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**NATIONAL STANDARD OF THE
PEOPLE'S REPUBLIC OF CHINA**

GB/Z 41688-2022

**Assistance object - Specification for the information of
personal credit files**

帮扶对象 个人信用档案信息规范

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Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for Standardization Work Part

1. Structure and Drafting Rules of Standardization Documents" drafted. Please note that some content of this document may be patented. The issuing agency of this document assumes no responsibility for identifying patents. This document is proposed and managed by China National Institute of Standardization. This document is drafted by: Beijing Nordson Cloud Network Technology Co., Ltd., Beijing Shuzhi Technology Co., Ltd., China Poverty Alleviation Volunteer Service Promotion Jinhui, Beijing Xingou Credit Management Co., Ltd., Qinghai Provincial Rural Revitalization Bureau, and Jiangxi Provincial Rural Revitalization Bureau. The main drafters of this document. Lin Chengming, Zhang Jinghui, Wang Cheng, Wang Sitong, Liu Xiaolin, Wang Jing, Li Jingwei, Li Zhi, Sun Ke, Meng Wenke, Tian Limin, Zhou Ziyue, Sun Yi, Cui Kai, Ge Yanqing, Xu Guolin.

By the end of 2020, the national poverty alleviation goals and tasks have been successfully completed, and absolute poverty has been eliminated, but poverty alleviation is not the end, but The starting point of a new life and new struggle, the next step is to do a good job in consolidating and expanding the achievements of poverty alleviation and effectively linking various tasks with rural revitalization. To make the foundation for poverty alleviation more consolidated and the effect more sustainable. Formulate the personal credit file information specification of the aided objects, aiming to take credit as the focus Help build a dynamic monitoring and assistance mechanism to prevent the return of poverty, consolidate and expand the achievements of poverty alleviation, and promote the development of poverty alleviation areas. The objects of assistance refer to the recipients of poverty alleviation within the scope of the original national poverty alleviation work. my country's aid recipients generally lack credit records. The credit file is of great and far-reaching significance for its establishment and enhancement of credit. The personal credit file information items of the assisted objects include basic information items, financial information items, loan information items, public credit information items, third-party credit evaluation information items, etc. The personal credit file information of the assisted object comes from the Collectors, institutions related to their interests, relevant government departments and other

institutions and individuals. This document provides the concept information of credit archives. During the implementation of this document, consult the latest standard documents corresponding to relevant information items. documents, as well as standardized documents implemented by information systems for data exchange with information systems to which this document is applied, are to ensure the implementation of this document The system can carry out lossless data exchange with related information systems, and when performing related big data analysis, minimize the need for data conversion. An important measure of data distortion. Specification of personal credit file information of assisted objects

1 Scope

GB/Z 41688-2022 is the Chinese national standard on assistance object - specification for the information of personal credit files, in the field of services and company organization. The /Z suffix marks it as a guiding technical document: it does not prescribe requirements that can be certified against, but sets out the technique, the method or the state of the art that the standards bodies recommend following. It was issued on 14 October 2022 by the State Administration for Market Regulation; Standardization Administration of China. As a guiding technical document it carries no separate date of entry into force: it applies from publication. Classification: ICS 03.080.99, CCS A02. This page is published from the official record of the standard held by the Chinese standards administration: the identification, the dates, the classification and the issuing body are taken from there. The clause text, the tables and the numeric limits are in the document itself, which is delivered complete in English translation.

This document establishes the basic principles for establishing the personal credit files of the aid recipients, specifies information classification, information sources and information items, and gives It has provided the standard verification instructions for the personal credit file information of the recipients of assistance. This document is applicable to the work of the national rural revitalization department and other relevant institutions to establish information on the personal credit files of the recipients of assistance.

2 Normative references

The contents of the following documents constitute essential provisions of this document through normative references in the text. Among them, dated citations documents, only the version corresponding to that date applies to this document; for undated references, the latest edition (including all amendments) applies to this document.

GB/T 22117-2018 Basic terms of credit

3 Terms and Definitions

The terms and definitions defined in GB/T 22117-2018 and the following apply to this document.

3.1 credit Willingness and ability of an individual or organization to fulfill commitments.

[Source: GB/T 22117-2018, 2.1]

3.2 credit files creditfiles Credit records formed by the collection, arrangement, preservation and processing of credit information of credit entities. [Source: GB/T 22117-2018, 3.8]

3.3 conceptualmodel In order to promote the exchange of information between the parties of the personal credit files of the aided objects, the general concepts and descriptions of their relationships are given.

Note. In this document, the conceptual model does not give the type and length of the data. [Source: ISO /T S18864.2017, 3.6, with modifications]

3.4 logicalmodel logicalmodel An information model that specifies the structure and relationships between data elements but is independent of any particular technology or implementation environment.

Note. This document assumes that the logical model needs to clarify the data type of the information item, the coding of the code table and the length of all data items, but it is not related to the specific implementation technology. It doesn't matter. [Source: ISO /T S18864.2017, 3.12]

3.5 physical model An information model representing the flow of data exchanged between various physical devices. NOTE. This document assumes that the physical model is related to the data management tool used by the specific implementation, such as a database or a dedicated file system. [Source: ISO 15143-1.2010, 3.3.47, with modifications]