derived from [Consumer Identification - Documentation](https://confluence.wirecard.sys/display/OMNI/Consumer+Identification+-+Documentation)

Input Data

Key-Input

The key for the consumer identification consists of

* Email address if available +
* Payment method related information:

| **Payment Method** | **Key Information** | **GWI-fields** |
| --- | --- | --- |
| Guaranteed Invoice | email |  |
| Paypal | email |  |
| Przelwy24 | email |  |
| iDEAL | IBAN |  |
| CARD | Pan + Card Holder Name + Card Expiry Date |  |
| Credit Card | Pan + Card Holder Name + Card Expiry Date |  |
| Soforüberweisung | IBAN |  |
| Sepa CreditBancontact | IBAN |  |
| EPS | IBAN |  |
| SEPA Direct Debit | IBAN |  |
| Bancontact | IBAN + Customer First Name+ Customer Last Name |  |
| paysafecard | Nothing |  |
| Alipay Spot Pay | Wallet Account ID |  |
| voucher | Nothing |  |
| Wechat Quick Pay | Nothing |  |
| Maybank2u | Nothing |  |
| CIMB Click | Nothing |  |
| Giropay | IBAN |  |
| Alipay Cross-Border E-Payment Service | email |  |
| Paydirekt | Nothing |  |
| MasterPass | email |  |
| Barzahlen | Nothing |  |
| Trustly | email |  |
| POLi | IBAN+BIC (IBAN actually contains account number, IBAN can be determined using account number and BIC.) |  |
| Zapp | Nothing |  |
| Bitcoin | Wallet Account ID |  |
| Klarna Guaranteed Invoice | email |  |
| UnionPay Online Payment | email |  |
| Klarna Guaranteed Installments | email |  |
| Guaranteed Direct Debit | IBAN |  |
| TrustPay | email |  |
| Payolution Invoice | email |  |
| Skrill | email |  |
| Wechat QRPay | email |  |
| Payolution B2B | email |  |
| [Moneta.ru](http://moneta.ru/) | email |  |

Consumer Key Table

|  |  |  |  |
| --- | --- | --- | --- |
| **Column** | **Type** | **Content** | **Additional Information** |
| consumer\_id |  |  | PK |
|  |  |  |  |
| first\_transaction\_ts | datetime | First transaction to be triggered for the merchant\_account\_id |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

Payment Method Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Column** | **Type** | **Content** | **Additional Information** | **group** |
| payment\_id | string | UUID combination of payment\_method\_key and email address | ? maybe not needed ? |  |
| payment\_method\_key | string | UUID of the payment-method-key |  | payment method identifier + usage information |
| consumer\_email | string | available email-address |  |  |
| merchant\_account\_id | string | Merchant Account ID | not needed |  |
| merchant\_public\_id | id | Merchant Public ID | not needed  ? Merchant assigning |  |
| payment\_method\_id | id |  | ? maybe not needed ? |  |
| insert\_ts |  |  |  |  |
| insert\_dataset\_id |  | Metadata process ID of the insert |  |  |
| consumer\_id | id | id - linked to consumer table | To be assigned during the consumer\_identification\_process |  |
| consumer\_identification\_dataset\_id | id | Metadata process of the consumer identification | To be assigned during the consumer\_identification\_process |  |

This table stores all used combinations of the payment\_method\_key + consumer\_email which are used.

Open questions

|  |  |  |
| --- | --- | --- |
| **#** | **Question** | **Answer** |
| 1 | Merchant Account Handling - on which basis should the consumer identification be done?  Three possibilities:   * MAID-level: Storing the payment method- and consumer record together with the Merchant Account Number * Merchant-level: The Merchant Account ID is stored with both records too; Additionally the Merchant Number must be added. * Over all Merchants: Can only be done using an additional level / an additional entity |  |
| 2 | Currently I see the following data entities for the consumer identification:   * Merchant Account level: |  |
| 3 | Output of the Consumer Identification:   * Consumer lifecycle per Merchant / Merchant Account ID ? * Cohorts per Merchant / Merchant Account ID ? |  |