

**CENTRAL CORPORATE CREDIT REGISTER**

# **Technical Documentation - Automatic return functions**

Description of the data returned

Version 1.1 - 20/06/2011





## Table of content

<b>1</b>	<b>INTRODUCTION .....</b>	<b>5</b>
1.1	PURPOSE OF DOCUMENT .....	5
1.2	CONTENT OF DOCUMENT.....	5
1.3	REFERENCE .....	5
1.4	HISTORY OF THE DOCUMENT .....	5
<b>2</b>	<b>SUBSCRIPTION TO THE AUTOMATIC RETURN.....</b>	<b>7</b>
<b>3</b>	<b>TECHNICAL ISSUES .....</b>	<b>9</b>
3.1	ENTRY POINTS.....	9
3.2	ACCESS REQUIREMENTS.....	10
3.3	OUTPUT FORMAT .....	10
3.4	COMPRESSION .....	10
3.5	NUMBER OF OUTPUT FILES AND EXAMPLES.....	10
3.6	MESSAGE TYPE .....	11
3.7	AVAILABILITY AND SUPPORT .....	11
3.8	URL's.....	12
<b>4</b>	<b>PRACTICAL ISSUES.....</b>	<b>13</b>
4.1	TABLES OF CODES .....	13
4.2	EXCHANGE RATES AND CURRENCIES .....	13
4.3	UNITS .....	13
4.4	DEFINITIONS.....	13
<b>5</b>	<b>GENERAL DESCRIPTION OF THE AUTOMATIC RETURN .....</b>	<b>15</b>
5.1	INFORMATION ON THE AUTOMATIC RETURN.....	15
5.2	ROOT ELEMENT.....	15

**CENTRAL CORPORATE CREDIT REGISTER****Technical Documentation - Automatic return functions - Description of the data returned**

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<b>6 DESCRIPTION OF THE AUTOMATIC_RETURN .....</b>	<b>17</b>
6.1 GENERAL INFORMATION ON THE CONTENT OF THE AUTOMATIC RETURN.	17
6.2 HEADER .....	17
6.3 OUTPUT .....	18
6.3.1 Summary of the data .....	18
6.3.2 Detailed information.....	20
6.3.2.1 <i>Identification data</i> .....	20
6.3.2.2 <i>Credit data</i> .....	21
6.4 AUTOMATIC_RETURN ELEMENTS.....	26
6.4.1 HEADER.....	26
6.4.1.1 <i>ADMINISTRATION</i> .....	27
6.4.1.2 <i>CCCR_ID</i> .....	27
6.4.2 OUTPUT .....	28
6.4.2.1 <i>OUTPUT_SUMMARY</i> .....	28
6.4.2.2 <i>OUTPUT_DETAILS</i> .....	30
6.4.2.3 <b><i>OUTPUT_EXCEPTION_MESSAGE</i></b> .....	37
6.5 MESSAGES.....	38
6.5.1.1 <i>No credit data for M-1</i> .....	38
6.5.1.2 <i>No credit data for M for the debtors of the participant</i> .....	38
<b>7 VALIDATION RULES AND MESSAGES.....</b>	<b>39</b>
7.1 VALIDATION RULES.....	39
7.2 MESSAGES.....	39
<b>8 GLOSSARY AND ABBREVIATIONS .....</b>	<b>41</b>

## 1. Introduction

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# 1 Introduction

## 1.1 Purpose of document

The purpose of this document is to provide detailed explanation to participants and to their Information Technology department on how a participant can get the output "Automatic Return" and on the data it contains whatever the channel used (A2A or U2A).

The automatic return contains the credit situation of the participant's debtors based on the most recent month.

## 1.2 Content of document

This document explains:

- how a participant can get the output "Automatic return";
- broaches some technical and practical issues;
- describes the content of the output and the way data must be understood.

## 1.3 Reference

This document is part of the Technical documentation related to the output functions. It refers to XML schemas but also to the CKO2 XML elements and to the tables of NBB codes available in separate CKO2 documents.

Ref.	Title
[1]	Technical documentation - CKO2 XML elements - Description of the XML elements used in the CKO2 XML files
[2]	Tables of NBB codes: Description of the codes used in the protocols
[3]	<a href="#"><u>URLs à utiliser pour le reporting et les feedbacks, les consultations et les outputs - 17/05/2011.</u></a>
[4]	CKO2 outputs - A2A general description -CKO2 outputs - A2A general description - 05/01/2011

## 1.4 History of the document

Date	Version	Description of change
18/06/2010	0.1	Draft version delivered to participants for reviewing
01/08/2010	1.0	Final version
20/06/2011	1.1	Final version - updated



## 2. Subscription to the automatic return

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# 2 Subscription to the automatic return

The automatic return is a monthly output which is delivered to a participant if he has subscribed to it. This must be done via a specific form to be filled in in One Gate.

The default output format is an XML file but, for XML automatic return files containing few debtors (up to maximum 100 debtors), the automatic return will also be delivered in an HTML format if this format was requested by the participant in the subscription form. For HTML files, the participant is requested to choose a language in the subscription form (French, Dutch or both).

### **Important remark**

As it will appear in the general description of the automatic return (see point 5.1), it could happen that no data is present in the output (but only a specific information message), although the participant subscribed to it. The reason for this, is that the participant did not report any data for that month.



### 3. Technical issues

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## 3 Technical issues

### 3.1 Entry points

The automatic return can be obtained via OneGate for both channels U2A or A2A in nearly the same ways the feedbacks are obtained.

The participant can get the automatic return of a specific month in the attachment(s) of a message with a specific body (message subject) in his incoming mailbox. The automatic return is one type of message that will be available in the incoming mailbox of the participant. Other types will be the other CKO2 outputs.

#### U2A

The participant can enter his subscription to the automatic return via an online data entry of a One Gate report containing the subscription parameters.

Once the automatic return is available, the participant will be able to open the attachment(s) of the message(s) to see the data of the automatic return. For readability purposes, small automatic return files will be formatted in HTML in the language(s) requested by the participant in the subscription form. In order to limit the volumes and the transfer times, no HTML files will be provided for big files.

#### A2A

Two services will be available, and both will be available using:

- Webservices using SOAP over HTTPS.
- HTTPS requests. This is the recommended technology for big files.

These 2 services will be:

- requestMessageList
  - with this service the participant can get the list of available messages, each message being identified by a unique number, internal to One Gate.
  - this service works the same way as the requestFeedbackList service, published previously, except that the list of available messages does not contain a ticketID, only the unique number from One Gate.
- requestMessage
  - with this service the participant can request one message corresponding to one of the unique identification numbers from the list fetched by the requestMessageList service.
  - this service works the same way as the requestFeedback service, published previously, except that the attachment does not contain feedback reports but output files.

Both services are explained in separate documents.

### 3. Technical issues

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The processing sequence for the messages could be:

- first get the list of available messages, using requestMessageList
- then, for each of the identifiers of the available messages in this list, use requestMessage to get the message corresponding to the identifier.

This processing sequence can be executed at regular times during the opening hours of One Gate.

## 3.2 Access requirements

A valid class 3 certificate is needed to access the entry points (SSL v3) in production environment.

Participants with access to the OneGate reporting functions for CCCR have automatically access to the outputs (including the automatic return) without any additional access request.

## 3.3 Output format

The default output format is XML but an HTML output will be available on demand for small volumes of data (up to 100 debtors) in the requested language(s): French, Dutch or both.

