



PRODUCT MANUAL

Products API

Person Information Report – Family – PF Advanced Report

Release 1.3 | Date 05/27/2024



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1. ABOUT THIS DOCUMENT

This material covers the concepts of the product, its functionalities and their respective forms of consumption via systemic integration, with details of the means available.

2. THE PRODUCT

Advanced Report PF:

This service/product makes it possible to make inquiries about individuals, returning a report with information on registration data, Serasa searches, stolen documents, shareholdings and negative data (outstanding financial debt, financial restrictions, overdue debt, bad checks, protests, lawsuits and participation in bankruptcy).

Advanced TOP Score PF:

This service/product enables searches to be made on individuals, returning a report with information on registration data, a positive score model, searches with Serasa, stolen documents, shareholdings and negative data (financial pending, financial restriction, overdue debt, bad check, protests, lawsuits and participation in bankruptcy, with up to 99 annotations per negative).

Advanced TOP Score Report PF PME:

This service/product makes it possible to carry out searches on individuals, returning a report with information on registration data, a positive score model (for SME or Distributor audiences), estimated income, Serasa searches, stolen documents, shareholdings and negative data (financial pendency, financial restriction, overdue debt, bad check, protests, lawsuits and participation in bankruptcy, with up to 99 annotations per negative).

2.1. AUTHENTICATION

The communication channel with Serasa Experian for the functionalities listed in this document shall be via HTTPS and must contain in the header the credentials and parameters provided by Serasa Experian.

2.2. URLs -TOKEN

Below are the URLs available for token generation.

2.2.1. ENVIRONMENTS

2.2.1.1. HOMOLOGATION

<https://uat-api.serasaexperian.com.br/security/iam/v1/client-identities/login>, passing "Authorization" field as a parameter in the headers, where its value is provided by Serasa Experian, and the "Content-Type" field as application/json.

2.2.1.2. PRODUCTION

<https://uat-api.serasaexperian.com.br/security/iam/v1/client-identities/login>, passing "Authorization" field as a parameter in the headers, where its value is provided by Serasa Experian, and the "Content-Type" field as application/json.

2.2.2. AUTHORIZATION

Submission:



Return:

In order to consume the functionalities, it is necessary to add the return of the TokenType + the return of the AccessToken of the generated token in the header of the functionality's request.

The token's expiration time is one hour, so there is no need to generate another token during this period.

Below are the URLs available for functionality consumption.

Important: For your security, Serasa Experian works with logon blocking through consumption variation.

This blocking is due to an increase in the average number of searches, so when you need to pay an amount outside the average, please contact our service department so that the blocking does not occur.



2.3.1.1. HOMOLOGATION

<https://uat-api.serasaexperian.com.br/credit-services/person-information-report/v1/creditreport?reportName=<relatorio>&optionalFeatures=<features>>

where:

<relatorio>	Name of report
<features>	Name of the optional features (<i>add a comma between the names to add more than one optional feature</i>)

2.3.1.2. PRODUCTION

<https://api.serasaexperian.com.br/credit-services/person-information-report/v1/creditreport?reportName=<relatorio>&optionalFeatures=<features>>

where:

<relatorio>	Name of report
<features>	Name of the optional features (<i>add a comma between the names to add more than one optional feature</i>)

2.3.1.3. FUNCTIONING

The purpose of this feature is to consult information on individuals using their CPF document.

Input

Params:

Element	Type	Size	Description
reportName	string		name of report
optionalFeatures	string		name of the optional feature (<i>add a comma between the names to add more than one optional feature</i>)
reportParameters	string		Content of input parameters for certain features in base64

GET

Params

Auth

Query Params

https://uat-api.serasaexperian.com.br/credit-services/person-information-report/v1/creditreport?reportName=TESTE_REPORT_PF&optionalFeatures=FEATURE1,FEATURE2&reportParameters=ew0KCSJyZXBvcnRQYXJhbWV0ZXJzljogWw0KCQI7DQoJCQkibmFtZSI6ICJTQ09SRSlSDQoJCQkidmFsZWUiOiAiSFJMTiINCgkFfQ0KCV0NCn0NCg&reportName=RELATORIO_INTERMEDIARIO_TOP_SCO RE_PF&reportParameters=ew0KCSJyZXBvcnRQYXJhbWV0ZXJzljogWw0KCQI7DQoJCQkibmFtZSI6ICJTQ09SRSlSDQoJCQkidmFsdWUiOiAiSFJMTiINCgkFfQ0KCV0NCn0NCg

Send

Cookies

	Key	Value	Description	...	Bulk Edit
<input checked="" type="checkbox"/>	reportName	TESTE_REPORT_PF			
<input checked="" type="checkbox"/>	optionalFeatures	FEATURE1,FEATURE2			
<input checked="" type="checkbox"/>	reportParameters	ew0KCSJyZXBvcnRQYXJhbWV0ZXJzlj...			

queryParam – reportParameters



Some functionalities listed herein require additional information to be provided by the user. The information is **cumulative** according to the number of features that fit this need, and must be entered in the "reportParameters" list and then transformed into a base64.:

Example "reportParameters" in Json:

```
{
  "reportParameters": [
    {
      "name": "VAR_1",
      "value": "VALUE_1"
    },
    {
      "name": "VAR_2",
      "value": "VALUE_2"
    },
    {
      "name": "VAR_3",
      "value": "VALUE_3"
    }
  ]
}
```

Even "reportParameters" in base64:

ew0KCSJyZXBvcnRQYXJhbWV0ZXJzljogWw0KCQI7DQoJCQkibmFtZSI6ICJWQVJfMSIsDQoJCQkidmFsdWUiOiAiVkFMVUVfMSINCgkJSwNCgkJeW0KCQkJIm5hbWUiOiAiVkFSXzliLA0KCQkJInZhbnVlIjogIIZBTFVFXzliDQoJCX0sDQoJCXsNCgkJSuYwW1IjogIIZBUl8zliwNCgkJSJ2YWx1ZSI6ICJWQUxVRV8zlg0KCQI9DQoJXQ0KfQ

Element	Type	Size	Description
reportParameters	string		List of objects containing variable name ("name") and its value ("value")
name	string		Name of the variable requested by a feature
value	string		Value of the variable requested by a feature

Headers:

Element	Type	Size	Description
Authorization	string		Bearer <token> (<token> replace with the token generated in section 2.2.2 hereof)
X-Document-Id	string	11	CPF to be consulted
X-Retailer-Document-Id	string	14	[Only Client Distributor] CNPJ number of the indirect client to be accounted for as a cost center



	Key	Value	Descripti...	*** Bulk Edit	Presets ▾
<input checked="" type="checkbox"/>	Authorization	{{tokenIAM}}			
<input checked="" type="checkbox"/>	X-Document-Id	00000001244			
<input checked="" type="checkbox"/>	X-Retailer-Document-Id	00002201000128			
	Key	Value	Description		



PF Advanced Report + Optional Feature

The name of the report and the names of the optional features in the images are for the explanations in this manual.

Use the following information to make calls correctly:

Report:

Name	Description
RELATORIO_AVANCADO_PJ	Registration Data, Serasa Searches, Shareholding, Stolen Documents and Negative Data.



TOP Score PF Advanced Report + Optional Feature

The name of the report and the names of the optional features in the images are for the explanations in this manual.

