***Generic Libraries***

**Avslag - (Avslagsbibliotek)**

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| --- | --- |
|  |  |
| Code | Avslag |
| Notes | Avslagsbibliotek |
| Type | Generic |
| Use | Segmentation |
| Reporting | No |
| Operator | OR |
| Process all the rules | Yes |
| Scoring structure |  |
| Output Variable |  |
| True/False Variable |  |
| Value for true |  |
| Value for false |  |

**Rules**

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| Code | Notes | Variable | Value | Condition |
| Nyregistrerad\_S | Sökande är ny-/återregistrerad | reasoncode001 | NYS | NewReRegistered > "0" |
| Single\_and\_Debtratio170 | Ensamstående, ensamsökande och skuldkvot > 170 | reasoncode078 | EES | Skuldkvot\_UC\_1\_S>170 AND ISMISSING(SSNLFP\_CO) AND(MaritalStatus="SINGLE" OR MaritalStatus="DIVORCED" OR MaritalStatus="WIDOWED") |
| Nyregistrerad\_M | Medsökande är ny-/återregistrerad | reasoncode002 | NYM | NewReRegistered\_CO > "0" |
| Single\_and\_NegativeKALP | Ensamstående, ensamsökande samt underkott i KALP <-8000 | reasoncode079 | EEK | KALP\_Value<-8000 AND ISMISSING(SSNLFP\_CO) AND(MaritalStatus="SINGLE" OR MaritalStatus="DIVORCED" OR MaritalStatus="WIDOWED") |
| Riskprognos\_saknas\_S | Sökande saknar riskprognos | reasoncode003 | UCS | ISMISSING (UCScore) |
| Riskprognos\_saknas\_M | Medsökande saknar riskprognos | reasoncode004 | UCM | ISMISSING (UCScore\_CO) AND ISAVAILABLE (SSNLFP\_CO) |
| Befintlig\_kund\_och\_broker | Ensamsökande är befintlig kund eller två sökande och båda är befintliga kunder | reasoncode007 | BEX | (AccountNumber > 0 AND ISMISSING(SSNLFP\_CO)) OR (SSNLFP\_CO > 0 AND AccountNumber > 0 AND AccountNumber\_CO > 0) |
| Gemensamma\_skulder\_och\_Lendo | Gemensamma skulder < 50 000 kr och Lendo | reasoncode051 | GSL | Gemensamma\_skulder < 50000 AND BrokerName="Lendo" |
| Taxerad\_inkomst\_ensamsokande | Taxerad inkomst ensamsökande < 100 tkr | reasoncode052 | TAX | IncomeTaxed\_num < 100 AND ISMISSING(SSNLFP\_CO) |

**Avslag\_Broker - (Avslag broker)**

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| --- | --- |
|  |  |
| Code | Avslag\_Broker |
| Notes | Avslag broker |
| Type | Generic |
| Use | Segmentation |
| Reporting | No |
| Operator | OR |
| Process all the rules | Yes |
| Scoring structure |  |
| Output Variable |  |
| True/False Variable |  |
| Value for true |  |
| Value for false |  |