The XML schemas and WSDL for the A2A entry point (web services/HTTPS requests) are part of separate documentation on the CCCR website.

## 3.4 Compression

The automatic return in XML format will be made of zipped files. The total number of files will depend on the volume of debtors and credits included in the automatic return.

## 3.5 Number of output files and examples

If the automatic return contains not more than 100 debtors and the participant requested in the subscription to receive HTML files in French and/or Dutch, the available output will be one attachment being one zipped file, containing 3 output files: the XML file, the HTML in French and/or the HTML in Dutch.

If the automatic return contains a lot of debtors, problems with big files are avoided by splitting the automatic return over several messages. Each of the messages contains in attachment one zipped file. After unzipping this file the participant gets one XML with one part of the automatic return. In the administration part of this XML a tag named "OUTPUT\_SEQUENCE\_NUMBER" can be found containing 2 numbers:

- the OUTPUT\_TOTAL\_SEQUENCE\_NUMBER = the total number of messages for the automatic return
- the OUTPUT\_ACTUAL\_SEQUENCE\_NUMBER = the sequence number of this message.

### 3. Technical issues

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#### Example:

If the OUTPUT\_TOTAL\_SEQUENCE\_NUMBER is 3, the participant can be sure he got the complete automatic return when he fetched the 3 XML files with the OUTPUT\_ACTUAL\_SEQUENCE\_NUMBER of respectively 1, 2 and 3 (normally these will be fetched in order of this sequence number).

The split of the automatic return into multiple XML files will not distribute the data for one debtor over more than 1 XML file: all the data related to a debtor will be gathered in the same XML file.

### 3.6 Message type

To recognize the messages for the automatic return, the body (subject) of the messages will contain a text with the following structure:

```
"Automatic return <CREDIT_PERIOD_DATE>YYYY-MM</CREDIT_PERIOD_DATE>
<SEQUENCE_NUMBER> OUTPUT_ACTUAL_SEQUENCE_NUMBER/OUTPUT_TOTAL_SEQUENCE_NUMBER
</SEQUENCE_NUMBER>"
```

with parameters in bold italic.

#### Example:

For the automatic return of March 2011, the second message out of 12 messages will be:

```
"Automatic return <CREDIT_PERIOD_DATE>2011-03</CREDIT_PERIOD_DATE>
<SEQUENCE_NUMBER>2/12</SEQUENCE_NUMBER>"
```

### 3.7 Availability and support

The automatic return is produced every month after the reporting made by the participants. The automatic return for month M will generally be available between the 21st and 31st of the month M+1, the month M being the last month for which the Central Corporate Credit Register has representative credit information.

Support will be available every workday of the Belgian financial institutions from 8h45 till 16h45.

For other opening hours, the availability percentage and maximum down time can be covered by a specific SLA.

### 3. Technical issues

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#### 3.8 URL's

The URL's for the automatic return functions can be found in the [CKO2 technical documentation](#).

- www.bnb.be > [Centrales des crédits](#) > [Crédits aux entreprises](#) > Participants > Accès réservé aux participants  
> Documentation CKO2
  
- www.nbb.be > [Kredietcentrales](#) > [Kredieten aan ondernemingen](#) > Deelnemers > Toegang voorbehouden aan de  
deelnemers > Documentatie CKO2

#### 4. Practical issues

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## 4 Practical issues

### 4.1 Tables of codes

The codes used in the automatic return XML files refer to:

- official tables for
  - the **country** ISO codes and **currency** ISO codes (see [www.iso.org](http://www.iso.org) tables 3166 and 4217);
  - the **legal situation**, **legal form** and **Belgian postal codes** of resident debtors (see [Crossroads Bank of Enterprises tables](#)).
- CKO2 tables for
  - the **credit modes** (see the table "Credit modes codes and labels" in the document under ref. [2]);
  - the **residual maturity** codes (see the table "Credit maturity codes and labels" in the document under ref. [2]);
  - the **message codes** (see point 7.2).

### 4.2 Exchange rates and currencies

The reference currency is the EUR.

The credit amounts in foreign currencies are converted in EUR at the exchange rate which applies at the month end of the reported period.

### 4.3 Units

The amounts are delivered in units.

### 4.4 Definitions

- **Month (M)**: refers to the month for which the debtors are selected and their credit data are retrieved.
- **Month -1 (or M-1)**: is the month preceding the month M.
- **Base entity**: a participant's debtor. It can be a single debtor or an association.
- **Association**: group of debtors being together liable for the same credit(s).
- **Codebtor**: debtor being liable with other debtors for the credit(s) of an association.
- **Derived entity**: set of debtors containing the base entity.



## 5. General description of the automatic return

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# 5 General description of the automatic return

## 5.1 Information on the automatic return

This output is the result of a monthly processing of the production database. It comprises the credit situation for all institutions and for the requesting participant for each of his debtors for the past two reporting months as far as the debtors have credits for the last reporting month M. **The criteria for the selection of the debtors is the presence, in the CKO2 database, of credit data reported by the participant himself for the month M.** Consequently, it could be that:

- some debtors are not present in the output because the participant did not update their credit situation for the month M;
- none of the debtors are present in the output because the participant did not report at all credit situations for the month M. In this case, the automatic return will only contain an information message.

The automatic return is initiated by the CCCR staff when the credit data is considered sufficiently complete and representative.

## 5.2 ROOT element

*AUTOMATIC\_RETURN element*

Tag	Description	Validation rule
AUTOMATIC_RETURN	Contains the identification data and credit situation of all the participant's debtors for the last closed month (M) and the month before (M-1).	Mandatory - Single



## 6. Description of the AUTOMATIC\_RETURN

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# 6 Description of the AUTOMATIC\_RETURN

## 6.1 General information on the content of the automatic return

The automatic return contains:

- a header with some administrative information;
- the output itself made of an output summary, the identification and credit data of the participant's debtors and/or messages.

The following information is returned to the participant for the months M and M-1 for all his debtors having credit data reported for the month M<sup>1</sup>:

1. The debtor's identification data.
2. The credit data of the debtor containing:
  - a. the credits by mode and residual maturity;
  - b. the total authorized credits and total used credits;
  - c. the margins and overspendings;
  - d. the completeness indicators;
  - e. the credits contest indicator;
  - f. the total amounts of credits (authorized/used) by foreign currencies;
  - g. the information on the 90 days past due defaults.
3. The participant's own comment for the period (as reported in the CRED action).
4. The number of derived entities and the sum of their credit data.
5. The association codebtors data.

When a debtor (individual debtor or association) has **derived entities**<sup>2</sup>, the participant gets the globalized credit situation of the derived entities but no identification data is delivered about these.

For an **association**, the participant receives, in addition to the credit situation of the association itself, the identification number and credit situation for each of its codebtors, even if these codebtors have no credit by the participant for the last reporting month.

## 6.2 Header

Before the detailed information on the debtors, the participant receives some administrative information in the header element:

- The **participant's identification data** (code and name).
- The institute code "**CCCR**".

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<sup>1</sup> The identification data and credit information related to the debtors having credit data only in M-1, but no more in M, will not be delivered in the automatic return (of month M).

<sup>2</sup> See 6.3.2.2 to have examples of derived entities.

## 6. Description of the AUTOMATIC\_RETURN

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- The **date and time of last update of the database**. They refer to the last date and time at which the database has been updated for the run of the automatic return.
- The **output sequence number** needed to identify each of the various files making up the automatic return when the volume is too large for one file.
- The **reference of the output file** (CCCR\_ID). It is composed of the participant number and the output creation timestamp.

