanied by a specification of a model no and optionally score arguments. See the integration guide for DecisionMaker. Model no must be set specifying "arg_scoreModel" and arguments with "arg_scoreModelInput".

Element name	Element description	Occurrence
Scoring	Root node for the Scoring object.	None or one
Beslutning	Decision: GODK: approved, INSC: no score, other codes depends on the scorecard in question	One
ArsaksData	Container for "reason codes" (policy codes)	None, one or more
ArsaksKode	A code denoting what occurred. Codes depends on the scorecard in question	One
ArsaksTekst	A textual description of what occurred	One
Prioritet	Priority. The lower the value, the higher the priority. Higher priority policycodes has more significance than lower priority policycoded	None or one
Polaritet	Polarity: NEGATIVE if the policy has a negative impact on the final decision, POSITIVE if the policy has a positive impact on the final decision, or NEUTRAL if it has no impact on the final decision	None or one
Score	Score points. If > 900 it denotes there is no score, and the actual value tells why.	One
MaksScore	The highest value of points possible for the scorecard in question	One
GrenseAvslag	All points equal to this or lower denotes a rejection	One
GrenseGodkjent	All points equal to this or above denotes an approval	One
ModellNr	This models number. Should be equal to the one requested for	One
ModelNavn	Name of the scorecard in question	One

Product 'MS' – customer own default – detailed information (requires agreement with Lindorff Debt Collection)

Element name	Element description	Occurrence
Mislighold		None, one or more
Dato	Date when default is registered	
TypeKode	Type of default. P=reminder, I=debt collection, B=blacklist	
KildeKode	Source code	
SaksNummer	Case number	
Hovedstol	Principal amount in NOK	
Restbelop	Amount balance/remainder in NOK	
AksjonsKode	Action code	
AksjonsDato	Action date	

Product 'SM' – customer own default – summary (requires agreement with Lindorff Debt Collection)

Element name	Element description	Attributes	Occurrence
MisligholdSum	Ignore 'systemKode' attribute. To be removed. Use child element 'SystemKode'.	systemKode	3 times
SummaHovedstol	Total principal amount in NOK		
SummaRestbelop	Total amount balance/remainder in NOK		
AksjonsKode	Default total count		
SystemKode	Type of default. P=reminder, I=debt collection, B=blacklist		

Product 'TN' – phone numbers

Element name	Element description	Occurrence
Mob	Mobile phone number	None, one or more
Phone	Phone number	None, one or more

Person xml example

```
<alpha>
  <ho>
    <PersonalInfo value="PR">
      <ClientNbr value="123456789"/>
      <User value="test"/>
      <MVA value="N"/>
      <ObjectNbr value="1234567"/>
      <PersonalNbr value="20107012345"/>
      <Name value="NORMAN OLA"/>
      <Address value="TESTGATA 1"/>
      <PostalNbr value="0101"/>
      <PostalText value="OSLO"/>
      <Address2 value=""/>
      <CountyNbr value=""/>
      <County value=""/>
      <FKNr value="0301"/>
      <CompanyCode value="PR"/>
      <Status value=""/>
      <Age value="41"/>
      <Sex value="M"/>
      <Commentcr value=""/>
    </PersonalInfo>
  </ho>
  <tn>
    <Phone value="12345678"/>
    <Phone value="87654321"/>
    <Mob value="99999999"/>
    <Mob value="88888888"/>
  </tn>
  <ni>
    <Affiliations>
      <Code value="SM"/>
      <Ssn value="991234567"/>
      <Name value="TEST AS"/>
      <CompanyCode value="AS"/>
      <Share value=""/>
      <Status value=""/>
      <Fdat value="19991106"/>
    </Affiliations>
    <Affiliations>
      <Code value="IH"/>
      <Ssn value="981234567"/>
      <Name value="NORMAN SERVICE"/>
      <CompanyCode value="ENK"/>
      <Share value=""/>
      <Status value=""/>
      <Fdat value="19950220"/>
    </Affiliations>
  </ni>
</alpha>
```



```

    <Affiliations>
      <Code value="SF"/>
      <Ssn value="961234567"/>
      <Name value="NORMAN AS"/>
      <CompanyCode value="AS"/>
      <Share value=""/>
      <Status value=""/>
      <Fdat value="20091221"/>
    </Affiliations>
  </ni>
  <fr>
    <AlternativeAddress Date="20091109">
      <Date value="20091109"/>
      <PersonalNbr value="20107012345"/>
      <Name value="NORMAN OLA"/>
      <Address value="TESTGATA 12"/>
      <PostalNmbr value="3612"/>
      <PostalText value="KONGSBERG"/>
    </AlternativeAddress>
    <AlternativeAddress Date="20050913">
      <Date value="20050913"/>
      <PersonalNbr value="20107012345"/>
      <Name value="NORMAN OLA"/>
      <Address value="TESTGATA 5"/>
      <PostalNmbr value="3267"/>
      <PostalText value="LARVIK"/>
    </AlternativeAddress>
    <AlternativeAddress Date="20041012">
      <Date value="20041012"/>
      <PersonalNbr value="20107012345"/>
      <Name value="NORMAN OLA"/>
      <Address value="TESTGATA 17"/>
      <PostalNmbr value="3257"/>
      <PostalText value="LARVIK"/>
    </AlternativeAddress>
  </fr>
  <sk>
    <LastYearsTax year="2010">
      <TaxYear value="2010"/>
      <TaxClass value="1"/>
      <NetIncome value="192703"/>
      <Wealth value="0"/>
      <TotalTax value="66082"/>
      <Income value="294912"/>
    </LastYearsTax>
    <Tax year="2010">
      <TaxYear value="2010"/>
      <TaxClass value="1"/>
      <NetIncome value="192703"/>
      <Wealth value="0"/>
      <TotalTax value="66082"/>
    </Tax>
  </sk>

