

Arvato BIG

- [About Arvato BIG](#)
 - [General information about Arvato BIG](#)
 - [Process flow chart](#)
- [Configuration for BIG](#)
- [Paygate interface](#)
 - [Definitions](#)
 - [Data formats](#)
 - [Abbreviations](#)
 - [Calling the interface](#)

About Arvato BIG

General information about Arvato BIG

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.

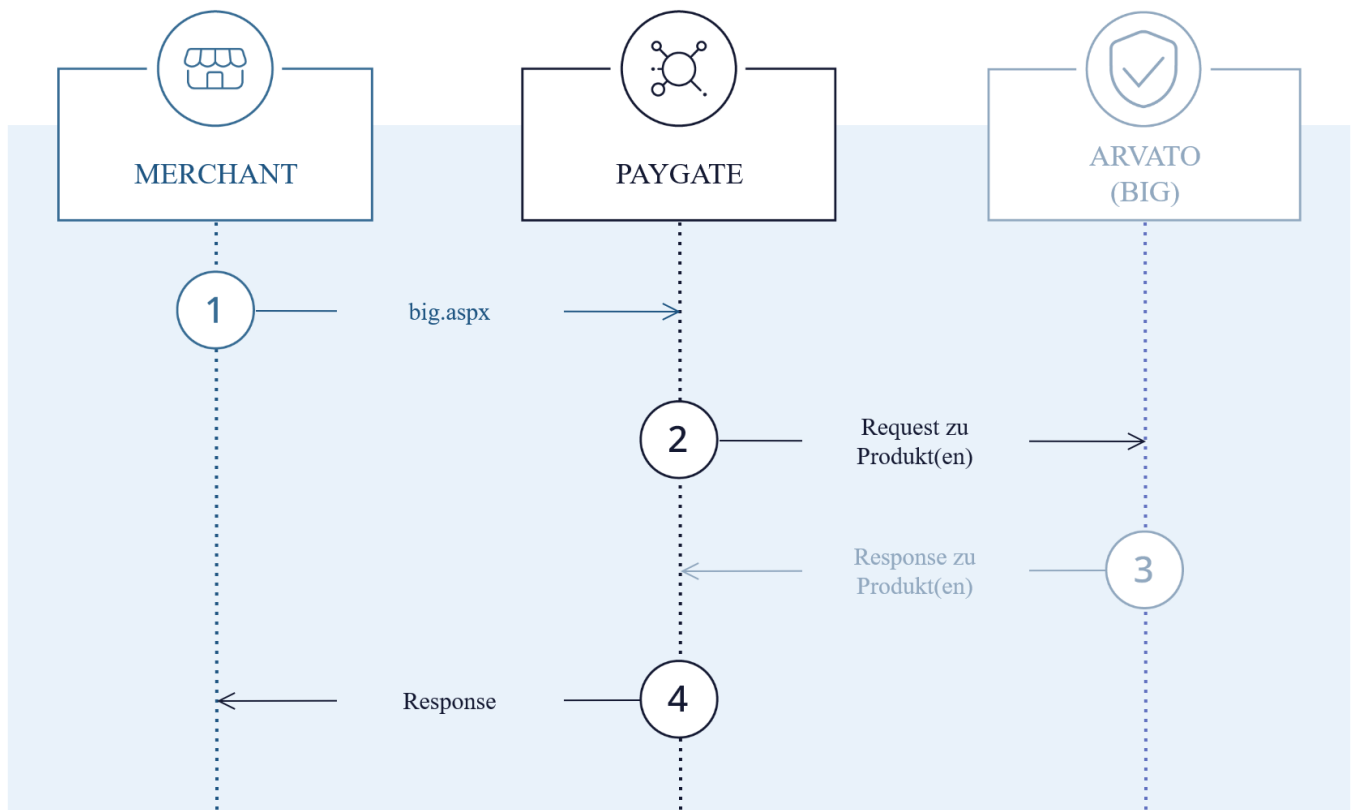
Compared to the previous interfaces it is possible to carry out the request object email address and a FakeNameCheck with BIG. BIG also supports individual applicant score results and their description wherein debt collection information is also included in the scoring.