## 6.3 Output

The automatic return output part contains:

- a summary of the number of debtors and credit situations as well as the date of the period;
- the detailed identification data and credit situation of each of the participant's debtors.

### 6.3.1 Summary of the data

The summary part contains the following elements<sup>1</sup>:

- a. the **month** for which the automatic return is made;
- b. the total **number of debtors having received credits from the participant**
  - and the **breakdown: your institution/all institutions**:
    - number of debtors having credits only from the participant;
    - number of debtors having credits from the participant as well as from other participants too.
  - the **breakdown** according to the fact that the debtors are **individual debtors, codebtors, both or associations**:
    - number of individual debtors who have credits only on an individual basis;
    - number of codebtors who have credits only in one or several association(s);
    - number of individual debtors who have credits on an individual basis and also as codebtors in one or several association(s);
    - number of associations.
  - the **breakdown by type of debtors**:
    - number of resident legal entities;
    - number of non-resident legal entities;
    - number of resident natural persons;
    - number of non-resident natural persons;
    - number of associations.
  - the total **number of codebtors** with a **breakdown by type of debtors**:
    - Total number of codebtors;
      - number of codebtors being legal entities;
      - number of codebtors being natural persons.

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<sup>1</sup> If the automatic return is split in several files, the output summary will only be present in the first file. See also point 3.5

## 6. Description of the AUTOMATIC\_RETURN

c. the total **number of credits**<sup>1</sup> and the **breakdown** of the number of credits **by type of debtors for the participant and for the other institutions**:

- number of credits from the participant
  - number of credits to natural persons;
  - number of credits to legal entities;
  - number of credits to associations.
- number of credits from other institutions
  - number of credits to natural persons;
  - number of credits to legal entities;
  - number of credits to associations.

Example of summary of data:

<b>A. Date of situation:</b>	<b>2011-06</b>
<b>B. Number of debtors:</b>	<b>50</b>
B.1. Breakdown by :	
❖ number of debtors having credits only by the participant	<b>15</b>
❖ number of debtors having credits from the participant as well as from other participants too	<b>35</b>
B.2. Breakdown by :	
✓ individual debtors only	<b>25</b>
✓ individual debtors who are also codebtors	<b>8</b>
✓ debtors who are only codebtors	<b>12</b>
✓ associations	<b>5</b>
B.3 Breakdown by type of debtors:	
• resident legal entities	<b>25</b>
• non resident legal entities	<b>5</b>
• resident natural persons	<b>12</b>
• non resident natural persons	<b>3</b>
• associations	<b>5</b>
↳ Total number of codebtors in the associations	<b>20</b>
◦ codebtors being legal entities	<b>12</b>
◦ codebtors being natural persons	<b>8</b>
<b>C. Number of credits:</b>	<b>120</b>
C.1 Breakdown by type of debtor for participant's credits	<b>80</b>
◦ legal entities	<b>50</b>
◦ natural persons	<b>20</b>
◦ associations	<b>10</b>
C.2. Breakdown by type of debtor for credits of other institutions only	<b>40</b>
◦ legal entities	<b>20</b>
◦ natural persons	<b>5</b>
◦ associations	<b>15</b>

<sup>1</sup> In the automatic return, a credit is a combination of the following elements: credit mode - residual maturity - currency - authorized/used amount

## 6. Description of the AUTOMATIC\_RETURN

### 6.3.2 Detailed information

The information about the participant's debtors is structured in 2 parts: the identification data and the credit data<sup>1</sup>.

#### 6.3.2.1 Identification data

The identification data set provided for each debtor in the automatic return depends on the type of the debtor (legal entity, natural person or association) and the country of residency (Belgium or not). It consists of identification number(s) (all the available identification numbers are given in the output) and a unique set of detailed identification data.

**Table 1: Possible identification data given in the output**

Identification numbers	Type of debtor				
	Legal entity		Natural person		Association
	Resident	Non-resident	Resident	Non-resident	
Enterprise number	X		X	X <sup>2</sup>	
National register number			X		
Participant internal number		X	X	X	X

Identification data	Type of debtor				
	Legal entity		Natural person		Association
	Resident	Non-resident	Resident	Non-resident	
Legal name	X	X			
Legal form	X				
Legal situation	X		X		
Address (road name, nr, postcode, city)	X	X	X	X	
Country code of the debtor (not BE)	X	X	X	X	
Country code of the headquarters (mother company)	X <sup>3</sup>				
Family name			X	X	
First name			X	X	
Birth date (or birth year if no birth date available)			X	X	
Source of information	X	X	X	X	
Participant debtor's comment	X	X	X	X	X

<sup>1</sup> The detailed information of the automatic return is similar to the CONSULTATION\_CREDITS\_REPLY output details. See document "Technical Documentation - Consultation functions - Description of the data in the requests and replies for A2A channel".

<sup>2</sup> Non-resident natural persons have to be registered in the CBE if they have an activity in Belgium.

<sup>3</sup> Country code of the registered office when the legal form is 023, 027, 030, 230, 235, 260 or 265 meaning that the legal entity is incorporated in Belgium but comes under foreign law.

## 6. Description of the AUTOMATIC\_RETURN

The identification data can come from one of these information sources:

1. the Crossroad Bank of Enterprises;
2. the National Register of Natural Persons;
3. the CKO2 database itself.

### 6.3.2.2 Credit data

The detailed credit information is given separately in the reference currency (EUR):

- for the **debtor** (base entity);
- for the **sum** of the **derived entities** (associations) within which the base entity is included;
- for **each of the codebtors** (if the base entity is an association).

#### A. Example for an individual debtor:

	Case 1: Individual debtor A	Identification data are retrieved for	Credits are given for
Individual debtor A	Base entity	A	A
Derived entity A+ I	Derived entity		
Derived entity A+B+C+D	Derived entity		X
Derived entity A+E	Derived entity		

For a participant's individual debtor A (A = base entity), the automatic return of the participant contains:

- the identification data and the credit situation of A
- the globalized credit situation of all the associations in which A is one of the codebtors (=derived entities of A); X = (A+I) + (A+B+C+D) + (A+E)
- the number of derived entities: 3

The participant does not know who is part of X (and X could be composed of one or several individual debtors in addition to A)

#### B. Example for an association:

	Case 2: Association of debtors (A+B+C)	Identification data are retrieved for	Credits are given for
Association of debtors A+B+C	Base entity	(A+B+C) <sup>1</sup>	(A+B+C)
Individual debtor A	codebtor	A	A
Individual debtor B	codebtor	B	B
Individual debtor C	codebtor	C	C
Derived entity A+B+C+D	Derived entity	-	
Derived entity A+B+C+I	Derived entity	-	X
Derived entity A+Y			

<sup>1</sup> An association has only an identification number (It has no address or name or legal form or legal situation).

## 6. Description of the AUTOMATIC\_RETURN

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For a participant's association composed of A, B and C (base entity = A+B+C), the automatic return contains:

- the identification number of the association (A+B+C) and the credit situation of (A+B+C)
- the identification data of A (codebtor) and credit situation of A
- the identification data of B (codebtor) and credit situation of B
- the identification data of C (codebtor) and credit situation of C
- the globalized credit situation of all the associations X in which A, B and C are codebtors (= derived entities of [A+B+C]);  $X = ([A+B+C]+D) + ([A+B+C]+I)$
- the number of derived entities : 2

The participant does not know who is part of X (and X could be composed of one or several individual debtor(s) in addition to [A+B+C])

No information is given on co-debtors of the derived entities which are not codebtors of the base entity (D, I, Y in the above mentioned example).

