

Boniversum


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About Boniversum

General information about Boniversum

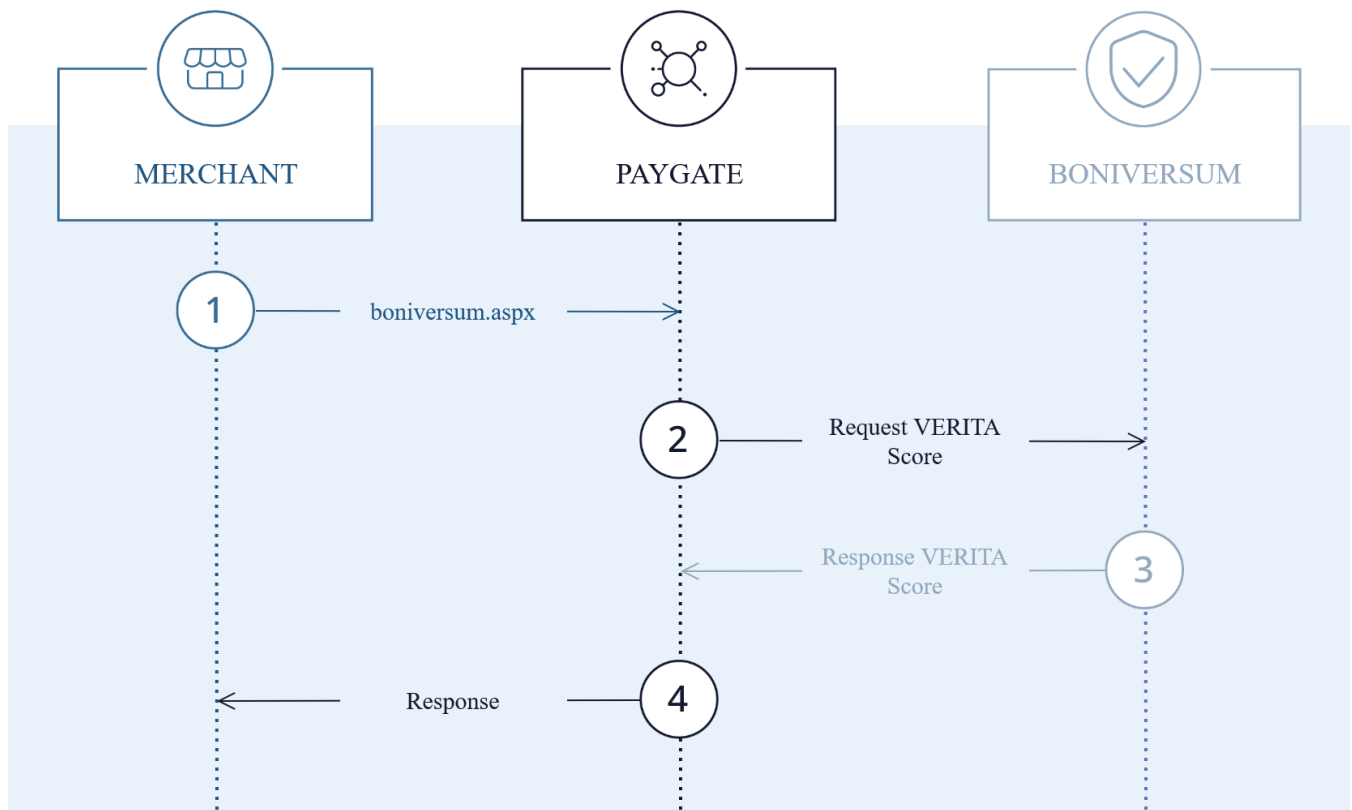
Popular with customers, risky for the merchant: Payment methods such as direct debit or purchase on account involve a high level of default risk. Com putop Paycontrol, an automated credit rating with all standard credit agencies, combines flexibility and payment security for online business.

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

Logo	
Info	Boniversum supports merchants with credit ratings for consumers. The data from the credit agency help to evaluate non-payment risks and to adapt the methods of payment according to the credit prognosis.
Type	Risk Management

Further information can be found on the webpage of Boniversum (www.boniversum.de).

