

iDEAL

Buckaroo Payment Engine 3.0

Version: 2.01

Date: February 14, 2013



Version history

Version	Date	Changes
1.00	03-05-2012	First release
1.02	01-08-2012	Updated with status codes and transaction types
1.03	13-08-2012	Updated with bounced refunds
1.04	05-09-2012	Updated the input fields for refunds
1.05	12-09-2012	Removed unused status code.
1.06	19-09-2012	Added Payremainder action
1.07	26-11-2012	Added Knab bank to issuer list
2.00	03-12-2012	Updated to version 2 of iDEAL service
2.01	15-02-2013	<ul style="list-style-type: none">• Updated KNAB issuer code for version 1.• Small text changes.

1. Table of Contents

2. OVERVIEW	4
2.1 Introduction.....	4
2.1.1 Versions.....	4
2.1.2 Default version	5
2.2 Work flow.....	6
3. SERVICECODE AND ACTIONS.....	7
3.1 Pay.....	7
3.1.1 Request Variables.....	7
3.1.2 Response Variables.....	8
3.1.3 Status Codes.....	9
3.1.4 Transaction Types.....	9
3.2 Payremainder	10
3.3 Refund	10
3.3.1 Request variables	10
3.3.2 Response Variables.....	10
3.3.3 Status Codes.....	10
3.3.4 Transaction Types.....	11
3.4 Bounced Refunds.....	11
3.4.1 Status Codes.....	11
3.4.2 Transaction Types.....	11



2. Overview

2.1 Introduction

iDEAL is by far the largest online payment method in The Netherlands. Through close co-operation between banks, it is possible to receive both a payment confirmation and the associated funds in real-time.

A successful iDEAL payment is not reversible and is guaranteed by the acquiring bank. Buckaroo does however offer the option for the merchant to refund an iDEAL payment. Refunding is done with a regular bank transfer.

iDEAL is only available to citizens of The Netherlands that have a (consumer) checking account with any of the 9 participating issuing banks. These include all major Dutch banks. In the 2nd version of the iDEAL service, functionality is added to support foreign banks. As for now, only dutch banks are available.

A distinction is made between issuing banks and acquiring banks:

- Issuing banks are those banks whose checking account holders can pay with iDEAL
- Acquiring banks are those banks that accept iDEAL payments from webshop owners and PSPs.

The current list of issuing banks is:

- ABN AMRO
- ASN Bank
- Friesland Bank
- ING
- Rabobank
- SNS Bank
- SNS Regio Bank
- Triodos Bank
- Van Lanschot
- Knab

Currently the following banks act as acquirers:

- ABN AMRO
- ING
- Rabobank
- RBS (does not act as issuing bank)

Buckaroo offers iDEAL both in a collecting and a processing model. Processing means that you require a separate iDEAL acquiring subscription at any of the acquiring banks.

2.1.1 Versions

There are 2 versions of the iDEAL payment method available. The first (version number 1) is the oldest version of iDEAL and is based on Dutch banks, Dutch domestic transfers and Dutch bank-accounts. The second (version number 2) is a new version of iDEAL based on both Dutch and foreign banks, sepa credit transfers and sepa bank accounts (BIC and IBAN codes).

It is advised to implement the version 2 of the iDEAL service, because support for the first version by the iDEAL acquirers is not available indefinite. If no version is specified version 1 is selected, for backwards compatibility reasons. A version can be specified either in the transaction request or by selecting a default version in the Buckaroo Payment Plaza under your iDEAL subscription. This document contains a description for both the new and old versions.

2.1.2 Default version

A default version selection is advised when only one version of the payment method is in use. This will also ensure that any payment initiated from outside the webshop (eg. through PayperEmail or reminders) are processed using the selected version.

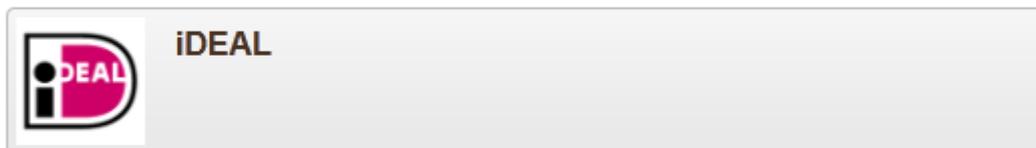
To select a default version, go to the Buckaroo Payment Plaza, select Profiel (Profile), and then Abonnementen (Subscriptions). Choose the payment method subscription and select the preferred default version. Click 'Save default version' to make your choice final. If multiple subscriptions are available for a service, make sure to check each subscription.

