UC

Change in income data in credit reports from income year 2023 affecting credit reports from April 2024.

Technical description

The Swedish Tax Agency will, from the income year 2023, deliver 0 in Surplus from employment and Surplus from business activities on all individuals. In the credit reports, 0 will be presented if the term exists the year before. For 2022, the terms are presented with actual values.

TERMS THAT ARE AFFECTED
Please see below which terms are affected.

The W491 group, in TSEK

Term id	Term
W49115	Surplus from active business activities
W49116	Surplus from passive business activities
W49117	Surplus from employment

W495-gruppen, i SEK

Term id	Term
W49515	Surplus from active business activities
W49516	Surplus from passive business activities
W49517	Surplus from employment

If you are using any of the above terms today, you need to re-direct to another term before the first income update for income year 2023 takes place on April 11 .

TERMS TO UTILISE INSTEAD

Instead of Surplus from employment and business activities, you need to use assessed income. Assessed income in the credit report is after general deductions.

→ **Alternative 1:** Assessed income after general deductions (W49122)
→ **Alternative 2:** Assessed income before general deductions (W49122+W49121)

For income year 2022, only 0.18% of the population has general deductions and these are generally low amounts (mean = 29 226 SEK, median = 10 000 SEK).

The W491 group, in TSEK

Term id	Term
W49121	General deductions
W49122	Assessed income, earned income

The W495 group, in SEK

Term id	Term
W49521	General deductions
W49522	Assessed income, earned income

TERM DESCRIPTION INCOME INFORMATION

The table below shows a term description for the entire income group W495. Corresponding information is also found in W491, but there in thousands of SEK instead of in SEK.

Term id	Term	Format	Index	Comments
W49501	Income year	an4	0-1	CCYY
W49502	Assessment has not been possible to determine	an1	0	'1' = assessment has not been possible to determine Only if the value is '1'
W49503	Earned income code	an1	0	States that the person has been zero-assessed as regards to earned income '1' = automatic zero assessment, '2' = manual zero assessment, '3' = no assessment data has been received from the Swedish Tax Agency Only if W49502 is delivered
W49504	Date when income data has been submitted to UC	n8	0	CCYYMMDD
W49515	Surplus from active business activities	n11	0-1	Amount in SEK. As of income year 2023 Swedish tax authority will not provide this information. Therefore presented as 0.
W49516	Surplus from passive business activities	n11	0-1	Amount in SEK. As of income year 2023 Swedish tax authority will not provide this information. Therefore presented as 0.
W49517	Surplus from employment	n11	0-1	Amount in SEK. As of income year 2023 Swedish tax authority will not provide this information. Therefore presented as 0.
W49518	Surplus from capital	n11	0-1	Amount in SEK
W49519	Capital deficit	n11	0-1	Amount in SEK
W49521	General deductions	n11	0-1	Amount in SEK. Deficit from active business activity that can be offset against earned income.

TERM DESCRIPTION INCOME INFORMATION – CONTINUATION

Term id	Benämning	Format	Index	Kommentar
W49522	Assessed income, earned income	n11	0-1	Amount in SEK. Sum of assessed/earned income and surplus of business activities after general deductions.
W49541	Final tax	n11	0-1	Amount in SEK
W49549	Tax on funds retained in the business	n11	0-1	Amount in SEK
W49550	Credited tax on funds retained in the business	n11	0-1	Amount in SEK
W49565	Capital deficit from active business activity	an8	0-1	Amount in SEK
W49566	Capital deficit from passive business activity	an8	0-1	Amount in SEK
W49591	Remaining tax	n11	0-1	Amount in SEK
W49592	Aggregated income	n11	0-1	Amount in SEK. Sum of assessed/earned income and surplus (W49518) or deficit (W49519), of capital.

Full term description is available at https://developerportal.enento.com/api-product-legacy/consumer-reports/4 under "References" and then "Term-ID description".

EXAMPLE OF XML RESPONSE AFTER THE CHANGE

Below are examples of how the XML response will look when the income information for income year 2023 is received.

