

# Risk Management

Most common used payment methods in this section

Arvato BIG

Tips for integration: Arvato BIG

Configuration for Arvato BIG

Integration via Server-2-Server

All payment methods and other requests in this section

| Payment Method                       | Logo                                                                                | Info                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Type                            |
|--------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| Arvato BIG                           |    | Computop Paygate is replacing the eScore interface with the arvato interface BIG (Business Information Gateway). eScore will be shut down by mid 2016, until which time it controls access to the scoring services of Arvato Financial Solutions. As a SOAP web service BIG is based on standard technologies and can therefore be integrated with different programming languages on different platforms. BIG uses the XML Digital Signature (XML DSig) process and meets current requirements on data protection and security. | <a href="#">Risk Management</a> |
| Boniversum                           |  | 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.                                                                                                                                                                                                                                                                                                                       | <a href="#">Risk Management</a> |
| CRIF                                 |  | 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.                                                                                                                                                                                                                                                                                                                               | <a href="#">Risk Management</a> |
| Fraud prevention with ACI ReD Shield | Fraud prevention with ACI ReD Shield                                                | Computop is integrated into the ReD1-Gateway which guarantees access to ACI ReD Shield – an online system for real time fraud prevention with immediate decision-making (accept/suspicious/decline) for eCommerce transactions based on regulations which are administered by a ACI ReD Shield risk analyst. ACI ReD Shield fraud prevention applies to VISA, MasterCard and AMEX credit cards via the Paygate payssl.aspx and direct.aspx interfaces and relates to the GICC protocol.                                          | <a href="#">Risk Management</a> |
| Schufa IdentCheck                    |  | 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.                                                                                                                                                                                                                                                                                                                                         | <a href="#">Risk Management</a> |