Profiel Merchant: Didol.com



Status: choose... Category: choose... Keyword:

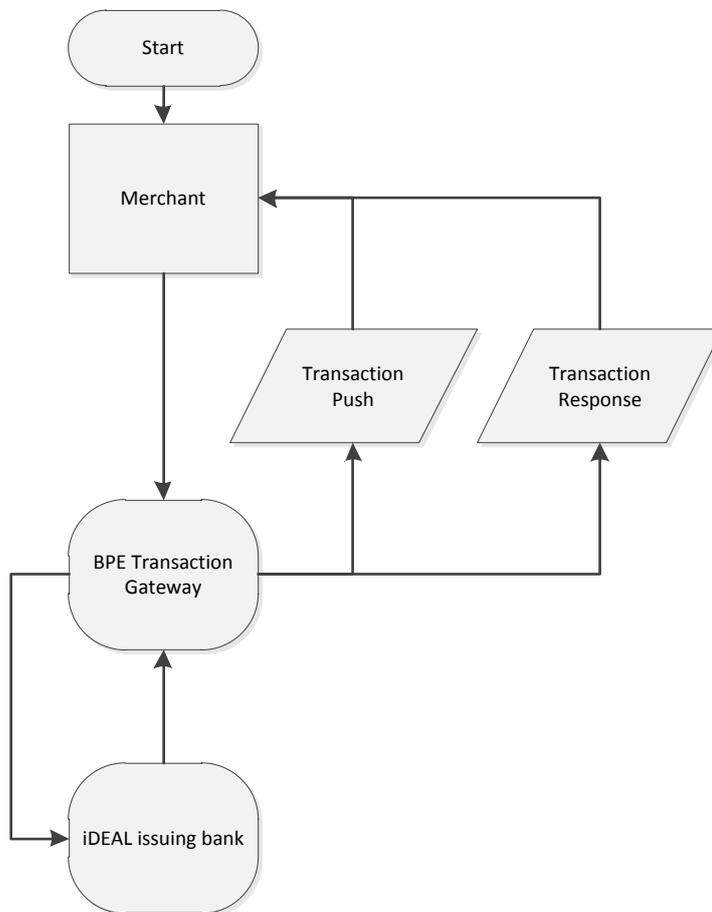
Payment methods



1 Subscription default version settings

2.2 Work flow

The general flow of an iDEAL payment is shown in the figure below:



In addition to the regular payment parameters (amount, currency, invoice), the consumer must also select their bank. This issuer selection can be done by the merchant, or in the payment gateway.

If you wish to store the consumer's issuing bank, you can include an issuer selection in the checkout process and pass it in the payment request.

Otherwise, if the issuer is not included in the payment request, the gateway will show an issuer selection.

When the issuer is known, the consumer is redirected to the issuing bank where they will be asked to verify their identity and confirm the payment.

The status of the payment is then immediately known (unless an error occurs) and the consumer is redirected back to the merchant with the payment status.

An iDEAL payment has a lifetime of 15 minutes; this means that as soon as the consumer is redirected to the issuer, the payment must be completed within 15 minutes or it will expire.

In the event that the consumer irregularly ends the payment process (f.e. by closing the browser window before returning to the webshop), the payment status will be retrieved from the acquirer as soon as the 15 minute lifespan is expired and the merchant webshop is updated via a push response. It is therefore recommended to enable the push response in the Payment Plaza when implementing iDEAL.

3. Servicecode and Actions

For iDEAL collecting¹, use the service code **ideal**

For iDEAL processing², use the service code **idealprocessing**

This service supports the following actions:

Action	Type	Description	Service
Pay	Primary	Pay the supplied amount via iDEAL (This is the default action)	All
Refund	Primary	Refund the iDEAL payment.	ideal

3.1 Pay

The default action for iDEAL is Pay. This action requires as input the issuing bank of the consumer. Upon receiving this input, the consumer will be redirected to the issuing bank for verification and confirmation of the payment.