We have added checking of personal creditworthiness and suspicion of fraud, checking of personal identity and address, suspicion of fraudulent names and email addresses and a score check in relation to credit, identity and fraud wherein the products used can be combined based on standardized data output.

In future, an interface will also enable international risk checks for Austria, Holland and Switzerland.

Logo	
Info	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.
Type	Risk Management

Process flow chart



Process flow for Arvato BIG

Configuration for BIG

Each merchant needs a SubclientID to set up a MerchantID for the various BIG services. The SubclientID is set up in the BIG system with arvato and it describes the merchant account at arvato and a central Computop ClientID.

The SubclientID at arvato, from which the corresponding MerchantID in Paygate is obtained, also needs to be enabled for all products.

The request reason stored in the configuration allows the Request Reason parameter to be permanently specified so that it need not be transferred in the request. See also the table of possible values in the area interface.

In the test mode the system is controlled by arvato and the test cases provided by arvato can be transferred.

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 request an BIG address and credit rating at Arvato Infoscore via a server-to-server connection, please use the following URL:

<https://www.computop-paygate.com/big.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	ns..30	O	Unique reference number
OrderDesc	ans..768	O	Description of purchased goods, unit prices etc. Reference for customer and merchant
Request Reason	a3	O	Request reason (see below table RequestReason). Default value=ABK (credit rating)
Product Name	ans..128	M	Required request objects: A request may contain several different request objects e.g. Person request and Email request. However the same request cannot be used more than once. PersonRequest and NameRequest cannot be combined. Several request objects can be entered separated by a comma. e.g.: PersonCreditCheck,EmailFraudCheck (Details see below in table ProductName)
			PersonRequest
CustomerID	ans..14	O	Customer number for requesting person. The customer number is given in the random sample to check the justified interest. The customer number is needed for identification of the person in the context of the MCC products and late registration processes.
Title	ans..30	O	Title of nobility and/or academic title of person to be requested

Salutation	ans..9	O	Title of person to be requested. Valid values: Mr, Ms, company, unknown = standard
FirstName	ans..50	C	First name of the person queried. Mandatory if ProductName contains PersonCreditCheck or PersonScoreCheck
LastName	ans..50	M	Last name of the person queried. Possible name additions (e.g. von, van, Mc, ...) are also given in this field.
MaidenName	ans..50	O	Maiden name of the person queried
PersonID	ans..50	C	Obligatory if PersonIDType is transmitted: A person ID for person to be requested. This field has no relevance for the products available in BIG V1.1.
PersonIDType	ans..22	C	Obligatory if PersonID is transmitted. Valid values: identitycard, passport, drivinglicence, taxnumber, socialsecuritynumber
DateOfBirth	n8	O	Date of birth of the person queried. The date of birth must be given in the format YYYYMMDD.
AddrStreet	ans..100	M	Street for address to be requested
AddrStreetNr	ans..30	O	House number for address to be requested. Possible house number suffix should also be given in this element.
AddrStreetNr2	ans..50	O	Addition to house number if existent
AddrAddition	ans..100	O	Further address additions like e.g. c/o or information about building
AddrZip	ans..10	M	Postcode for address to be requested
AddrCity	ans..50	M	Place name for address to be requested
AddrState	ans..50	O	Federal state for address to be requested
AddrCountryCode	a3	M	Country code of the country of origin, 3 characters according to ISO 3166
AddrDistrict	ans..100	O	Information about region or district for address to be requested
AddressFeature	a3	O	Address feature from PersonIdentCheck: To allow a comparison with individually defined threshold values in the case of a PersonScoreCheck with address feature (see Result response parameter). Threshold values must be agreed beforehand with Computop Helpdesk .
			Name Request
Title	ans..30	O	Title of nobility and/or academic title of person to be requested
Salutation	ans..9	O	Title of person to be requested. Valid values: Mr, Ms, company, unknown = standard
FirstName	ans..50	O	First name of the person queried
LastName	ans..50	M	Last name of the person queried Possible name additions (e.g. von, van, Mc, ...) are also given in this field.
MaidenName	ans..50	O	Maiden name of the person queried
			Email Request
Email	ans..50	M	Full email address
FirstName	ans..50	O	First name of the person queried
LastName	ans..50	O	Last name of the person queried Possible name additions (e.g. von, van, Mc, ...) are also given in this field.