No information is given on associations composed of some of the codebtors of [A+B+C]. (e.g. associations A+Y in the example above).

Credits amounts registered in the CKO2 database are presented:

1. by credit mode and residual maturity (authorized/used) in the reference currency (EUR);
2. totalized by amount (authorized/used) in the reference currency (EUR);
3. totalized by original foreign currency (authorized/used);
4. totalized by participant (authorized/used) in order to compute the margin or overspending of each participant.

Some credit modes are not included in the totals computed (see document under ref [2]).

### 6.3.2.2.1 THE DEBTOR'S CREDITS

#### 6.3.2.2.1.1 Credit by mode and residual maturity

All debtors whose authorized and/or used credit amount for the month M is larger than zero are searched in the CKO2 database.

For **all institutions** together on the one side and for **the sole institution of the participant** on the other side, credits are summed up by **amount (authorized/used)**, **credit mode** and **residual maturity** for the month M and month M-1 separately.

The tables related to the credit modes and the residual maturities are available in document under ref [2].

Remarks:

1. Some of the credit modes only have used amounts or authorized amounts while some have authorized and used amounts.
2. Only the credit modes for which amounts are higher than zero will be provided in the automatic return output.

## 6. Description of the AUTOMATIC\_RETURN

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### 6.3.2.2.1.2 Total credits

For **all institutions** together on the one side and only for **the institution of the participant** on the other side, a total of the **authorized** amounts and of the **used** amounts is computed for the month M and for the month M-1 separately<sup>1</sup>.

### 6.3.2.2.1.3 The margins and overspendings

There is a **margin** if the total of the authorized amounts is larger than the total of the used amounts.

There is an **overspending** in the opposite case, i.e. if the total of the used amounts is larger than the total of the authorized amounts.

Margins and overspendings are expressed in EUR and are computed by participant for the total of the credit modes to be totalized<sup>1</sup>. They are then globalized separately: a total is made for all the margins and another total for all the overspendings for both months separately (M and M-1).

### 6.3.2.2.1.4 The completeness indicators

#### 6.3.2.2.1.4.1 NUMBER OF PARTICIPANT HAVING REPORTED FOR THE PERIOD

Participants receive the **number of participants** having reported credits for the debtor at the end of month M and M-1.

#### 6.3.2.2.1.4.2 COMPLETENESS

Participants receive a **completeness indicator** which is based on the previous month situation.

The information is supposed to be complete for the month M if all the reported credits for the debtor for the previous month (M- 1) have been updated in month M: either:

- by new data (CRED action code) or
- by having been stopped (STOPCRED action code)
- or by having been deleted (DELDEB)<sup>2</sup>.

See "Technical Documentation - Reporting functions" for further details on these action codes.

The reporting period completeness indicator is given by a "true" or "false" value.

---

<sup>1</sup> Some credit modes are not summed up for the credit totals by used and authorized amount (see table in document under ref. [2]).

<sup>2</sup> DELDEB: if a debtor reported by a participant in M-1 has been deleted by the participant in the reporting for the month M, the credit situation is deleted too -for the month M and retrospectively- which means that this participant will not be accounted for to compute the completeness indicator.

## 6. Description of the AUTOMATIC\_RETURN

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### 6.3.2.2.1.5 The credits contest indicator

This indicator is only returned for **natural persons** and is:

- "true" if the CCCR back office has registered a contestation made by the debtor regarding credit data reported under his name by at least one participant;
- "false" if the CCCR back office has NOT registered any contestation.

### 6.3.2.2.1.6 The credits in foreign currency

If some credits of the debtor have been reported in a foreign currency, **a total authorized amount** and **a total used amount** is given **by foreign currency** for month M and M-1, for the **total of the participants** and for the **participant** receiving the automatic return separately<sup>1</sup>.

### 6.3.2.2.1.7 The information regarding the defaults<sup>2</sup>

The automatic return contains the amount and the date of default, reported by each participant, in the case of "90 days past due default".

The **date of a past due default** is the first date at which a default has been registered for the debtor and for which an amount is still reported by the participant.

The automatic return contains also the **period of the cancellation** of the default, i.e. the month and year at which no default has been reported anymore by the participant for that debtor. The date and amount of default, as well as the date of cancellation will remain visible in the output one year after the end of the default.

After one year, the period of cancellation of default is erased in the CKO2 database -as only 12 months of credit data are stored in the CKO2 database- which means that the participant doesn't receive any data on that default in his automatic return.

The information on default is communicated:

- **by anonymized participant**: no name is delivered. The output contains therefore a sequence number for each participant having communicated a default;
- **for the requesting participant** himself.

The CCCR back office registers if a natural person has contested his past due default data, in that case the **default contest indicator** will be "true". If the default data have not been contested, it will be "false".

### 6.3.2.2.1.8 The credit period comment

For each of the reporting periods, the participant can add a comment related to the credits of the debtor (risk\_comment\_text). The participant receives his **own comment** for the month M and M-1 in the automatic return.

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<sup>1</sup> Only the 'to be totalized' credit modes are summed up for the credits in foreign currency (see table in the document under ref. [2]).

<sup>2</sup> Only participants who agreed to deliver information on defaults are entitled to receive this information in return.

## 6. Description of the AUTOMATIC\_RETURN

### 6.3.2.2.2 THE DERIVED ENTITIES DATA

#### 6.3.2.2.2.1 The number of derived entities

The **number of derived entities** for which there is at least one credit amount in one of the credit modes is given in the automatic return. No identification data of these derived entities is given though.

For a base entity which is an individual debtor A, the number of derived entities is the number of associations where A is one of the codebtors. These associations may be composed of one or several other codebtor(s) being a legal entity, a natural person or a combination of both (e.g. If debtor A has on the one hand credits in association with company B and on the other hand credits in association with 2 natural persons C and D, the number of derived entities is 2; the derived entities are [A+B] and [A+C+D]).<sup>1</sup>

For a base entity which is an association composed of (A+B+C), the number of derived entities is the number of associations where A, B and C are codebtors together with one or several other codebtor(s) (e.g. if A, B and C have credits in common in an association with E, the number of derived entities is 1; the derived entity is [A+B+C+E]).

The number of derived entities is zero if a base entity has no derived entities having credits.

#### 6.3.2.2.2.2 The credit situation of derived entities

The **credit situations of the derived entities** are summed up in the reply but as a register date is related to each past due default, each default will be presented separately.

#### Example:

If the participant W receives the automatic return and that one of his debtor (debtor A) has 3 derived entities, all having "past due defaults" as follows:

Derived entities	Amount- past due	Date- past due	Cancellation period date
A+B	Participant X: 2.000	2/10/2010	
	Participant Y: 500	10/5/2010	
A+C	Participant X: 800	6/6/2010	
	Participant Y: 1.000	8/5/2010	
A+D	Participant W: 200	3/9/2010	11/2010

The defaults registered for the derived entities A+B and A+C by the participants Y and X will not be summed up in the automatic return. The risk past due default element will contain the following data:

<sup>1</sup> See also the beginning of point 6.3.2.2 for other practical examples of derived entities.

