Criskco client api ENDPOINT
Customers

Developers Guide

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| --- | --- | --- | --- |
| API Version | Date | Change | Description |
| 0.4.1 | July 2018 | First Version |  |

# Customers

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

## Definition

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

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 |
| **customers** | **Customer[]** | **Applicant's customers** |

### **Customer Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| customerId | String | Identifier for a customer on CRiskCo. |
| foreignId | String | External id of the customer.An id created by the Applicant or the Applicant's accounting system. |
| firstInvoiceDate | String | Issue date of the first invoice recorded.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 |
| taxId | String | State tax id or other formal identification id |
| currency | String | ISO 4217 format |
| **address** | **Address** | **Customer's address** |
| **contactDetails** | **ContactDetails** | **Customer's business contact details** |
| **financials** | **Financials** | **Customer's financial information** |

### **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** |
| finScore | Integer **\*Nullable** | A score between 300 to 850, describing the risk level of the customer. Lowest score (300), represents the highest risk for default. Highest score (850), represents the lowest probability for default. |
| totalSales | Integer | Sum of all invoices issued |
| 12MonthsSales | Decimal | Sum of all invoices in the last 12 months |
| dueInvoices | Decimal | Sum of invoices that had not been paid (open amount > 0) and the due date in the invoice is greater or equal to the current date.  |
| overDueInvoices | Decimal | Sum of invoices that had not been paid (open amount > 0) and the due date in the invoice was prior to the current date. |
| creditMemos | Decimal | Sum of credit memos unapplied to invoices |
| dso | Integer **\*Nullable** | Days sales outstanding (DSO) calculation on a business level. The range is one year ending at the Applicant's ‘lastUpdate’ value. |
| add | Integer **\*Nullable** | Average days delinquent (ADD) calculation on a business level. The range is one year ending at the Applicant's ‘lastUpdate’ value. |
| cei | Double **\*Nullable** | Collection effectiveness index (CEI) calculation on a business level. The range is one year ending at the ‘lastUpdate’ value. |
| **monthlyFinancials** | **MonthlyFinancials[]** | **Set of summarized accounting data (Sales, Revenue, Credit exposure, DSO, ADD, CEI) aggregated on a monthly basis.** |

### **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.  |
| 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 Applicant's ‘lastUpdate’ value. |
| cei | Double **\*Nullable** | Collection effectiveness index (CEI) calculation on a business level. The range is one year ending at the Applicant's ‘lastUpdate’ value. |