

creditPass

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## 1. Introduction

CreditPass is a third party Fraud Detection provider that can be accessed via the Ingenico ePayments Platform.

Its system provides access to several credit information agencies/bureaus in Germany, to check credit-worthiness and account, personal and address details, etc.

The merchant can have several checks performed, based on specific criteria configured in his creditPass account.

Not all checks available at creditPass can be performed via the Ingenico ePayments integration. It is only possible to run checks which are performed online.

Ingenico ePayments only acts as a technical gateway by forwarding data to creditPass in order to have it checked, and by returning the result of the check performed by creditPass to the Merchant. Ingenico ePayments cannot be held liable for the result of the check performed by creditPass.

### 1.1 Activation

In order to use creditPass via Ingenico ePayments, you need to have the ELV payment method configured. The configuration cannot be done by yourself. We invite you to contact our Customer Care department in order to configure your account.

## 2. Technical integration

### 2.1 e-Commerce and DirectLink

The following fields should be sent with each transaction:

Field	Max Length	Description
CIVILITY	5	Title (Frau, Fr., Herr, Hr.)
ECOM_SHIPTO_DOB	10	Date of birth, in format dd/mm/yyyy
ECOM_BILLTP_POSTAL_NAME_FIRST	35	Fist name
ECOM_BILLTP_POSTAL_NAME_LAST	35	Last name
ECOM_SHIPTO_POSTAL_STREET_LINE1	35	Delivery address line 1
ECOM_SHIPTO_POSTAL_STREET_LINE2	35	Delevery address line 2
ECOM_SHIPTO_POSTAL_STREET_NUMBER	10	Delivery street number
ECOM_SHIPTO_POSTAL_NAME_FIRST	10	Delivery postal code
ECOM_SHIPTO_POSTAL_CITY	25	Delivery city
ECOM_SHIPTO_POSTAL_COUNTRYCODE	2	2 -letter ISO -3166-1 code (DE, BE, FR, etc.)
ECOM_SHIPTO_COMPANY	50	Company

More information about these fields can be found in your Ingenico ePayments account. Just log in and go to: Support > Integration & user manuals > Technical guides > Parameter Cookbook.

**WARNING:** Do not forget to include these parameters in your SHA signature. For more information about SHA, please see our e-Commerce and/or DirectLink integration

### 2.2 e-Terminal

In the e-Terminal screen, various additional address fields are displayed. For creditPass validation, you only need to enter invoice address details.

### 2.3 Transaction feedback

A check with creditPass will result in a score, as well as a recommendation, which can have one of the following values:

creditPass recommendation
0 : authorised
1 : not authorised

2 : check manual

-1 : no answer

If the transaction is considered to be fraudulent, it will be refused and have the status "2 - Refused"; the merchant cannot determine dynamic behaviour based on the score returned by creditPass.

This information is contained in the Virtual Ticket provided by creditPass and integrated into the transaction details, in your Ingenico ePayments account.