**Rules**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Code | Notes | Variable | Value | Condition |
| Tredskodom\_both | Båda sökande | reasoncode005 | TRS | ((PaymentRemarkType\_CO\_01 = 11) OR (PaymentRemarkType\_CO\_02 = 11) OR (PaymentRemarkType\_CO\_03 = 11) OR (PaymentRemarkType\_CO\_04 = 11) OR (PaymentRemarkType\_CO\_05 = 11) OR (PaymentRemarkType\_CO\_06 = 11) OR (PaymentRemarkType\_CO\_07 = 11) OR (PaymentRemarkType\_CO\_08 = 11) OR (PaymentRemarkType\_CO\_09 = 11) OR (PaymentRemarkType\_CO\_10 = 11) OR (PaymentRemarkType\_CO\_11 = 11) OR (PaymentRemarkType\_CO\_12 = 11) OR (PaymentRemarkType\_CO\_13 = 11) OR (PaymentRemarkType\_CO\_14 = 11) OR (PaymentRemarkType\_CO\_15 = 11) OR (PaymentRemarkType\_CO\_16 = 11) OR (PaymentRemarkType\_CO\_17 = 11) OR (PaymentRemarkType\_CO\_18 = 11) OR (PaymentRemarkType\_CO\_19 = 11) OR (PaymentRemarkType\_CO\_20 = 11) OR (PaymentRemarkType\_CO\_21 = 11) OR (PaymentRemarkType\_CO\_22 = 11) OR (PaymentRemarkType\_CO\_23 = 11) OR (PaymentRemarkType\_CO\_24 = 11) OR (PaymentRemarkType\_CO\_25 = 11) OR (PaymentRemarkType\_CO\_26 = 11) OR (PaymentRemarkType\_CO\_27 = 11) OR (PaymentRemarkType\_CO\_28 = 11) OR (PaymentRemarkType\_CO\_29 = 11) OR (PaymentRemarkType\_CO\_30 = 11) OR (PaymentRemarkType\_CO\_31 = 11) OR (PaymentRemarkType\_CO\_32 = 11) OR (PaymentRemarkType\_CO\_33 = 11) OR (PaymentRemarkType\_CO\_34 = 11) OR (PaymentRemarkType\_CO\_35 = 11) OR (PaymentRemarkType\_CO\_36 = 11) OR (PaymentRemarkType\_CO\_37 = 11) OR (PaymentRemarkType\_CO\_38 = 11) OR (PaymentRemarkType\_CO\_39 = 11) OR (PaymentRemarkType\_CO\_40 = 11) OR (PaymentRemarkType\_CO\_41 = 11) OR (PaymentRemarkType\_CO\_42 = 11) OR (PaymentRemarkType\_CO\_43 = 11) OR (PaymentRemarkType\_CO\_44 = 11) OR (PaymentRemarkType\_CO\_45 = 11) OR (PaymentRemarkType\_CO\_46 = 11) OR (PaymentRemarkType\_CO\_47 = 11) OR (PaymentRemarkType\_CO\_48 = 11) OR (PaymentRemarkType\_CO\_49 = 11) OR (PaymentRemarkType\_CO\_50 = 11)) AND ((PaymentRemarkType\_01 = 11) OR (PaymentRemarkType\_02 = 11) OR (PaymentRemarkType\_03 = 11) OR (PaymentRemarkType\_04 = 11) OR (PaymentRemarkType\_05 = 11) OR (PaymentRemarkType\_06 = 11) OR (PaymentRemarkType\_07 = 11) OR (PaymentRemarkType\_08 = 11) OR (PaymentRemarkType\_09 = 11) OR (PaymentRemarkType\_10 = 11) OR (PaymentRemarkType\_11 = 11) OR (PaymentRemarkType\_12 = 11) OR (PaymentRemarkType\_13 = 11) OR (PaymentRemarkType\_14 = 11) OR (PaymentRemarkType\_15 = 11) OR (PaymentRemarkType\_16 = 11) OR (PaymentRemarkType\_17 = 11) OR (PaymentRemarkType\_18 = 11) OR (PaymentRemarkType\_19 = 11) OR (PaymentRemarkType\_20 = 11) OR (PaymentRemarkType\_21 = 11) OR (PaymentRemarkType\_22 = 11) OR (PaymentRemarkType\_23 = 11) OR (PaymentRemarkType\_24 = 11) OR (PaymentRemarkType\_25 = 11) OR (PaymentRemarkType\_26 = 11) OR (PaymentRemarkType\_27 = 11) OR (PaymentRemarkType\_28 = 11) OR (PaymentRemarkType\_29 = 11) OR (PaymentRemarkType\_30 = 11) OR (PaymentRemarkType\_31 = 11) OR (PaymentRemarkType\_32 = 11) OR (PaymentRemarkType\_33 = 11) OR (PaymentRemarkType\_34 = 11) OR (PaymentRemarkType\_35 = 11) OR (PaymentRemarkType\_36 = 11) OR (PaymentRemarkType\_37 = 11) OR (PaymentRemarkType\_38 = 11) OR (PaymentRemarkType\_39 = 11) OR (PaymentRemarkType\_40 = 11) OR (PaymentRemarkType\_41 = 11) OR (PaymentRemarkType\_42 = 11) OR (PaymentRemarkType\_43 = 11) OR (PaymentRemarkType\_44 = 11) OR (PaymentRemarkType\_45 = 11) OR (PaymentRemarkType\_46 = 11) OR (PaymentRemarkType\_47 = 11) OR (PaymentRemarkType\_48 = 11) OR (PaymentRemarkType\_49 = 11) OR (PaymentRemarkType\_50 = 11)) |
| Riskclass\_N3 | Application = Risk class N3 | reasoncode083 | RC3 | PD\_Score\_Newcustomer > 5.00 |
| Taxerad\_inkomst\_ensamsokande | Taxerad inkomst ensamsökande < 100 tkr | reasoncode060 | TIE | IncomeTaxed\_num < 100 AND ISMISSING(SSNLFP\_CO) |
| Taxerad\_inkomst\_tvasokande | Taxerad inkomst tvåsökande< 100 tkr | reasoncode060 | TIT | IncomeTaxed\_num < 100 AND IncomeTaxed\_num\_CO < 100 AND ISAVAILABLE(SSNLFP\_CO) |
| Bada\_skuldsaldo | Båda sökande har skuldsaldo | reasoncode024 | SSB | BalanceDebtPublicPrivateCases > 0 AND BalanceDebtPublicPrivateCases\_CO > 0 |
| Befintlig\_kund\_och\_broker | Ensamsökande är befintlig kund eller två sökande och båda är befintliga kunder | reasoncode007 | BEX | (AccountNumber > 0 AND ISMISSING(SSNLFP\_CO)) OR (SSNLFP\_CO > 0 AND AccountNumber > 0 AND AccountNumber\_CO > 0) |
| Gemensamma\_skulder\_och\_Lendo | Gemensamma skulder < 50 000 kr och Lendo | reasoncode051 | GSL | Gemensamma\_skulder < 50000 AND BrokerName="Lendo" |
| Ingen\_MS\_Negativ\_KALP\_avslag | Ingen medsökande och < -5000 KALP | reasoncode040 | 1KA | KALP\_Value < -2500 AND ISMISSING(SSNLFP\_CO) |
| Omfragad\_naringsidkare\_M | Medsökande är omfrågad som näringsidkare | reasoncode053 | ONM | InquiriesAsBusinessPerson\_CO > 0 |
| Omfragad\_naringsidkare\_S | Sökande är omfrågad som näringsidkare | reasoncode054 | ONI | InquiriesAsBusinessPerson > 0 |
| Rantegrupp\_DE\_laginkomst | Räntegrupp DE och låg inkomst, ensamsökande | reasoncode059 | DEL | ISMISSING(SSNLFP\_CO) AND (Interest\_rate\_group = "D" OR Interest\_rate\_group = "E")AND Uppgiven\_arsinkomst<300000 AND IncomeTaxed\_num <220 |
