



**CRIF**

Integration Guide

Version 6.2.1

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# Table of Contents

- About CRIF ..... 4**
  - General information about CRIF.....4
  - Process flow chart.....4
- Paygate interface for CRIF..... 5**
  - Definitions .....5
  - Calling the interface .....6

## Document history

Date	Name	Change
20.04.2018	Peter Posse	Parameters SocialSecurityNumber and DateOfRegistration added as well as extension POL for Poland added
04.10.2016	Peter Posse	First version based on Manual 6.10

# ABOUT CRIF

## General information about CRIF

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.

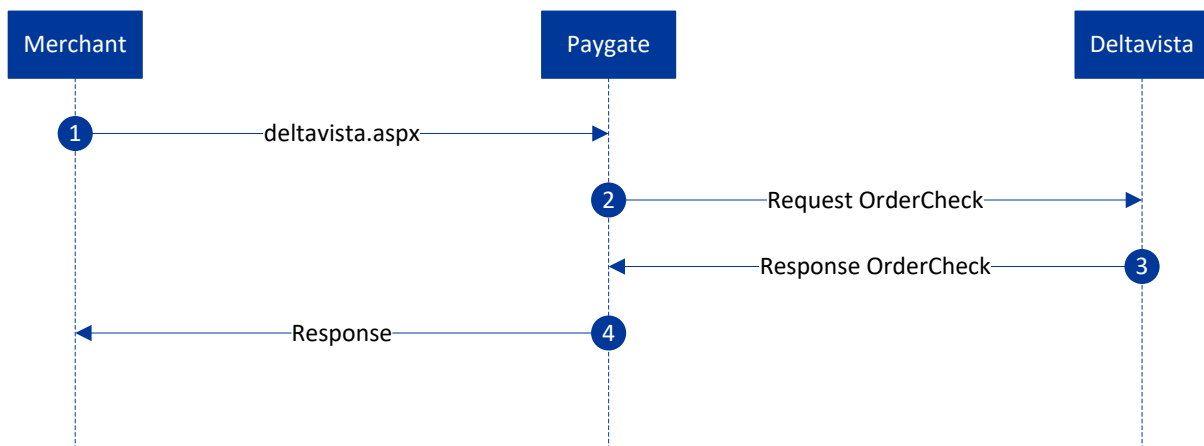
With Paycontrol you can, amongst other things, automatically obtain information from CRIF without having to connect your shop system to individual information interfaces.



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.

Further information can be found on the webpage of CRIF ([www.crif.de/](http://www.crif.de/)).

## Process flow chart



CRIF process flow within Paygate

# PAYGATE INTERFACE FOR CRIF

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## 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

**Notice:** Please note that the names of parameters can be returned in upper or lower case.

## Calling the interface

To carry out a CRIF order check via a Server-to-Server connection, go to the following URL:

<https://www.computop-paygate.com/deltavista.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	Merchant transaction number, which must be unique
RefNr	ans..30	O	Unique reference number
OrderDesc	ans..768	M	Description of goods and prices. Intended purpose on the statement of account
Amount	n..12	M	Amount in the smallest currency unit (e.g. EUR Cent) Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).
Currency	a3	M	Currency, three digits DIN / ISO 4217 Only EUR and USD permitted.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
ProductName	a..24	M	Checking method: <QuickCheckConsumer>, <CreditCheckConsumer>, <QuickCheckBusiness>, <CreditCheckBusiness>, <IdentCheckConsumer>
ProductCountry	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.
Language	a3	O	Country code for translatable values in the response, three characters in accordance to ISO 3166. Only AUT, DEU, CHE allowed.
CustomerID	ans..30	M	customer number/customer reference
LegalForm	a..10	O	Legal form of the person/company sought: PERSON, COMPANY, UNKNOWN
FirstName	ans..30	O	First name
LastName	ans..30	M	Company name or surname
MaidenName	ans..30	O	Maiden name
Gender	a1	O	Gender: <m> male, <f> female
DateOfBirth	dtm8	O	Date of birth in the format <YYYYMMDD>
AddrStreet	ans..50	M	Street name
AddrStreetNr	ans..15	O	Street number
AddrAddition	ans..60	O	Address c/o
AddrCity	ans..40	O	City
AddrZip	n..10	M	Postcode
AddrCountryCode	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.
sdLegalForm	a..10	O	Legal form of the person/company sought: PERSON, COMPANY, UNKNOWN
sdLastName	ans..30	O	Company name or surname
sdFirstName	ans..30	O	First name
sdMaidenName	ans..30	O	Maiden name