Use the following information to make calls correctly:

Report:

Name	Description
RELATORIO_AVANCADO_TOP_SCORE_PF	Registration Data, Serasa Searches, Score Positivo, Shareholding, Stolen Documents and Negative Data



TOP Score PF PME Advanced Report + Optional Feature

The name of the report and the names of the optional features in the images are for the explanations in this manual.

Use the following information to make calls correctly:

Report:

Name	Description
RELATORIO_AVANCADO_TOP_SCORE_PF_PME	Registration Data, Serasa Searches, Score Positivo, Estimated Income, Shareholding, Stolen Documents and Negative Data

Optional Features: valid for all reports of the PF Advanced Report family

For Distributor: the feature “Annotations and Searches with the SPC” is not available for Distributors.



The feature **RENTA_ESTIMADA** is already part of the report **RELATORIO_AVANÇADO_TOP_SCORE_PF_PME**.

Check your contract for available features.

Name	Description
ANOTACOES_CONSULTAS_SPC	Annotations and Searches with the SPC
COMPROMETIMENTO_RENTA	Income Compromise
CAPACIDADE_PAGAMENTO	Payment Capacity
HISTORICO_PAGAMENTO	Payment History
PONTUALIDADE_PAGAMENTO	Payment Punctuality
RENTA_ESTIMADA	Estimated Income
SCORE	Score Positivo
MAIS_ANOTACOES	More Annotations (negativeData+ Actions and Bankruptcy) with up to 99 annotations in each block



Input Data – Feature SCORE

Information necessary to obtain the functionality information:

For the feature **SCORE**, optional for the report **RELATORIO_AVANÇADO_PF** and that is part of the reports **RELATORIO_AVANÇADO_TOP_SCORE_PF** and **RELATORIO_AVANÇADO_TOP_SCORE_PF_PME**, use according to the need of the client the flexibilization of the score models exemplified below:

Example of **queryParam** “reportParameters” in **base64** and decoded (json):

*ew0KICAgICJyZXBvcnRQYXJhbWV0ZXJzljogWw0KICAgICAgICB7DQogICAgICAgICAgICAgICAibmFtZSI6ICJTQ09SRSI
sDQogICAgICAgICAgICAidmFsdWUiOiAiSFJMTiINCiAgICAgfQ0KICAgIF0NCn0*

```
{
  "reportParameters": [
    {
      "name": "SCORE",
      "value": "HRLN"
    }
  ]
}
```

Element	Type	Size	Description
reportParameters	string		List of objects containing variable name (“name”) and its value (“value”)
SCORE	string		Name of the variable of the feature to receive <u>one</u> possible value (“value”).

Standard Model Value	Models Available	Report
----------------------	------------------	--------

HSPN	HSPN, HRLN and HRLB	RELATORIO_AVANCADO_PF (optional feature)
HSPN	HSPN, HSV3, HRLD, HRLN E HRLB	RELATORIO_AVANCADO_TOP_SCORE_PF
HRLN	HRLN, HRLD and HRLB	RELATORIO_AVANCADO_TOP_SCORE_PF_PME

If a template is **NOT** requested via "*reportParameters*", the default value of the pre-configured template for the requested report will be returned.

Note:

Score models should be called up according to the contract channel:

Large: HSPN / HSV3

PME: HRLN / HRLB

Distributor: HRLN

Report Return – Features

Blocks that include reports - their availability takes into account the contracted report.



Enrollment Data PF

Possible return fields for individual enrollment data:

```
"registration": {
  "documentNumber": "69641994034",
  "alternativeDocumentNumber": "762014532",
  "alternativeDocumentCode": "6",
  "alternativeDocumentDescription": "Passaporte",
  "alternativeDocumentDate": "2003-08-22",
  "issuingAgency": "SSP",
  "issuingAgencyState": "SP",
  "consumerName": "Luiz Felipe Costa",
  "motherName": "Stephany Viana",
  "consumerGender": "M",
  "maritalStatus": "9",
  "maritalStatusDescription": "Outro",
  "birthSquareCity": "Salvador",
  "birthSquareState": "BA",
  "birthDate": "1983-03-16",
  "profession": "PJ",
  "occupation": "Empregado",
  "educationLevelCode": "33",
  "educationLevelDescription": "Superior Com",
  "dependentsNumber": "19",
  "statusRegistration": "Cancelada",
  "statusDate": "2022-03-01",
  "address": {
    "addressLine": "Lago de Carvalho, 9 9036 Apto",
    "district": "Conjunto Califórnia Ii",
    "zipCode": "64609554",
    "country": "BRA",
    "city": "Moreira de Moura",
    "state": "ES"
  }
}
```

```
"addresses": [  
  {  
    "addressLine": "R OLIVE 41",  
    "addressTypeCode": 2,  
    "addressTypeDescription": "Comercial",  
    "addressNumber": "41",  
    "district": "VL S JOSE",  
    "zipCode": "12620000",  
    "country": "BRA",  
    "city": "PIQUETE",  
    "state": "SP",  
    "addressComplement": "",  
    "updateDate": "2022-08-18"  
  },  
  {  
    "addressLine": "R DONA MARIA 122",  
    "addressTypeCode": 2,  
    "addressTypeDescription": "Comercial",  
    "addressNumber": "122",  
    "district": "JD MARGARIDA",  
    "zipCode": "12604030",  
    "country": "BRA",  
    "city": "LORENA",  
    "state": "SP",  
    "addressComplement": "",  
    "updateDate": "2022-08-18"  
  },  
  ],  
"phones": [  
  {  
    "regionCode": 55,  
    "areaCode": 12,  
    "phoneNumber": 31572,  
    "phoneType": "Resident Phone",  
    "phoneTypeCode": 1  
  },  
  ],
```



Enrollment Data		
Field Name	Type	Description
registration		
documentNumber	string	Individual's document number
alternativeDocumentNumber	string	Individual's alternative document number
alternativeDocumentCode	string	Code to identify the document type
alternativeDocumentDescription	string	Alternative document description
alternativeDocumentDate	string(\$date)	Document issuance date
issuingAgency	string	Document issuance agency
issuingAgencyState	string	State where the document was issued
consumerName	string	Name of individual
motherName	string	Name of mother
consumerGender	string	Gender of individual
maritalStatus	string	Marital status code of the individual
maritalStatusDescription	string	Marital status description of the individual
birthSquareCity	string	City of birth of the individual
birthSquareState	string	State of birth of the individual
birthDate	string(\$date)	Date of birth from the document searched
profession	string	Profession of individual
occupation	string	Occupation of the individual
educationLevelCode	string	Scholarship code of the individual
educationLevelDescription	string	Scholarship description of the individual
dependentsNumber	string	Number of dependents of the individual
statusRegistration	string	Individual status
statusDate	string(\$date)	Date of the individual document status
address		
addressLine	string	Street of residence of the individual
District	string	District of residence of the individual
zipCode		Individual's Zip Code number
country	string	Country of residence of the individual
city	string	City of residence of the individual
Status	string	State of residence of the individual
addressLine		
addressLine	string	Home address
addressTypeCode	string	Address type code
addressTypeDescription	string	Address type description
addressNumber	string	Address number
discript	string	District
zipCode	string	CEP
country	string	Country
city	string	City
state	string	State
addressComplement	string	Address complement
updateDate	string(\$date)	Date of change
phone		
regionCode	string	National code (55)
areaCode	string	City DDD
phoneNumber	string	Phone number
phoneType	string	Telephone type
phoneTypeCode	string	Telephone type code