```

```

        <Income value="294912"/>
    </Tax>
    <Tax year="2009">
        <TaxYear value="2009"/>
        <TaxClass value="1"/>
        <NetIncome value="194232"/>
        <Wealth value="0"/>
        <TotalTax value="66718"/>
        <Income value="290936"/>
    </Tax>
    <Tax year="2008">
        <TaxYear value="2008"/>
        <TaxClass value="1"/>
        <NetIncome value="203601"/>
        <Wealth value="0"/>
        <TotalTax value="68962"/>
        <Income value="280329"/>
    </Tax>
</sk>
<cr>
    <Rating>
        <Rating value="39"/>
        <Credit value=""/>
        <Date value="20091222"/>
        <Comment value=""/>
        <Model value="1"/>
    </Rating>
    <Rating3>
        <Rating value="0.65021855"/>
        <CreditZone value="1"/>
        <Date value="20091222"/>
        <Comment>
            <Comment value="PP35"/>
            <Comment value="PP36"/>
        </Comment>
        <Model value="6"/>
    </Rating3>
    <GScore>
        <PScore value="0,0334"/>
        <KScore value="0,0414"/>
    </GScore>
</cr>
<ba>
    <PaymentRemark date="20070129" remarkType="F" status=" ">
        <Id value="01 a"/>
        <Date value="20070129"/>
        <Type value="SP"/>
        <Source value="LØSØ"/>
        <Status value=""/>
        <RefNmbr value="1112223334445"/>
        <Amount value="131615"/>
    </PaymentRemark>
</ba>

```

```

        <DeleteDate value="" />
        <DiaryNumber value="12345" />
        <RemarkType value="F" />
        <ProcessName value="" />
        <CredName value="DNB NOR FINANS AS" />
    </PaymentRemark>
    <PaymentRemark date="20070316" remarkType="T" status=" ">
        <Id value="02 a" />
        <Date value="20070316" />
        <Type value="IN" />
        <Source value="CREN" />
        <Status value="" />
        <RefNmbr value="2223334445556" />
        <Amount value="2965" />
        <DeleteDate value="" />
        <DiaryNumber value="" />
        <RemarkType value="T" />
        <ProcessName value="LINDORFF" />
        <CredName value="DNB NOR FINANS AS" />
    </PaymentRemark>
    <PaymentRemark date="20070822" remarkType="T" status=" ">
        <Id value="02 b" />
        <Date value="20070822" />
        <Type value="DO" />
        <Source value="CREN" />
        <Status value="" />
        <RefNmbr value="2223334445556" />
        <Amount value="2965" />
        <DeleteDate value="" />
        <DiaryNumber value="" />
        <RemarkType value="T" />
        <ProcessName value="LINDORFF" />
        <CredName value="DNB NOR FINANS AS" />
    </PaymentRemark>
    <PaymentRemark date="20080709" remarkType="T" status=" ">
        <Id value="03 a" />
        <Date value="20080709" />
        <Type value="IN" />
        <Source value="CREN" />
        <Status value="" />
        <RefNmbr value="0000015174263" />
        <Amount value="693" />
        <DeleteDate value="" />
        <DiaryNumber value="" />
        <RemarkType value="T" />
        <ProcessName value="LINDORFF" />
        <CredName value="LINDORFF CAPITAL AS" />
    </PaymentRemark>
    <SumPaymentRemarks>
        <PaymentRemarks value="2" />
        <Sum value="3658" />
    </SumPaymentRemarks>

```

```

        <Code value="T"/>
    </SumPaymentRemarks>
    <SumPledgeRemarks>
        <PaymentRemarks value="1"/>
        <Sum value="131615"/>
        <Code value="F"/>
    </SumPledgeRemarks>
</ba>
<ms>
    <Mislighold>
        <Dato value="20070605"/>
        <TypeKode value="I"/>
        <KildeKode value="TEST"/>
        <SaksNummer value="001430"/>
        <Hovedstol value="161"/>
        <Restbelop value="161"/>
        <AksjonsKode value="413"/>
        <AksjonsDato value="20091214"/>
    </Mislighold>
    <Mislighold>
        <Dato value="20070719"/>
        <TypeKode value="I"/>
        <KildeKode value="TEST"/>
        <SaksNummer value="206810"/>
        <Hovedstol value="247"/>
        <Restbelop value="4516"/>
        <AksjonsKode value="913"/>
        <AksjonsDato value="20080820"/>
    </Mislighold>
    <Mislighold>
        <Dato value="20071113"/>
        <TypeKode value="I"/>
        <KildeKode value="TEST"/>
        <SaksNummer value="233900"/>
        <Hovedstol value="247"/>
        <Restbelop value="983"/>
        <AksjonsKode value="913"/>
        <AksjonsDato value="20080820"/>
    </Mislighold>
</ms>
<sm>
    <MisligholdSum systemKode="P">
        <SummaHovedstol value="0"/>
        <SummaRestbelop value="0"/>
        <AksjonsKode value="0"/>
        <SystemKode value="P"/>
    </MisligholdSum>
    <MisligholdSum systemKode="I">
        <SummaHovedstol value="655"/>
        <SummaRestbelop value="5660"/>
        <AksjonsKode value="3"/>
    </MisligholdSum>

```

```
      <SystemKode value="I"/>
    </MisligholdSum>
    <MisligholdSum systemKode="B">
      <SummaHovedstol value="0"/>
      <SummaRestbelop value="0"/>
      <AksjonsKode value="0"/>
      <SystemKode value="B"/>
    </MisligholdSum>
  </sm>
</alpha>
```