Process flow chart



Boniversum VERITA process flow

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)
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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

In order to execute a Boniversum VERITA Premium S check via a server-to-server connection, please use the following URL:

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

Notice: For security reasons, Computop 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](#):

Key	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	TransactionID provided by you which should be unique for each payment
RefNr	ans..30	O	Unique reference number
Order Desc	ans..768	M	Description of purchased goods, unit prices etc. Reference for customer and merchant
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> HMAC Authentication (Request) HMAC Authentication (Notify)
ProductNr	n..4	M	Product ID (communicated by Boniversum in advance)
RequestReason	n2	O	Justified interest In order to be allowed to make requests in accordance with the Federal Data Protection Act (BDSG), you must have a so-called 'justified interest' (BDSG Article 29 Section 2) in order to be able to retrieve a person's stored data. 01: Credit decision 03: Initiation of business 04: Receivable 05: Insurance contract 06: Ownership structure 07: Overdue receivables 08: Information about execution 09: Terms request (BDSG, Article 28a Section 2 Sentence 4) (financial services sector only)

Consent	n1	M	<p>Consent clause</p> <p>According to the regulations of the Federal Data Protection Act, Boniversum is obligated (BDSG Article 4a) to check that the person who is the subject of the enquiry has consented to the storage of the data which is the subject of this enquiry. To this end it is necessary to select 'Consent given' in the box for the enquiry. If a Boniversum consent clause signed by the consumer exists, the fact of the enquiry as a so-called 'Enquiry data record' is also stored in the Boniversum system (whereas this is not possible in the case of selecting "Consent not given").</p> <p>In the case of selecting "Consent not given", a check will also be made to establish whether Boniversum is already in possession of an earlier consent given by the consumer. If data are transmitted for the first time from Boniversum to third parties without the consumer having previously learned of the storage of his/her data at Boniversum by means of a signed consent clause or in some other way, the consumer will be informed by standard letter of the first transmittal of his/her data by Boniversum following the issuing of the information.</p> <p>0: Consent not given 1: Consent given</p>
Gender	a1	M	Gender: <m> male, <f> female
FirstName	ans..50	M	First name
LastName	ans..50	M	Last name
Middle Name	ans..50	O	Middle name
DateOfBirth	n8	O	Date of birth in the format YYYYMMDD
MaidenName	ans..50	O	Maiden name
AddressStreet	ans..50	M	Street name
AddressStreetNr	ans..15	M	Street number
AddressZip	n..10	M	Postcode
AddressCity	ans..50	M	City
AddressStreet2	ans..50	O	further street name
AddressStreetNr2	ans..15	O	further street number
AddressZip2	n..10	O	further postcode
AddressCity2	ans..50	O	further town/city

Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
RefNr	ans..30	O	Unique reference number	Eindeutige Referenznummer
OrderDesc	ans..768	M	Description of purchased goods, unit prices etc. Reference for customer and merchant	Beschreibung der gekauften Waren, Einzelpreise etc. Referenz für Kunde und Händler


Key	Format	CND	Description	Beschreibung
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.


Key	Format	CND	Description	Beschreibung
MAC	an64	M	<p>Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here:</p> <ul style="list-style-type: none"> HMAC Authentication (Request) HMAC Authentication (Notify) 	<p>Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier:</p> <ul style="list-style-type: none"> HMAC-Authentisierung (Anfrage) HMAC-Authentisierung (Notify)