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
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RefNr	ns..30	O	Unique reference number	Eindeutige Referenznummer
Order Desc	ans..768	O	Description of purchased goods, unit prices etc. Reference for customer and merchant	Beschreibung der gekauften Waren, Einzelpreise etc. Referenz für Kunde und Händler
RequestReason	a3	O	Request reason (see below table RequestReason). Default value=ABK (credit rating)	Abfragegrund (siehe unten Tabelle RequestReason). Standardwert=ABK (Bonitätsprüfung)
ProductName	ans..128	M	Required request objects: A request may contain several different request objects e.g. Person request and Email request. However the same request cannot be used more than once. PersonRequest and NameRequest cannot be combined. Several request objects can be entered separated by a comma. e.g.: PersonCreditCheck,EmailFraudCheck (Details see below in table ProductName)	Gewünschte Anfrageobjekte: Eine Anfrage kann mehrere unterschiedliche Anfrageobjekte enthalten, z.B. PersonRequest und Email-Request. Das gleiche Anfrageobjekt darf jedoch nicht mehrfach aufgeführt werden. Ebenfalls ist eine Kombination aus PersonRequest und NameRequest ausgeschlossen. Mehrere Anfrageobjekte können durch ein Komma getrennt angegeben werden. z.B.: PersonCreditCheck,EmailFraudCheck (Details siehe unten Tabelle ProductName)
			PersonRequest	PersonRequest
CustomerID	ans..14	O	Customer number for requesting person. The customer number is given in the random sample to check the justified interest. The customer number is needed for identification of the person in the context of the MCC products and late registration processes.	Kundennummer zur anfragenden Person. Die Kundennummer wird in der Stichprobe zur Prüfung des berechtigten Interesses mit angegeben. Außerdem wird die Kundennummer zur Identifikation der Person im Rahmen der Produkte MCC und Nachmeldeverfahren benötigt.
Title	ans..30	O	Title of nobility and/or academic title of person to be requested	Adelstitel und/oder akademischer Titel der anzufragenden Person
Salutation	ans..9	O	Title of person to be requested. Valid values: Mr, Ms, company, unknown = standard	Anrede zur anzufragenden Person. Gültige Werte: Herr, Frau, Firma, unbekannt = Standard
FirstName	ans..50	C	First name of the person queried. Mandatory if ProductName contains PersonCreditCheck or PersonScoreCheck	Vorname der anzufragenden Person. Pflicht, wenn ProductName PersonCreditCheck oder PersonScoreCheck enthält
LastName	ans..50	M	Last name of the person queried. Possible name additions (e.g. von, van, Mc, ...) are also given in this field.	Nachname der anzufragenden Person. Eventuelle Namenszusätze (z.B. von, van, Mc, ...) werden ebenfalls in diesem Feld angegeben.
MaidenName	ans..50	O	Maiden name of the person queried	Geburtsname der anzufragenden Person
PersonID	ans..50	C	Obligatory if PersonIDType is transmitted: A person ID for person to be requested. This field has no relevance for the products available in BIG V1.1.	Pflicht, wenn PersonIDType übergeben wird: Eine Personen-ID zur anzufragenden Person. Das Feld hat keine Bedeutung für die in BIG V1.1 verfügbaren Produkte.
PersonIDType	ans..22	C	Obligatory if PersonID is transmitted. Valid values: identitycard, passport, drivinglicence, taxnumber, socialsecuritynumber	Pflicht, wenn PersonID übergeben wird. Gültige Werte: identitycard, passport, drivinglicence, taxnumber, socialsecuritynumber
DateOfBirth	n8	O	Date of birth of the person queried. The date of birth must be given in the format YYYYMMDD.	Geburtsdatum der anzufragenden Person. Das Geburtsdatum muss im Format JJJJMMTT angegeben werden.
AddressStreet	ans..100	M	Street for address to be requested	Straße zur anzufragenden Adresse
AddressStreetNr	ans..30	O	House number for address to be requested. Possible house number suffix should also be given in this element.	Hausnummer zur anzufragenden Adresse. Ein evtl. Hausnummernzusatz sollte ebenfalls in diesem Element angegeben werden.
AddressStreetNr2	ans..50	O	Addition to house number if existent	Hausnummernzusatz zur Hausnummer, falls vorhanden
AddressAddition	ans..100	O	Further address additions like e.g. c/o or information about building	Weitere Adresszusätze wie z.B. c/o oder Angaben zum Gebäude
AddressZip	ans..10	M	Postcode for address to be requested	Postleitzahl zur anzufragenden Adresse
AddressCity	ans..50	M	Place name for address to be requested	Ortsbezeichnung zur anzufragenden Adresse
AddressState	ans..50	O	Federal state for address to be requested	Bundesland zur anzufragenden Adresse
AddressCountryCode	a3	M	Country code of the country of origin, 3 characters according to ISO 3166	Code des Herkunftslandes dreistellig gemäß ISO 3166
AddressDistrict	ans..100	O	Information about region or district for address to be requested	Angaben zur Region oder zum Bezirk zur anzufragenden Adresse

