



Schufa IdentCheck

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 SCHUFA IDENTCHECK

General information about Schufa IdentCheck

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 Schufa without having to connect your shop system to individual information interfaces.

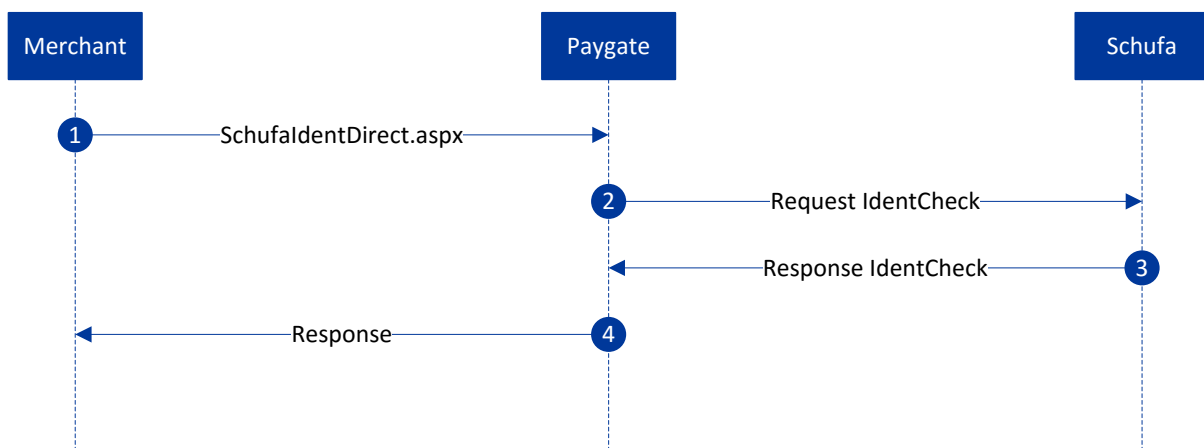
Schufa has a database of information about 62 million German citizens which you are entitled to access in the interests of fraud prevention if there is a payment credit risk. Schufa IdentCheck allows you to check names, addresses and dates of birth.



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.

Further information can be found on the webpage of Schufa (<https://www.schufa.de/en/>).

Process flow chart



Schufa IdentCheck process flow

PAYGATE INTERFACE FOR SCHUFA

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 carry out a Schufa IdentCheck via a Server-to-Server connection enter the following URL:

<https://www.computop-paygate.com/SchufaIdentDirect.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
OrderDesc	ans..768	M	Description of purchased goods, unit prices etc. Reference for customer and merchant
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
FirstName	ans..32	M	First name of check subject
Surname	ans..32	M	Surname of check subject
Birthdate	ans..10	O	Date of birth in the format <DD.MM.YYYY>
AddrStreet	ans..32	M	Street name of check subject
AddrZip	n..5	M	Postcode of check subject
AddrCity	ans..32	M	Town/city of check subject
MatchFirstname	n..3	O	Percentage. Specifies how high the concordance of the first name must be. The identity is not confirmed if a minimum value is not met.
MatchSurname	n..3	O	Percentage. Specifies how high the concordance of the surname must be. The identity is not confirmed if a minimum value is not met.
MatchBirtdate	n..3	O	Percentage. Specifies how high the concordance of the date of birth must be. The identity is not confirmed if a minimum value is not met.
MatchAddrStreet	n..3	O	Percentage. Specifies how high the concordance of the street must be. The identity is not confirmed if a minimum value is not met.
MatchAddrZip	n..3	O	Percentage. Specifies how high the concordance of the postcode must be. The identity is not confirmed if a minimum value is not met.
MatchAddrCity	n..3	O	Percentage. Specifies how high the concordance of the town must be. The identity is not confirmed if a minimum value is not met.
CheckEDD	n1	O	Value 0 or 1. The account number given is checked if the value is 1. Requires the following parameters: Amount, Currency, AccOwner, AccIBAN, AccBank, AccNumber.
Amount	n..12	C	If CheckEDD=1 or CheckCC=1: 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	C	If CheckEDD=1 or CheckCC=1: Currency, three digits DIN / ISO 4217
AccNr	n..11	C	If CheckEDD=1: Account number without spaces. Account numbers in Germany are normally 10 characters long, in Austria they can be up to 11 characters.
AccIBAN	n..8	C	If CheckEDD=1: Sort code without spaces. In Austrian direct debit notes the sort code is normally only five characters long.
AccBank	ans..20	C	If CheckEDD=1: Name of the bank
AccOwner	a..50	C	If CheckEDD=1: Account holder

CheckCC	n1	O	Value 0 or 1. The credit card is checked if the value is 1. Requires the following parameters: CcNr, CcBrand, CcExpiry.
CCNr	n..16	C	If CheckCC=1: Credit card number or pseudo card-number minimum 12 characters, numerical, no spaces.
CCCVC	n..4	OC	If CheckCC=1: Card verification number, the last three digits on the signature strip of the credit card. 4 characters in the case of AMEX.
CCExpiry	n..6	C	If CheckCC=1: Credit card expiry date as string (YYYYMM), e.g. 201807
CCBrand	a..22	C	If CheckCC=1: Card type: AMEX, VISA, MasterCard, DINERS, JCB, CBN, SWITCH, SOLO or Dankort. Please note the spelling!
CustmID	ans..32	C	If CheckCC=1: Customer ID, must be unique for every customer. Used to generate pseudo card-number.

Parameters for Schufa IdentChecks via socket connection

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 the transactions to an enquiry
TransID	ans..64	M	Merchant's transaction 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
Match	ans..32	M	Comma-separated percentage values with matches. Please note the order: all, surname, first name, sex, date of birth, street, postcode, town
EddStatus	a..30	C	If CheckEDD=1 has been transmitted: OK or FAILED.
EddCode	n..8	C	If CheckEDD=1 has been transmitted: Error code for checking the account details.
EddDescription	a..1024	C	If CheckEDD=1 has been transmitted: Description if the account check fails.
CcStatus	a..30	C	If CheckCC=1 has been transmitted: OK or FAILED.
CcCode	n..8	C	If CheckCC=1 has been transmitted: Error code for credit card payment.
CcDescription	a..1024	C	If CheckCC=1 has been transmitted: Further details in case of payment failure.

Result parameters for Schufa IdentChecks