

CRIF

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About CRIF

General information about CRIF

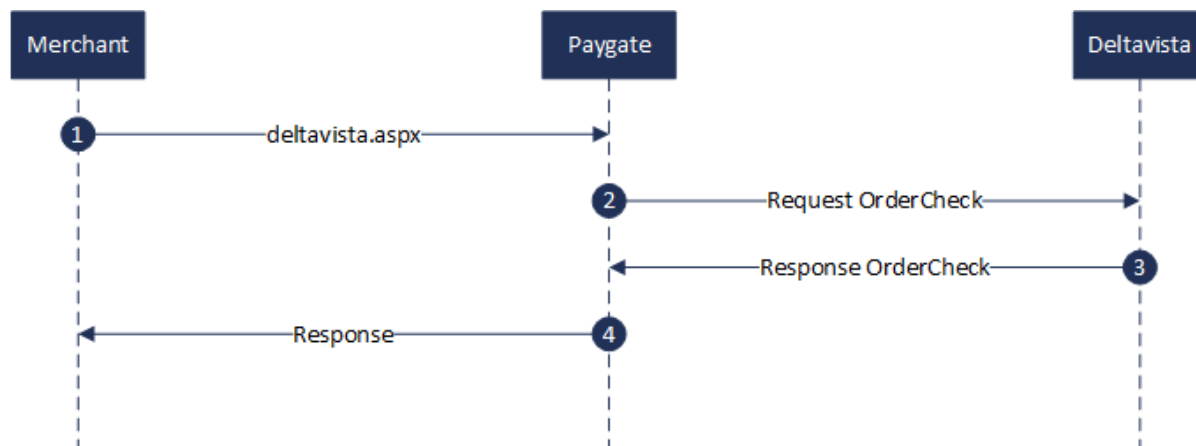
Popular with customers, risky for the merchant: Payment methods such as direct debit or purchase on account involve a high level of default risk. Computop Paycontrol, an automated credit rating with all standard credit agencies, combines flexibility and payment security for online business.

With Paycontrol you can, amongst other things, automatically obtain information from CRIF without having to connect your shop system to individual information interfaces.

Logo	
Info	CRIF (formerly Deltavista) provides information on about 80 million individuals, 6 million companies, and 10 million payment, register, and address records from Germany, Austria and Switzerland.
Type	Risk Management

Further information can be found on the webpage of CRIF (www.crif.de).

Process flow chart



CRIF process flow within Paygate

Paygate interface

Definitions

Data formats

Format	Description
a	alphabetical
as	alphabetical with special characters
n	numeric
an	alphanumeric
ans	alphanumeric with special characters
ns	numeric with special characters
bool	boolean expression (true or false)
3	fixed length with 3 digits/characters
..3	variable length with maximum 3 digits/characters
enum	enumeration of allowed values
dtm	ISODateTime (YYYY-MM-DDThh:mm:ss)

Abbreviations

Abbreviation	Description	Comment
CND	condition	
M	mandatory	If a parameter is mandatory, then it must be present
O	optional	If a parameter is optional, then it can be present, but it is not required
C	conditional	If a parameter is conditional, then there is a conditional rule which specifies whether it is mandatory or optional

Notice: Please note that the names of parameters can be returned in upper or lower case.

Calling the interface

To carry out a CRIF order check via a Server-to-Server connection, go to the following URL:

<https://www.computop-paygate.com/deltavista.aspx>

Notice: For security reasons, Paygate rejects all payment requests with formatting errors. Therefore please use the correct data type for each parameter.

The following table describes the encrypted payment request parameters:

Parameter	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
TransID	ans..64	M	Merchant transaction number, which must be unique
RefNr	ans..30	O	Unique reference number
OrderDesc	ans..768	M	Description of goods and prices. Intended purpose on the statement of account
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent) Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).
Currency	a3	M	Currency, three digits DIN / ISO 4217. Only EUR and USD permitted.

MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
ProductName	a..24	M	Checking method: <QuickCheckConsumer>, <CreditCheckConsumer>, <QuickCheckBusiness>, <CreditCheckBusiness>, <IdentCheckConsumer>
ProductCountry	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.
Language	a3	O	Country code for translatable values in the response, three characters in accordance to ISO 3166. Only AUT, DEU, CHE allowed.
CustomerID	ans..30	M	customer number/customer reference
LegalForm	a..10	O	Legal form of the person/company sought: PERSON, COMPANY, UNKNOWN
FirstName	ans..30	O	First name
LastName	ans..30	M	Company name or surname
MaidenName	ans..30	O	Maiden name
Gender	a1	O	Gender: <m> male, <f> female
DateOfBirth	dtm8	O	Date of birth in the format <YYYYMMDD>
AddrStreet	ans..50	M	Street name
AddrStreetNr	ans..15	O	Street number
AddrAddition	ans..60	O	Address c/o
AddrCity	ans..40	O	City
AddrZip	n..10	M	Postcode
AddrCountryCode	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.
sdLegalForm	a..10	O	Legal form of the person/company sought: PERSON, COMPANY, UNKNOWN
sdLastName	ans..30	O	Company name or surname
sdFirstName	ans..30	O	First name
sdMaidenName	ans..30	O	Maiden name
sdGender	a1	O	Gender: <m> male, <f> female
sdDateOfBirth	dtm8	O	Date of birth in the format <YYYYMMDD>
sdStreet	ans..50	O	Street name
sdStreetNr	ans..15	O	Street number
sdAddressAddition	ans..60	O	Address c/o
sdCity	ans..40	O	City
sdZip	n..10	O	Postcode
sdCountryCode	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.
Email	ans..100	O	Email address of the customer
Phone	ans..30	O	Customer's phone number
Channel	ans..64	O	sales channel
IPAddr	ans..15	O	IP address
CustomerCardNr	ans..32	O	Customer card number
SocialSecurityNumber	an..20	C	National identification number. It is used in Poland since 1979. Mandatory if ProductCountry = POL and LegalForm = PERSON
DateOfRegistration	dtm8	C	Authorization date in the format <YYYYMMDD>, if ProductCountry = POL and LegalForm = PERSON
Service	boolean	O	Flag consenting/approving the search of KBIG database. ProductCountry = POL and LegalForm = PERSON Values: true/false
IBAN	an..34	O	International Bank Account Number
CCBIN	n6	O	Credit Card BIN (Bank Identification Number)
CC_Hash	an..128	O	SHA-256-Algorithmus hashed using these characters "0123456789abcdefABCDEF"
CreditCardHolder	ans..255	O	Name of the card holder
DeviceID	ans..128	O	Indicates the unique DeviceID for operation

Name	ans..32	O	First name and surname joined
BuyerEmail	ans..100	O	Email address of the purchaser's PayPal account
PayerID	ans..13	O	Indicates the unique identification number of the customer's PayPal account
CustomerStatus	ans..32	O	Indicates the purchaser's security status for a PayPal operation
CountryCode	an2	O	Indicates the purchaser's country for a PayPal operation
ArticleList	ans..1024	O	<p>Article list with description of items and prices:</p> <p><Price>;<Quantity>;<TotalPrice>;<Number>;<Group>;<Name>;<Client></p> <p>Price (n..12), in smallest currency unit Quantity (n..8) PriceTotal (n..12), in smallest currency unit Number (ans..50) Group (ans..100) Name (ans.. 100) Client (ans.. 50)</p> <p><;> separates the fields of an article data set <+> separates the article data sets</p> <p>Each article is transferred as a complete article data set:</p> <p>Price;Quantity;TotalPrice;Number;Group;Name;Client+Price;Quantity...</p>

Parameters for CRIF OrderCheck

The following table describes the result parameters with which the Paygate responds to your system:

Parameter	Format	CND	Description
MID	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files
XID	an32	M	ID for all single transactions for one payment assigned by Paygate
TransID	ans..64	M	Merchant's transaction number
RefNr	ans..30	O	Merchant's unique reference number
Status	a..50	M	OK or FAILED
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!
Code	n8	M	Error code according to Paygate Response Codes (A4 Error codes)
Result	a..10	M	Recommended action (traffic light): GREEN, YELLOW, RED, NO RESULT
PartialResults	a..2000	M	Individual detailed partial checks (e.g. Score) with traffic light result and value listed in XML, which return the overall result on the basis of an evaluation matrix with CRIF. Configurable with Computop.
Limit	n..12	O	Max. credit limit
LimitCurrency	a3	O	Currency of the customer, three digits DIN / ISO 4217
AddrStreet	ans..50	O	Street name
AddrStreetNr	ans..15	O	Street number
AddrCity	ans..40	O	City
AddrZip	n..10	O	Postcode
AddrCountryCode	a3	O	Three characters country code according to ISO 3166
FirstName	ans..30	O	First name
LastName	ans..30	O	Company name or surname
MaidenName	ans..30	O	Maiden name
Gender	a1	O	Gender: <m> male, <f> female
DateOfBirth	dtm8	O	Date of birth in the format <YYYYMMDD>
ArchiveID	n..64	M	Unique ID for related report, for investigation or for processing purposes
UnitID	n..64	O	CRIF-ID of requested person

Instruction	a..2000	O	<p>Payment method control as XML, configurable with Computop.</p> <pre><instruction> <type>PAYMENT_METHOD</type> <name>CASH_ON_DELIVERY</name>...</pre> <p>Values for <name>:</p> <ul style="list-style-type: none"> - „INVOICE“ (for invoice) - „BANK_DEBIT“ (for direct debit) - „PAYPAL“ (for PayPal) - „CREDIT_CARD“ (for credit card without 3D Secure) - „CREDIT_CARD_3DS“ (for credit card with 3D Secure) - „DIRECT_DEBIT“ (SOFORT Banking) - „CASH_ON_DELIVERY“ (for cash on delivery) - „PREPAYMENT“ (for prepayment)
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Result parameters for CRIF OrderCheck