

CRIF

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About CRIF

General information about CRIF

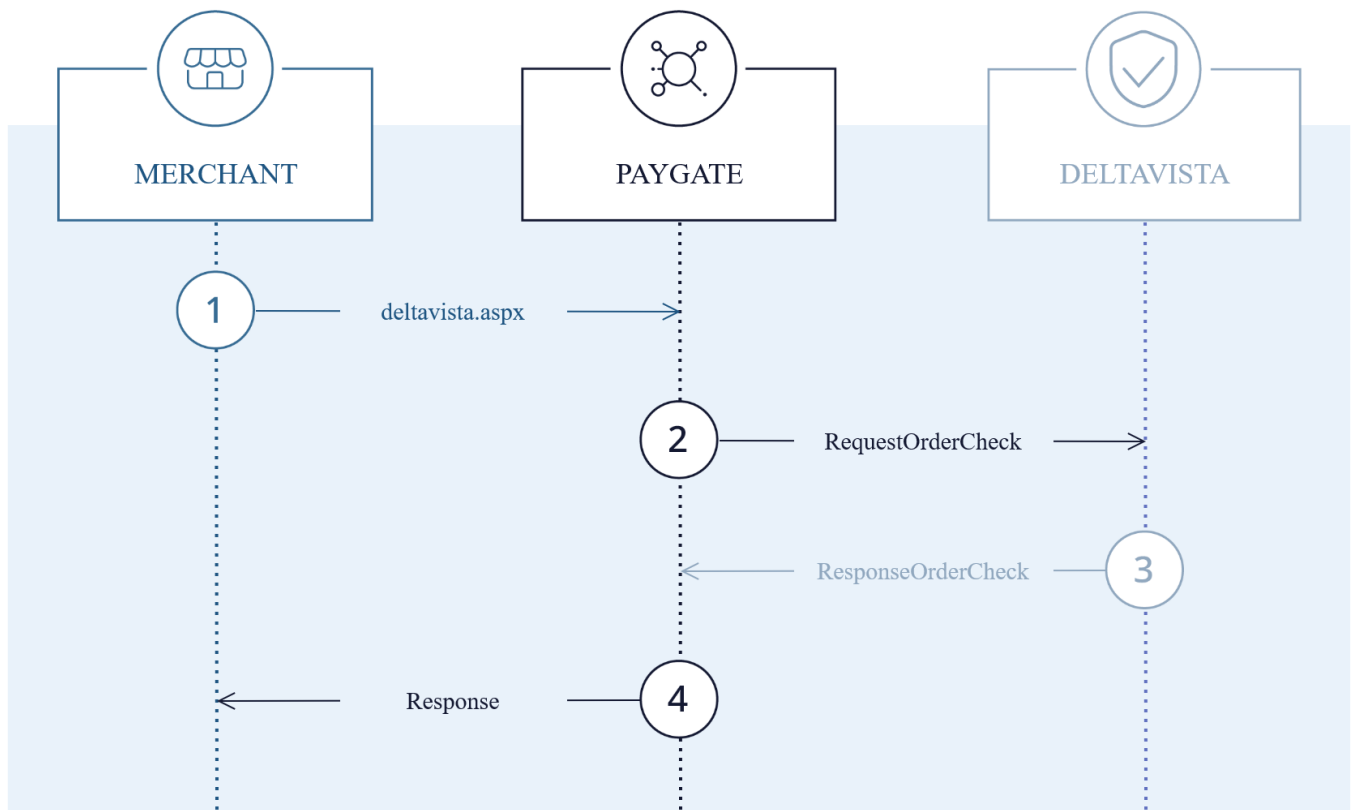
Popular with customers, risky for the merchant: Payment methods such as direct debit or purchase on account involve a high level of default risk. Com putop Paycontrol, an automated credit rating with all standard credit agencies, combines flexibility and payment security for online business.

