



Boniversum

Integration Guide

Version 6.2.1

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Document history

Date	Name	Change
04.10.2016	Peter Posse	First version based on Manual 6.10

ABOUT BONIVERSUM

General information about Boniversum

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.

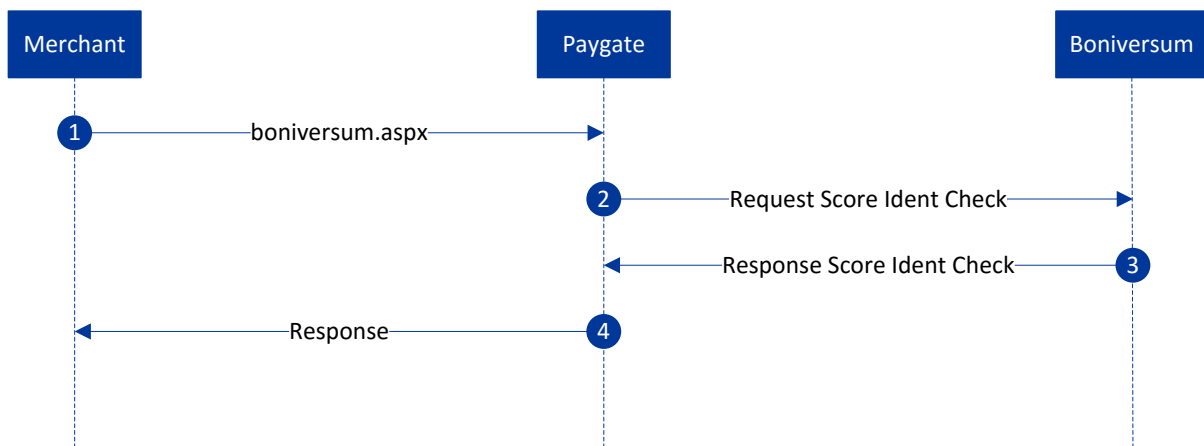
With Paycontrol you can, amongst other things, automatically obtain information from Boniversum without having to connect your shop system to individual information interfaces.



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.

Further information can be found on the webpage of Boniversum (www.boniversum.de).

Process flow chart



Boniversum process flow within Paygate

PAYGATE INTERFACE FOR BONIVERSUM

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

In order to execute a BONIMA Score Ident Check at Boniversum via a server-to-server connection, enter the following URL:

<https://www.computop-paygate.com/boniversum.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
TransID	ans..64	M	Transaction number, which clearly identifies a credit rating request. It is used for the Boniversum parameter BusinessReference, but is truncated there after 20 characters.
RefNr	ans..30	O	Unique reference number
OrderDesc	ans..768	M	Description of purchased goods, unit prices etc. Reference for customer and merchant
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
ProductNr	n..4	M	Product ID (communicated by Boniversum in advance)
RequestReason	n2	O	Justified interest In order to be allowed to make requests in accordance with the Federal Data Protection Act (BDSG), you must have a so-called 'justified interest' (BDSG Article 29 Section 2) in order to be able to retrieve a person's stored data. 01: Credit decision 03: Initiation of business 04: Receivable 05: Insurance contract 06: Ownership structure 07: Overdue receivables 08: Information about execution 09: Terms request (BDSG, Article 28a Section 2 Sentence 4) (financial services sector only)
Consent	n1	M	Consent clause According to the regulations of the Federal Data Protection Act, Boniversum is obligated (BDSG Article 4a) to check that the person who is the subject of the enquiry has consented to the storage of the data which is the subject of this enquiry. To this end it is necessary to select 'Consent given' in the box for the enquiry. If a Boniversum consent clause signed by the consumer exists, the fact of the enquiry as a so-called 'Enquiry data record' is also stored in the Boniversum system (whereas this is not possible in the case of selecting "Consent not given"). In the case of selecting "Consent not given", a check will also be made to establish whether Boniversum is already in possession of an earlier consent given by the consumer. If data are transmitted for the first time from Boniversum to third parties without the consumer having previously learned of the storage of his/her data at Boniversum by means of a signed consent clause or in some other way, the consumer will be informed by standard letter of the first transmittal of his/her data by Boniversum following the issuing of the information. 0: Consent not given 1: Consent given
Gender	a1	M	Gender: <m> male, <f> female
FirstName	ans..50	M	First name

LastName	ans..50	M	Last name
MiddleName	ans..50	O	Middle name
DateOfBirth	n8	O	Date of birth in the format YYYYMMDD
MaidenName	ans..50	O	Maiden name
AddrStreet	ans..50	M	Street name
AddrStreetNr	ans..15	M	Street number
AddrZip	n..10	M	Postcode
AddrCity	ans..50	M	City
AddrStreet2	ans..50	O	further street name
AddrStreetNr2	ans..15	O	further street number
AddrZip2	n..10	O	further postcode
AddrCity2	ans..50	O	further town/city

Parameters for BONIMA Score Ident Check

The 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 transaction, e.g. for referencing in batch files.
XID	an32	M	ID assigned by Paygate for all single transactions to an enquiry
TransID	ans..64	M	Merchant's transaction number
RefNr	ans..30	O	Unique reference number
Status	a..50	M	OK or FAILED
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)
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
CodeExt	ans..40	O	Error code from Boniversum, if agreed with Computop Support
ErrorText	ans..256	O	Error text from Boniversum, if agreed with Computop Support
Reference	ans..18	O	Reference number from Boniversum (order number)
ScoreWert	n..5	O	Score
Result	a..16	O	Result as traffic light value green = accept. There are no personally related negative attributes yellow = caution! red = there are negative data for this person If the value is not displayed, this means that there is insufficient data for a calculation.

Result parameters for the credit check with Boniversum