Schufa IdentCheck

About Schufa IdentCheck

General information about Schufa IdentCheck

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.

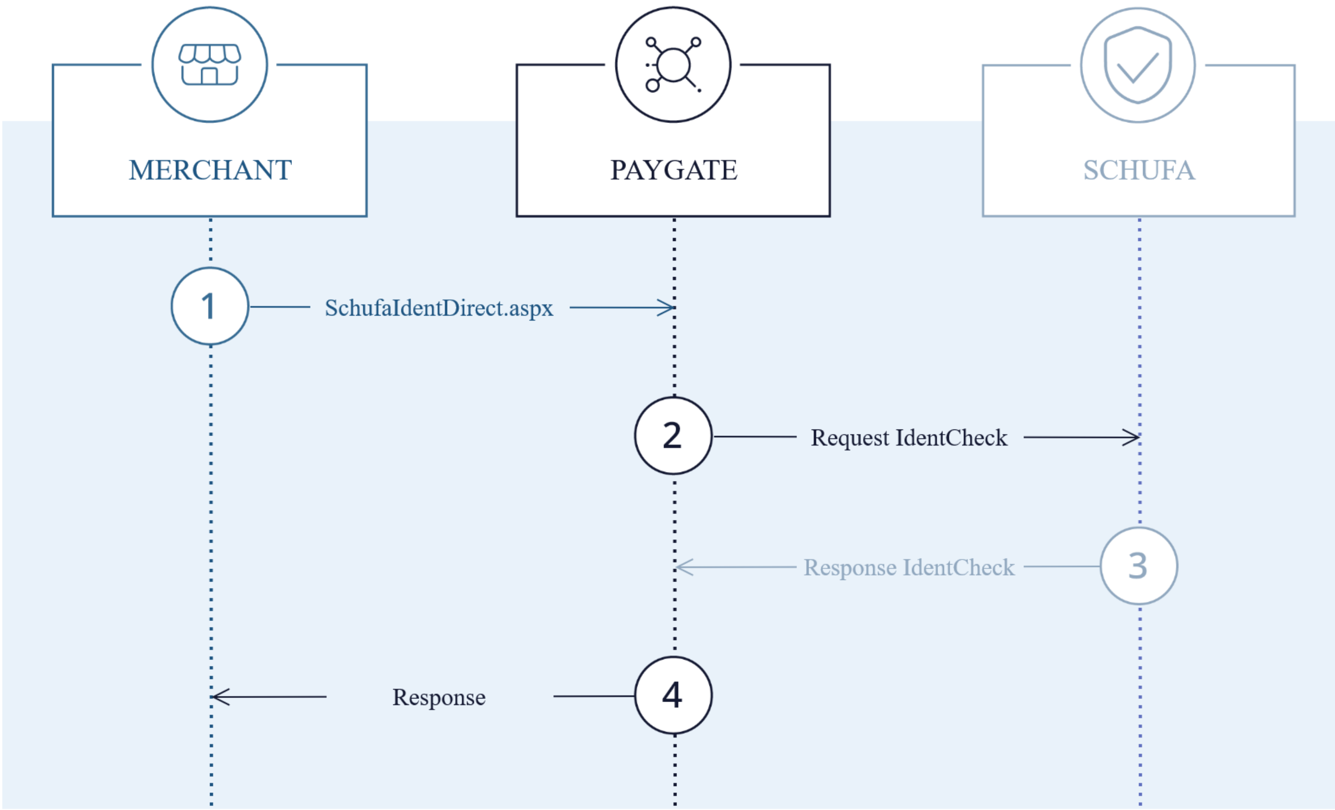
With Paycontrol you can, amongst other things, automatically obtain information from Schufa without having to connect your shop system to individual information interfaces.

Schufa has a database of information about 62 million German citizens which you are entitled to access in the interests of fraud prevention if there is a payment credit risk. Schufa IdentCheck allows you to check names, addresses and dates of birth.