With Paycontrol you can, amongst other things, automatically obtain information from 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

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, please use the following URL:

<https://www.computop-paygate.com/deltavista.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
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 Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)
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..24	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	Article list with description of items and prices: <Price>;<Quantity>;<TotalPrice>;<Number>;<Group>;<Name>;<Client> 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) <;> separates the fields of an article data set <+> separates the article data sets Each article is transferred as a complete article data set: Price;Quantity;TotalPrice;Number;Group;Name;Client+Price;Quantity...

Key	Format	CND	Description	Beschreibung
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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
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Key	Format	CND	Description	Beschreibung
RefNr	ans..30	O	Unique reference number	Eindeutige Referenznummer
OrderDesc	ans..768	M	Description of goods and prices. Intended purpose on the statement of account.	Beschreibung der Waren, Einzelpreise usw. Verwendungszweck auf dem Kontoauszug.

Key	Format	CND	Description	Beschreibung
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent). Bitte wenden Sie sich an den Computop Helpdesk , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.

Key	Format	CND	Description	Beschreibung
Currency	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table	Währung, drei Zeichen DIN / ISO 4217, z.B. EUR, USD, GBP. Hier eine Übersicht: A1 Währungstabelle

Key	Format	CND	Description	Beschreibung
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: HMAC-Authentisierung (Anfrage) HMAC-Authentisierung (Notify)

Key	Format	CND	Description	Beschreibung
ProductName	a..24	M	Checking method: <QuickCheckConsumer>, <CreditCheckConsumer>, <QuickCheckBusiness>, <CreditCheckBusiness>, <IdentCheckConsumer>	Prüfmethode: <QuickCheckConsumer>, <CreditCheckConsumer>, <QuickCheckBusiness>, <CreditCheckBusiness>, <IdentCheckConsumer>
ProductCountry	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.	Ländercode dreistellig gemäß ISO 3166. Nur AUT, DEU, CHE, NLD, POL zulässig.
Language	a3	O	Country code for translatable values in the response, three characters in accordance to ISO 3166. Only AUT, DEU, CHE allowed.	Ländercode für übersetzbare Werte in der Antwort, dreistellig gemäß ISO 3166. Nur AUT, DEU, CHE zulässig.
CustomerID	ans..30	M	customer number/customer reference	Kundennummer/Kundenreferenz
LegalForm	a..10	O	Legal form of the person/company sought: PERSON, COMPANY, UNKNOWN	Rechtsform der gesuchten Person/Firma: PERSON, COMPANY, UNKNOWN
FirstName	ans..30	O	First name	Vorname
LastName	ans..30	M	Company name or surname	Firmenname oder Nachname
MaidenName	ans..30	O	Maiden name	Mädchenname
Gender	a1	O	Gender: <m> male, <f> female	Geschlecht: <m> männlich, <w> weiblich
DateOfBirth	dtm8	O	Date of birth in the format <YYYYMMDD>	Geburtsdatum im Format <JJJJMMTT>
AddrStreet	ans..50	M	Street name	Straßenname
AddrStreetNr	ans..15	O	Street number	Hausnummer
AddrAddition	ans..60	O	Address c/o	Adresszusatz
AddrCity	ans..40	O	City	Ort
AddrZip	n..10	M	Postcode	Postleitzahl
AddrCountryCode	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.	Ländercode dreistellig gemäß ISO 3166. Nur AUT, DEU, CHE, NLD, POL zulässig.
sdLegalForm	a..10	O	Legal form of the person/company sought: PERSON, COMPANY, UNKNOWN	Rechtsform der gesuchten Person/Firma: PERSON, COMPANY, UNKNOWN
sdLastName	ans..30	O	Company name or surname	Firmenname oder Nachname
sdFirstName	ans..30	O	First name	Vorname
sdMaidenName	ans..30	O	Maiden name	Mädchenname
sdGender	a1	O	Gender: <m> male, <f> female	Geschlecht: <m> männlich, <w> weiblich
sdDateOfBirth	dtm8	O	Date of birth in the format <YYYYMMDD>	Geburtsdatum im Format <JJJJMMTT>
sdStreet	ans..50	O	Street name	Straßenname
sdStreetNr	ans..15	O	Street number	Hausnummer