| Rantegrupp\_DE\_laginkomst\_M | Räntegrupp DE och låg inkomst, två sökande | reasoncode060 | DEM | (Interest\_rate\_group = "D" OR Interest\_rate\_group = "E")AND (Uppgiven\_arsinkomst\_CO<300000 AND IncomeTaxed\_num\_CO <250 AND ISAVAILABLE(SSNLFP\_CO)) AND (Uppgiven\_arsinkomst\_CO<300000 AND IncomeTaxed\_num\_CO <250) |
| Tva\_sokande\_samma\_adress\_broker | Två sökande, samma adress broker | reasoncode061 | B2S | ISAVAILABLE(SSNLFP\_CO) AND (HomeAddress = HomeAddress\_CO) AND ((BalanceDebtPublicPrivateCases > 450000 OR BalanceDebtPublicPrivateCases > AppliedAmount) OR (BalanceDebtPublicPrivateCases\_CO > 450000 OR BalanceDebtPublicPrivateCases\_CO > AppliedAmount)) |
| Tva\_sokande\_olika\_adress\_broker | Två sökande, olika adress, broker | reasoncode062 | B2O | ISAVAILABLE(SSNLFP\_CO) AND (HomeAddress <> HomeAddress\_CO) AND ((BalanceDebtPublicPrivateCases > 450000 OR BalanceDebtPublicPrivateCases > AppliedAmount) OR (BalanceDebtPublicPrivateCases\_CO > 450000 OR BalanceDebtPublicPrivateCases\_CO > AppliedAmount)) OR ISAVAILABLE(SSNLFP\_CO) AND (HomeAddress <> HomeAddress\_CO) AND (KALP\_Value <3000 OR (Antal\_vuxna\_over\_1 <> 1 AND KALP\_Value\_CO <3000)) |
| Rantegrupp\_E\_skuldkvot\_1S | Räntegrupp E och skuldkvot är för hög, ensamsökande | reasoncode055 | E1S | Interest\_rate\_group = "E" AND (Skuldkvot\_Nystart\_1\_S > 100 OR Skuldkvot\_UC\_1\_S > 100) |
| Rantegrupp\_E\_skuldkvot\_2S | Räntegrupp E och skuldkvot är för hög, två sökande | reasoncode056 | E2S | Interest\_rate\_group = "E" AND (Skuldkvot\_Nystart\_2\_S > 100 OR Skuldkvot\_UC\_2\_S > 100) |
| Olika\_adresser\_30\_score | Sökande och medsökande har olika adresser på UC-rapporten samt båda sökande har UC-score över 30,0 | reasoncode057 | O30 | ((HomeAddress <> HomeAddress\_CO) AND ISAVAILABLE(SSNLFP\_CO)) AND UCScore\_Sok\_Numerisk > 300 AND UCScore\_Msok\_Numerisk > 300 |
| Samma\_adress\_3000\_KALP | Sökande och medsökande har samma adresser på UC-rapporten och KALP under 3000 | reasoncode058 | S30 | ((HomeAddress = HomeAddress\_CO) AND ISAVAILABLE(SSNLFP\_CO)) AND KALP\_Value <= 3000 |
| Skuldkvot\_Nystart\_1\_SA | Avslag: Skuldkvot ensamsökande Nystart över 100 % | reasoncode035 | 1AA | Skuldkvot\_Nystart\_1\_S > 100 |
| Skuldkvot\_Nystart\_2\_SA | Avslag: Skuldkvot två sökande Nystart över 120 % | reasoncode036 | 2AS | Skuldkvot\_Nystart\_2\_S > 120 |
| Skuldkvot\_UC\_1\_SA | Avslag: Skuldkvot ensamsökande UC över 100 % | reasoncode037 | 1UA | Skuldkvot\_UC\_1\_S > 100 |
| Skuldkvot\_UC\_2\_SA | Avslag: Skuldkvot två sökande UC över 120 % | reasoncode038 | 2US | Skuldkvot\_UC\_2\_S > 120 |
| Finns\_MS\_Negativ\_KALP | Finns medsökande och < 0 KALP | reasoncode040 | 2KA | KALP\_Value < 0 AND Antal\_vuxna\_over\_1 = 1 |
| Minst\_50\_anmarkningar\_M | Minst 50 anmärkningar, medsökande | reasoncode018 | 5AM | ISAVAILABLE(PaymentRemarkDate\_CO\_50)AND ISAVAILABLE(PaymentRemarkDate\_50) |
| Minst\_50\_anmarkningar\_S | Minst 50 anmärkningar, ensamsökande | reasoncode017 | 5AS | ISAVAILABLE(PaymentRemarkDate\_50) AND ISMISSING(SSNLFP\_CO) |
| Minst\_50\_fragor\_M | Minst 50 frågor på båda sökande | reasoncode016 | 5FM | InquiryDate\_CO\_50 > "0" AND InquiryDate\_50 > "0" |
| Minst\_50\_fragor\_S | Minst 50 frågor, ensamsökande | reasoncode015 | 5FS | InquiryDate\_50 > "0" AND ISMISSING(SSNLFP\_CO) |
| Ingen\_MS\_skuldsaldo | Ingen medsökande men skuldsaldo finns | reasoncode023 | SSU | BalanceDebtPublicPrivateCases > 0 AND ISMISSING(SSNLFP\_CO) |
| Alder\_65\_S | Sökande över 65 år gammal | reasoncode031 | 60S | AgeLFP > 65 |
| Alder\_65\_M | Medökande över 65 år gammal | reasoncode032 | 60M | Age\_CO > 65 |
| Tredskodom\_ensamsokande | Ensamsökande | reasoncode001 | TRM | ((PaymentRemarkType\_01 = 11) OR (PaymentRemarkType\_02 = 11) OR (PaymentRemarkType\_03 = 11) OR (PaymentRemarkType\_04 = 11) OR (PaymentRemarkType\_05 = 11) OR (PaymentRemarkType\_06 = 11) OR (PaymentRemarkType\_07 = 11) OR (PaymentRemarkType\_08 = 11) OR (PaymentRemarkType\_09 = 11) OR (PaymentRemarkType\_10 = 11) OR (PaymentRemarkType\_11 = 11) OR (PaymentRemarkType\_12 = 11) OR (PaymentRemarkType\_13 = 11) OR (PaymentRemarkType\_14 = 11) OR (PaymentRemarkType\_15 = 11) OR (PaymentRemarkType\_16 = 11) OR (PaymentRemarkType\_17 = 11) OR (PaymentRemarkType\_18 = 11) OR (PaymentRemarkType\_19 = 11) OR (PaymentRemarkType\_20 = 11) OR (PaymentRemarkType\_21 = 11) OR (PaymentRemarkType\_22 = 11) OR (PaymentRemarkType\_23 = 11) OR (PaymentRemarkType\_24 = 11) OR (PaymentRemarkType\_25 = 11) OR (PaymentRemarkType\_26 = 11) OR (PaymentRemarkType\_27 = 11) OR (PaymentRemarkType\_28 = 11) OR (PaymentRemarkType\_29 = 11) OR (PaymentRemarkType\_30 = 11) OR (PaymentRemarkType\_31 = 11) OR (PaymentRemarkType\_32 = 11) OR (PaymentRemarkType\_33 = 11) OR (PaymentRemarkType\_34 = 11) OR (PaymentRemarkType\_35 = 11) OR (PaymentRemarkType\_36 = 11) OR (PaymentRemarkType\_37 = 11) OR (PaymentRemarkType\_38 = 11) OR (PaymentRemarkType\_39 = 11) OR (PaymentRemarkType\_40 = 11) OR (PaymentRemarkType\_41 = 11) OR (PaymentRemarkType\_42 = 11) OR (PaymentRemarkType\_43 = 11) OR (PaymentRemarkType\_44 = 11) OR (PaymentRemarkType\_45 = 11) OR (PaymentRemarkType\_46 = 11) OR (PaymentRemarkType\_47 = 11) OR (PaymentRemarkType\_48 = 11) OR (PaymentRemarkType\_49 = 11) OR (PaymentRemarkType\_50 = 11)) AND ISMISSING(SSNLFP\_CO) |