Corporate Participation

Possible return fields of **Corporate Participation**

```
{
  "partner": {
    "partnershipResponse": [
      {
        "businessDocument": "05767575000158",
        "companyName": "EPDIKDFKJ - ZLZQGVIKH W WDDNLWWY SN YHDWX WKIHUW",
        "participationPercentage": 20.0,
        "companyStatus": "SITUACAO DO CNPJ EM 27/07/2021: ATIVA",
        "companyStatusCode": "ATIVA",
        "companyState": "RS",
        "companyStatusDate": "27/07/2021",
        "updateDate": "2022-08-30",
        "participationInitialDate": "2021-07-07"
      },
      {
        ...
      }
    ],
    "summary": {
      "count": 3,
      "balance": 0.0
    }
  }
}
```

Field Name	Type	Description
partnershipResponse		
businessDocument	string	Document of the participated company
companyName	string	Corporate name of the participated company
participationInitialDate	string(\$date)	Participation commencement date
participationPercentage	number(\$double)	Participation percentage
companyStatus	string	Status of the participated company
companyStatusCode	string	Status code of the participated company
companyState	string	State of the participated company
companyStatusDate	string(\$date)	Date of the participated company
updateDate	string(\$date)	Update date of the participated company
summary		
count	number(\$int32)	Quantity of participated companies
balance	number(\$double)	"Non-applicable"



Serasa Searches

Possible return fields for Serasa Searches

```

{
  "facts": {
    "inquiry": {
      "inquiryResponse": [
        {
          "occurrenceDate": "2023-06-01",
          "segmentDescription": "",
          "daysQuantity": 1
        },
        { ... },
        { ... },
        { ... },
        { ... },
        { ... }
      ],
      "summary": {
        "count": 5
      }
    },
    "inquirySummary": {
      "inquiryQuantity": {
        "actual": 1,
        "creditInquiriesQuantity": [
          {
            "inquiryDate": "2023-05",
            "occurrences": 22
          },
          { ... },
          { ... },
          { ... },
          { ... }
        ]
      },
      "summary": {
        "count": 13
      }
    }
  }
}

```

Field Name	Type	Description
Inquiry > inquiryResponse		
occurrenceDate	string(\$date)	Occurrence date
segmentDescription	string	Company segment
daysQuantity	integer	Quantity of days from latest search
summary	string	Status of the participated company
count	integer	Total quantity of items
inquirySummary > inquiryQuantity		
actual	Integer	Quantity of searches in the current month
creditInquiriesQuantity		
inquiryDate	string	AAAA-MM of the search
occurrences	Integer	Quantity of occurrences in the period

summary		
count	integer	Total quantity of items



Stolen Documents

```

{
  "stolenDocuments": {
    "stolenDocumentsResponse": [
      {
        "occurrenceDate": "2021-02-20",
        "documentType": "CNH",
        "documentNumber": "6622498",
        "detailedReason": "PERDIDO",
        "phoneNumber": {
          "regionCode": 55,
          "areaCode": 47,
          "phoneNumber": 988751583
        }
      },
      ...
    ],
    "summary": {
      "count": 3
    }
  }
}

```

Field Name	Type	Description
stolenDocuments		
occurrenceDate	String(date)	Occurrence date
documentType	String	Individual or legal entity
documentNumber	String	Document number
detailedReason	String	Detailed reason
phone		
regionCode	Integer	Area code (DDD)
areaCode	Integer	Area code (of country)
phoneNumber	Integer	Telephone No.
summary		
count	Integer	Total quantity of items



Possible return fields for negative annotations data (Financial Pendency, Financial Restriction, Overdue Debt, Uncovered Cheque, Protests, Lawsuits and Participation in Bankruptcy):



Negative Annotations - Advanced Financial Pendencies PF (PEFIN)

```

"negativeData": {
  "pefin": {
    "pefinResponse": [
      {
        "occurrenceDate": "2022-03-15",
        "legalNatureId": "EC",
        "legalNature": "EMPRES CONTA",
        "contractId": "202020",
        "creditorName": "TESTE PEFIN",
        "amount": 10500.75,
        "federalUnit": "PA",
        "principal": true
      },
      {
        "occurrenceDate": "2022-01-13",
        "legalNatureId": "OO",
        "legalNature": "OUTRAS OPER",
        "contractId": "191919",
        "creditorName": "TESTE PEFIN",
        "amount": 4500.9,
        "federalUnit": "SP",
        "principal": true
      }
    ],
    "summary": {
      "count": 2,
      "balance": 15001.65,
      "firstOccurrence": "2022-01-13",
      "lastOccurrence": "2022-03-15"
    }
  }
}

```

Negative Annotations (Financial Pendencies- PEFIN)		
Field Name	Type	Description
pefinResponse		
occurrenceDate	string(\$date)	Occurrence date
legalNatureId	string	Debt nature identifier
legalNature	string	Debt nature
contractId	string	Contract identifier
creditorName	string	Creditor's name
amount	number(\$double)	Debt value
federalUnit	string	State
principal	boolean	Principal (true) or Guarantor (false)
summary		
firstOccurrence	string(\$date)	Date of most recent negative entry
lastOccurrence	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total number of outstanding financial pendencies
balance	number(\$double)	Total value of financial pendencies



Negative Annotations - Advanced Financial Restrictions PF (REFIN)

```

"refin": {
  "refinResponse": [
    {
      "occurrenceDate": "2023-01-23",
      "legalNatureId": "AG",
      "legalNature": "EMPRÉSTIMO",
      "contractId": "",
      "creditorName": "TESTE ELASTIC",
      "amount": 10000.0,
      "federalUnit": "SP",
      "principal": true
    },
    {
      "occurrenceDate": "2021-10-25",
      "legalNatureId": "FI",
      "legalNature": "FINANCIAMENTO",
      "contractId": "1111111111111111",
      "creditorName": "AURACOM TELECOM LTDA",
      "amount": 4408.89,
      "federalUnit": "SP",
      "principal": true
    }
  ],
  "summary": {
    "count": 4,
    "balance": 39408.89,
    "firstOccurrence": "2021-10-25",
    "lastOccurrence": "2023-03-23"
  }
}

```

Field Name	Type	Description
refinResponse		
occurrenceDate	string(\$date)	Occurrence date
legalNatureId	string	Debt nature identifier
legalNature	string	Debt nature
contractId	string	Contract identifier
creditorName	string	Creditor's name
amount	number(\$double)	Debt value
federalUnit	string	State
principal	boolean	Principal (true) or Guarantor (false)
summary		
firstOcurrance	string(\$date)	Date of most recent negative entry
lastOcurrance	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total quantity of financial restrictions
balance	number(\$double)	Total value of financial restrictions



Negative Annotations - Debts Overdue

```

"collectionRecords": {
  "collectionRecordsResponse": [
    {
      "occurrenceDate": "2017-05-29",
      "legalNatureId": "DM",
      "legalNature": "DUPLIC DE VENDA MERCANTIL",
      "contractId": "282828",
      "creditorName": "TESTE EMPRESA LTDA",
      "amount": 44834.87,
      "city": "INDAIATUBA",
      "federalUnit": "SP",
      "principal": true
    },
    {
      "occurrenceDate": "2015-05-29",
      "legalNatureId": "BS",
      "legalNature": "COBRANÇA SIMPLES",
      "contractId": "272727",
      "creditorName": "TESTE EMPRESA LTDA",
      "amount": 2000.0,
      "city": "ACAILANDIA",
      "federalUnit": "MA",
      "principal": true
    }
  ],
  "summary": {
    "count": 2,
    "balance": 46834.87,
    "firstOccurrence": "2015-05-29",
    "lastOccurrence": "2017-05-29"
  }
}