sdAddressAddition	ans..60	O	Address c/o	Adresszusatz
sdCity	ans..40	O	City	Ort
sdZip	n..10	O	Postcode	Postleitzahl
sdCountryCode	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.	Ländercode dreistellig gemäß ISO 3166. Nur AUT, DEU, CHE, NLD, POL zulässig.
Email	ans..100	O	Email address of the customer	E-Mail-Adresse des Kunden
Phone	ans..30	O	Customer's phone number	Telefonnummer des Kunden
Channel	ans..64	O	sales channel	Verkaufskanal
IPAddr	ans..15	O	IP address	IP-Adresse
CustomerCardNr	ans..32	O	Customer card number	Kundenkartennummer
SocialSecurityNumber	an..20	C	National identification number. It is used in Poland since 1979. Mandatory if ProductCountry = POL and LegalForm = PERSON	Nationale Identifikationsnummer. Wird seit 1979 in Polen genutzt. Pflicht, wenn ProductCountry = POL und LegalForm = PERSON
DateOfRegistration	dtm8	C	Authorization date in the format <YYYYMMDD>, if ProductCountry = POL and LegalForm = PERSON	Autorisierungsdatum im Format <YYYYMMDD>, wenn ProductCountry = POL und LegalForm = PERSON
Service	boolean	O	Flag consenting/approving the search of KBIG database. ProductCountry = POL and LegalForm = PERSON Values: true/false	Markierung für Zustimmung/Genehmigung der Suche in der KBIG-Datenbank. ProductCountry = POL und LegalForm = PERSON Werte: true/false
IBAN	an..24	O	International Bank Account Number	International Bank Account Number
CCBIN	n6	O	Credit Card BIN (Bank Identification Number)	Kreditkarten-Card BIN (Bank Identification Number)
CC_Hash	an..128	O	SHA-256-Algorithmus hashed using these characters "0123456789abcdefABCDEF"	SHA-256-Algorithmus-Hashes mit den Zeichen "0123456789abcdefABCDEF"
CreditCardHolder	ans..255	O	Name of the card holder	Name des Kreditkarteninhabers
DeviceID	ans..128	O	Indicates the unique DeviceID for operation	Eindeutige DeviceID für den Vorgang
Name	ans..32	O	First name and surname joined	Vorname und Nachname zusammen
BuyerEmail	ans..100	O	Email address of the purchaser's PayPal account	E-Mail-Adresse des PayPal-Kontos des Kunden
PayerID	ans..13	O	Indicates the unique identification number of the customer's PayPal account	Eindeutige Identifikationsnummer des PayPal-Kontos des Kunden
CustomerStatus	ans..32	O	Indicates the purchaser's security status for a PayPal operation	Sicherheitsstatus des Käufers für einen PayPal-Vorgang
CountryCode	an2	O	Indicates the purchaser's country for a PayPal operation	Land des Käufers für einen PayPal-Vorgang
ArticleList	ans..1024	O	Article list with description of items and prices: <Price>;<Quantity>;<TotalPrice>;<Number>;<Group>;<Name>;<Client> 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) <;> separates the fields of an article data set <+> separates the article data sets Each article is transferred as a complete article data set: Price;Quantity;TotalPrice;Number;Group;Name;Client+Price;Quantity...	Artikelliste mit Beschreibung der Waren und Preise: <Preis>;<Anzahl>;<PreisGesamt>;<Nummer>;<Gruppe>; <Name>; <Mandant> Preis (n..12), in kleinster Währungseinheit Anzahl (n..8) PreisGesamt (n..12), in kleinster Währungseinheit Nummer (ans..50) Gruppe (ans..100) Name (ans.. 100) Mandant (ans.. 50) <;> trennt die Felder eines Artikeldatensatzes <+> trennt die Artikeldatensätze Jeder Artikel wird als kompletter Artikeldatensatz übergeben: Preis;Anzahl;PreisGesamt;Nummer;Gruppe;Name;Mandant+ Preis; Anzahl...