**Infokoder - (Informationsregler)**

|  |  |
| --- | --- |
|  |  |
| Code | Infokoder |
| Notes | Informationsregler |
| Type | Generic |
| Use | Segmentation |
| Reporting | No |
| Operator | OR |
| Process all the rules | Yes |
| Scoring structure |  |
| Output Variable |  |
| True/False Variable |  |
| Value for true |  |
| Value for false |  |

**Rules**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Code | Notes | Variable | Value | Condition |
| Olika\_adresser | Sökande och medsökande har olika adresser på UC-rapporten | reasoncode010 | ADR | (HomeAddress <> HomeAddress\_CO) AND ISAVAILABLE(SSNLFP\_CO) |
| Riskclass\_N3 | Application = Risk class N3 | reasoncode084 | RK3 | PD\_Score\_Newcustomer > 5.00 |
| Blank\_fragestallare\_180\_dagar\_M | Blank frågeställare 180 dagar Medsökande | reasoncode014 | BLM | (Antal\_dagar\_fraga\_1\_M<180 AND ISMISSING(InquiryName\_CO\_01))OR(Antal\_dagar\_fraga\_2\_M<180 AND ISMISSING(InquiryName\_CO\_02))OR(Antal\_dagar\_fraga\_3\_M<180 AND ISMISSING(InquiryName\_CO\_03))OR(Antal\_dagar\_fraga\_4\_M<180 AND ISMISSING(InquiryName\_CO\_04))OR(Antal\_dagar\_fraga\_5\_M<180 AND ISMISSING(InquiryName\_CO\_05))OR(Antal\_dagar\_fraga\_6\_M<180 AND ISMISSING(InquiryName\_CO\_06))OR(Antal\_dagar\_fraga\_7\_M<180 AND ISMISSING(InquiryName\_CO\_07))OR(Antal\_dagar\_fraga\_8\_M<180 AND ISMISSING(InquiryName\_CO\_08))OR(Antal\_dagar\_fraga\_9\_M<180 AND ISMISSING(InquiryName\_CO\_09))OR(Antal\_dagar\_fraga\_10\_M<180 AND ISMISSING(InquiryName\_CO\_10))OR(Antal\_dagar\_fraga\_11\_M<180 AND ISMISSING(InquiryName\_CO\_11))OR(Antal\_dagar\_fraga\_12\_M<180 AND ISMISSING(InquiryName\_CO\_12))OR(Antal\_dagar\_fraga\_13\_M<180 AND ISMISSING(InquiryName\_CO\_13))OR(Antal\_dagar\_fraga\_14\_M<180 AND ISMISSING(InquiryName\_CO\_14))OR(Antal\_dagar\_fraga\_15\_M<180 AND ISMISSING(InquiryName\_CO\_15))OR(Antal\_dagar\_fraga\_16\_M<180 AND ISMISSING(InquiryName\_CO\_16))OR(Antal\_dagar\_fraga\_17\_M<180 AND ISMISSING(InquiryName\_CO\_17))OR(Antal\_dagar\_fraga\_18\_M<180 AND ISMISSING(InquiryName\_CO\_18))OR(Antal\_dagar\_fraga\_19\_M<180 AND ISMISSING(InquiryName\_CO\_19))OR(Antal\_dagar\_fraga\_20\_M<180 AND ISMISSING(InquiryName\_CO\_20))OR(Antal\_dagar\_fraga\_21\_M<180 AND ISMISSING(InquiryName\_CO\_21))OR(Antal\_dagar\_fraga\_22\_M<180 AND ISMISSING(InquiryName\_CO\_22))OR(Antal\_dagar\_fraga\_23\_M<180 AND ISMISSING(InquiryName\_CO\_23))OR(Antal\_dagar\_fraga\_24\_M<180 AND ISMISSING(InquiryName\_CO\_24))OR(Antal\_dagar\_fraga\_25\_M<180 AND ISMISSING(InquiryName\_CO\_25))OR(Antal\_dagar\_fraga\_26\_M<180 AND ISMISSING(InquiryName\_CO\_26))OR(Antal\_dagar\_fraga\_27\_M<180 AND ISMISSING(InquiryName\_CO\_27))OR(Antal\_dagar\_fraga\_28\_M<180 AND ISMISSING(InquiryName\_CO\_28))OR(Antal\_dagar\_fraga\_29\_M<180 AND ISMISSING(InquiryName\_CO\_29))OR(Antal\_dagar\_fraga\_30\_M<180 AND ISMISSING(InquiryName\_CO\_30))OR(Antal\_dagar\_fraga\_31\_M<180 AND ISMISSING(InquiryName\_CO\_31))OR(Antal\_dagar\_fraga\_32\_M<180 AND ISMISSING(InquiryName\_CO\_32))OR(Antal\_dagar\_fraga\_33\_M<180 AND ISMISSING(InquiryName\_CO\_33))OR(Antal\_dagar\_fraga\_34\_M<180 AND ISMISSING(InquiryName\_CO\_34))OR(Antal\_dagar\_fraga\_35\_M<180 AND ISMISSING(InquiryName\_CO\_35))OR(Antal\_dagar\_fraga\_36\_M<180 AND ISMISSING(InquiryName\_CO\_36))OR(Antal\_dagar\_fraga\_37\_M<180 AND ISMISSING(InquiryName\_CO\_37))OR(Antal\_dagar\_fraga\_38\_M<180 AND ISMISSING(InquiryName\_CO\_38))OR(Antal\_dagar\_fraga\_39\_M<180 AND ISMISSING(InquiryName\_CO\_39))OR(Antal\_dagar\_fraga\_40\_M<180 AND ISMISSING(InquiryName\_CO\_40))OR(Antal\_dagar\_fraga\_41\_M<180 AND ISMISSING(InquiryName\_CO\_41))OR(Antal\_dagar\_fraga\_42\_M<180 AND ISMISSING(InquiryName\_CO\_42))OR(Antal\_dagar\_fraga\_43\_M<180 AND ISMISSING(InquiryName\_CO\_43))OR(Antal\_dagar\_fraga\_44\_M<180 AND ISMISSING(InquiryName\_CO\_44))OR(Antal\_dagar\_fraga\_45\_M<180 AND ISMISSING(InquiryName\_CO\_45))OR(Antal\_dagar\_fraga\_46\_M<180 AND ISMISSING(InquiryName\_CO\_46))OR(Antal\_dagar\_fraga\_47\_M<180 AND ISMISSING(InquiryName\_CO\_47)) |
| Blank\_fragestallare\_180\_dagar\_M\_del\_2 | Blank frågeställare 180 dagar Medsökande del 2 | reasoncode014 | BLM | (Antal\_dagar\_fraga\_48\_M<180 AND ISMISSING(InquiryName\_CO\_48))OR(Antal\_dagar\_fraga\_49\_M<180 AND ISMISSING(InquiryName\_CO\_49))OR(Antal\_dagar\_fraga\_50\_M<180 AND ISMISSING(InquiryName\_CO\_50)) |