Logo	schufa
Info	Schufa address and credit rating data contains 66 million points of data concerning individuals and 462 million other information points, derived mainly through cooperation with banks.
Type	Risk Management

Further information can be found on the webpage of Schufa (https://www.schufa.de/en/).

Process flow chart



Schufa IdentCheck 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
dttm	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 Schufa IdentCheck via a Server-to-Server connection, please use the following URL:

https://www.computop-paygate.com/SchufaIdentDirect.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
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: • HMAC Authentication (Request) • HMAC Authentication (Notify)
OrderDesc	ans..768	M	Description of goods and prices. Intended purpose on the statement of account.
FirstName	ans..32	M	First name of check subject
Surname	ans..32	M	Surname of check subject
Birthdate	ans..10	O	Date of birth in the format <DD.MM.YYYY>
AddrStreet	ans..32	M	Street name of check subject
AddrZip	n..5	M	Postcode of check subject
AddrCity	ans..32	M	Town/city of check subject
MatchFirstname	n..3	O	Percentage. Specifies how high the concordance of the first name must be. The identity is not confirmed if a minimum value is not met.
MatchSurname	n..3	O	Percentage. Specifies how high the concordance of the surname must be. The identity is not confirmed if a minimum value is not met.
MatchBirthdate	n..3	O	Percentage. Specifies how high the concordance of the date of birth must be. The identity is not confirmed if a minimum value is not met.
MatchAddrStreet	n..3	O	Percentage. Specifies how high the concordance of the street must be. The identity is not confirmed if a minimum value is not met.
MatchAddrZip	n..3	O	Percentage. Specifies how high the concordance of the postcode must be. The identity is not confirmed if a minimum value is not met.
MatchAddrCity	n..3	O	Percentage. Specifies how high the concordance of the town must be. The identity is not confirmed if a minimum value is not met.
CheckEDD	n1	O	Value 0 or 1. The account number given is checked if the value is 1. Requires the following parameters: Amount, Currency, AccOwner, AccIBAN, AccBank, AccNumber.

Amount	n..10	C	If CheckEDD=1 or CheckCC=1: Amount in the smallest currency unit (e.g. EUR Cent)
Currency	a3	C	If CheckEDD=1 or CheckCC=1: Currency, three digits DIN / ISO 4217
AccNr	n..11	C	If CheckEDD=1: Account number without spaces. Account numbers in Germany are normally 10 characters long, in Austria they can be up to 11 characters.
AccIBAN	n..8	C	If CheckEDD=1: Sort code without spaces. In Austrian direct debit notes the sort code is normally only five characters long.
AccBank	ans..20	C	If CheckEDD=1: Name of the bank
AccOwner	a..50	C	If CheckEDD=1: Account holder
CheckCC	n1	O	Value 0 or 1. The credit card is checked if the value is 1. Requires the following parameters: CcNr, CcBrand, CcExpiry.
CCNr	n..16	C	If CheckCC=1: Credit card number or pseudo card-number minimum 12 characters, numerical, no spaces
CCCVC	n..4	OC	If CheckCC=1: Card verification number, the last three digits on the signature strip of the credit card. 4 characters in the case of AMEX.
CCExpiry	n..6	C	If CheckCC=1: Credit card expiry date as string (YYYYMM), e.g. 201807
CCBrand	a..22	C	If CheckCC=1: Card type: AMEX, VISA, MasterCard, DINERS, JCB, CBN, SWITCH, SOLO or Dankort. Please note the spelling!
CustmID	ans..32	C	If CheckCC=1: Customer ID, must be unique for every customer. Used to generate pseudo card-number.