AddressFeature	a3	O	Address feature from PersonIdentCheck: To allow a comparison with individually defined threshold values in the case of a PersonScoreCheck with address feature (see Result response parameter). Threshold values must be agreed beforehand with Computop Helpdesk .	Adressmerkmal aus PersonIdentCheck: Um bei einem PersonScoreCheck mit Adressmerkmal einen Abgleich mit individuell definierten Schwellwerten zu ermöglichen (siehe Antwortparameter Result). Schwellwerte müssen zuvor mit Computop Helpdesk abgestimmt werden.
			Name Request	Name Request
Title	ans..30	O	Title of nobility and/or academic title of person to be requested	Adelstitel und/oder akademischer Titel der anzufragenden Person
Salutation	ans..9	O	Title of person to be requested. Valid values: Mr, Ms, company, unknown = standard	Anrede zur anzufragenden Person. Gültige Werte: Herr, Frau, Firma, unbekannt = Standard
FirstName	ans..50	O	First name of the person queried	Vorname der anzufragenden Person
LastName	ans..50	M	Last name of the person queried Possible name additions (e.g. von, van, Mc, ...) are also given in this field.	Nachname der anzufragenden Person. Eventuelle Namenszusätze (z.B. von, van, Mc, ...) werden ebenfalls in diesem Feld angegeben.
MaidenName	ans..50	O	Maiden name of the person queried	Geburtsname der anzufragenden Person
			Email Request	Email Request
Email	ans..50	M	Full email address	Angabe der vollständigen E-Mail-Adresse
FirstName	ans..50	O	First name of the person queried	Vorname der anzufragenden Person
LastName	ans..50	O	Last name of the person queried Possible name additions (e.g. von, van, Mc, ...) are also given in this field.	Nachname der anzufragenden Person. Eventuelle Namenszusätze (z.B. von, van, Mc, ...) werden ebenfalls in diesem Feld angegeben.