## 6. Description of the AUTOMATIC\_RETURN

<b>ALL institutions</b>	<b>Participant's institution</b>
Participant sequence number: 1 Risk past due default: 2.000 Risk past due register date: 2010-10-02	Risk past due default: 200 Risk past due register date: 2010-09-03 Risk past due cancellation period: 2010-11
Participant sequence number: 2 Risk past due default: 800 Risk past due register date: 2010-06-06	
Participant sequence number: 3 Risk past due default: 500 Risk past due register date: 2010-05-10	
Participant sequence number: 4 Risk past due default: 1.000 Risk past due register date: 2010-05-08	
Participant sequence number: 5 Risk past due default: 200 Risk past due register date: 2010-09-03	

### 6.3.2.2.3 DATA IN CASE OF AN ASSOCIATION

If the participant has associations among his customers, the output contains the identification number of each association, its credit situation and, in addition to these, the **identification data** and the **credit situation** of each of the codebtors of the association.

See point 6.3.2.1 Identification data and point 6.3.2.2.1 The debtor's credits.

## 6.4 AUTOMATIC\_RETURN elements

### AUTOMATIC\_RETURN element

Tag	Description	Mandatory/Optional Single/Multiple
HEADER	Contains basic information	Mandatory - Single
OUTPUT	Contains the full identification data and credit information of all the participant's debtors	Mandatory - Single

### 6.4.1 HEADER

#### HEADER element

Tag	Description	Mandatory/Optional Single/Multiple
ADMINISTRATION	Contains basic information	Mandatory - Single
CCCR_ID	Is the reference the CCCR application gives to the output file	Mandatory - Single

## 6. Description of the AUTOMATIC\_RETURN

### 6.4.1.1 ADMINISTRATION

The values of the child elements of the element ADMINISTRATION identify the output in a sole way by situating the context of the XML file with:

- o the information on the participant (code and name);
- o the code of the activity (INSTITUTE), which is a fixed value "CCCR";
- o the last date at which the CKO2 database has been updated (PARAMETER\_LAST\_UPDATE\_TIMESTAMP);
- o the output sequence number to identify the file among the other files making up the automatic return.

*ADMINISTRATION element*

Tag	Description	Mandatory/Optional Single/Multiple
PARTICIPANT	Contains the data related to the participant	Mandatory - Single
INSTITUTE_CODE	"CCCR" - Fixed value for the activity	Mandatory - Single
PARAMETER_LAST_UPDATE_TIMESTAMP	Last date and time at which the CKO2 data have been updated	Mandatory - Single
OUTPUT_SEQUENCE_NUMBER	Contains the number of the file and the total number of files in the automatic return	Mandatory - Single

*PARTICIPANT element*

Tag	Description	Mandatory/Optional Single/Multiple
PARTICIPANT_CODE	Unique code of the participant	Mandatory - Single
PARTICIPANT_NAME	Name of the participant	Mandatory - Single

*OUTPUT\_SEQUENCE\_NUMBER element*

Tag	Description	Mandatory/Optional Single/Multiple
OUTPUT_ACTUAL_SEQUENCE_NUMBER	Number of the file	Mandatory - Single
OUTPUT_TOTAL_SEQUENCE_NUMBER	Total number of files in the automatic return	Mandatory - Single

### 6.4.1.2 CCCR\_ID

The application will create a unique reference identifying the automatic return.

*CCCR\_ID element*

Tag	Description	Mandatory/Optional Single/Multiple
PARTICIPANT_CODE	Unique code of the participant	Mandatory - Single
OUTPUT_CREATION_TIMESTAMP	Date and time of creation of output	Mandatory - Single

## 6. Description of the AUTOMATIC\_RETURN

### 6.4.2 OUTPUT

The output element contains:

- a statistical summary of the detailed information<sup>1</sup>;
- the output details
- potential messages.

#### *OUTPUT element*

Tag	Description	Mandatory/Optional Single/Multiple
OUTPUT_SUMMARY	Summary of the number of persons and credit situations	Optional - Single
OUTPUT_DETAILS	Contains the information related to the identification of the debtors and to their credit situation	Optional - Multiple
OUTPUT_EXCEPTION_MESSAGE	Information message	Optional - Single

#### 6.4.2.1 OUTPUT\_SUMMARY

##### *OUTPUT\_SUMMARY element*

Tag	Description	Mandatory/Optional Single/Multiple
DATE_OF_COMPLETE_SITUATION	Most recent month for which data are present in the automatic return	Mandatory - Single
NUMBER_OF_DEBTORS	Number of debtors in the output	Mandatory - Single
NUMBER_OF_CREDITS	Number of registered credits given in the output	Mandatory - Single

#### 6.4.2.1.1 NUMBER OF DEBTORS

##### *NUMBER\_OF\_DEBTORS element*

Tag	Description	Mandatory/Optional Single/Multiple
TOTAL_NUMBER_OF_DEBTORS	Total number of participant's debtors	Mandatory - Single
INDIVIDUAL_OR_MULTIPLE_PARTICIPANT_BREAKDOWN	Breakdown of the number of debtors between the ones who only have credits by the participant and the others who have credits by the participant and by other institutions too.	Mandatory - Single
INDIVIDUAL_OR_CODEBTOR_BREAKDOWN	Breakdown of the number of debtors between individual, codebtors, individuals and codebtors and associations	Mandatory - Single
DEBTOR_TYPE_BREAKDOWN	Breakdown of the number of debtors by type of debtors	Mandatory - Single

<sup>1</sup> If the automatic return is split in several files, the output summary will only be present in the first file. See also point 3.5

## 6. Description of the AUTOMATIC\_RETURN

### *INDIVIDUAL\_OR\_MULTIPLE\_PARTICIPANT\_BREAKDOWN element*

Tag	Description	Mandatory/Optional Single/Multiple
NUMBER_OF_MULTIPLE_INSTITUTIONS_DEBTORS	Number of participant's debtors who have credits by the participant as well as by other institutions	Mandatory - Single
NUMBER_OF_PARTICIPANT_ONLY_DEBTORS	Number of participant's debtors who have credits only by the participant	Mandatory - Single

### *INDIVIDUAL\_OR\_CODEBTOR\_BREAKDOWN element*

Tag	Description	Mandatory/Optional Single/Multiple
NUMBER_OF_INDIVIDUAL_DEBTORS_ONLY	Number of debtors who have only credits on an individual basis	Mandatory - Single
NUMBER_OF_CODEBTORS_ONLY	Number of debtors who have credits only as codebtors in one or several association(s)	Mandatory - Single
NUMBER_OF_INDIVIDUAL_DEBTORS_AND_CODEBTORS	Number of debtors who have credits on an individual basis and as codebtors in one or several association(s)	Mandatory - Single
NUMBER_OF_ASSOCIATIONS	Number of associations having credits	Mandatory - Single

### *DEBTOR\_TYPE\_BREAKDOWN element*

Tag	Description	Mandatory/Optional Single/Multiple
NUMBER_OF_RESIDENT_LEGAL_ENTITIES	Number of resident legal entities	Mandatory - Single
NUMBER_OF_NON_RESIDENT_LEGAL_ENTITIES	Number of non-resident legal entities	Mandatory - Single
NUMBER_OF_RESIDENT_NATURAL_PERSONS	Number of resident natural persons	Mandatory - Single
NUMBER_OF_NON_RESIDENT_NATURAL_PERSONS	Number of non-resident natural persons	Mandatory - Single
NUMBER_OF_ASSOCIATIONS	Number of associations having credits	Mandatory - Single
NUMBER_OF_CODEBTORS	Number of codebtors	Mandatory - Single