```

Field Name	Type	Description
collectionRecordsResponse		
occurrenceDate	string(\$date)	Occurrence date
legalNatureId	string	Debt nature identifier
legalNature	string	Debt nature
contractId	string	Contract identifier
creditorName	string	Creditor's name
amount	number(\$double)	Debt value
city	string	City
federalUnit	string	State
principal	boolean	Principal (true) or Guarantor (false)
summary		
firstOccurrence	string(\$date)	Date of most recent negative entry
lastOccurrence	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total quantity of debts overdue
balance	number(\$double)	Total value of debts overdue



Negative Annotations - Lawsuits

```

"judgementFilings": {
  "judgementFilingsResponse": [
    {
      "occurrenceDate": "2022-04-02",
      "legalNatureId": "EX",
      "legalNature": "EXECUÇÃO",
      "civilCourt": "0001",
      "amount": 80938.85,
      "distributor": "0001",
      "city": "TERESINA",
      "state": "PI"
    },
    {
      "occurrenceDate": "2018-07-18",
      "legalNatureId": "EX",
      "legalNature": "EXECUÇÃO",
      "civilCourt": "0001",
      "amount": 20253.29,
      "distributor": "0003",
      "city": "SAO PAULO",
      "state": "SP"
    }
  ],
  "summary": {
    "count": 2,
    "balance": 101192.14,
    "firstOccurrence": "2018-07-18",
    "lastOccurrence": "2022-04-02"
  }
}

```

Field Name	Type	Description
judgementFilingsResponse		
occurrenceDate	string(\$date)	Occurrence date
legalNatureId	string	Debt nature identifier
legalNature	string	Debt nature
amount	number(\$double)	Debt value
distributor	string	Distributor number
civilCourt	string	Judicial branch indicator
city	string	City
state	string	State
summary		
firstOccurrence	string(\$date)	Date of most recent negative entry
lastOccurrence	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total quantity of lawsuits
balance	number(\$double)	Total value of lawsuits



Negative Annotations - Participation in Bankruptcy

```

{
  "bankrupts": {
    "bankruptsResponse": [
      {
        "occurrenceDate": "2020-11-15",
        "companyDocumentId": "03776764",
        "companyName": "TESTE INQUIRIES"
      },
      {
        "occurrenceDate": "2017-07-20",
        "companyDocumentId": "64109570000105",
        "companyName": "VIZAM FQXHIP BSNKOKUFRK H PICDEUTLVWJ CW EZUULSE OPWK",
        "companyLegalNatureID": "FD",
        "companyLegalNature": "FALÊNCIA DECRETADA"
      }
    ],
    "summary": {
      "count": 2,
      "balance": 0.0,
      "firstOccurrence": "2017-07-20",
      "lastOccurrence": "2020-11-15"
    }
  }
}

```

Field Name	Type	Description
bankruptsResponse		
occurrenceDate	string(\$date)	Date of participation in bankruptcy
companyDocumentId	string	CNPJ of the company in bankruptcy
companyName	string	Corporate name of the company in bankruptcy
companyLegalNatureID	string	Bankruptcy type
companyLegalNature	string	Address type description
summary		
firstOccurrence	string(\$date)	Date of most recent negative entry
lastOccurrence	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total quantity of protests
balance	number(\$double)	Total value of bankruptcies



Negative Annotations - Uncovered Cheques (CCF)

```

{
  "check": {
    "checkResponse": [
      {
        "occurrenceDate": "2022-08-08",
        "legalSquare": "APS",
        "bankId": 756,
        "bankName": "BANCOOB",
        "bankAgencyId": 4393,
        "checkCount": 6,
        "city": "ARAPONGAS",
        "federalUnit": "PR",
        "checkNumber": "CCF-BB",
        "alinea": 0
      },
      ...
    ],
    "summary": {
      "count": 2,
      "balance": 0,
      "firstOccurrence": "2021-10-25",
      "lastOccurrence": "2022-08-08"
    }
  }
}

```

Field Name	Type	Description
checkResponse		
occurrenceDate	string(\$date)	Occurrence date
alinea	integer(\$int32)	Cheque return reason identifier
bankId	integer(\$int32)	Bank identifier
bankName	string	Bank name
bankAgencyId	integer(\$int32)	Branch number
checkNumber	string	Cheque number
checkCount	integer(\$int32)	Quantity of cheques
city	string	City
federalUnit	string	Total
summary		
firstOcurrance	string(\$date)	Date of most recent negative entry
lastOcurrance	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total quantity of uncovered cheques
balance	number(\$double)	Total value of uncovered cheques



Negative Annotations– Protests

```

"notary": {
  "notaryResponse": [
    {
      "occurrenceDate": "2020-05-07",
      "amount": 5450.0,
      "officeNumber": "04",
      "city": "PEJUCARA",
      "federalUnit": "RS"
    },
    { ...
  ]
},
"summary": {
  "count": 2,
  "balance": 5700.56,
  "firstOccurrence": "2018-05-07",
  "lastOccurrence": "2020-05-07"
}

```

Field Name	Type	Description
notaryResponse		
occurrenceDate	string(\$date)	Occurrence date
amount	number(\$double)	Debt value
officeNumber	string	Notary's Office Number
city	string	City
federalUnit	string	State
summary		
firstOccurrence	string(\$date)	Date of most recent negative entry
lastOccurrence	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total Number of protests
balance	number(\$double)	Total value of protests



Score Positivo (HSPN)

Possible return fields for the score **Score Positivo**, model **HSPN**.

```
"score": {
  "score": 246,
  "scoreModel": "HSPN",
  "range": "H",
  "defaultRate": "31,90",
  "codeMessage": 99
}
```

Field Name	Type	Description
scoreResponse		
score	integer	Score
scoreModel	string	Score model
range	string	Score range
defaultRate	string	Probability of default
codeMessage	integer	Score message code
message	string	Score message



Score Positivo (HRLN)

Possible return fields for the score **Score Positivo**, model **HRLN**.

```
"score": {
  "score": 252,
  "scoreModel": "HRLN",
  "range": "H",
  "defaultRate": "43,70",
  "codeMessage": 99
}
```

Field Name	Type	Description
scoreResponse		
Score	integer	Score
scoreModel	string	Score model
range	string	Score range
defaultRate	string	Probability of default
codeMessage	integer	Score message code
message	string	Score message



Score Positivo (HRLB)

Possible return fields for the score **Score Positivo**, model **HRLB**.

```
"score" :{
  "score": 245,
  "scoreModel": "HRLB",
  "range": "H",
  "defaultRate": "44,70",
  "codeMessage": 99
}
```

Field Name	Type	Description
scoreResponse		
Score	integer	Score
scoreModel	string	Score model
range	string	Score range
defaultRate	string	Probability of default
codeMessage	integer	Score message code
message	string	Score message



Score Positivo (HRLD)

Possible return fields for the score **Score Positivo**, model **HRLD**.

```
"score": {
  "score": 246,
  "scoreModel": "HRLD",
  "range": "H",
  "defaultRate": "31,90",
  "codeMessage": 99
}
```