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
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
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.
FirstName	ans..32	M	First name of check subject	Vorname der zu prüfenden Person
Surname	ans..32	M	Surname of check subject	Nachname der zu prüfenden Person
Birthdate	ans..10	O	Date of birth in the format <DD.MM.YYYY>	Geburtsdatum im Format <TT.MM.JJJJ>
AddrStreet	ans..32	M	Street name of check subject	Straßenname der zu prüfenden Person
AddrZip	n..5	M	Postcode of check subject	Postleitzahl der zu prüfenden Person
AddrCity	ans..32	M	Town/city of check subject	Ort der zu prüfenden Person
MatchFirstname	n..3	O	Percentage. Specifies how high the concordance of the first name must be. The identity is not confirmed if a minimum value is not met.	Prozentzahl. Legt fest, wie hoch die Übereinstimmung des Vornamens sein muss. Bei Unterschreitung wird die Identität nicht bestätigt.
MatchSurname	n..3	O	Percentage. Specifies how high the concordance of the surname must be. The identity is not confirmed if a minimum value is not met.	Prozentzahl. Legt fest, wie hoch die Übereinstimmung des Nachnamens sein muss. Bei Unterschreitung wird die Identität nicht bestätigt.
MatchBirthdate	n..3	O	Percentage. Specifies how high the concordance of the date of birth must be. The identity is not confirmed if a minimum value is not met.	Prozentzahl. Legt fest, wie hoch die Übereinstimmung des Geburtsdatums sein muss. Bei Unterschreitung wird die Identität nicht bestätigt.
MatchAddrStreet	n..3	O	Percentage. Specifies how high the concordance of the street must be. The identity is not confirmed if a minimum value is not met.	Prozentzahl. Legt fest, wie hoch die Übereinstimmung der Straße sein muss. Bei Unterschreitung wird die Identität nicht bestätigt.
MatchAddrZip	n..3	O	Percentage. Specifies how high the concordance of the postcode must be. The identity is not confirmed if a minimum value is not met.	Prozentzahl. Legt fest, wie hoch die Übereinstimmung der Postleitzahl sein muss. Bei Unterschreitung wird die Identität nicht bestätigt.
MatchAddrCity	n..3	O	Percentage. Specifies how high the concordance of the town must be. The identity is not confirmed if a minimum value is not met.	Prozentzahl. Legt fest, wie hoch die Übereinstimmung der Stadt sein muss. Bei Unterschreitung wird die Identität nicht bestätigt.

CheckEDD	n1	O	Value 0 or 1. The account number given is checked if the value is 1. Requires the following parameters: Amount, Currency, AccOwner, AccIBAN, AccBank, AccNumber.	Wert 0 oder 1. Bei 1 wird die übergebene Kontonummer geprüft. Erfordert die Parameter Amount, Currency, AccOwner, AccIBAN, AccBank, AccNumber.
Amount	n..10	C	If CheckEDD=1 or CheckCC=1: Amount in the smallest currency unit (e.g. EUR Cent)	Wenn CheckEDD=1 oder CheckCC=1: Betrag in der kleinsten Währungseinheit (z.B. EUR Cent).
Currency	a3	C	If CheckEDD=1 or CheckCC=1: Currency, three digits DIN / ISO 4217	Wenn CheckEDD=1 oder CheckCC=1: Währung, drei Zeichen DIN / ISO 4217
AccNr	n..11	C	If CheckEDD=1: Account number without spaces. Account numbers in Germany are normally 10 characters long, in Austria they can be up to 11 characters.	Wenn CheckEDD=1: Kontonummer ohne Leerzeichen. Kontonummern sind in Deutschland i.d.R. 10stellig, in Österreich bis zu 11stellig.
AccIBAN	n..8	C	If CheckEDD=1: Sort code without spaces. In Austrian direct debit notes the sort code is normally only five characters long.	Wenn CheckEDD=1: Bankleitzahl ohne Leerzeichen. Bei österreichischen Lastschriften ist die Bankleitzahl i.d.R. nur 5stellig.
AccBank	ans..20	C	If CheckEDD=1: Name of the bank	Wenn CheckEDD=1: Bezeichnung der Bank
AccOwner	a..50	C	If CheckEDD=1: Account holder	Wenn CheckEDD=1: Kontoinhaber
CheckCC	n1	O	Value 0 or 1. The credit card is checked if the value is 1. Requires the following parameters: CcNr, CcBrand, CcExpiry.	Wert 0 oder 1. Bei 1 wird die übergebene Kreditkarte geprüft. Erfordert die Parameter CcNr, CcBrand, CcExpiry.
CCNr	n..16	C	If CheckCC=1: Credit card number or pseudo card-number minimum 12 characters, numerical, no spaces	Wenn CheckCC=1: Kreditkartennummer oder Pseudo-Kartennummer mind. 12stellig numerisch ohne Leerzeichen
CCCVC	n..4	OC	If CheckCC=1: Card verification number, the last three digits on the signature strip of the credit card. 4 characters in the case of AMEX.	Wenn CheckCC=1: Kartenprüfnummer, die letzten drei Ziffern auf dem Unterschriftsfeld der Kreditkarte. Bei AMEX 4 Ziffern.
CCExpiry	n..6	C	If CheckCC=1: Credit card expiry date as string (YYYYMM), e.g. 201807	Wenn CheckCC=1: Ablaufdatum der Kreditkarte als String (YYYYMM), z.B. 201807
CCBrand	a..22	C	If CheckCC=1: Card type: AMEX, VISA, MasterCard, DINERS, JCB, CBN, SWITCH, SOLO or Dankort. Please note the spelling!	Wenn CheckCC=1: Kartenmarke: AMEX, VISA, MasterCard, DINERS, JCB, CBN, SWITCH, SOLO oder Dankort. Bitte beachten Sie die Schreibweise!
CustmID	ans..32	C	If CheckCC=1: Customer ID, must be unique for every customer. Used to generate pseudo card-number.	Wenn CheckCC=1: KundenID, die für jeden Kunden eindeutig sein muss. Zur Generierung der Pseudo-Kartennummer.

