DETAILS:

1.    Credit Score - Xcore

*The information for credit Score in the file is: "Xcore\_PD12M\_ALL\_PC\_NC\_Global":{"Xcore":"676"*

2.    Monthly debt payments for example Credit card monthly payments, Car payment, Loan payments etc.

*Each active product or credit will have a monthly debt payment related to it, and the name for it in the file is: "Cuota". In order to know the total amount for monthly debt you have to add all the amounts in the "Cuota" fields.*

3.    Monthly income if possible.

*The monthly income is not available in the file.*

4.    No of years of employment if possible.

*The number of years of employment is not available in the file.*

5.    Available credit for example , if the credit reports says the user has 1 credit card with a credit line of $1,000 and that 50% of it is available then the available credit is $500.

*In order to get the available credit for credit cards, you have to calculate "CreditoAprobado" minus "TotalAdeudado" for the products declared as "@Id":"Tarjeta de Crédito","@Cod":"TCR"*

6.    Reporting credits and their years/time of report. For example credit card, bank loan, car loan etc.

*In the credits reported as "@Id":"Préstamo", you will find a "@Cod" with the following options related to them:*

* *"CON" = Consumer loans*
* *"COM" = Comercial loans*
* *"MIC" = MicroCredits*
* *"PRE" = Loans where we did not get a type of credit related to it*
* *"VIV" = Mortgage loan*

*And the time of report is "FechaReportado"*

7.    Inquiries for example . If the user is shopping for a car it would be feasible to see credit inquiries from Ford motor company.

*You will find Inquiries as "ConsultasPrevias". Here you will not find the specific name of the affiliate who has made the report, instead you will get the name of the sector or industry to which it belongs. For example: "SectorEconomico":"ASOCIACION DE AHORROS Y PRESTAMOS", which translates as “SAVINGS AND LOANS ASOSIATION”.*

FILE:

{c: {"DCR":{"Seguridad":{"@Descripcion":"Datos Relacionados a la consulta del usuario","IdUsuario":"JOSUE.MARTE.CDC","NombreUsuario":"JOSUE FRANCISCO MARTE RAMIREZ","Afiliado":"SERVICIO AL CLIENTE","Oficina":"CDC ","Departamento":"SERVICIO AL CLIENTE","FechaHora":"21-03-2014 08:34:35","DireccionIp":"::1","UsuarioSistema":null,"ConsultaId":"108447426","InformacionConsultada":" CÉDULA NUEVA: 001-1661733-3"},"ErrorHandling":{"Id":"0","Description":"Satisfactorio"},"Foto":"","Individuo":{"Nombres":"JOSUE FRANCISCO ","Apellidos":" MARTE RAMIREZ","Apellidos1":"MARTE","Apellidos2":"RAMIREZ","CedulaNueva":"00116617333","CedulaVieja":"000000000","Pasaporte":null,"Edad":"30.6","FechaNacimiento":"25-09-1983","LugarNacimiento":"SANTO DOMINGO, R.D.","EstadoCivil":null,"Ocupacion":null,"Categoria":null,"Conyugue":null,"CedulaConyugue":null,"Sexo":"MASCULINO","Nacionalidad":"DOMINICANA","Madre":"MARTHA CRUZ RAMIREZ DE MARTE","Padre":"WENCESLAO MARTE 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