Field Name	Type	Description
scoreResponse		
Score	integer	Score
scoreModel	string	Score model
range	string	Score range
defaultRate	string	Probability of default
codeMessage	integer	Score message code
message	string	Score message



Score Positivo (HSV3)

Possible return fields for the score **Score Positivo**, model **HSV3**.


```

{
  "score": {
    "score": 980,
    "scoreModel": "HSV3",
    "range": "A",
    "defaultRate": "0,0",
    "codeMessage": 99,
    "message": "ESPACO RESERVADO PARA MENSAGEM DA INSTITUICAO"
  },

```

Field Name	Type	Description
scoreResponse		
Score	integer	Score
scoreModel	string	Score model
range	string	Score range
defaultRate	string	Probability of default
codeMessage	integer	Score message code
message	string	Score message



Estimated Income (HRP9)

Possible return fields for the score **Estimated Income**, model **HRP9**.

```

{
  "attributes": {
    "estimatedIncome": {
      "scoring": 5500,
      "attributeModel": "HRP9",
      "codeMessage": 99,
      "message": "ESPACO RESERVADO PARA MENSAGEM DA INSTITUICAO"
    }
  }
}

```

Field Name	Type	Description
attributes > estimatedIncome		
Score	integer	Score
attributeModel	string	Score model
codeMessage	integer	Message code
message	string	Informative message



Note:

You can also add additional features to the report search. Just select the field **<optionalFeatures>** and add the feature name in **<value>** in the tab **<Params>**:

Params

Authorization

Headers (10)

Body

Pre-request Script

Tests

Settings

Cookies

Code

Query Params

KEY	VALUE	DESCRIPTION	***	Bulk Edit
<input checked="" type="checkbox"/> reportName	REPORT_PENTEST			
<input checked="" type="checkbox"/> optionalFeatures	FEATURE_1, FEATURE_2			
Key	Value	Description		

When querying the report, the additional feature information is displayed in the block **<optionalFeatures>**:



Annotations and Searches with the SPC

Possible return fields for company Annotations and Searches with the SPC

```

{
  "negativeData": {
    "spcNegative": {
      "spcNegativeResponse": [
        {
          "occurrenceDate": "2020-11-16",
          "contractId": "NEX00SSEP/00001215-000",
          "creditorName": "FX0IKUZKZ CH KLPTRSZCKSH SU SEBHSY FH ZCZFC WOKLSC",
          "creditorCity": "SALVADOR",
          "creditorFederalUnit": "BA",
          "amount": 16158.42,
          "city": "CURITIBA",
          "federalUnit": "SP"
        }
      ],
      "summary": {
        "count": 1,
        "balance": 16158.42,
        "firstOccurrence": "2020-11-16",
        "lastOccurrence": "2020-11-16"
      }
    }
  }
}

```

SPC Searches		
Field Name	Type	Description
negativeData > spcNegative > spcNegativeResponse		
occurrenceDate	string(\$date)	Occurrence date
contractId	string	Contract identifier
creditorName	string	Annotation creditor's name
creditorName	string	Annotation creditor's City
creditorFederalUnit	string	Annotation creditor's State
amount	number(\$double)	Debt value
city	string	City

federalUnit	string	State
summary		
count	integer(\$int32)	Total quantity of annotations
balance	number(\$double)	Total value of annotations
firstOcurrence	string(\$date)	Date of most recent negative entry
lastOcurrence	string(\$date)	Date of most recent negative entry

```

"facts": {
  "spcInquires": {
    "spcInquiriesResponse": [
      {
        "occurrenceDate": "2023-04-25",
        "segmentDescription": "ATACADO NAO DURAVEL"
      },
      {
        "occurrenceDate": "2023-04-15",
        "segmentDescription": "ATACADO NAO DURAVEL"
      },
      {
        "occurrenceDate": "2023-03-12",
        "segmentDescription": "INDUSTRIA DE INSUMOS"
      },
      {
        "occurrenceDate": "2021-06-12",
        "segmentDescription": "INDUSTRIA DE INSUMOS"
      },
      {
        "occurrenceDate": "2021-01-07",
        "segmentDescription": ""
      }
    ],
    "summary": {
      "count": 5
    }
  }
}

```

Searches SPC		
spcInquires > spcInquiriesResponse		
occurrenceDate	string(\$date)	Occurrence date
segmentDescription	string	Company segment
summary	string	
count	integer	Total quantity of items
spcInquirySummary > spcInquiryQuantity		
actual	Integer	Quantity of searches in the current month
creditInquiriesQuantity		
inquiryDate	string(\$date)	Date of the last 6 months
occurrences	integer	Quantity of searches in the last 6 months



Income Compromise (HCOR)

Possible return fields for the score **Income Commitment**, model **HCOR**.

```

    "attributes": {
      "incomeCommitment": {
        "scoring": 879,
        "attributeModel": "HCOR",
        "codeMessage": 99,
        "message": "ESPACO RESERVADO PARA MENSAGEM DA INSTITUICAO"
      }
    }
  }

```

Field Name	Type	Description
attributes > incomeCommitment		
Score	integer	Score
attributeModel	string	Score model
codeMessage	integer	Message code
message	string	Informative message



Payment Capacity (HCPA)

Possible return fields for the score **Payment Capacity**, model **HCPA**.

```

    "attributes": {
      "affordability": {
        "scoring": 217,
        "attributeModel": "HCPA",
        "codeMessage": 99,
        "message": "ESPACO RESERVADO PARA MENSAGEM DA INSTITUICAO"
      }
    }
  }

```

Field Name	Type	Description
attributes > affordability		
Score	integer	Score
attributeModel	string	Score model
codeMessage	integer	Message code
message	string	Informative message



Payment History

Possible return fields for the score **Payment History**.

```

"paymentshistory": {
  "paymentsHistoryResponse": [
    {
      "initialDayRange": 0,
      "finalDayRange": 0,
      "score": "A3",
      "range": "31-45"
    },
    {
      "initialDayRange": 1,
      "finalDayRange": 7,
      "score": "A4",
      "range": "46-60"
    },
    ...,
    ...,
    ...,
    ...,
    ...,
    ...
  ]
}

```

Field Name	Type	Description
paymentshistory> paymentsHistoryResponse		
initialDayRange	Integer	Beginning of the payment delay interval
finalDayRange	Integer	End of the payment delay interval
range	String	Score attributed to the history
score	String	Value range calculated based on payment history



Payment Punctuality (HIPP)

Possible return fields for the score **Payment Punctuality**, model **HIPP**.

```

"attributes": {
  "onTimePaymentsIndex": {
    "scoring": 863,
    "attributeModel": "HIPP",
    "codeMessage": 99,
    "message": "ESPACO RESERVADO PARA MENSAGEM DA INSTITUICAO"
  }
}

```

Field Name	Type	Description
attributes > onTimePaymentsIndex		
scoring	integer	Score
attributeModel	string	Score model
codeMessage	integer	Message code
message	string	Informative message



Estimated Income (HRP2)

Possible return fields for the score **Estimated Income**.

```

"optionalFeatures": {
  "attributes": {
    "attributesResponse": [
      {
        "scoring": 111,
        "attributeModel": "HRP2",
        "codeMessage": 99,
        "message": "ESPACO RESERVADO PARA MENSAGEM DA INSTITUICAO"
      }
    ]
  }
},

