# 征信接口文档

下面是2个征信数据接口说明，所有的3个接口都是以文件形式通过FTP传送到Instinct服务器上的某个指定目录下，Instinct自动导入。

## 贷款信息接口

表名如下

COMMENT ON TABLE CRQUSR.ICRLOANINFO IS '贷款信息';

文件命名规则：Loan\_Info\_yyyyMMdd\_XXXXX

其中yyyyMMdd是传送的日期，XXXXX表示00000-99999的序号

下面是所有的字段，每个字段都已|分隔放入文件里面。

1. '申请编号'
2. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.CLASS5STATE IS '五级分类';
3. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.BALANCE IS '本金余额';
4. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.REMAINPAYMENTCYC IS '剩余还款期数';
5. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.SCHEDULEDPAYMENTAMOUNT IS '本月应还款';
6. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.SCHEDULEDPAYMENTDATE IS '应还款日';
7. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.ACTUALPAYMENTAMOUNT IS '本月实还款';
8. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.RECENTPAYDATE IS '最近一次还款日期';
9. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.CURROVERDUECYC IS '当前逾期期数';
10. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.CURROVERDUEAMOUNT IS '当前逾期金额';
11. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.OVERDUE31TO60AMOUNT IS '逾期31—60天未还本金';
12. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.OVERDUE61TO90AMOUNT IS '逾期61－90天未还本金';
13. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.OVERDUE91TO180AMOUNT IS '逾期91－180天未还本金';
14. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.OVERDUEOVER180AMOUNT IS '逾期180天以上未还本金';
15. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.REPORTNO IS '报告编号';
16. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.SERIALNO IS '流水号';
17. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.BIZTYPE IS '类型';
18. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.CUE IS '描述信息';
19. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.FINANCEORG IS '贷款机构';
20. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.ACCOUNT IS '业务号';
21. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.CURRENCY IS '币种';
22. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.OPENDATE IS '发放日期';
23. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.ENDDATE IS '到期日期';
24. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.CREDITLIMITAMOUNT IS '合同金额';
25. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.GUARANTEETYPE IS '担保方式';
26. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.PAYMENTRATING IS '还款频率';
27. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.PAYMENTCYC IS '还款期数';
28. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.STATE IS '账户状态';
29. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.STATEENDDATE IS '状态截止日';
30. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.STATEENDMONTH IS '状态截止月';
31. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.BEGINMONTH IS '还款起始月';
32. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.ENDMONTH IS '还款截止月';
33. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.LATEST24STATE IS '24个月还款状态';
34. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.BADBALANCE IS '呆帐余额';
35. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.CUESERIALNO IS '业务序号';
36. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.LOANTYPE IS '贷款种类细分';
37. COMMENT ON COLUMN CRQUSR.ICRLOANINFO.FINANCETYPE IS '放贷机构类型';

## 贷记卡信息接口

表名如下

COMMENT ON TABLE CRQUSR.ICRLOANCARDINFO IS '贷记卡信息';

文件命名规则：CreditCard\_Info\_yyyyMMdd\_XXXXX

其中yyyyMMdd是传送的日期，XXXXX表示00000-99999的序号

下面是所有的字段，每个字段都已|分隔放入文件里面。

1. '申请编号'
2. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.SHARECREDITLIMITAMOUNT IS '共享额度';
3. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.USEDCREDITLIMITAMOUNT IS '已用额度';
4. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.LATEST6MONTHUSEDAVGAMOUNT IS '最近6个月平均使用额度';
5. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.USEDHIGHESTAMOUNT IS '最大使用额度';
6. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.SCHEDULEDPAYMENTAMOUNT IS '本月应还款';
7. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.SCHEDULEDPAYMENTDATE IS '账单日';
8. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.ACTUALPAYMENTAMOUNT IS '本月实还款';
9. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.RECENTPAYDATE IS '最近一次还款日期';
10. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.CURROVERDUECYC IS '当前逾期期数';
11. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.CURROVERDUEAMOUNT IS '当前逾期金额';
12. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.REPORTNO IS '报告编号';
13. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.SERIALNO IS '流水号';
14. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.BIZTYPE IS '类型';
15. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.ACCOUNT IS '业务号';
16. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.CUE IS '描述';
17. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.FINANCEORG IS '发卡机构';
18. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.CURRENCY IS '币种';
19. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.OPENDATE IS '发卡日期';
20. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.CREDITLIMITAMOUNT IS '授信额度';
21. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.GUARANTEETYPE IS '担保方式';
22. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.STATE IS '帐户状态';
23. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.STATEENDDATE IS '状态截止日';
24. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.BEGINMONTH IS '还款起始月';
25. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.ENDMONTH IS '还款截止月';
26. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.LATEST24STATE IS '24个月还款状态';
27. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.BALANCE IS '余额';
28. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.BADBALANCE IS '呆帐余额';
29. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.CUESERIALNO IS '业务序号';
30. COMMENT ON COLUMN CRQUSR.ICRLOANCARDINFO.FINANCETYPE IS '放贷机构类型';