CRISKCO CLIENT API ENDPOINT
Financial Reports – Standard

Developers Guide

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

# FinancialReports - Standard

## Each report is a collection of rows and cells. Rows can be of various types (e.g. section, row and summary row elements). Cells can contain values and attributes with nested values.

## Definition

https://service.criskco.com/apiservice.svc/financialreports/standard/<reportType>

\*reportType is described in Types and Codes document

Each report has its own endpoint

Example: https://service.criskco.com/apiservice.svc/financialreports/rowdata/ProfitAndLoss

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

financialYear: string \*optional

\*Optional values described in Types and Codes document

The financial year the report will be issued for

Default value = "Current"

## Available Endpoints

https://service.criskco.com/apiservice.svc/financialreports/standard/ProfitAndLoss

https://service.criskco.com/apiservice.svc/financialreports/standard/BalanceSheet

## 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 |
| **reports** | **StandardReport[]** |  |

### **StandardReport Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| type | String | Report Type\*Described in Types and Codes document  |
| date | String | Issue date of the report.Date conforms to the ISO 8601 format. |
| fromDate | String | Date conforms to the ISO 8601 format. |
| toDate | String | Date conforms to the ISO 8601 format. |
| financialYear | String | Financial year the report was issued for.\*Described in Types and Codes document  |
| **financialAccounting**  | **FinancialAccounting[]** | **List of financial accounting amounts. E.g. Gross Profit** |
| **classifications** | **Classification[]** |  |

### **Classification Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| type | String | Classification Type\*Described in Types and Codes document  |
| total | Decimal | Total of all accounts in classification |
| **accounts** | **Account[]** |  |

### **FinancialAccounting Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| type | String | Financial Accounting Type\*Described in Types and Codes document  |
| amount | Decimal | Calculation amount |
| Description | String |  |

### **Account Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| Type | String | Account Type\*Described in Types and Codes document  |
| total | Decimal | Total of all sub accounts in account |
| **subAccounts** | **SubAccount[]** |  |

### **SubAccount Object**

|  |  |  |
| --- | --- | --- |
| **Name** | **Type** | **Remarks** |
| type | String | Sub Account Type\*Described in Types and Codes document  |
| total | Decimal |  |

\* Important

**Each account has limited options of sub accounts that can be associated with it. A detailed list of the possible connections between Classification, Accounts and Sub-Accounts, can be found in Types and Codes document.**

**Some business context:**

**Profit and loss report**

Profit and Loss (P&L) is one of the most common financial reports used by all companies in the world and in most countries a regulatory must by the authorities to report yearly / quarterly.

P&L shows the company’s revenues and expenses during a particular period. It indicates how the revenues (money received from the sale of products and services before expenses are taken out, also known as the “top line”) are transformed into the net income(the result after all revenues and expenses have been accounted for, also known as “net profit” or the “bottom line”). The purpose of the income statement is to show managers and investors whether the company made or lost money during the period being reported. In the P&L report you will find accounts associated with Revenue and Expense.

**Balance Sheet report**

A balance sheet summarizes an organization or individual's assets, equity and liabilities at a specific point in time.

**Gross Profit**

The difference between revenue and the cost of making a product or providing a service, before deducting overheads, payroll, taxation, and interest payments.

**Gross Margin**

Sales deducting cost of goods sold.

**Profit Margin**

A measure of profitability. It is calculated by finding the net profit as a percentage of the revenue.

**Net Earnings**

income deducting cost of goods sold, expenses and taxes for an accounting period.

**EBITDA**

Earnings before interest, tax, depreciation, and amortization.

**Operating Profit**

Operating Profit = Operating Revenue - COGS - Operating Expenses - Depreciation and Amortization