```

Field Name	Type	Description
attributes > attributesResponse	arrayList	
scoring	integer	Score
attributeModel	string	Score model
codeMessage	integer	Message code
message	string	Informative message



Possible return fields for More Annotations data (Financial Pendency, Financial Restriction, Overdue Debt, Uncovered Cheque, Protests, Lawsuits and Participation in Bankruptcies):

More Annotations - Financial Pendency (PEFIN)

```

    "negativeData": {
      "pefin": {
        "pefinResponse": [
          {
            "occurrenceDate": "2022-03-15",
            "legalNature": "EMPRES CONTA",
            "contractId": "202020",
            "creditorName": "TESTE PEFIN",
            "amount": 10500.75,
            "principal": true,
            "flagSubJudice": false,
            "legalSquare": "AAJ"
          },
          { ... }
        ],
        "summary": {
          "count": 2,
          "balance": 15001.65,
          "firstOccurrence": "2022-01-13",
          "lastOccurrence": "2022-03-15"
        }
      }
    }
  
```

More Annotations (Financial Pendency - PEFIN)		
Field Name	Type	Description
pefinResponse		
occurrenceDate	string(\$date)	Occurrence date
legalNature	string	Debt nature
contractId	string	Contract identifier
creditorName	string	Creditor's name
amount	number(\$double)	Debt value
legalSquare	string	Square of occurrence
principal	boolean	Principal (true) or Guarantor (false)
flagSubJudice	boolean	Indicates if it is Subjudice
summary		
firstOccurrence	string(\$date)	Date of most recent negative entry
lastOccurrence	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total number of outstanding financial pendencies
balance	number(\$double)	Total value of financial pendencies



More Annotations - Financial Pendencies (REFIN)

```

"refin": {
  "refinResponse": [
    {
      "occurrenceDate": "2020-05-15",
      "legalNature": "EMPRES CONTA",
      "contractId": "222222",
      "amount": 11300.32,
      "principal": false,
      "flagSubJudice": false,
      "legalSquare": "ZTA"
    },
    { ... }
  ],
  "summary": {
    "count": 2,
    "balance": 13300.97,
    "firstOccurrence": "2020-04-20",
    "lastOccurrence": "2020-05-15"
  }
}

```

Field Name	Type	Description
refinResponse		
occurrenceDate	string(\$date)	Occurrence date
legalNatureId	string	Debt nature identifier
legalNature	string	Debt nature
contractId	string	Contract identifier
creditorName	string	Creditor's name
amount	number(\$double)	Debt value
legalSquare	string	Square of occurrence
principal	boolean	Principal (true) or Guarantor (false)
flagSubJudice	boolean	Indicates if it is Subjudice
summary		
firstOcurrence	string(\$date)	Date of most recent negative entry
lastOcurrence	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total quantity of financial restrictions
balance	number(\$double)	Total value of financial restrictions



More Annotations - Debts Overdue (Convem)


```

"collectionRecords": {
  "collectionRecordsResponse": [
    {
      "occurrenceDate": "2017-05-29",
      "legalNature": "DUPLIC DE VENDA MERCANTIL",
      "contractId": "282828",
      "creditorName": "TESTE EMPRESA LTDA",
      "amount": 44834.87,
      "principal": true,
      "flagSubJudice": false
    },
    ...
  ],
  "summary": {
    "count": 2,
    "balance": 46834.87,
    "firstOccurrence": "2015-05-29",
    "lastOccurrence": "2017-05-29"
  }
}

```

Field Name	Type	Description
collectionRecordsResponse		
occurrenceDate	string(\$date)	Occurrence date
legalNature	string	Debt nature
contractId	string	Contract identifier
creditorName	string	Creditor's name
amount	number(\$double)	Debt value
principal	boolean	Principal (true) or Guarantor (false)
flagSubJudice	boolean	Indicates if it is Subjudice
summary		
firstOccurrence	string(\$date)	Date of most recent negative entry
lastOccurrence	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total quantity of debts overdue
balance	number(\$double)	Total value of debts overdue



More Annotations - Uncovered Cheques (CCF)

```

"check": {
  "checkResponse": [
    {
      "occurrenceDate": "2020-08-27",
      "bankId": 237,
      "bankName": "BANCO BRADESCO",
      "bankAgencyId": 2750,
      "checkCount": 15,
      "city": "MORRINHOS",
      "federalUnit": "GO",
      "checkNumber": "CCF-BB",
      "alinea": 0
    },
    ...
  ],
  "summary": {
    "count": 2,
    "checkCount": 16,
    "balance": 0.0,
    "firstOccurrence": "2018-08-27",
    "lastOccurrence": "2020-08-27"
  }
},

```

Field Name	Type	Description
checkResponse		
occurrenceDate	string(\$date)	Occurrence date
alinea	integer(\$int32)	Cheque return reason identifier
bankId	integer(\$int32)	Bank identifier
bankName	string	Bank name
bankAgencyId	integer(\$int32)	Branch number
checkNumber	string	Cheque number
checkCount	integer(\$int32)	Quantity of cheques
city	string	City
federalUnit	string	Total
summary		
firstOcurrance	string(\$date)	Date of most recent negative entry
lastOcurrance	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total quantity of uncovered cheques
balance	number(\$double)	Total value of uncovered cheques



More Annotations – Protests

```

    "notary": {
      "notaryResponse": [
        {
          "occurrenceDate": "2020-05-07",
          "amount": 5450.0,
          "officeNumber": "04",
          "city": "PEJUCARA",
          "federalUnit": "RS"
        },
        { ...
      ]
    },
    "summary": {
      "count": 2,
      "balance": 5700.56,
      "firstOccurrence": "2018-05-07",
      "lastOccurrence": "2020-05-07"
    }
  }
}

```

Field Name	Type	Description
notaryResponse		
occurrenceDate	string(\$date)	Occurrence date
amount	number(\$double)	Debt value
officeNumber	string	Notary's Office Number
city	string	City
federalUnit	string	State
summary		
firstOcurrance	string(\$date)	Date of most recent negative entry
lastOcurrance	string(\$date)	Date of most recent negative entry
count	integer(\$int32)	Total Number of protests
Balance	number(\$double)	Total value of protests



More Annotations – Actions

```

"facts": {
  "judgementFilings": {
    "judgementFilingsResponse": [
      {
        "occurrenceDate": "2022-04-02",
        "legalNatureId": "EX",
        "legalNature": "EXECUÇÃO",
        "civilCourt": "0001",
        "amount": 80938.85,
        "distributor": "0001",
        "city": "TERESINA",
        "state": "PI"
      },
      {
        "occurrenceDate": "2018-07-18",
        "legalNatureId": "EX",
        "legalNature": "EXECUÇÃO",
        "civilCourt": "0001",
        "amount": 20253.29,
        "distributor": "0003",
        "city": "SAO PAULO",
        "state": "SP"
      }
    ],
    "summary": {
      "count": 2,
      "balance": 101192.14,
      "firstOccurrence": "2018-07-18",
      "lastOccurrence": "2022-04-02"
    }
  }
}

