



Arvato BIG (BUSINESS INFORMATION GATEWAY)

Integration Guide

Version 6.2.1

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Document history

Date	Name	Change
04.10.2016	Peter Posse	First version

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.

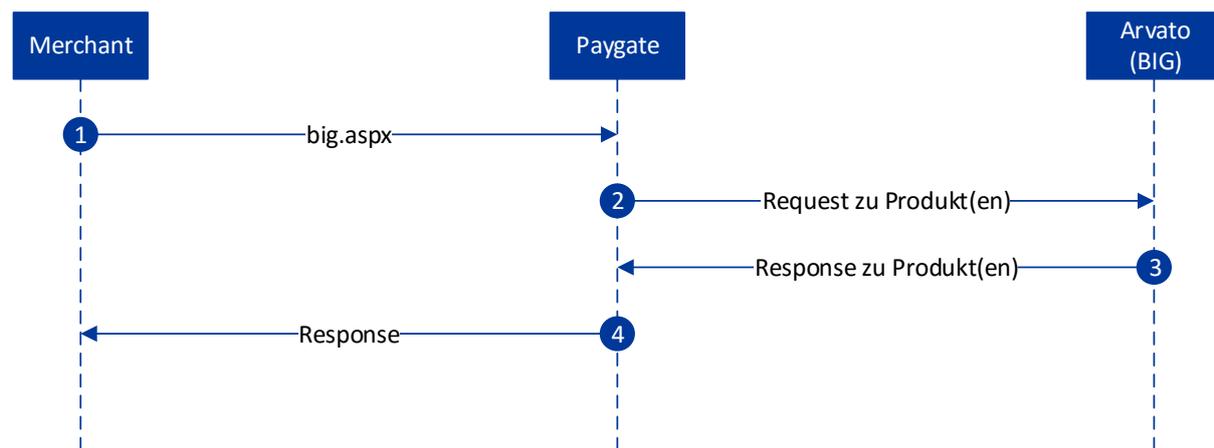
Compared to the previous interfaces it is possible to carry out the request object email address and a FakeNameCheck with BIG. BIG also supports individual applicant score results and their description wherein debt collection information is also included in the scoring.

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.



Process flow chart



Process flow for Arvato BIG within Paygate



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 FOR ARVATO BIG

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-DDDhh:mm:ss)

Abbreviations:

Abbreviation	Description
CND	condition
M	mandatory
O	optional
C	conditional

Calling the interface

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

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

Notice: For security reasons, 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:

Parameter	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop This parameter is to be passed in plain language.
TransID	ans..64	O	TransactionID 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
RequestReason	a3	O	Request reason (see below table RequestReason). Default value=ABK (credit rating)
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)
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

AddrZip	ans..10	M	Postcode for address to be requested
AddrCity	ans..50	M	Place name for address to be requested
AddrCountryCode	a3	O	Country code of the country of origin, 3 characters according to ISO 3166
AddrDistrict	ans..100	O	Federal state for address to be requested. This field is not analysed for German addresses.
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 Support.
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.

Parameters for arvato BIG

Following table describes the result parameters with which the Paygate responds to your system:

Parameter	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.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	Merchant's transaction number
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 Excel file (part of the software client from www.computop.de/manual)
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

AddrZip	ans..10	O	Corrected postcode for requested address
AddrCity	ans..50	O	Corrected town for requested address
AddrCountryCode	a3	O	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)
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)
DocReferenceOf Feature(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)
CustomerResult Value	ans..1	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
CustomerResult Description	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 Support.
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 Excel file (part of the software client from www.computop.de/manual) 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

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.
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
NameFraudCheck	Check of name for suspicion of fraud
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 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