Parameters for arvato BIG

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
Status	a..50	M	OK or FAILED If an error occurs during a check, the parameters Check, CheckDescription and CheckCode will also be returned.
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)
RefNr	ans..20	O	Your reference number (CustomerRefId in the case of BIG)
CodeExt	n..3	O	ReturnCode from BIG
FirstName	ans..50	O	Corrected first name for requested person
LastName	ans..50	O	Corrected surname for requested person
AddrStreet	ans..100	O	Corrected street for requested address
AddrStreetNr	ans..30	O	Corrected house number for requested address
AddrStreetNr2	ans..50	O	Corrected addition to house number if existent
AddrAddition	ans..100	O	Corrected further address additions like e.g. c/o or information about building
AddrZip	ans..10	O	Corrected postcode for requested address
AddrCity	ans..50	O	Corrected town for requested address

AddrState	ans..50	O	Corrected federal state for address to be requested
AddrCountryCode	a3	M	Corrected country abbreviation for requested address, three characters according to ISO 3166
CNF	ans..12	O	Freight guidance code for requested address. This field is only given in the context of the address verification.
TransactionID	ans..20	M	BIG TransactionID
AddressFeature	ans..3	OC	Address feature (only if ProductName=PersonIdentCheck)
PersonFeature	ans..10	OC	Checking feature (only if ProductName=PersonFraudCheck)
NameFeature	ans..10	OC	Checking feature (only if ProductName=NameFraudCheck)
EmailFeature	ans..10	OC	Checking feature (only if ProductName=EmailFraudCheck)
FeatureListCode	n..3	O	Code, see table FeatureCode
FeatureListType	a7	O	FeatureList type (PosList = positive Featurelist entry, NegList = negative Featurelist entry)
FeatureListDesc	a..32	OC	Description of feature
Feature(n)	ans..	OC	Infoscore Consumer Data GmbH (ICD) information features according to table below, multiple values separated by commas. (only if ProductName=PersonCreditCheck)
FeatureDate(n)	ans..	OC	Feature date in the format YYYYMMDD. Multiple values separated by commas. (only if ProductName = PersonCreditCheck)
DocReferenceOfFeature(n)	ans..	OC	Reference number by which the feature is registered with the ICD. The field is output only if contractually agreed. (only if ProductName=PersonCreditCheck)
CustomerResultValue	a1	O	Individual applicant result value (depends on request result from BIG service and the contractually agreed configuration). Possible values R=Red, Y=Yellow, G=Green
CustomerResultDescription	ans..	O	Description of the individual applicant result value (depends on request result from BIG service and the contractually agreed configuration)
ScoreType	ans..2	OC	Score type for the calculated score (details, see ScoreType table below) (only if ProductName=PersonScore)
ScoreValue	n..3	OC	Calculated score value (from 0 to 999) (only if ProductName=PersonScore)
Result	ans..9	M	Recommended action: GREEN / RED / NO RESULT Threshold values for the credit rating request must be agreed beforehand with Computop Helpdesk .
check	ans..128	C	Only if Status=FAILED: Names for every failed check. Not returned in the case of Customer Insecure status. In this case the status 'FAILED', code '22530905' and description 'PROCESSING ERROR' are returned. In the case of multiple failed checks, values are comma-separated (e.g. PersonIdentCheck, PersonCreditCheck, PersonFraudCheck).
checkdescription	ans..1024	C	Only if Status=FAILED: Error description for every check. Not returned in the case of Customer Insecure status. Please do not use Description but the Code parameter for the transaction status analysis! In this case the status 'FAILED', code '22530905' and description 'PROCESSING ERROR' are returned. If multiple checks fail, the values are comma-separated (e.g. Error in AddressData, Error in AddressData).
checkcode	ans..256	C	Only if Status=FAILED: Error code according to Paygate Response Codes (A4 Error codes) for every single check. Not returned in the case of Customer Insecure status. In this case the status 'FAILED', code '22530905' and description 'PROCESSING ERROR' are returned. In the case of multiple failed checks, values are comma-separated (e.g. 22531462, 22531462).
CustomerID	ans..20	O	Customer number for requesting person
NewCustomer	ans..7	O	New customer? Values: yes, no or unknown

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 or FAILED If an error occurs during a check, the parameters Check, CheckDescription and CheckCode will also be returned.	OK oder FAILED Sollte ein Fehler bei einer Prüfung auftreten, werden zusätzlich die Parameter Check, CheckDescription und CheckCode zurückgegeben.

