Criskco client api ENDPOINT
Applicant Info

Developers Guide

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| --- | --- | --- | --- |
| API Version | Date | Change | Description |
| 0.4.1 | July 2018 | First Version |  |
| 0.5 | November 2020 | Financial Year Analytics |  |

# Applicant Info

The endpoint will return the Applicant's business information and business financial information.

## Definition

https://service.criskco.com/apiservice.svc/applicantinfo

Type: **POST**

## Request Parameters

Headers

apiId: string \*required

Your api id, in the HTTP request header

apiKey: string \*required

Your secret api key, in the HTTP request header

Body Params

applicantId: string \*required

Identifier for an Applicant on CRiskCo

## Response

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| applicantId | String | Identifier for an Applicant in CRiskCo |
| refApplicantId | String | ID issued by the Credit Provider to identify the Applicant internally |
| registrationDate | String | Date connected to CRiskCo.Date conforms to the ISO 8601 format. |
| firstInvoiceDate | String | Issue date of first invoice recorded.\*Recommended to determine the applicants activity period when 'yearsInBusiness' parameter is not available.Date conforms to the ISO 8601 format. |
| name | String | Business name |
| verifiedName | String | Business name verified by 3rd party or tax authority |
| sectorNaicsId | Integer **\*Nullable** | Industry classification (NAICS) ID |
| sectorNaicsDescription | String | Industry classification (NAICS) description |
| yearsInBusiness | Integer **\*Nullable** | Year in business according to registration date from tax authority |
| taxId | String | State tax id or other formal identification id |
| isVerifiedTaxId | Boolean | Indicates if the tax id was verified via 3rd party |
| verifiedBy | String | 3rd party or tax authority name, used to verify the applicant name and taxid. |
| erpType | String | Accounting system type.\*Described in Types and Codes document |
| financialYearEndMonth | Integer **\*Nullable** | Business financial year end month |
| financialYearEndDay | Integer **\*Nullable** | Business financial year end day |
| currency | String­ | ISO 4217 format |
| **address** | **Address** | **Applicant's business address** |
| **contactDetails** | **ContactDetails** | **Applicant's business contact details** |
| **Financials** | **Financials** | **Applicant's financial information** |
| **blackLists** | **Blacklists** | **Applicant’s listing in blacklists. E.g OFAC / SAT**  |

### **Address Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| country | String | ISO 3166-1 alpha-3 format |
| state | String |  |
| city | String |  |
| address | String |  |
| postalCode | String |  |

### **ContactDetails Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| phone | String |  |

### **Financials Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| lastUpdate | String | Date of last successful data update from Applicants accounting system.Date conforms to the ISO 8601 format. |
| riskLevel | String | Applicant's risk level as described by CRiskCo\*Described in Types and Codes document |
| salesCurrentYear | Decimal  | Sum of all invoices in the current year. e.g: 2018 |
| salesPreviousYear | Decimal  | Sum of all invoices in the previous year. e.g: 2017 |
| salesPreviousTwoYears | Decimal  | Sum of all invoices in the previous two years. e.g: 2016 |
| totalSales | Decimal | Sum of all invoices issued |
| accountsReceivable | Decimal | Sum of open invoices deducting any open credits |
| overdueReceivables | Decimal | Sum of open invoices which exceeded the payment due date deducting any open credits |
| dso | Integer **\*Nullable** | Days sales outstanding (DSO) calculation on a business level. The range is one year ending at the ‘lastUpdate’ value. |
| add | Integer **\*Nullable** | Average days delinquent (ADD) calculation on a business level. The range is one year ending at the ‘lastUpdate’ value. |
| cei | Double **\*Nullable** | Collection effectiveness index (CEI) calculation on a business level. The range is one year ending at the ‘lastUpdate’ value. |
| totalCustomers | Integer | Total number of customers in Applicant's accounting system |
| activeCustomers | Integer | Number of customers in Applicant's accounting system with at least one invoice, payment or credit memo in the past 24 months |
| **revenueStream** | **RevenueStream[]** | **Expected payments predicted by CRiskCo according to the customers' previous behavior** |
| **monthlyFinancials** | **MonthlyFinancials[]** | **Set of summarized accounting data (Sales, Revenue, Credit exposure, DSO, ADD, CEI) aggregated on a monthly basis.** |
| **financialYearsAnalytics** | **FinancialYearAnalytics** | **Financial ratios and KPIs calculated according to the financial year period, for the last 3 financial years.** |

### **RevenueStream Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| month | Integer | Possible Values – * -1 - Indicates on 'past' data
* 1-12 - Indicates the month of the data
 |
| year | Integer | Possible Values – * -1 - Indicates on 'past' data
* 'yyyy' - 4 Digits integer representing a year
 |
| invoiceDue | Decimal | Sum of invoices that are due at that month. |
| predictedPayments | Decimal | Expected payments for the month predicted by CRiskCo |