Example 1.

```
</ns2:group>
<ns2:group ns2:name="Inkomstuppgifter" ns2:key="2023" ns2:index="0" ns2:id="W495">
    <ns2:term ns2:id="W49501">2023</ns2:term>
    <ns2:term ns2:id="W49504">20240411</ns2:term>
    <ns2:term ns2:id="W49515">0</ns2:term>
    <ns2:term ns2:id="W49517">0</ns2:term>
    <ns2:term ns2:id="W49519">23000</ns2:term>
    <ns2:term ns2:id="W49522">1060500</ns2:term>
    <ns2:term ns2:id="W49541">439100</ns2:term>
    <ns2:term ns2:id="W49591">439100</ns2:term>
    <ns2:term ns2:id="W49592">1037500</ns2:term>
</ns2:group>
<ns2:group ns2:name="Inkomstuppgifter" ns2:key="2022" ns2:index="1" ns2:id="W495">
    <ns2:term ns2:id="W49501">2022</ns2:term>
    <ns2:term ns2:id="W49515">148900</ns2:term>
    <ns2:term ns2:id="W49517">434000</ns2:term>
    <ns2:term ns2:id="W49519">19400</ns2:term>
    <ns2:term ns2:id="W49522">582900</ns2:term>
    <ns2:term ns2:id="W49541">189300</ns2:term>
    <ns2:term ns2:id="W49591">189300</ns2:term>
    <ns2:term ns2:id="W49592">563500</ns2:term>
</ns2:group>
```

In the example above, the income group W495 is shown. The person has an assessed earned income (W49522) of SEK 1,060,500 for income year 2023. Surplus from active business activities (W49515) and Surplus from employment (W49517) come with a value of 0 for income year 2023.

Example 2.

```xml
    </ns2:group>
    <ns2:group ns2:name="Inkomstuppgifter" ns2:key="2023" ns2:index="0" ns2:id="W495">
        <ns2:term ns2:id="W49501">2023</ns2:term>
        <ns2:term ns2:id="W49504">20240411</ns2:term>
        <ns2:term ns2:id="W49517">0</ns2:term>
        <ns2:term ns2:id="W49519">21100</ns2:term>
        <ns2:term ns2:id="W49521">65400</ns2:term>
        <ns2:term ns2:id="W49522">802700</ns2:term>
        <ns2:term ns2:id="W49541">256500</ns2:term>
        <ns2:term ns2:id="W49591">256500</ns2:term>
        <ns2:term ns2:id="W49592">781600</ns2:term>
    </ns2:group>
    <ns2:group ns2:name="Inkomstuppgifter" ns2:key="2022" ns2:index="1" ns2:id="W495">
        <ns2:term ns2:id="W49501">2022</ns2:term>
        <ns2:term ns2:id="W49517">648800</ns2:term>
        <ns2:term ns2:id="W49519">14200</ns2:term>
        <ns2:term ns2:id="W49521">0</ns2:term>
        <ns2:term ns2:id="W49522">648700</ns2:term>
        <ns2:term ns2:id="W49541">183100</ns2:term>
        <ns2:term ns2:id="W49591">183100</ns2:term>
        <ns2:term ns2:id="W49592">634500</ns2:term>
    </ns2:group>
```

In the example above, the income group W495 is shown. The person has an assessed earned income (W49522) of SEK 802,700 for income year 2023. The person also has General deductions (W49521) of SEK 65,400 for income year 2023, which means that the total earned income before General deductions is SEK 868,100 (802,700 + 65,400). Surplus of employment (W49517) comes with value 0 for income year 2023.

TESTING

You can already now test how the XML response will look in UC's test environment. If you need help setting up test accounts, please contact integration@uc.se.

Test objects

Below test objects illustrate how information for income year 2023 will be displayed.

When 0 appears in Surplus from active business activities, Surplus from passive business activities or Surplus from employment, it means that the term exist the previous year. A hyphen means that the term does not exist the previous year.

Testobjekt	W49115/W49515 Surplus from active business activities	W49116/W49516 Surplus from passive business activities	W49117/W49517 Surplus from employment	W49121/W49521 General deductions	W49122/W49522 Assessed income, earned income	W08026 Business operator
910205-4575	-	-	0	-	354	N
980121-2367	-	-	0	-	318	N
610704-5772	0	-	0	-	723	J
810319-0784	-	0	0	-	425	N
990219-9729	-	-	0	-	405	N
700503-8588	-	-	0	26	316	N
881128-3095	0	-	-	-	288	J
760904-4347	-	0	-	-	313	N

Questions? Please reach out to your contact person at UC or email integration@uc.se