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Connect

Local Data Dictionary

CRIF (ID)

Version 2.0.1

Document revisions

Version no.	Date	Description
2.0.0	25.11.2020	initial version
2.0.1	05.02.2025	Added score type code and description pairings and score commentaries.

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Additional Information
$.report.additionalInformation

Paid Up Share Capital

The paid-up capital per company is the amount of money a company has received from shareholders in exchange for shares of stock. This can happen when a company sells its shares on the primary market directly to investors, often through an initial public offering.

Currency	The Currency in which the financial values are displayed in, as a three-character ISO code.
.paidUpShareCapital.currency	
Value	The value element is the numeric value reported for paid-up capital
.paidUpShareCapital.value	

Registered Capital

The registered capital is the maximum amount of share capital that the company is authorised by its constitutional documents to issue to shareholders.

Currency	The Currency in which the financial values are displayed in, as a three-character ISO code.
.registeredCapital.currency	
Value	The value element is the numeric value reported for registered capital.
.registeredCapital.value	

Capital Investment

The reported capital investment of the company denotes an amount of cash acquired by a company to pursue its objectives, such as continuing or growing operations. For example, the purchase of long-term assets such as real estate or machinery.

Currency	The Currency in which the financial values are displayed in, as a three-character ISO code.
.capitalInvestment.currency	
Value	The value element is the numeric value reported for capital investment.
.capitalInvestment.value	

Partnership Investment

This refers to the sum of money invested by a partnership in the company.

Currency	The Currency in which the financial values are displayed in, as a three-character ISO code.
.partnershipInverstment.currency	
Value	The value element is the numeric value reported for partnership investment.
.partnershipInverstment.value	

Starting Capital

The amount of money that is reported for the start-up of the new company to cover any expenses involved in the creation of the business.

Currency	The Currency in which the financial values are displayed in, as a three-character ISO code.
.startingCapital.currency	
Value	The value element is the numeric value reported for starting capital.
.startingCapital.value	

Misc

$.report.additionalInformation.misc

Insurance	Denotes the insurance provider that has been reported for the company.
.insurance	
Company Profile	A profile generated by CRIF that gives and overview of the company, including their head office location, their business activities, as well as new events in the company, amongst other information.
.companyProfile	
Market Outlooks Or Industry Trends	A paragraph generated by CRIF that details the market and industry trends that would be applicable to a company.
.marketOutlooksOrIndustryTrends	
Score Type (code)	A code/description pairing which indicates the score card used. See **Appendix I**
.scoreType.code	
Score Type (description)	A code/description pairing which indicates the score card used. See **Appendix I**
.scoreType.description	

Additional Information – Score Commentary [Array]

$.report.additionalInformation.commentaries[*]

Commentary Text	Text indicating different trends which have influenced the score. See **Appendix II**
.commentaryText	
Positive Or Negative	A code confirming if the commentary text was a strength ("Positive" effect) or a weakness ("Negative" effect) influencing the score. See **Appendix II**
.positiveOrNegative	

Appendices

Appendix I – Score Type		
Code	**Description**	**Scorecard**
FCL	Financial Score Available with Credit Limit	Financial
FIN	Only Financial Score Available without credit limit	Financial
NCL	Non-Financial Score Available with Credit Limit	Non-Financial
NFI	Only Non-Financial Score Available without credit limit	Non-Financial
NCA	Neither Financial Nor Non-Financial Score available	**---**

Appendix II – Score Type	
Note: the following is for illustrative purposes only – other commentaries might exist in the production environment.	
Commentary Text	**Positive Or Negative**
No relevant detrimental records or events were found from public sources.	Positive
The business has a substantial current leverage ratio.	Positive
The company is an established business	Positive
The business has recorded satisfactory growth in net profit.	Positive
The business has recorded satisfactory growth in net revenue.	Positive
Business has good shareholders' profile.	Positive
The business is effective in accounts receivable management.	Positive
The business has a significant size in terms of number of employees.	Positive
Business has effective product positioning in the market.	Positive
The business shows a stable liquidity. It doesn't significantly rely on sales revenue to meet suppliers and short-term debt obligations.	Positive
The business has good competitive positioning.	Positive
The shareholders have a proven longstanding experience in business.	Positive
The business has recorded net profit growth below market average.	Negative
The business needs to maintain good debt to equity ratio.	Negative
The business has recorded net revenue growth below market average.	Negative
The business funds its assets more from debt than equity.	Negative
The business is primarily focused on domestic market.	Negative
The business has opportunity use its assets more effectively to generate profitability.	Negative
The company primarily operates in single industry.	Negative
The business is primarily focused on domestic market.	Negative
The business has opportunity use its assets more effectively to generate profitability.	Negative
The company primarily operates in single industry.	Negative