```

Field Name	Type	Description
judgementFilingsResponse		
occurrenceDate	string(\$date)	Occurrence date
legalNatureId	string	Legal Nature Identification
legalNature	string	Legal Nature Description Occurrence ID
civilCourt	string	Civil Court
amount	number(\$double)	Debt value
distributor	string	Distributor
City	string	City
State	string	State
Summary		
count	integer(\$int32)	Total quantity of Actions
Balance	number(\$double)	Total value of actions
firstOccurrence	string(\$date)	Date of most recent action
lastOccurrence	string(\$date)	Date of most recent action



More Annotations – Participations in Bankruptcies

```

"bankrupts": {
  "bankruptsResponse": [
    {
      "occurrenceDate": "2020-11-15",
      "companyDocumentId": "03776764",
      "companyName": "TESTE INQUIRIES"
    },
    {
      "occurrenceDate": "2017-07-20",
      "companyDocumentId": "64109570000105",
      "companyName": "VIZAM FQXHIP BSNKOKUFRK H PICDEUTLVWJ CW EZUULSE OPWK",
      "companyLegalNatureID": "FD",
      "companyLegalNature": "FALÊNCIA DECRETADA"
    }
  ],
  "summary": {
    "count": 2,
    "balance": 0.0,
    "firstOccurrence": "2017-07-20",
    "lastOccurrence": "2020-11-15"
  }
}

```

Field Name	Type	Description
bankruptsResponse		
occurrenceDate	string(\$date)	Occurrence date
companyDocumentId	string	CNPJ of the company registered in Brazil
companyName	string	Name of company
companyLegalNatureID	string	Legal Nature Identification
companyLegalNature	string	Legal Nature Description Occurrence ID
Summary		
count	integer(\$int32)	Total quantity of Actions
Balance	number(\$double)	Total value of actions
firstOccurrence	string(\$date)	Date of most recent action
lastOccurrence	string(\$date)	Date of most recent action

ERRORS AND RETURN/MESSAGE CODES

For all the functionalities listed herein, the following errors are being considered:

Code	Description	Message
400	Bad Request	Bad Request
401	Authorization Failed	Authorization Failed
403	Forbidden	Underage legally protected
404	Not Found	Document not found at Serasa Experian
412	Invalid Document Searched	[ERROR][INVALID-REQUEST] Error found with the request, enter the document to be searched valid at: [X-Document-Id].
412	Inexistent/Invalid Optional Feature	[ERROR][INVALID-REQUEST] Error found with the requirement, the [Optional Features] requested [Non-existent] or [Not authorized] for the report <reportName> [Optional Features]: [<optionalFeature>,...]
412	User without Registered Transactions	[ERROR][USER-NOT-AUTHORIZED] Transactions denied: [<optionalFeature>,...]
412	User without Logon or CNPJ bound to Client_Id	[ERROR][USER-NOT-AUTHORIZED] Unauthorized User.
429	Too Many Requests	Too Many Requests
500	Internal Server Error	Internal Server Error
500	Error in the Processing of One or More Pieces of Information	[ERROR][PROCESSING] An error occurred with the features: [<dataset>,...]
default	Unexpected Error	