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
RefNr	ans..20	O	Your reference number (CustomerRefId in the case of BIG)	Ihre Referenznummer (CustomerRefId bei BIG)
CodeExt	n..3	O	ReturnCode from BIG	ReturnCode von BIG
FirstName	ans..50	O	Corrected first name for requested person	Korrigierter Vorname zur angefragten Person
LastName	ans..50	O	Corrected surname for requested person	Korrigierter Nachname zur angefragten Person
AddrStreet	ans..100	O	Corrected street for requested address	Korrigierte Straße zur angefragten Adresse
AddrStreetNr	ans..30	O	Corrected house number for requested address	Korrigierte Hausnummer zur angefragten Adresse
AddrStreetNr2	ans..50	O	Corrected addition to house number if existent	Korrigierter Hausnummernzusatz zur Hausnummer, falls vorhanden
AddrAddition	ans..100	O	Corrected further address additions like e.g. c/o or information about building	Korrigierte weitere Adresszusätze wie z.B. c/o oder Angaben zum Gebäude
AddrZip	ans..10	O	Corrected postcode for requested address	Korrigierte Postleitzahl zur angefragten Adresse
AddrCity	ans..50	O	Corrected town for requested address	Korrigierter Ort zur angefragten Adresse
AddrState	ans..50	O	Corrected federal state for address to be requested	Korrigiertes Bundesland zur anzufragenden Adresse
AddrCountryCode	a3	M	Corrected country abbreviation for requested address, three characters according to ISO 3166	Korrigiertes Länderkürzel zur angefragten Adresse, dreistellig gemäß ISO 3166
CNF	ans..12	O	Freight guidance code for requested address. This field is only given in the context of the address verification.	Frachtleitcode zur angefragten Adresse. Dieses Feld wird nur im Rahmen der Adressverifizierung ausgegeben.
TransactionID	ans..20	M	BIG TransactionID	TransaktionsID von BIG
AddressFeature	ans..3	OC	Address feature (only if ProductName=PersonIdentCheck)	Adressmerkmal (nur bei ProductName=PersonIdentCheck)
PersonFeature	ans..10	OC	Checking feature (only if ProductName=PersonFraudCheck)	Prüfungsmerkmal (nur bei ProductName=PersonFraudCheck)
NameFeature	ans..10	OC	Checking feature (only if ProductName=NameFraudCheck)	Prüfungsmerkmal (nur bei ProductName=NameFraudCheck)
EmailFeature	ans..10	OC	Checking feature (only if ProductName=EmailFraudCheck)	Prüfungsmerkmal (nur bei ProductName=EmailFraudCheck)