| Blank\_fragestallare\_180\_dagar\_S | Blank frågeställare 180 dagar sökande | reasoncode013 | BLS | (Antal\_dagar\_fraga\_1\_S < 180 AND ISMISSING(InquiryName\_01))OR(Antal\_dagar\_fraga\_2\_S <180 AND ISMISSING(InquiryName\_02))OR(Antal\_dagar\_fraga\_3\_S <180 AND ISMISSING(InquiryName\_03))OR(Antal\_dagar\_fraga\_4\_S <180 AND ISMISSING(InquiryName\_04))OR(Antal\_dagar\_fraga\_5\_S <180 AND ISMISSING(InquiryName\_05))OR(Antal\_dagar\_fraga\_6\_S <180 AND ISMISSING(InquiryName\_06))OR(Antal\_dagar\_fraga\_7\_S <180 AND ISMISSING(InquiryName\_07))OR(Antal\_dagar\_fraga\_8\_S <180 AND ISMISSING(InquiryName\_08))OR(Antal\_dagar\_fraga\_9\_S <180 AND ISMISSING(InquiryName\_09))OR(Antal\_dagar\_fraga\_10\_S <180 AND ISMISSING(InquiryName\_10))OR(Antal\_dagar\_fraga\_11\_S <180 AND ISMISSING(InquiryName\_11))OR(Antal\_dagar\_fraga\_12\_S <180 AND ISMISSING(InquiryName\_12))OR(Antal\_dagar\_fraga\_13\_S <180 AND ISMISSING(InquiryName\_13))OR(Antal\_dagar\_fraga\_14\_S <180 AND ISMISSING(InquiryName\_14))OR(Antal\_dagar\_fraga\_15\_S <180 AND ISMISSING(InquiryName\_15))OR(Antal\_dagar\_fraga\_16\_S <180 AND ISMISSING(InquiryName\_16))OR(Antal\_dagar\_fraga\_17\_S <180 AND ISMISSING(InquiryName\_17))OR(Antal\_dagar\_fraga\_18\_S <180 AND ISMISSING(InquiryName\_18))OR(Antal\_dagar\_fraga\_19\_S <180 AND ISMISSING(InquiryName\_19))OR(Antal\_dagar\_fraga\_20\_S <180 AND ISMISSING(InquiryName\_20))OR(Antal\_dagar\_fraga\_21\_S <180 AND ISMISSING(InquiryName\_21))OR(Antal\_dagar\_fraga\_22\_S <180 AND ISMISSING(InquiryName\_22))OR(Antal\_dagar\_fraga\_23\_S <180 AND ISMISSING(InquiryName\_23))OR(Antal\_dagar\_fraga\_24\_S <180 AND ISMISSING(InquiryName\_24))OR(Antal\_dagar\_fraga\_25\_S <180 AND ISMISSING(InquiryName\_25))OR(Antal\_dagar\_fraga\_26\_S <180 AND ISMISSING(InquiryName\_26))OR(Antal\_dagar\_fraga\_27\_S <180 AND ISMISSING(InquiryName\_27))OR(Antal\_dagar\_fraga\_28\_S <180 AND ISMISSING(InquiryName\_28))OR(Antal\_dagar\_fraga\_29\_S <180 AND ISMISSING(InquiryName\_29))OR(Antal\_dagar\_fraga\_30\_S <180 AND ISMISSING(InquiryName\_30))OR(Antal\_dagar\_fraga\_31\_S <180 AND ISMISSING(InquiryName\_31))OR(Antal\_dagar\_fraga\_32\_S <180 AND ISMISSING(InquiryName\_32))OR(Antal\_dagar\_fraga\_33\_S <180 AND ISMISSING(InquiryName\_33))OR(Antal\_dagar\_fraga\_34\_S <180 AND ISMISSING(InquiryName\_34))OR(Antal\_dagar\_fraga\_35\_S <180 AND ISMISSING(InquiryName\_35))OR(Antal\_dagar\_fraga\_36\_S <180 AND ISMISSING(InquiryName\_36))OR(Antal\_dagar\_fraga\_37\_S <180 AND ISMISSING(InquiryName\_37))OR(Antal\_dagar\_fraga\_38\_S <180 AND ISMISSING(InquiryName\_38))OR(Antal\_dagar\_fraga\_39\_S <180 AND ISMISSING(InquiryName\_39))OR(Antal\_dagar\_fraga\_40\_S <180 AND ISMISSING(InquiryName\_40))OR(Antal\_dagar\_fraga\_41\_S <180 AND ISMISSING(InquiryName\_41))OR(Antal\_dagar\_fraga\_42\_S <180 AND ISMISSING(InquiryName\_42))OR(Antal\_dagar\_fraga\_43\_S <180 AND ISMISSING(InquiryName\_43))OR(Antal\_dagar\_fraga\_44\_S <180 AND ISMISSING(InquiryName\_44))OR(Antal\_dagar\_fraga\_45\_S <180 AND ISMISSING(InquiryName\_45))OR(Antal\_dagar\_fraga\_46\_S <180 AND ISMISSING(InquiryName\_46))OR(Antal\_dagar\_fraga\_47\_S <180 AND ISMISSING(InquiryName\_47))OR(Antal\_dagar\_fraga\_48\_S <180 AND ISMISSING(InquiryName\_48))OR(Antal\_dagar\_fraga\_49\_S <180 AND ISMISSING(InquiryName\_49))OR(Antal\_dagar\_fraga\_50\_S <180 AND ISMISSING(InquiryName\_50)) |
| Uppgiven\_inkomst\_S | Uppgiven inkomst, per år, överstiger UC-inkomsten med 20 %. Sökande | reasoncode011 | INK | Uppgiven\_arsinkomst > UC\_inkomst\_120 |
| Uppgiven\_inkomst\_M | Uppgiven inkomst, per år, överstiger UC-inkomsten med 20 %. Medsökande. | reasoncode012 | INM | Uppgiven\_arsinkomst\_CO > UC\_inkomst\_120\_CO |
| Forlorad\_ID\_S | Förlorad ID-handling, sökande | reasoncode019 | IDH | UCBlockCode = 11 |
| Forlorad\_ID\_M | Förlorad ID-handling, medsökande | reasoncode020 | IDM | UCBlockCode\_CO = 11 |
| Ingen\_MS\_ingen\_inkomst | Ingen medsökande och mindre än 1 tkr i taxerad inkomst | reasoncode022 | INS | ((IncomeTaxed\_none = "1" OR ISMISSING(IncomeTaxed)) AND ISMISSING(SSNLFP\_CO)) |
| Gift\_S\_ej\_SSN\_partner | Sökande gift men personnummer partner saknas | reasoncode033 | GSS | (MaritalStatusCode = "7" OR MaritalStatusCode = "2") AND ISMISSING(SSNPartner) |
| Gift\_M\_ej\_SSN\_partner | Medsökande gift men personnummer partner saknas | reasoncode034 | GSM | (MaritalStatusCode\_CO = "7" OR MaritalStatusCode\_CO = "2") AND ISMISSING(SSNPartner\_CO) |
| Fler\_an\_5\_fragar\_5\_dagar\_S | Sökandes fråga 6 är inom fem dagar från ansökan | reasoncode041 | 5DS | Fraga\_6\_5\_dagar\_S = 1 |
| Fler\_an\_5\_fragar\_5\_dagar\_M | Medsökandes fråga 6 är inom fem dagar från ansökan | reasoncode042 | 5DM | Fraga\_6\_5\_dagar\_M = 1 |