### *NUMBER\_OF\_CODEBTORS element*

Tag	Description	Mandatory/Optional Single/Multiple
TOTAL_NUMBER_OF_CODEBTORS	Total number of codebtors	Mandatory - Single
NUMBER_OF_LEGAL_ENTITY_CODEBTORS	Number of codebtors being legal entities	Mandatory - Single
NUMBER_OF_NATURAL_PERSON_CODEBTORS	Number of codebtors being natural persons	Mandatory - Single

## 6. Description of the AUTOMATIC\_RETURN

### 6.4.2.1.2 NUMBER OF CREDITS

#### *NUMBER\_OF\_CREDITS element*

Tag	Description	Mandatory/Optional Single/Multiple
TOTAL_NUMBER_OF_CREDITS	Total number of credits granted by the participant as well as by other institutions	Mandatory - Single
OTHER_INSTITUTIONS_CREDITS	Number of credits from other institutions	Mandatory - Single
PARTICIPANT_CREDITS	Number of participant's credits	Mandatory - Single

#### *OTHER\_INSTITUTIONS\_CREDITS element*

Tag	Description	Mandatory/Optional Single/Multiple
TOTAL_NUMBER_OF_OTHER_INSTITUTIONS_CREDITS	Number of credits from other institutions	Mandatory - Single
NUMBER_OF_LEGAL_ENTITY_CREDITS	Number of credits from other institutions granted to legal entities	Mandatory - Single
NUMBER_OF_NATURAL_PERSON_CREDITS	Number of credits from other institutions granted to natural persons	Mandatory - Single
NUMBER_OF_ASSOCIATION_CREDITS	Number of credits from other institutions granted to associations	Mandatory - Single

#### *PARTICIPANT\_CREDITS element*

Tag	Description	Mandatory/Optional Single/Multiple
TOTAL_NUMBER_OF_PARTICIPANT_CREDITS	Number of participant's credits	Mandatory - Single
NUMBER_OF_LEGAL_ENTITY_CREDITS	Number of participant's credits granted to legal entities	Mandatory - Single
NUMBER_OF_NATURAL_PERSON_CREDITS	Number of participant's credits granted to natural persons	Mandatory - Single
NUMBER_OF_ASSOCIATION_CREDITS	Number of participant's credits granted to associations	Mandatory - Single

### 6.4.2.2 OUTPUT\_DETAILS

This part of the automatic return output contains, for each debtor, the identification data from the CBE, the NRNP or the CKO2 database and the credit data that is available in the CKO2 database.

#### *OUTPUT\_DETAILS element*

Tag	Description	Mandatory/Optional Single/Multiple
DEBTOR_DATA	Contains the full identification data of the debtor	Mandatory - Single
CREDITS_PERIOD	Credit situation of the debtor for the last complete month and the previous one	Mandatory (maximum 2)
EXCEPTION_MESSAGE	Information message	Optional - Single

## 6. Description of the AUTOMATIC\_RETURN

### 6.4.2.2.1 DEBTOR\_DATA

#### *DEBTOR\_DATA element*

Tag	Description	Mandatory/Optional Single/Multiple
LEGAL_ENTITY_DATA	Contains the identification data of a legal entity	Mandatory - Single (one of the 3 elements)
NATURAL_PERSON_DATA	Contains the identification data of a natural person	
ASSOCIATION_DATA	Contains the identification data of an association	

#### *LEGAL\_ENTITY\_DATA element*

Tag	Description	Mandatory/Optional Single/Multiple
DEBTOR_KBO_NUMBER	Enterprise number in the CBE	Mandatory - Single
PARTICIPANT_DEBTOR_CODE	Internal number assigned by the participant to the foreign legal entity	Present only if it is the participant own debtor code
DEBTOR_NAME	Enterprise legal name	Mandatory - Single
DEBTOR_LEGAL_FORM_CODE	Enterprise legal form code (CBE table)	Optional (mandatory if resident) - Single
DEBTOR_LEGAL_SITUATION_CODE	Enterprise legal situation code (CBE table)	Optional (mandatory if resident) - Single
ADDRESS	Contains address data	Mandatory - Single
HEADQUARTERS_COUNTRY_ISO_CODE	Country ISO-code of the registered office of the foreign legal entity (in case of branches in Belgium of foreign legal entities)	Optional - Single
INFORMATION_SOURCE	CBE or participant if no CBE information available	Mandatory - Single "BCE" or "KBO" or "Participant"
PARTICIPANT_DEBTOR_COMMENT_TEXT	Free comment of the participant given for the debtor	Optional - Single

#### *ADDRESS element*

Tag	Description	Mandatory/Optional Single/Multiple
DEBTOR_STREET_NAME_FRENCH	Street name in French	Mandatory- at least one of the three names
DEBTOR_STREET_NAME_DUTCH	Street name in Dutch	
DEBTOR_STREET_NAME	Street name	
DEBTOR_HOUSE_NUMBER_TEXT	House number	Optional - Single
DEBTOR_POSTBOX_TEXT	Postbox number	Optional - Single
DEBTOR_POSTAL_CODE	Postcode	Optional (mandatory if resident) - Single
DEBTOR_CITY_NAME_FRENCH	Name of the city in French	Mandatory- at least one of the three
DEBTOR_CITY_NAME_DUTCH	Name of the city in Dutch	
DEBTOR_CITY_NAME	Name of the city	
DEBTOR_COUNTRY_ISO_CODE	Country ISO-code	Mandatory - Single

## 6. Description of the AUTOMATIC\_RETURN

### NATURAL\_PERSON\_DATA element

Tag	Description	Mandatory/Optional Single/Multiple
DEBTOR_KBO_NUMBER	Enterprise number in the CBE	Optional - Multiple
DEBTOR_RRN_NUMBER	Number of National Register of Natural Persons	All existing numbers (participant debtor code only given to the participant if it is his own code)
PARTICIPANT_DEBTOR_CODE	Participant internal number	
PERSON_NAME	Family name	Mandatory - Single
PERSON_FIRST_NAME	First name	Mandatory - Single
PERSON_BIRTH_DATE	Complete date of birth	Mandatory - Single (One of the 2 elements)
PERSON_BIRTH_YEAR	Year of birth	
DEBTOR_LEGAL_SITUATION_CODE	Enterprise legal situation code (CBE table)	Optional (mandatory if resident) - Single
ADDRESS	Contains address data	Mandatory - Single
INFORMATION_SOURCE	CBE or NRNP or participant	Mandatory - Single "BCE" KBO" or "RNPP" RRNP" or "Participant"
PARTICIPANT_DEBTOR_COMMENT_TEXT	Free comment of the participant	Optional - Single

### ADDRESS element

The address element for a natural person is the same as for a legal entity (see above).

