# Annex - Diversity in Consumer Attributes

This annex of the Merchant Implementation Guidelines describes the diversity in Consumer attributes that the Merchant is advised to consider when integrating iDIN. The diversity has two different causes: 1) Different customer situations 2) Deviations from the quality standards and the data model.

## 1.1 Diversity by different client situations

The following overview shows some specific features of the consumer attributes that can be delivered by iDIN. This diversity is related to different customer situations and the design of iDIN.

**Non-Latin Characters**
For the name, address and email attributes non-Latin characters are possible. For example, '*A Żáïl·ëñøľ*' is a valid name and could be delivered to the Merchant via iDIN.

**Concatenated double last name**
If the Consumer has a concatenated double last name with two prefixes (e.g. 'de Vries van Dijk'), only the first prefix ('de') is added to the *consumer.legalastnameprefix*, *consumer.preferredlastnameprefix*, and / or *consumer.partnerlastnameprefix* field. The rest of the name is provided in the *consumer.legallastname*, *consumer.preferredlastname* and / or *consumer.partnerlastname* element ("Vries van Dijk").

**Unknown date of birth**
In rare occasions the month or day of the date of birth of a Consumer is unknown, because the country of origin hasn't registered the exact date. In this case the value '00' is used. For example, when the day is unknown the date of birth might be '19550100', or when both the day and month are unknown '19550000'.

**Address**
There are four special scenarios possible related to the attribute address:

1. Consumers whose zip code and number will be delivered, OR street name, number and city. Both lead to a unique address.
2. Consumers without a house number (e.g. when living on a '*woonboot*'), in this case an additional field (*consumer.addressextra*) can be used to describe the address.
3. Consumers with an international address, therefore the Consumer attributes *consumer.intaddressline1*, *consumer.intaddressline2* and *consumer.intaddressline3* will be used.
4. Street names may be abbreviated (e.g. 'Mr. J.F. Vietorstraat' or 'Kerkstr').

**Telephone**
The Consumer attribute *consumer.telephone* can be delivered in the following ways:

1. The telephone number starts with a + followed by the country code and rest of the telephone number. For example, +31612345678 and +31203051900.
2. The telephone number has format with containing brackets, spaces, + and/or -. E.g. 06-12345678 and (020)3051900.

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## 1.2 Deviations from the quality standards and the data model

The iDIN scheme sets requirements for the data quality of the Consumer attributes which Merchants receive from Issuers, taking into account both format and content[1]. In addition, the data must be provided in accordance with the data model in the Merchant Implementation Guidelines.

There are a number of known deviations from the quality standards and the data model. The deviations are in the attribute group Name and may occur in some cases:

| Consumer attribute | Deviation |
|---|---|
| *Consumer.legallastname* | Not present and instead the Preferred Lastname is delivered. |
| *Consumer.legallastname* | Contains also Partnerlastname next to the Legallastname. |
| *Prefix* | Prefix is abbreviated (e.g. 'vd' or 'v.d.' instead of 'van de'). |
| *Initialen* | The initials of the Consumer are not present. |
| *Y/IJ* | Instead of 'y' , 'ij' is delivered and the other way around. |

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[1]  See Productsheet iDIN for Merchants for more information on measurement criteria and quality standards