Parameters for Schufa IdentChecks via socket connection

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-sentive

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
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)
Match	ans..32	M	Comma-separated percentage values with matches. Please note the order: all, surname, first name, sex, date of birth, street, postcode, town
EddStatus	a..30	C	If CheckEDD=1 has been transmitted: OK or FAILED
EddCode	n..8	C	If CheckEDD=1 has been transmitted: Error code for checking the account details
EddDescription	a..1024	C	If CheckEDD=1 has been transmitted: Description if the account check fails
CcStatus	a..30	C	If CheckCC=1 has been transmitted: OK or FAILED
CcCode	n..8	C	If CheckCC=1 has been transmitted: Error code for credit card payment

CcDescription	a..1024	C	If CheckCC=1 has been transmitted: Further details in case of payment failure

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
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
Match	ans..32	M	Comma-separated percentage values with matches. Please note the order: all, surname, first name, sex, date of birth, street, postcode, town	Kommaseparierte Prozentwerte mit Übereinstimmungen. Beachten Sie die Reihenfolge: Gesamt, Nachname, Vorname, Geschlecht, Geburtsdatum, Straße, Postleitzahl, Ort.
EddStatus	a..30	C	If CheckEDD=1 has been transmitted: OK or FAILED	Wenn CheckEDD=1 übergeben wurde: OK oder FAILED
EddCode	n..8	C	If CheckEDD=1 has been transmitted: Error code for checking the account details	Wenn CheckEDD=1 übergeben wurde: Fehlercode für die Prüfung der Kontoverbindung
EddDescription	a..1024	C	If CheckEDD=1 has been transmitted: Description if the account check fails	Wenn CheckEDD=1 übergeben wurde: Beschreibung, wenn die Kontoprüfung fehlgeschlagen ist
CcStatus	a..30	C	If CheckCC=1 has been transmitted: OK or FAILED	Wenn CheckCC=1 übergeben wurde: OK oder FAILED
CcCode	n..8	C	If CheckCC=1 has been transmitted: Error code for credit card payment	Wenn CheckCC=1 übergeben wurde: Fehlercode für die Kreditkartenzahlung
CcDescription	a..1024	C	If CheckCC=1 has been transmitted: Further details in case of payment failure	Wenn CheckCC=1 übergeben wurde: Nähere Beschreibung, wenn die Zahlung fehlgeschlagen ist

Result parameters for Schufa IdentChecks