### ASSOCIATION\_DATA element

Tag	Description	Mandatory/Optional Single/Multiple
PARTICIPANT_DEBTOR_CODE	Participant internal number	Mandatory - Single
PARTICIPANT_DEBTOR_COMMENT_TEXT	Free comment of the participant	Optional - Single
CODEBTOR_DATA	Identification data on codebtors	Mandatory - Multiple (2 to many)

### CODEBTOR\_DATA element

Tag	Description	Mandatory/Optional Single/Multiple
LEGAL_ENTITY_DATA	Contains the identification data of a legal entity	Mandatory -
NATURAL_PERSON_DATA	Contains the identification data of a natural person	minimum 2 elements

### LEGAL\_ENTITY\_DATA element

See above

### NATURAL\_PERSON\_DATA element

See above

## 6. Description of the AUTOMATIC\_RETURN

### 6.4.2.2.2 CREDITS\_PERIOD

#### *CREDITS\_PERIOD element*

Tag	Description	Mandatory/Optional Single/Multiple
PERIOD	Month for which the credits are retrieved	Mandatory - Single
DEBTOR_CREDITS	Contains the credit information related to the participant's debtor (individual debtor or association)	Mandatory - Single
DEBTOR_DERIVED_ENTITIES_CREDITS	Contains the information related to the credits of the sum of the derived entities of the debtor	Mandatory - Single
ASSOCIATION_CODEBTORS_CREDITS	Contains the information related to the credits of the codebtors of the participant's association(s)	Optional (mandatory if the base entity is an association) - Single

#### *DEBTOR\_CREDITS element*

Tag	Description	Mandatory/Optional Single/Multiple
DEBTOR_CREDITS_DATA	Contains the information related to the debtor's credits	Mandatory - Single
RISK_COMMENT_TEXT	Contains the participant comment on credit risk	Optional - Single

#### *DEBTOR\_CREDITS DATA element*

Tag	Description	Mandatory/Optional Single/Multiple
CREDITS_BY_MODE_AND_RESIDUAL_MATURITY	List of the credits by amount, mode and residual maturity (all institutions - your institution)	Mandatory - Single
TOTAL_CREDITS	Total of the credits amounts authorized/used (all institutions - your institution)	Mandatory - Single
MARGIN_AMOUNT	Sum of the margins of all the participants	Mandatory - Single
OVERTSPENDING_AMOUNT	Sum of the overspendings of all the participants	Mandatory - Single
COMPLETENESS_INDICATORS	Number of reporting participants and indication whether the information is complete compared to the previous month	Mandatory - Single
CREDITS_CONTEST_INDICATOR	Indication whether the debtor contested the credit data reported under his name (true) or not (false)	Optional - Single "true" or "false"
CREDITS_BY_FOREIGN_CURRENCY	List of the amounts by original currency of the credits (all institutions - your institution)	Mandatory - Single
RISK_PAST_DUE_DEFAULT_DATA	Information on 90 days past due defaults by anonymized participant	Mandatory - Single

#### *CREDITS\_BY\_MODE\_AND\_RESIDUAL\_MATURITY element*

Tag	Description	Mandatory/Optional Single/Multiple
ALL_CREDITS_BY_MODE_AND_RESIDUAL_MATURITY	Sum of the credits of all the participants having reported credit amounts for that debtor	Optional - Multiple
PARTICIPANT_CREDITS_BY_MODE_AND_RESIDUAL_MATURITY	Sum of the credits of the participant for that debtor	Optional - Multiple

## 6. Description of the AUTOMATIC\_RETURN

### *ALL\_CREDITS\_BY\_MODE\_AND\_RESIDUAL\_MATURITY element*

Tag	Description	Mandatory/Optional Single/Multiple
CREDIT_MODE_CODE	Code of the mode	Mandatory – Single
CREDIT_RESIDUAL_MATURITY_CODE	Code of the residual maturity	Mandatory – Single
CREDIT_TOTALIZED	Indication whether the credit mode is included in the total credits element or not.	Mandatory – Single "true" or "false"
CREDIT_AMOUNTS	Contains information on the authorized and used credit amounts	Mandatory - Single

### *PARTICIPANT\_CREDITS\_BY\_MODE\_AND\_RESIDUAL\_MATURITY element*

See above: same information element as for the *ALL\_CREDITS\_BY\_MODE\_AND\_RESIDUAL\_MATURITY* element.

### *CREDIT\_AMOUNTS element*

Tag	Description	Mandatory/Optional Single/Multiple
CREDIT_USED_AMOUNT	Credit amount actually used by the debtor for the combination of dimensions in the reference currency (EUR)	Mandatory - at least one of the two elements
CREDITAUTHORIZED_AMOUNT	Maximum credit amount allowed to the debtor for the combination of dimensions in the reference currency (EUR)	

### *TOTAL\_CREDITS element*

Tag	Description	Mandatory/Optional Single/Multiple
ALL_TOTAL_CREDITS	Sum of all the 'to be totaled' credits (authorized/used) of all participants having reported credit amounts for that debtor in the reference currency (EUR)	Mandatory - Single
PARTICIPANT_TOTAL_CREDITS	Sum of all the credits (authorized/used) of the participant for that debtor in the reference currency (EUR)	Mandatory - Single

### *ALL\_TOTAL\_CREDITS element*

Tag	Description	Mandatory/Optional Single/Multiple
TOTALAUTHORIZED_AMOUNT	Sum of the 'to be totaled' credit authorized amounts in the reference currency (EUR).	Mandatory - Single
TOTALUSED_AMOUNT	Sum of the 'to be totaled' credit amounts actually used by the debtor in the reference currency (EUR)	Mandatory - Single

### *PARTICIPANT\_TOTAL\_CREDITS element*

See above: same elements as for the *ALL\_TOTAL\_CREDITS element*.

## 6. Description of the AUTOMATIC\_RETURN

### *COMPLETENESS\_INDICATORS element*

Tag	Description	Mandatory/Optional Single/Multiple
NUMBER_OF_REPORTING_PARTICIPANTS	Counter for the participants having reported on that debtor for the period	Mandatory - Single
REPORTING_PERIOD_COMPLETENESS	"true" or "false"  Indication whether all expected reporting participants effectively reported for that debtor for that period in comparison to the previous period	Optional - Single

### *CREDITS\_BY\_FOREIGN\_CURRENCY element*

Tag	Description	Mandatory/Optional Single/Multiple
ALL_CREDITS_BY_FOREIGN_CURRENCY	Sum of all the credits of all participants by foreign currency	Optional - Multiple
PARTICIPANT_CREDITS_BY_FOREIGN_CURRENCY	Sum of all the credits of the participant by foreign currency	Optional - Multiple

### *ALL\_CREDITS\_BY\_FOREIGN\_CURRENCY element*

Tag	Description	Mandatory/Optional Single/Multiple
FOREIGN_CURRENCY_ISO_CODE	ISO-code of the currency of the credit amount(s)	Mandatory - Single
FOREIGN_CURRENCY_AUTHORIZED_AMOUNT	Sum of all the 'to be totalized' authorized amounts of the participant by foreign currency	Mandatory - Single
FOREIGN_CURRENCY_USED_AMOUNT	Sum of all the 'to be totalized' used amounts of the participant by foreign currency	Mandatory - Single

### *PARTICIPANT\_CREDITS\_BY\_FOREIGN\_CURRENCY element*

See above: same element as for the *ALL\_CREDITS\_BY\_FOREIGN\_CURRENCY* element.

### *RISK\_PAST\_DUE\_DEFAULT\_DATA element*

Tag	Description	Mandatory/Optional Single/Multiple
ALL_RISK_PAST_DUE_DEFAULT_DATA	Data on past due default by institution	Optional - Multiple
PARTICIPANT_RISK_PAST_DUE_DEFAULT_DATA	Data on past due default by the participant	Optional - Multiple <sup>1</sup>

<sup>1</sup> As dates cannot be summed up, this element becomes **multiple** in the case of derived entities. If a participant has registered defaults for several derived entities, the past due defaults will be delivered by anonymized derived entity in order to give a date for each default.