Parameters for CRIF OrderCheck

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

RefNr	ans..30	O	Unique reference number
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
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 limit, 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	M	Postcode
AddrCountryCode	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.
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
UnidID	n..64	O	CRIF-ID of requested person
Instruction	a..2000	O	Payment method control as XML, configurable with Computop. <pre><instruction> <type>PAYMENT_METHOD</type> <name>CASH_ON_DELIVERY</name>...</pre> Values for <name>: - „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)

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
RefNr	ans..30	O	Unique reference number	Eindeutige Referenznummer

Key	Format	CND	Description	Beschreibung
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)	OK (URLSuccess) oder FAILED (URLFailure)

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	n8	M	Error code according to Paygate Response Codes (A4 Error codes)	Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes)

Key	Format	CND	Description	Beschreibung
Result	a..10	M	Recommended action (traffic light): GREEN, YELLOW, RED, NO RESULT	Handlungsempfehlung (Ampel): GREEN, YELLOW, RED, NO RESULT
Partial Results	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.	Einzelne detailliertere Teilprüfungen (wie z.B. Score) mit Ampelergebnis und Wert in XML aufgelistet, die auf Basis einer Bewertungsmatrix bei CRIF das Gesamtergebnis (Result) zurückliefern. Bei Computop konfigurierbar.
Limit	n..12	O	Max. credit limit	Max. Kreditlimit
LimitCurrency	a3	O	Currency of the limit, three digits DIN / ISO 4217	Währung des Limits, drei Zeichen DIN / ISO 4217
AddrStreet	ans..50	O	Street name	Straßenname
AddrStreetNr	ans..15	O	Street number	Hausnummer
AddrCity	ans..40	O	City	Ort
AddrZip	n..10	M	Postcode	Postleitzahl
AddrCountryCode	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.	Ländercode dreistellig gemäß ISO 3166. Nur AUT, DEU, CHE, NLD, POL zulässig.
FirstName	ans..30	O	First name	Vorname
LastName	ans..30	O	Company name or surname	Firmenname oder Nachname
MaidenName	ans..30	O	Maiden name	Mädchenname
Gender	a1	O	Gender: <m> male, <f> female	Geschlecht: <m> männlich, <w> weiblich
DateOfBirth	dtm8	O	Date of birth in the format <YYYYMMDD>	Geburtsdatum im Format <JJJJMMTT>
ArchiveID	n..64	M	Unique ID for related report, for investigation or for processing purposes	Eindeutige ID für zugehörigen Report, zur Recherche oder für Sachbearbeitungszwecke
UnidID	n..64	O	CRIF-ID of requested person	CRIF-ID der beauskunfteten Person

Instruction	a..2000	O	Payment method control as XML, configurable with Computop . <pre><instruction> <type>PAYMENT_METHOD</type> <name>CASH_ON_DELIVERY</name>...</pre> Values for <name>: - „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)	Zahlungsartensteuerung als XML, bei Computop konfigurierbar. <pre><instruction> <type>PAYMENT_METHOD</type> <name>CASH_ON_DELIVERY</name>...</pre> Werte für <name>: - „INVOICE“ (für Rechnung) - „BANK_DEBIT“ (für Lastschrift) - „PAYPAL“ (für PayPal) - „CREDIT_CARD“ (Kreditkarte ohne 3D Secure) - „CREDIT_CARD_3DS“ (für Kreditkarte mit 3D Secure) - „DIRECT_DEBIT“ (SOFORT-Überweisung) - „CASH_ON_DELIVERY“ (Nachnahme) - „PREPAYMENT“ (Vorauskasse)
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Result parameters for CRIF OrderCheck