FeatureListCode	n..3	O	Code, see table FeatureCode	Code, siehe Tabelle FeatureCode
FeatureListType	a7	O	FeatureList type (PosList = positive Featurelist entry, NegList = negative Featurelist entry)	FeatureList-Typ (PosList = Positiver Featurelist-Eintrag, NegList = Negativer Featurelist-Eintrag)
FeatureListDesc	a..32	OC	Description of feature	Beschreibung des Features
Feature(n)	ans..	OC	Infoscore Consumer Data GmbH (ICD) information features according to table below, multiple values separated by commas. (only if ProductName=PersonCreditCheck)	Auskunftsmerkmale der infoscore Consumer Data GmbH (ICD) gemäß untenstehender Tabelle, mehrere Werte jeweils durch Kommata getrennt. (nur bei ProductName=PersonCreditCheck)
FeatureDate(n)	ans..	OC	Feature date in the format YYYYMMDD. Multiple values separated by commas. (only if ProductName = PersonCreditCheck)	Merkmalsdatum im Format JJJJMMTT. Mehrere Werte jeweils durch Kommata getrennt. (nur bei ProductName = PersonCreditCheck)
DocReferenceOfFeature(n)	ans..	OC	Reference number by which the feature is registered with the ICD. The field is output only if contractually agreed. (only if ProductName=PersonCreditCheck)	Aktenzeichen, unter dem das Merkmal bei der ICD gemeldet wurde. Das Feld wird nur dann ausgegeben, wenn dies vertraglich vereinbart ist. (nur bei ProductName=PersonCreditCheck)
CustomerResultValue	a1	O	Individual applicant result value (depends on request result from BIG service and the contractually agreed configuration). Possible values R=Red, Y=Yellow, G=Green	Mandantenindividueller Ergebniswert (abhängig vom Anfrageergebnis zum BIG-Service und der vertraglich vereinbarten Konfiguration). Mögliche Werte R=Red, Y=Yellow, G=Green
CustomerResultDescription	ans..	O	Description of the individual applicant result value (depends on request result from BIG service and the contractually agreed configuration)	Beschreibung zum mandantenindividuellen Ergebniswert (abhängig vom Anfrageergebnis zum BIG-Service und der vertraglich vereinbarten Konfiguration)
ScoreType	ans..2	OC	Score type for the calculated score (details, see ScoreType table below) (only if ProductName=PersonScore)	Score-Type zum berechneten Score (Details siehe unten Tabelle ScoreType) (nur bei ProductName=PersonScore)
ScoreValue	n..3	OC	Calculated score value (from 0 to 999) (only if ProductName=PersonScore)	Berechneter Scorewert (von 0 bis 999) (nur bei ProductName=PersonScore)
Result	ans..9	M	Recommended action: GREEN / RED / NO RESULT Threshold values for the credit rating request must be agreed beforehand with Computop Helpdesk .	Handlungsempfehlung: GREEN / RED / NO RESULT Schwellwerte der Bonitätsanfrage müssen zuvor mit dem Computop Helpdesk abgestimmt werden.
check	ans..128	C	Only if Status=FAILED: Names for every failed check. Not returned in the case of Customer Insecure status. In this case the status 'FAILED', code '22530905' and description 'PROCESSING ERROR' are returned. In the case of multiple failed checks, values are comma-separated (e.g. PersonIdentCheck, PersonCreditCheck, PersonFraudCheck).	Nur bei Status=FAILED: Namen zu jeder einzelnen fehlgeschlagenen Prüfung. Wird im Fall von Customer Insecure Status nicht zurückgegeben. In diesem Fall wird Status 'FAILED', Code '22530905' und Description 'PROCESSING ERROR' zurückgegeben. Bei mehreren fehlgeschlagenen Prüfungen sind die Werte mit einem Komma getrennt (z.B. PersonIdentCheck, PersonCreditCheck, PersonFraudCheck).
checkdescription	ans..1024	C	Only if Status=FAILED: Error description for every check. Not returned in the case of Customer Insecure status. Please do not use Description but the Code parameter for the transaction status analysis! In this case the status 'FAILED', code '22530905' and description 'PROCESSING ERROR' are returned. If multiple checks fail, the values are comma-separated (e.g. Error in AddressData, Error in AddressData).	Nur bei Status=FAILED: Fehlerbeschreibung zu jeder einzelnen Prüfung. Wird im Fall von Customer Insecure Status nicht zurückgegeben. Bitte nutzen Sie nicht Description sondern den Parameter Code für die Auswertung des Transaktionsstatus! In diesem Fall wird Status 'FAILED', Code '22530905' und Description 'PROCESSING ERROR' zurückgegeben. Bei mehreren Fehlgeschlagenen Prüfungen sind die Werte mit einem Komma getrennt (z.B. Error in AddressData, Error in AddressData).
checkcode	ans..256	C	Only if Status=FAILED: Error code according to Paygate Response Codes (A4 Error codes) for every single check. Not returned in the case of Customer Insecure status. In this case the status 'FAILED', code '22530905' and description 'PROCESSING ERROR' are returned. In the case of multiple failed checks, values are comma-separated (e.g. 22531462, 22531462).	Nur bei Status=FAILED: Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes) zu jeder einzelnen Prüfung. Wird im Fall von Customer Insecure Status nicht zurückgegeben. In diesem Fall wird Status 'FAILED', Code '22530905' und Description 'PROCESSING ERROR' zurückgegeben. Bei mehreren fehlgeschlagenen Prüfungen sind die Werte mit einem Komma getrennt (z.B. 22531462, 22531462).
Customer ID	ans..20	O	Customer number for requesting person	Kundennummer zur anfragenden Person