Key	Format	CND	Description	Beschreibung
Product Nr	n..4	M	Product ID (communicated by Boniversum in advance)	Produkt-ID (wird von Boniversum vorab mitgeteilt)
Request Reason	n2	O	<p>Justified interest</p> <p>In order to be allowed to make requests in accordance with the Federal Data Protection Act (BDSG), you must have a so-called 'justified interest' (BDSG Article 29 Section 2) in order to be able to retrieve a person's stored data.</p> <p>01: Credit decision</p> <p>03: Initiation of business</p> <p>04: Receivable</p> <p>05: Insurance contract</p> <p>06: Ownership structure</p> <p>07: Overdue receivables</p> <p>08: Information about execution</p> <p>09: Terms request (BDSG, Article 28a Section 2 Sentence 4) (financial services sector only)</p>	<p>Berechtigtes Interesse</p> <p>Um Anfragen gemäß dem Bundesdatenschutzgesetz stellen zu dürfen, muss das sog. „Berechtigte Interesse“ (BDSG §29 Abs. 2) vorliegen, um die gespeicherten Daten einer Person abrufen zu können.</p> <p>01: Kreditentscheidung</p> <p>03: Geschäftsanbahnung</p> <p>04: Forderung</p> <p>05: Versicherungsvertrag</p> <p>06: Beteiligungsverhältnisse</p> <p>07: Überfällige Forderung</p> <p>08: Vollstreckungsauskunft</p> <p>09: Konditionenanfrage (BDSG, §28a Abs. 2 Satz 4) (nur Finanzdienstleistungssektor)</p>
Consent	n1	M	<p>Consent clause</p> <p>According to the regulations of the Federal Data Protection Act, Boniversum is obligated (BDSG Article 4a) to check that the person who is the subject of the enquiry has consented to the storage of the data which is the subject of this enquiry. To this end it is necessary to select 'Consent given' in the box for the enquiry. If a Boniversum consent clause signed by the consumer exists, the fact of the enquiry as a so-called 'Enquiry data record' is also stored in the Boniversum system (whereas this is not possible in the case of selecting "Consent not given").</p> <p>In the case of selecting "Consent not given", a check will also be made to establish whether Boniversum is already in possession of an earlier consent given by the consumer. If data are transmitted for the first time from Boniversum to third parties without the consumer having previously learned of the storage of his/her data at Boniversum by means of a signed consent clause or in some other way, the consumer will be informed by standard letter of the first transmittal of his/her data by Boniversum following the issuing of the information.</p> <p>0: Consent not given</p> <p>1: Consent given</p>	<p>Einwilligungsklausel</p> <p>Nach den Vorschriften des Bundesdatenschutzgesetzes ist Boniversum verpflichtet (BDSG §4a), die Einwilligung der angefragten Person zur Speicherung der in dieser Anfrage angegebenen Daten zu überprüfen. Hierzu ist es notwendig, bei der Anfrage das Feld „Einwilligungsklausel“ anzugeben. Sollte eine unterschriebene Boniversum-Einwilligungsklausel seitens des Konsumenten vorliegen, wird auch die Tatsache der Anfrage als sog. „Anfragedatensatz“ im Boniversum-System gespeichert (während dies bei der Auswahl „Einwilligungsklausel nicht gegeben“ nicht möglich ist).</p> <p>Bei der Auswahl „Einwilligungsklausel nicht gegeben“ wird außerdem geprüft, ob Boniversum bereits eine frühere Einwilligung des Konsumenten vorliegt. Werden erstmals Daten von Boniversum an Dritte übermittelt, ohne dass der Konsument bisher durch eine unterschriebene Einwilligungsklausel oder auf anderem Weg von der Speicherung seiner Daten bei Boniversum erfahren hat, dann wird der entsprechende Konsument nach der Erteilung der Auskunft über die erstmalige Übermittlung seiner Daten durch Boniversum mit einem Formschreiben benachrichtigt.</p> <p>0: Einwilligung nicht gegeben</p> <p>1: Einwilligung gegeben</p>
Gender	a1	M	Gender: <m> male, <f> female	Geschlecht: <m> männlich, <w> weiblich
FirstName	ans..50	M	First name	Vorname
LastName	ans..50	M	Last name	Nachname
MiddleName	ans..50	O	Middle name	zweiter Vorname
DateOfBirth	n8	O	Date of birth in the format YYYYMMDD	Geburtsdatum im Format JJJJMMTT
MaidenName	ans..50	O	Maiden name	Geburtsname
AddressStreet	ans..50	M	Street name	Straßenname
AddressStreetNr	ans..15	M	Street number	Hausnummer
AddressZip	n..10	M	Postcode	Postleitzahl
AddressCity	ans..50	M	City	Ort
AddressStreet2	ans..50	O	further street name	weiterer Straßenname
AddressStreetNr2	ans..15	O	further street number	weitere Hausnummer
AddressZip2	n..10	O	further postcode	weitere Postleitzahl
AddressCity2	ans..50	O	further town/city	weiterer Ort

Parameters for Boniversum VERITA Premium S

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

 pls. be prepared to receive additional parameters at any time and do not check the order of parameters

 the key (e.g. MerchantId, RefNr) should not be checked case-sensitive

Key	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 as well as for capture or credit request.

XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
OrderDesc	ans..768	M	Description of purchased goods, unit prices etc. Reference for customer and merchant
Status	a..50	M	OK or FAILED The merchant needs to take his own decision based on ScoreWert and Result , because Status=OK means only that the request was successful.
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	an8	M	Error code according to Paygate Response Codes (A4 Error codes)
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
CodeExt	ans..40	O	Error code from Boniversum, if agreed with Computop Helpdesk
ErrorText	ans..256	O	Error text from Boniversum, if agreed with Computop Helpdesk
Reference	ans..18	O	Reference number from Boniversum (order number)
ScoreWert	n..5	O	Score value
Result	a..16	O	Result as traffic light value green = accept. There are no personally related negative attributes yellow = caution! red = there are negative data for this person If the value is not displayed, this means that there is insufficient data for a calculation.
AddrStreet	ans..50	O	Street name
AddrStreet Nr	ans..15	O	Street number
AddrZip	n..5	O	Postcode
AddrCity	ans..40	O	City
Match	n..2	O	The check is done according to postal correctness of submitted address (postcode, city, street) and is independent of individuals. 01 = The submitted address was postally validated. 02 = The submitted address was postally corrected and validated. 03 = The submitted address could not be validated postally.
CountryCode	ans..2	O	Country code

Key	Format	CND	Description	Beschreibung
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.	Vom Paygate vergebene ID für die Zahlung; z.B. zur Referenzierung in Batch-Dateien sowie im Capture- oder Credit-Request.

Key	Format	CND	Description	Beschreibung
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate	Vom Paygate vergebene ID für alle einzelnen Transaktionen (Autorisierung, Buchung, Gutschrift), die für eine Zahlung durchgeführt werden

Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
Order Desc	ans..768	M	Description of purchased goods, unit prices etc. Reference for customer and merchant	Beschreibung der gekauften Waren, Einzelpreise etc. Referenz für Kunde und Händler

Status	a..50	M	OK or FAILED The merchant needs to take his own decision based on ScoreWert and Result , because Status=OK means only that the request was successful.	OK oder FAILED Der Händler muss seine Entscheidung anhand von ScoreWert und Result treffen, weil Status=OK nur bedeutet, dass die Anfrage erfolgreich war.
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Key	Format	CND	Description	Beschreibung
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!	Nähere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie nicht den Parameter Description , sondern Code für die Auswertung des Transaktionsstatus!

Key	Format	CND	Description	Beschreibung
Code	an8	M	Error code according to Paygate Response Codes (A4 Error codes)	Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes)

Key	Format	CND	Description	Beschreibung
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	Format	CND	Description	Beschreibung
CodeExt	ans..40	O	Error code from Boniversum, if agreed with Computop Helpdesk	Fehlercode von Boniversum, wenn mit Computop Helpdesk abgesprochen
ErrorText	ans..256	O	Error text from Boniversum, if agreed with Computop Helpdesk	Fehlertext von Boniversum, wenn mit Computop Helpdesk abgesprochen
Reference	ans..18	O	Reference number from Boniversum (order number)	Referenznummer von Boniversum (Auftragsnummer)
ScoreWert	n..5	O	Score value	Score-Wert
Result	a..16	O	Result as traffic light value green = accept. There are no personally related negative attributes yellow = caution! red = there are negative data for this person If the value is not displayed, this means that there is insufficient data for a calculation.	Ergebnis als Ampelwert grün = Annehmen. Es liegen keine personenbezogenen Negativmerkmale vor gelb = Vorsicht! rot = Es liegen Negativdaten zu der Person vor Wenn der Wert nicht angezeigt wird, liegen zu wenige Daten für eine Berechnung vor.
AddrStreet	ans..50	O	Street name	Straßenname
AddrStreetNr	ans..15	O	Street number	Hausnummer
AddrZip	n..5	O	Postcode	Postleitzahl
AddrCity	ans..40	O	City	Ort
Match	n..2	O	The check is done according to postal correctness of submitted address (postcode, city, street) and is independent of individuals. 01 = The submitted address was postally validated. 02 = The submitted address was postally corrected and validated. 03 = The submitted address could not be validated postally.	Die Prüfung erfolgt auf die postalische Korrektheit der Eingabeadresse (PLZ, Ort, Strasse) und ist personenunabhängig. 01 = Die angegebene Adresse wurde postalisch validiert. 02 = Die angegebene Adresse wurde postalisch korrigiert und validiert. 03 = Die angegebene Adresse konnte postalisch nicht validiert werden.
CountryCode	ans..2	O	Country code	Ländercode

Result parameters for the credit check with Boniversum VERITA Premium S