COMPLETE REPORT PAYLOAD EXAMPLE

```
{
  "reports": [
    {
      "reportName": "RELATORIO_AVANÇADO_PF",
      "registration": {
        "documentNumber": "00000001244",
        "consumerName": "FAWZBW RWLIHZUF DYIZZM",
        "motherName": "UKLZK FUFHJZ ZNULNRLH CC CIQPN",
        "consumerGender": "M",
        "birthDate": "1987-09-21",
        "profession": "ADMINISTRADOR",
        "occupation": "AUTONOMO",
        "statusRegistration": "ATIVA",
        "statusDate": "2018-09-06",
        "address": {
          "addressLine": "T OHUXFU UUOSE",
          "zipCode": "78600000",
          "country": "BRA",
          "city": "BARRA DO GARCAS",
          "state": "MT"
        }
      },
      "phones": [
```

```
{
  "regionCode": 55,
  "areaCode": 41,
  "phoneNumber": 933829999,
  "phoneType": "Resident Phone"
},
{
  "regionCode": 55,
  "areaCode": 43,
  "phoneNumber": 35411691,
  "phoneType": "Commercial Phone"
},
{
  "regionCode": 55,
  "areaCode": 0,
  "phoneNumber": 9999,
  "phoneType": "Smart Phone"
}
]
},
"negativeData": {
  "pefin": {
    "pefinResponse": [
      {
        "occurrenceDate": "2022-03-15",
        "legalNatureId": "EC",
        "legalNature": "EMPRES CONTA",
        "contractId": "202020",
        "creditorName": "TESTE PEFIN",
        "amount": 10500.75,
        "federalUnit": "PA",
        "principal": true
      },
      {
        "occurrenceDate": "2022-01-13",
        "legalNatureId": "OO",
        "legalNature": "OUTRAS OPER",
        "contractId": "191919",
        "creditorName": "TESTE PEFIN",
        "amount": 4500.9,
        "federalUnit": "SP",
        "principal": true
      }
    ],
    "summary": {
      "count": 2,
      "balance": 15001.65,
      "firstOccurrence": "2022-01-13",
      "lastOccurrence": "2022-03-15"
    }
  },
  "refin": {
    "refinResponse": [
      {
        "occurrenceDate": "2020-05-15",
        "legalNatureId": "EC",
        "legalNature": "EMPRES CONTA",
        "contractId": "222222",
        "amount": 11300.32,
        "federalUnit": "SC",
        "principal": false
      },
      {
        "occurrenceDate": "2020-04-20",
        "legalNatureId": "FI",
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            "companyState": "SP",
            "updateDate": "2021-10-25",
            "participationInitialDate": "2021-10-25",
            "hasNegative": false
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]
}
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ATTACHMENTS

Attachment I: Concentre Annotations Natures Table

Annotation Type	Nature Code	Nature Description
Protests		Non-Payment
Actions	BA	Search and Apprehension
	EX	Execution
	FE	State Tax Execution
	FM	City Tax Execution
		Search and Apprehension - Small Causes
	JB	Execution - Small Causes
	JE	Federal Tax Execution
	JF	Labor Judicial Bond Execution
Bankruptcies/Composition	TR	
	AF	Self-Bankruptcy
	CD	Composition Deferred
	CR	Composition Required
	CS	Suspensive Composition
	FD	Bankruptcy Decreed
	FR	Bankruptcy Required



	RC	Judicial Recovery Granted
	RE	Extrajudicial Recovery Required
	RH	Extrajudicial Recovery Homologated
	RR	Judicial Recovery Required
PIE	FD	Bankruptcy Decreed
ACHEI	12	Uncovered Cheque - 2a. Presentation
	13	Account Closed
	14	Spurious Practice

Attachment II : REFIN Annotations Natures Table

code nature	description
AD	advance to depositors - c/c debtors in general
AG	agricultural and industrial loans - financings of agricultural and industrial investments fundings
AR	leases, including leasing
CA	foreign exchange operations - exchange operations and financing in general
CB	CDC other movable assets
CH	advance to depositors - uncovered cheques accepted
CL	CDC light vehicles
CM	CDC motorcycles and scooters
CR	prevented by the Central Bank from obtaining rural credit
CT	credit card
CV	CDC heavy vehicles: tractors, buses, trucks, boats and airplanes
C2	heavy vehicle consortium: tractors, buses, trucks, boats and airplanes
C3	light vehicle consortium
C4	motorcycle and scooter consortium
C5	consortium other movable assets
EC	loans on guaranteed accounts, working capital financing, special programs, etc.
FI	credits and financing - loans to individuals , final consumer financing, etc
IM	real estate operations in general, including savings companies
IP	IPVA debit
LL	Light vehicle leasing
LM	Motorcycles and scooters leasing
LV	heavy vehicles leasing: tractors, buses, trucks, boats and airplanes
OJ	legalized operations

OO	other operations - various operations that do not fall under other operations
RE	on-lending operations - operations 63, FINAME, REINVEST, RECON, PROALCOOL, etc
SR	elapsed risk insurance
TD securities	discounted bonds - discounting of bills of exchange, promissory notes and other securities

notes: 1) This nature's table groups together the various operational modalities in order to allow for the classification of operations in general, carried out not only by commercial banks, but also, by the other companies in the financial conglomerate.

2) You can optionally add the identification of the nature of the operation to the identification of the company of the conglomerate in which the operation was carried out, according to the following standards:

V – investment bank I – real estate credit
C – stock brokerage T – tourism
F – financial P – savings
S – insurance company

If this identification is not entered, the operation will be considered to be from the Commercial Bank.

Attachment III : PEFIN Annotations Natures Table

COD	NATURE DESCRIPTION	ABBREVIATION 12 POS.
AD	Advance to depositors - debtor checking account	ADIANTE CONTA
AG	agricultural / rural-commercial, industrial and costing loans / funding	EMPRESTIMOS
AL	Rental	ALUGUEL
AR	lease, including leasing	LEASING
C1	real estate consortium	CONS IMOVEIS
C2	heavy vehicle consortium: tractors, buses, trucks, boats and airplanes	CONS VEI PES
C3	vehicles consortium	CONS VEICULO
C4	motorcycle and scooter consortium	CONS MOTOS
C5	consortium other movable assets	CONS BENS
C6	airline ticket consortium	CONS AEREO
CA	exchange operations financing in general	OPER CAMBIO
CB	CDC other movable assets	CDC BENS
CC	Condominium share	CONDOMINIO
CD	Direct credit	CREDIARIO
CL	CDC light vehicles	CDC V LEVE
CM	CDC motorcycles and scooters	CDC MOTOS
CO	Contemplated consortium	CONS CONTEMP
CP	personal credit	CRED PESSOAL
CR	Prevented from obtaining rural credit by the BACEN	IMPEDIDO BC
CT	operations with credit card	CRED CARTAO
CV	CDC heavy vehicles: tractors, buses, trucks, boats and airplanes	CDC V PES
DC	debts resulting of cheques	DIVIDAS CHEQ
DE	debts resulting of electronic cheques	CHEQUE ELET
DP	Duplicate	DUPLICATA
EC	account loans, guaranteed current account, working capital, special program	EMPRES CONTA
EE	Electricity-electricity supply bills	ENERGIA ELET
EG	consigned loan	EMPR CONSIG
FG	gas-gas supply invoices	FAT GAS
FI	credits and financings	FINANCIAMENTO
HO	Expenses with hospitals	HOSPITAIS
IE	educational institution: refundable grant	INST ENSINO
IM	real estate operations	OPER IMOBIL
LL	Light vehicle leasing	LEAS VEICULO
LM	Motorcycles and scooters leasing	LEAS MOTOS
LV	Heavy vehicle leasing: tractors, buses, trucks, boats and airplanes	LEAS VEI PES
ME	School fees	MENS ESCOLAR
NF	Invoices	NOTA FISCAL
OA	Agricultural operations – negotiations of rural products-inputs, seeds, etc	OPER AGRIC
OJ	legalized operations	OPER AJUIZAD
OO	other operations	OUTRAS OPER
RE	on-lending operations, finame, 63, recon etc.	REPASSES
RR	collectors-service providers	ARRECADADOR
SB	basic sanitation-water supply bills	FAT AGUA
SF	rental guarantee insurance	SEG FIANCA
SG	guarantee insurance	SEG GARANTIA



SQ	breach of warranty insurance	SEG QUEBRA
SR	elapsed risk insurance	SEGURO RISCO
SS	monthly health insurance/plan payment	SEGURO SAUDE
TC	breach of debt confession agreement	CONFISS DIV
TD	discounted bonds, bills of exchange, promissory notes, etc.	TIT DESCONTA
TE	personal/mobile telephony services - other bills after termination of contract.	TELEF MO
TF	fixed telephony services - other bills after termination of contract	TELEF FX
TI	data and internet services (speedy, data channel rental and fiber optics)	SERV DADOS
TM	personal / cellular mobile telephony services – res221/00	TELEF MOVEL
TP	telephony services / product sales - handset sales, installation, handset rental	"SERV TELEFON",
TR	telephone services - debt renegotiation	RENEG DIVIDA
TT	fixed telephony services – res 085/98	TELEF FIXA
VM	provision of services-sales of goods	VENDA MERCAD

Attachment IV: Convem Debtors Annotations Natures Table

Code	Description
BC	GUARANTEED CHARGE
BD	DISCOUNTED CHARGE
BS	SIMPLE CHARGE
CC	EXCHANGE CONTRACT
CCC	BUSINESS CREDIT BILL
CCE	EXPORT CREDIT BILL
CCI	INDUSTRIAL CREDIT BILL
CCR	RURAL CREDIT BILL
CD	DEBT CONFESSION
CDE	CERT EN76 JE
CH	CHEQUE
CHP	MORTGAGE BOND
CJV	JUDICIALLY VERIFIED ACCOUNT
CM	LOAN CONTRACT
CPH	RURAL MORTGAGE PLEDGE BILL
CRH	RURAL MORTGAGE BILL
CRP	RURAL PLEDGE BILL
CS	SERVICE PROVISION ACCOUNT
DM	MERCANTILE SALE DUPLICATE
DMI	MERCANTILE SALE DUPLICATE BY INDICATION
DR	RURAL DUPLICATE
DRI	INDICATION RURAL DUPLICATE
DS	SERVICE PROVISION TRIPLICATE
DSI	SERVICE PROVISION DUPLICATE BY INDICATION
DV	VARIOUS-WHEN NOT INCLUDED IN THE LIST ABOVE
LC	BILL OF EXCHANGE
LCN	UNACCEPTED BILL OF EXCHANGE
NCC	BUSINESS CREDIT NOTE
NCE	EXPORT CREDIT NOTE
NCI	INDUSTRIAL CREDIT NOTE
NCR	INDUSTRIAL CREDIT NOTE
NP	PROMISSORY NOTE
NPR	RURAL PROMISSORY NOTE
SJ	JUDICIAL SENTENCE
TA	AGREEMENT TERM
TM	MERCANTILE SALE TRIPLICATE
TS	SERVICE PROVISION TRIPLICATE
W	WARRANT

Attachment V: Table enrollment data indexes

Code	Description
documentosAlternativos	
1	IDENTIFICATION CARD (RG)
2	FOREIGNER'S IDENTIFICATION CARD
4	MILITARY CERTIFICATE
5	PROFESSIONAL BOOKLET
6	PASSPORT
tiposTelefone	
1	HOME TELEPHONE
2	BUSINESS TELEPHONE
3	SMART PHONE
4	SMART PHONE
5	PUBLIC TELEPHONE
6	
7	HOME ADDRESS
8	BUSINESS MOBILE TELEPHONE
9	RELATIVE TELEPHONE
tipoEndereco	
1	HOME
2	BUSINESS



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