NewCustomer	ans..7	O	New customer? Values: yes, no or unknown	Neuer Kunde? Werte: yes , no oder unknown
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Result parameters for arvato BIG

The following table provides an overview of the possible values for RequestReason:

RequestReason	Description
ABD	Credit rating request before conclusion of a service contract
ABF	Credit rating request before taking over / purchasing a receivable or before taking over a Delcredere risk
ABI	Credit rating request before or in combination when initiating or executing debt collection measures
ABK	Credit rating request before conclusion of a sales contract (particularly purchase on account or purchase by instalment)
ABL	Credit rating request before conclusion of a leasing or a contract of lease (movables)
ABV	Credit rating request before conclusion of a assurance contract
ABW	Credit rating request before conclusion of contract for services
BBS	Credit rating before conclusion of a building saving contract
BER	Credit rating due to an investigation order (-> credit enquiry agency)
BFT	Credit rating before opening or setting up a landline telephone account
BFV	Credit rating before conclusion of a franchise contract
BKA	Credit rating on application for a credit card or customer card
BKE	Credit rating before opening an account
BKK	Condition request for a loan
BKV	Credit rating before granting a loan
BMT	Credit rating before opening or setting up a mobile telephone account
BMV	Credit rating before conclusion of a rental contract (property)
BSE	Credit rating with written agreement
BZV	Credit rating when checking the reliability of an insurance agent or an employee in the insurance field service

The following table provides an overview of the possible values for ProductName:

ProductName	Description
PersonCreditCheck	Check credit rating of a person
PersonIdentCheck	Check identity of a person
PersonIdentAddress	Address check, the BIG-corrected address may be returned in the response.
PersonIdentFeatureList	The feature list can be maintained in collaboration with Arvato via a web client or a batch interface.
PersonScoreCheck	Score products are not differentiated according to categories Credit, Ident and Fraud. Score values describe a general payment default risk.
PersonFraudCheck	Checking of persons for suspicion of fraud
PersonNewCustomerCheck	Regular customer check
EmailFraudCheck	Email address check for suspicion of fraud

The following table provides an overview of the possible values for the response parameter Feature:

Feature	Description
PPB	Person can be linked to the given address
PHB	Household can be linked to the given address
PAB	Postal address is correct, not yet checked correct assignment to person
PNB	Address has structural error (e.g. name missing) or recognised as fake address
PNZ	Person cannot or can no longer be linked to the given address
PPV	The person is died
PPF	Incorrect or unclear postal address
PUG	Address cannot be assigned because of relocation but AZ Direct GmbH has current address
PXX	Check is not possible due to timeout (no calculation of the request)
PXX	Check not possible due to timeout (no request calculation)

The following table provides an overview of the possible values for the response parameter ScoreType:

ScoreType	Description
I	Informa score
B	Boni score
P	Address profile check (APC) APC is a scoring process in which the probability of payment default is calculated for the requested address based on the last 3 months.
C	Collection behaviour check (CBC) CBC is a scoring process in which the probability of payment default is calculated based on the existing creditor reminders and payment reliability checks from the last 12 months.
S	Status
XC	(extern) CRIF Credit check consumer AT/CH
NA	Not available

The following table provides an overview of the possible values for the response parameter ScoreType:

FeatureCode	Description
13	Person debt collection
18	Person risk
310	Address risk
311	Address fraud
50	Person VIP
51	Person whitelist
150	Address whitelist

Further information about testing the interface can be found on page [Test Arvato BIG](#).