

Incident Report: IR-2025-DE-022

Subject: SCHUFA API Timeout – Real-time Scoring Outage

Date of Report: September 05, 2025

Status: Resolved

1. Executive Summary

Kredila's instant loan approval engine in **Germany** was unable to provide real-time credit decisions. The primary credit bureau API (SCHUFA) returned consistent 504 Gateway Timeouts, leading to a backlog of "In Review" applications.

2. Incident Timeline (CET)

- **Sep 04, 02:00 PM:** API latency for credit checks exceeds the 10-second threshold.
- **Sep 04, 03:30 PM:** SCHUFA confirms maintenance issues on their legacy SOAP interface.
- **Sep 05, 01:00 AM:** Normal service resumes; Kredila resumes automated scoring.

3. Impact Assessment

- **Affected Region:** Germany
- **Impact:** 2,400+ applications delayed by an average of 18 hours.
- **Root Cause:** External third-party provider (SCHUFA) downtime.

4. Resolution & Preventive Action

- **Resolution:** Automated retry logic was suspended to prevent API credit exhaustion; resumed manually once the provider stabilized.
- **Preventive Action:** Integration of a **secondary credit data provider** (CRIF) to act as a fallback when SCHUFA latency exceeds 5 seconds.