## 6. Description of the AUTOMATIC\_RETURN

### ALL\_RISK\_PAST\_DUE\_DEFAULT\_DATA element

Tag	Description	Mandatory/Optional Single/Multiple	
PARTICIPANT_SEQUENCE_NUMBER	Text "Participant" indexes with a sequence number	Mandatory - Single	Participant is entitled to receive this information
RISK_PAST_DUE_DEFAULT_AMOUNT	Amount of credit default answering the definition "90 days past due"	Mandatory - Single	
RISK_PAST_DUE_DEFAULT_REGISTER_DATE	Day, month and year of registering of the credit default answering the definition "90 days past due"	Mandatory - Single - One of the two elements	
RISK_PAST_DUE_DEFAULT_REGISTER_PERIOD	Month and year of registering of the credit default answering the definition "90 days past due"		
RISK_PAST_DUE_DEFAULT_CANCELLATION_PERIOD	Month and year where the recorded credit default answering the definition "90 days past due" has no more been reported	Optional - Single	
DEFAULT_CONTEST_INDICATOR	Indication whether the debtor has contested the past due default data reported under his name (true) or not (false)	Optional - single "true" or "false"	

### PARTICIPANT\_RISK\_PAST\_DUE\_DEFAULT\_DATA element

Tag	Description	Mandatory/Optional Single/Multiple
RISK_PAST_DUE_DEFAULT_AMOUNT	Amount of credit default answering the definition "90 days past due"	Mandatory - Single
RISK_PAST_DUE_DEFAULT_REGISTER_DATE	Day, month and year of registering of the credit default answering the definition "90 days past due"	Mandatory - Single - One of the two elements
RISK_PAST_DUE_DEFAULT_REGISTER_PERIOD	Month and year of registering of the credit default answering the definition "90 days past due"	
RISK_PAST_DUE_DEFAULT_CANCELLATION_PERIOD	Month and year where the recorded credit default answering the definition "90 days past due" has no more been reported	Optional - Single

### DEBTOR\_DERIVED\_ENTITIES\_CREDITS element

Tag	Description	Mandatory/Optional Single/Multiple
DERIVED_ENTITIES_COUNTER	Total number of derived entities for the debtor	Mandatory - Single
DERIVED_ENTITIES_CREDITS_DATA	Credit situation for the sum of the derived entities	Optional - Single

### DERIVED\_ENTITIES\_CREDITS\_DATA element

Same element as for DEBTOR\_CREDITS\_DATA

### ASSOCIATION\_CODEBTORS\_CREDITS element

Tag	Description	Mandatory/Optional Single/Multiple
ASSOCIATION_CODEBTORS_CREDITS_DATA	Codebtor identification number and codebtor credit data	Mandatory - Multiple (2 to many)

## 6. Description of the AUTOMATIC\_RETURN

### ASSOCIATION\_CODEBTORS\_CREDITS\_DATA element

Tag	Description	Mandatory/Optional Single/Multiple
CODEBTOR_ID_NUMBER	Identification number of the codebtor	Mandatory - Single
CODEBTOR_CREDITS	Credit situation of the codebtor	Mandatory - Single

### CODEBTOR\_ID\_NUMBER element

Tag	Description	Mandatory/Optional Single/Multiple
DEBTOR_KBO_NUMBER	Enterprise number in the CBE	1 to 3 elements mandatory
DEBTOR_RRN_NUMBER	Number of National Register of Natural Persons	Participant debtor code given only if it is the one from the participant itself
PARTICIPANT_DEBTOR_CODE	Participant internal number	

### CODEBTOR\_CREDITS element

Tag	Description	Mandatory/Optional Single/Multiple
CODEBTOR_CREDITS_DATA	Contains the information related to the codebtor's credits	Mandatory - Single
RISK_COMMENT_TEXT	Contains the participant comment on credit risk	Optional - Single

### CODEBTOR\_CREDITS\_DATA element

Same element as for DEBTOR\_CREDITS\_DATA

#### 6.4.2.2.3 EXCEPTION\_MESSAGE

The exception messages being part of the output details relates to the credit situation of a debtor (See 6.5.1.1 No credit data for M-1).

### EXCEPTION\_MESSAGE element

Tag	Description	Mandatory/Optional Single/Multiple
EXCEPTION_MESSAGE_CODE	Code of the information message	Mandatory - Multiple

#### 6.4.2.3 OUTPUT\_EXCEPTION\_MESSAGE

An exception message being directly part of the output is given when the automatic return does not contain any debtor as no credits have been reported by the participant for the last closed period (See 6.5.1.2 No credit data for M for the debtors of the participant).

### OUTPUT\_EXCEPTION\_MESSAGE element

Tag	Description	Mandatory/Optional Single/Multiple
EXCEPTION_MESSAGE_CODE	Code of the information message	Mandatory - Multiple

## 6. Description of the AUTOMATIC\_RETURN

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### 6.5 Messages

Messages will be delivered in the AUTOMATIC\_RETURN when problems relating to the content of the information available in the automatic return are encountered.

#### 6.5.1.1 No credit data for M-1

If the debtor has no credit data for M-1, the participant gets the identification data of the debtor, the credit situation for M and a message by which he is informed that there is no credit data available for the debtor for M-1.

Element	Validation rule	Message
<i>PERIOD element</i>	V601	3601

The OUTPUT\_DETAILS element contains:

- one EXCEPTION\_MESSAGE: "3601" which means that there is no credit data for M-1 in the CKO2 database.
- DEBTOR\_DATA
- CREDITS\_PERIOD for M only.

#### 6.5.1.2 No credit data for M for the debtors of the participant

If the participant has no debtor having credit data for M, the participant gets an error message.

Element	Validation rule	Message
<i>PERIOD element</i>	V602	3602

The OUTPUT\_DETAILS element contains:

- one EXCEPTION\_MESSAGE: "3602" meaning that there is no debtor in the CKO2 database having credits for the last complete situation."

## 7. Validation rules and messages

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# 7 Validation rules and messages

## 7.1 Validation rules

V601 There must be credit data for the debtor for M-1.

V602 There must be credit data for at least one of the participant's debtors for the month M in the automatic return.

## 7.2 Messages

3601 There is no credit data available for this debtor for month M-1.

3602 None of your debtors has credits registered in the CKO2 database for the month M in the automatic return.



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**8. Glossary and abbreviations**

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<b>CBE</b>	Crossroads Bank of Enterprises (Banque-carrefour des entreprises - Kruispuntbank van ondernemingen)
<b>CCCR</b>	Central Corporate Credit Register (Centrale des crédits aux entreprises - Centrale voor kredieten aan ondernemingen)
<b>CKO2</b>	Name of the new CCCR concept (legislation, rules and IT application)
<b>CKO2 application</b>	IT application to run CKO2
<b>Declarer</b>	See Participant
<b>Enterprise number</b>	Identification number of a resident legal entity or of a natural person (resident or not) in the CBE
<b>File</b>	Homogeneous set of data sent by the CKO2 application
<b>M</b>	Mandatory
<b>NRNP</b>	National Register of Natural Persons
<b>OneGate</b>	NBB portal name to access the CKO2 application for reporting (A2A and U2A channels) to the CCCR, for getting the outputs (A2A and U2A channels) produced by the CKO2 application (except the consultation functions) and for exchanging messages with the CCCR back office
<b>Participant</b>	Institution reporting data to the CCCR and under the name of which the data must be registered in the CKO2 database
<b>Period</b>	A period corresponds to the end of a month (yyyy-mm)