**Medsokande\_krav - (Kontroll om någon av reglerna för medsökande uppfylls)**

|  |  |
| --- | --- |
|  |  |
| Code | Medsokande\_krav |
| Notes | Kontroll om någon av reglerna för medsökande uppfylls |
| Type | Generic |
| Use | Segmentation |
| Reporting | No |
| Operator | OR |
| Process all the rules | Yes |
| Scoring structure |  |
| Output Variable |  |
| True/False Variable |  |
| Value for true |  |
| Value for false |  |

**Rules**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Code | Notes | Variable | Value | Condition |
| Skuldkvot\_Nystart\_1\_SP | Prövning: Skuldkvot ensamsökande Nystart120 - 200 % | reasoncode050 | MSO | Skuldkvot\_Nystart\_1\_S > 119 AND Skuldkvot\_Nystart\_1\_S < 201 |
| Skuldkvot\_UC\_1\_SP | Prövning: Skuldkvot ensamsökande UC 120 - 200 % | reasoncode050 | MSO | Skuldkvot\_UC\_1\_S > 119 AND Skuldkvot\_UC\_1\_S < 201 |
| Ingen\_MS\_Negativ\_KALP\_provning | Ingen medsökande och < -5000 KALP | reasoncode050 | MSO | (KALP\_Value >= -5000 AND KALP\_Value < 1) AND ISMISSING(SSNLFP\_CO) |
| Ingen\_MS\_over\_300000 | Ingen medsökande och sökt kredit över 300 000 kr. | reasoncode050 | MSO | AppliedAmount > 300000 AND ISMISSING(SSNLFP\_CO) |
| Ingen\_MS\_skuldsaldo | Ingen medsökande men skuldsaldo finns | reasoncode050 | MSO | BalanceDebtPublicPrivateCases > 0 AND ISMISSING(SSNLFP\_CO) |

**Medsokande\_krav\_broker - (Kontroll om någon av reglerna för medsökande uppfylls och låneförmedlare)**

|  |  |
| --- | --- |
|  |  |
| Code | Medsokande\_krav\_broker |
| Notes | Kontroll om någon av reglerna för medsökande uppfylls och låneförmedlare |
| Type | Generic |
| Use | Segmentation |
| Reporting | No |
| Operator | OR |
| Process all the rules | Yes |
| Scoring structure |  |
| Output Variable |  |
| True/False Variable |  |
| Value for true |  |
| Value for false |  |

**Rules**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Code | Notes | Variable | Value | Condition |
| Skuldkvot\_Nystart\_1\_SP | Prövning: Skuldkvot ensamsökande Nystart120 - 200 % | reasoncode050 | MSA | Skuldkvot\_Nystart\_1\_S > 119 AND Skuldkvot\_Nystart\_1\_S < 201 |
| Skuldkvot\_UC\_1\_SP | Prövning: Skuldkvot ensamsökande UC 120 - 200 % | reasoncode050 | MSA | Skuldkvot\_UC\_1\_S > 119 AND Skuldkvot\_UC\_1\_S < 201 |
| Ingen\_MS\_Negativ\_KALP\_provning | Ingen medsökande och < -5000 KALP | reasoncode050 | MSA | (KALP\_Value >= -5000 AND KALP\_Value < 1) AND ISMISSING(SSNLFP\_CO) |
| Ingen\_MS\_skuldsaldo | Ingen medsökande men skuldsaldo finns | reasoncode050 | MSA | BalanceDebtPublicPrivateCases > 0 AND ISMISSING(SSNLFP\_CO) |