### **MonthlyFinancials Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| month | Integer |  |
| year | Integer |  |
| invoices | Decimal | Sum of invoices issued per month |
| payments | Decimal | Sum of payments received per month  |
| openAR | Decimal | The accumulative value by adding the invoices and deducting the payments.  |
| deposits | Decimal | Sum of all deposits.Deposit: A transaction involving a transfer of funds to the Applicant that was defined in the accounting systems as deposit and not as a receipt. |
| dso | Integer **\*Nullable** | Days sales outstanding (DSO) calculation on a business level. The range is one year ending at the ‘lastUpdate’ value. |
| add | Integer **\*Nullable** | Average days delinquent (ADD) calculation on a business level. The range is one year ending at the ‘lastUpdate’ value. |
| cei | Double **\*Nullable** | Collection effectiveness index (CEI) calculation on a business level. The range is one year ending at the ‘lastUpdate’ value. |

### **FinancialYearAnalytics Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| current | **Analytics** | Holds the financial analytics for the period |
| financialYearEnd | **Analytics** | Holds the financial analytics for the period |
| previousFinancialYearEnd | **Analytics** | Holds the financial analytics for the period |

### **Analytics Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| date | Date | Date of the calculations. ISO 8601 format. |
| activeCustomers | Integer | Count of Customers with purchases in the past 12 months. |
| salesPercentTop5Customers | Double | Sales % of top 5 customers |
| purchasePercentTop5Vendors | Double | Sales % of top 5 vendors |
| customerRiskHhi | Double | The Herfindahl-Hirschman Index (HHI) is a common measure of market concentration. Concentration Values: 0 - 0.05 Low, 0.05 - 0.1 Medium, 0.1 - 0.4 High, 0.4 - 1 Very High |
| vendorRiskHhi | Double | The Herfindahl-Hirschman Index (HHI) is a common measure of market concentration. Concentration Values: 0 - 0.05 Low, 0.05 - 0.1 Medium, 0.1 - 0.4 High, 0.4 - 1 Very High |
| zScore  | Double | Z Altman Score Zones of discrimination:Z′ > 2.9 - 'Safe' zone1.23 < Z′ < 2.9 - 'Grey' zoneZ′ < 1.23 - 'Distress' zone |
| debtServiceRatio  | Double | Company's ability to pay short-term liabilities through business operations. < 1: Insufficient ability = 1: Sufficient > 1: The higher the stronger EBIT / (Current Liabilities – Accounts Payable) |
| pretaxProfitMargin  | Double | Company’s ability to generate earnings before taxes. Total Income / Total Revenue |
| returnOnEquity | Double | Company’s ability to earn a return on the equity invested. Total Income / Total Equity |
| currentRatio | Double | Company's ability to pay short-term liabilities Current Assets / Current Liabilities |
| quickRatio | Double | Company's ability to pay short-term liabilities through liquid assets. Total Cash + Accounts Receivables) /Current Liabilities |
| operatingExpense | Double | Percentage of sales that are spent on operating expenses |
| numberOfInvoices | Integer | The number of invoices issued to customers in the last 12 months |
| averageInvoiceSize | Decimal | The average size of invoices to customers in the last 12 months |
| dso | Integer | Days sales outstanding (DSO) calculation on a business level.  |
| add | Integer | Average days delinquent (ADD) calculation on a business level.  |
| cei | Double | Collection effectiveness index (CEI) calculation on a business level.  |

### **Blacklists**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| ofac | OfacBlacklist | Date of last successful data update from Applicants accounting system.Date conforms to the ISO 8601 format. |
| sat | SatBlacklist | Applicant's risk level as described by CRiskCo\*Described in Types and Codes document |
| contacts | ContactBlacklist[] | Sum of all invoices in the current year. e.g: 2018 |

### **OfacBlacklist**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| reportDate | Date | Date of blacklist reportDate conforms to the ISO 8601 format. |
| exists | Bool | Indicates if the company exists in the blacklist |

### **SatBlacklist**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| reportDate | Date | Date of blacklist reportDate conforms to the ISO 8601 format. |
| exists | Bool | Indicates if the company exists in the blacklist |
| status | string | Status in blacklist record |
| dateSuspected | Date | Date of record published as suspected |
| dateConfirmed | Date | Date of record published as confirmed |

### **ContactBlacklist**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| taxId | string | Tax ID of contact in blacklist |
| name | Bool | Name of contact in blacklist |
| type | string | Contact type.Possible values: “CUSTOMER” / “SUPPLIER” |
| ofac | OfacBlacklist | OFAC blacklist listing details (if applicable) |
| sat | SatBlacklist | SAT blacklist listing details (if applicable) |