<b>sdGender</b>	a1	O	Gender: <m> male, <f> female
<b>sdDateOfBirth</b>	dtm8	O	Date of birth in the format <YYYYMMDD>
<b>sdStreet</b>	ans..50	O	Street name
<b>sdStreetNr</b>	ans..15	O	Street number
<b>sdAddressAddition</b>	ans..60	O	Address c/o
<b>sdCity</b>	ans..40	O	City
<b>sdZip</b>	n..10	O	Postcode
<b>sdCountryCode</b>	a3	O	Three characters country code according to ISO 3166. Only AUT, DEU, CHE, NLD, POL permissible.
<b>Email</b>	ans..100	O	Email address of the customer
<b>Phone</b>	ans..30	O	Customer's phone number
<b>Channel</b>	ans..64	O	sales channel
<b>IPAddr</b>	ans..15	O	IP address
<b>CustomerCardNr</b>	ans..32	O	Customer card number
<b>SocialSecurityNumber</b>	an..20	C	National identification number. It is used in Poland since 1979. Mandatory if ProductCountry = POL and LegalForm = PERSON
<b>DateOfRegistration</b>	dtm8	C	Authorization date in the format <YYYYMMDD>, if ProductCountry = POL and LegalForm = PERSON
<b>ArticleList</b>	ans..1024	O	Article list with description of items and prices: <Price>;<Quantity>;<TotalPrice>;<Number>;<Group>;<Name>;<Client> Price (n..12), in smallest currency unit Quantity (n..8) PriceTotal (n..12), in smallest currency unit Number (ans..50) Group (ans..100) Name (ans.. 100) Client (ans.. 50) <;> separates the fields of an article data set <+> separates the article data sets Each article is transferred as a complete article data set: Price;Quantity;TotalPrice;Number;Group;Name;Client+Price;Quantity...

Parameters for CRIF OrderCheck

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

Parameter	Format	CND	Description
<b>MID</b>	ans..30	M	MerchantID, assigned by Computop
<b>PayID</b>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files.
<b>XID</b>	an32	M	ID for all single transactions for one payment assigned by Paygate
<b>TransID</b>	ans..64	M	Merchant's transaction number
<b>RefNr</b>	ans..30	O	Merchant's unique reference number
<b>Status</b>	a..50	M	OK or FAILED
<b>Description</b>	ans..1024	M	Further details in the event that payment is rejected. Please do not use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
<b>Code</b>	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from <a href="http://www.computop.de/manual">www.computop.de/manual</a> )
<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm

<b>Result</b>	a..10	M	Recommended action (traffic light): GREEN, YELLOW, RED, NO RESULT
<b>PartialResults</b>	a..2000	M	Individual detailed partial checks (e.g. Score) with traffic light result and value listed in XML, which return the overall result on the basis of an evaluation matrix with CRIF. Configurable with Computop.
<b>Limit</b>	n..12	O	Max. credit limit
<b>LimitCurrency</b>	a3	O	Currency of the customer, three digits DIN / ISO 4217
<b>AddrStreet</b>	ans..50	O	Street name
<b>AddrStreetNr</b>	ans..15	O	Street number
<b>AddrCity</b>	ans..40	O	City
<b>AddrZip</b>	n..10	O	Postcode
<b>AddrCountryCode</b>	a3	O	Three characters country code according to ISO 3166.
<b>FirstName</b>	ans..30	O	First name
<b>LastName</b>	ans..30	O	Company name or surname
<b>MaidenName</b>	ans..30	O	Maiden name
<b>Gender</b>	a1	O	Gender: <m> male, <f> female
<b>DateOfBirth</b>	dtm8	O	Date of birth in the format <YYYYMMDD>
<b>ArchiveID</b>	n..64	M	Unique ID for related report, for investigation or for processing purposes
<b>UnitID</b>	n..64	O	CRIF-ID of requested person
<b>Instruction</b>	a..2000	O	<p>Payment method control as XML, configurable with Computop.</p> <pre>&lt;instruction&gt; &lt;type&gt;PAYMENT_METHOD&lt;/type&gt; &lt;name&gt;CASH_ON_DELIVERY&lt;/name&gt;...</pre> <p>Values for &lt;name&gt;:</p> <ul style="list-style-type: none"> <li>- „INVOICE“ (for invoice)</li> <li>- „BANK_DEBIT“ (for direct debit)</li> <li>- „PAYPAL“ (for PayPal)</li> <li>- „CREDIT_CARD“ (for credit card without 3D Secure)</li> <li>- „CREDIT_CARD_3DS“ (for credit card with 3D Secure)</li> <li>- „DIRECT_DEBIT“ (SOFORT Banking)</li> <li>- „CASH_ON_DELIVERY“ (for cash on delivery)</li> <li>- „PREPAYMENT“ (for prepayment)</li> </ul>

Result parameters for CRIF OrderCheck