**Provning\_web - (Prövning Web)**

|  |  |
| --- | --- |
|  |  |
| Code | Provning\_web |
| Notes | Prövning Web |
| Type | Generic |
| Use | Segmentation |
| Reporting | No |
| Operator | OR |
| Process all the rules | Yes |
| Scoring structure |  |
| Output Variable |  |
| True/False Variable |  |
| Value for true |  |
| Value for false |  |

**Rules**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Code | Notes | Variable | Value | Condition |
| Befintlig\_kund\_M | Befintlig kund, medsökande | reasoncode030 | BWM | AccountNumber\_CO > 0 |
| Befintlig\_kund\_S | Befintlig kund sökande | reasoncode029 | BWS | AccountNumber > 0 |
| Bada\_skuldsaldo | Båda sökande har skuldsaldo | reasoncode024 | SSB | BalanceDebtPublicPrivateCases > 0 AND BalanceDebtPublicPrivateCases\_CO > 0 |
| Befintlig\_kund\_och\_broker | Ensamsökande är befintlig kund eller två sökande och båda är befintliga kunder | reasoncode007 | BEX | (AccountNumber > 0 AND ISMISSING(SSNLFP\_CO)) OR (SSNLFP\_CO > 0 AND AccountNumber > 0 AND AccountNumber\_CO > 0) |
| Ingen\_MS\_Negativ\_KALP\_avslag | Ingen medsökande och < -5000 KALP | reasoncode040 | 1KA | KALP\_Value < -2500 AND ISMISSING(SSNLFP\_CO) |
| Rantegrupp\_E\_skuldkvot\_1S | Räntegrupp E och skuldkvot är för hög, ensamsökande | reasoncode055 | E1S | Interest\_rate\_group = "E" AND (Skuldkvot\_Nystart\_1\_S > 100 OR Skuldkvot\_UC\_1\_S > 100) |
| Rantegrupp\_E\_skuldkvot\_2S | Räntegrupp E och skuldkvot är för hög, två sökande | reasoncode056 | E2S | Interest\_rate\_group = "E" AND (Skuldkvot\_Nystart\_2\_S > 100 OR Skuldkvot\_UC\_2\_S > 100) |
| Olika\_adresser\_30\_score | Sökande och medsökande har olika adresser på UC-rapporten samt båda sökande har UC-score över 30,0 | reasoncode057 | O30 | ((HomeAddress <> HomeAddress\_CO) AND ISAVAILABLE(SSNLFP\_CO)) AND UCScore\_Sok\_Numerisk > 300 AND UCScore\_Msok\_Numerisk > 300 |
| Samma\_adress\_3000\_KALP | Sökande och medsökande har samma adresser på UC-rapporten och KALP under 3000 | reasoncode058 | S30 | ((HomeAddress = HomeAddress\_CO) AND ISAVAILABLE(SSNLFP\_CO)) AND KALP\_Value <= 3000 |
| Tredskodom\_both | Båda sökande | reasoncode005 | TRS | ((PaymentRemarkType\_CO\_01 = 11) OR (PaymentRemarkType\_CO\_02 = 11) OR (PaymentRemarkType\_CO\_03 = 11) OR (PaymentRemarkType\_CO\_04 = 11) OR (PaymentRemarkType\_CO\_05 = 11) OR (PaymentRemarkType\_CO\_06 = 11) OR (PaymentRemarkType\_CO\_07 = 11) OR (PaymentRemarkType\_CO\_08 = 11) OR (PaymentRemarkType\_CO\_09 = 11) OR (PaymentRemarkType\_CO\_10 = 11) OR (PaymentRemarkType\_CO\_11 = 11) OR (PaymentRemarkType\_CO\_12 = 11) OR (PaymentRemarkType\_CO\_13 = 11) OR (PaymentRemarkType\_CO\_14 = 11) OR (PaymentRemarkType\_CO\_15 = 11) OR (PaymentRemarkType\_CO\_16 = 11) OR (PaymentRemarkType\_CO\_17 = 11) OR (PaymentRemarkType\_CO\_18 = 11) OR (PaymentRemarkType\_CO\_19 = 11) OR (PaymentRemarkType\_CO\_20 = 11) OR (PaymentRemarkType\_CO\_21 = 11) OR (PaymentRemarkType\_CO\_22 = 11) OR (PaymentRemarkType\_CO\_23 = 11) OR (PaymentRemarkType\_CO\_24 = 11) OR (PaymentRemarkType\_CO\_25 = 11) OR (PaymentRemarkType\_CO\_26 = 11) OR (PaymentRemarkType\_CO\_27 = 11) OR (PaymentRemarkType\_CO\_28 = 11) OR (PaymentRemarkType\_CO\_29 = 11) OR (PaymentRemarkType\_CO\_30 = 11) OR (PaymentRemarkType\_CO\_31 = 11) OR (PaymentRemarkType\_CO\_32 = 11) OR (PaymentRemarkType\_CO\_33 = 11) OR (PaymentRemarkType\_CO\_34 = 11) OR (PaymentRemarkType\_CO\_35 = 11) OR (PaymentRemarkType\_CO\_36 = 11) OR (PaymentRemarkType\_CO\_37 = 11) OR (PaymentRemarkType\_CO\_38 = 11) OR (PaymentRemarkType\_CO\_39 = 11) OR (PaymentRemarkType\_CO\_40 = 11) OR (PaymentRemarkType\_CO\_41 = 11) OR (PaymentRemarkType\_CO\_42 = 11) OR (PaymentRemarkType\_CO\_43 = 11) OR (PaymentRemarkType\_CO\_44 = 11) OR (PaymentRemarkType\_CO\_45 = 11) OR (PaymentRemarkType\_CO\_46 = 11) OR (PaymentRemarkType\_CO\_47 = 11) OR (PaymentRemarkType\_CO\_48 = 11) OR (PaymentRemarkType\_CO\_49 = 11) OR (PaymentRemarkType\_CO\_50 = 11)) AND ((PaymentRemarkType\_01 = 11) OR (PaymentRemarkType\_02 = 11) OR (PaymentRemarkType\_03 = 11) OR (PaymentRemarkType\_04 = 11) OR (PaymentRemarkType\_05 = 11) OR (PaymentRemarkType\_06 = 11) OR (PaymentRemarkType\_07 = 11) OR (PaymentRemarkType\_08 = 11) OR (PaymentRemarkType\_09 = 11) OR (PaymentRemarkType\_10 = 11) OR (PaymentRemarkType\_11 = 11) OR (PaymentRemarkType\_12 = 11) OR (PaymentRemarkType\_13 = 11) OR (PaymentRemarkType\_14 = 11) OR (PaymentRemarkType\_15 = 11) OR (PaymentRemarkType\_16 = 11) OR (PaymentRemarkType\_17 = 11) OR (PaymentRemarkType\_18 = 11) OR (PaymentRemarkType\_19 = 11) OR (PaymentRemarkType\_20 = 11) OR (PaymentRemarkType\_21 = 11) OR (PaymentRemarkType\_22 = 11) OR (PaymentRemarkType\_23 = 11) OR (PaymentRemarkType\_24 = 11) OR (PaymentRemarkType\_25 = 11) OR (PaymentRemarkType\_26 = 11) OR (PaymentRemarkType\_27 = 11) OR (PaymentRemarkType\_28 = 11) OR (PaymentRemarkType\_29 = 11) OR (PaymentRemarkType\_30 = 11) OR (PaymentRemarkType\_31 = 11) OR (PaymentRemarkType\_32 = 11) OR (PaymentRemarkType\_33 = 11) OR (PaymentRemarkType\_34 = 11) OR (PaymentRemarkType\_35 = 11) OR (PaymentRemarkType\_36 = 11) OR (PaymentRemarkType\_37 = 11) OR (PaymentRemarkType\_38 = 11) OR (PaymentRemarkType\_39 = 11) OR (PaymentRemarkType\_40 = 11) OR (PaymentRemarkType\_41 = 11) OR (PaymentRemarkType\_42 = 11) OR (PaymentRemarkType\_43 = 11) OR (PaymentRemarkType\_44 = 11) OR (PaymentRemarkType\_45 = 11) OR (PaymentRemarkType\_46 = 11) OR (PaymentRemarkType\_47 = 11) OR (PaymentRemarkType\_48 = 11) OR (PaymentRemarkType\_49 = 11) OR (PaymentRemarkType\_50 = 11)) |
| Skuldkvot\_Nystart\_1\_SA | Avslag: Skuldkvot ensamsökande Nystart över 100 % | reasoncode035 | 1AA | Skuldkvot\_Nystart\_1\_S > 100 |
| Skuldkvot\_Nystart\_2\_SA | Avslag: Skuldkvot två sökande Nystart över 120 % | reasoncode036 | 2AS | Skuldkvot\_Nystart\_2\_S > 120 |
| Skuldkvot\_UC\_1\_SA | Avslag: Skuldkvot ensamsökande UC över 100 % | reasoncode037 | 1UA | Skuldkvot\_UC\_1\_S > 100 |
| Skuldkvot\_UC\_2\_SA | Avslag: Skuldkvot två sökande UC över 120 % | reasoncode038 | 2US | Skuldkvot\_UC\_2\_S > 120 |
| Finns\_MS\_Negativ\_KALP | Finns medsökande och < 0 KALP | reasoncode039 | 2KA | KALP\_Value < 0 AND Antal\_vuxna\_over\_1 = 1 |
| Omfragad\_naringsidkare\_M | Medsökande är omfrågad som näringsidkare | reasoncode053 | ONM | InquiriesAsBusinessPerson\_CO > 0 |
| Omfragad\_naringsidkare\_S | Sökande är omfrågad som näringsidkare | reasoncode054 | ONI | InquiriesAsBusinessPerson > 0 |
| Tredskodom\_ensamsokande | Ensamsökande | reasoncode001 | TRM | ((PaymentRemarkType\_01 = 11) OR (PaymentRemarkType\_02 = 11) OR (PaymentRemarkType\_03 = 11) OR (PaymentRemarkType\_04 = 11) OR (PaymentRemarkType\_05 = 11) OR (PaymentRemarkType\_06 = 11) OR (PaymentRemarkType\_07 = 11) OR (PaymentRemarkType\_08 = 11) OR (PaymentRemarkType\_09 = 11) OR (PaymentRemarkType\_10 = 11) OR (PaymentRemarkType\_11 = 11) OR (PaymentRemarkType\_12 = 11) OR (PaymentRemarkType\_13 = 11) OR (PaymentRemarkType\_14 = 11) OR (PaymentRemarkType\_15 = 11) OR (PaymentRemarkType\_16 = 11) OR (PaymentRemarkType\_17 = 11) OR (PaymentRemarkType\_18 = 11) OR (PaymentRemarkType\_19 = 11) OR (PaymentRemarkType\_20 = 11) OR (PaymentRemarkType\_21 = 11) OR (PaymentRemarkType\_22 = 11) OR (PaymentRemarkType\_23 = 11) OR (PaymentRemarkType\_24 = 11) OR (PaymentRemarkType\_25 = 11) OR (PaymentRemarkType\_26 = 11) OR (PaymentRemarkType\_27 = 11) OR (PaymentRemarkType\_28 = 11) OR (PaymentRemarkType\_29 = 11) OR (PaymentRemarkType\_30 = 11) OR (PaymentRemarkType\_31 = 11) OR (PaymentRemarkType\_32 = 11) OR (PaymentRemarkType\_33 = 11) OR (PaymentRemarkType\_34 = 11) OR (PaymentRemarkType\_35 = 11) OR (PaymentRemarkType\_36 = 11) OR (PaymentRemarkType\_37 = 11) OR (PaymentRemarkType\_38 = 11) OR (PaymentRemarkType\_39 = 11) OR (PaymentRemarkType\_40 = 11) OR (PaymentRemarkType\_41 = 11) OR (PaymentRemarkType\_42 = 11) OR (PaymentRemarkType\_43 = 11) OR (PaymentRemarkType\_44 = 11) OR (PaymentRemarkType\_45 = 11) OR (PaymentRemarkType\_46 = 11) OR (PaymentRemarkType\_47 = 11) OR (PaymentRemarkType\_48 = 11) OR (PaymentRemarkType\_49 = 11) OR (PaymentRemarkType\_50 = 11)) AND ISMISSING(SSNLFP\_CO) |