A successful payment will include the BIC/IBAN (in version 2, account number in version 1), the beneficiary of the bank account from which the payment was made and the name of the selected issuer.

3.1.1 Request Variables

Name	Description	Type	Version ³	Required ⁴
issuer	Code for the issuing bank of the consumer. Possible values: ABNANL2A ABN AMRO ASNBNL21 ASN Bank FRBKNL2L Friesland Bank INGBNL2A ING RABONL2U Rabobank SNSBNL2A SNS Bank RBRBNL21 RegioBank TRIONL2U Triodos Bank FVLBNL22 Van Lanschot KNABNL2H Knab bank	String (BIC code of bank).	2	Merchant
issuer	Code for the issuing bank of the consumer. Possible values: 0031 ABN AMRO 0761 ASN Bank	Four-digit number.	1	Merchant

¹ iDEAL Collecting means the iDEAL payment will be made to a Buckaroo account, and Buckaroo will add these transactions the merchant balance.

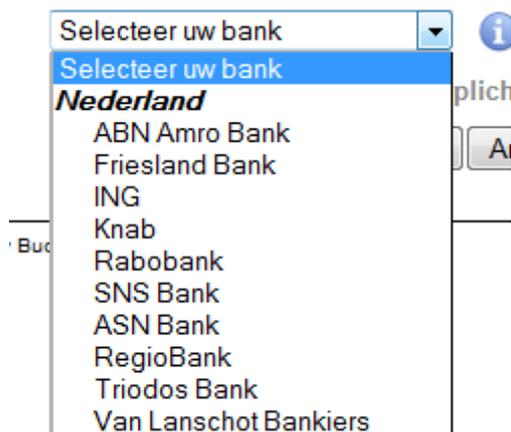
² iDEAL Processing means that the iDEAL payments will be made directly on the merchant bank account.

³ Column Version contains the version of the payment method in which this variable is available.

⁴ 'Always' means the variable always needs to be provided. 'Merchant' means it is only required if a gateway is used that does not provide user interaction (preventing the consumer a way of providing this value). 'No' means the variable is optional.

0091	Friesland Bank			
0721	ING			
0021	Rabobank			
0751	SNS Bank			
0771	RegioBank			
0511	Triodos Bank			
0161	Van Lanschot			
0801	Knab bank			

Please note: For version 2, iDEAL requires you to display the countryname in the issuer selection. A different sorting order for countries is allowed, but not for banks within a country. The countryname is always displayed in the language(s) of the country listed. This should be presented as follows:



3.1.2 Response Variables

Name	Description	Type	Version ⁵	When
consumerName	The beneficiary of the bank account from which the payment was made	String	all	On success
consumerIssuer	The name of the issuer (bank) of the consumer	String	all	On success
Consumerbic	The bank identifier (bic code) of the bank of the consumer. Please note: This field is optional. In some countries, banks are not allowed to provide this information to third parties.	String	2	On success, optional
Consumeriban	The international bank account number (iban code) of the bank of the consumer.	String	2	On success, optional

⁵ Column Version contains the version of the payment method in which this variable is available.

	Please note: This field is optional. In some countries, banks are not allowed to provide this information to third parties.			
consumerAccountNumber	The account from which the payment was made Please note: this field is returned in version 1 only	String: 10 digits	1	On success
consumerCity	The place of residence of the account holder	String	1	On success

3.1.3 Status Codes

The following status codes can be returned in the response to this request:

Type	Description
190	Success: the iDeal transaction has been completed.
490	Failure: the request failed.
491	Validation Failure: The request contains errors.
492	Technical Error: The request failed due to a technical error (for example a failure in the ideal system at the bank)
791	Pending Processing: the Payment Engine is processing the transaction. ⁶
890	Cancelled by user: The customer cancelled the ideal request. ⁷

During the whole process, the transaction can have additional statuses, normally these are not communicated back to the merchant website. They can only be encountered when querying manually for a status or when looking in the plaza. The following additional statuses can be encountered:

Type	Description
790	Pending input: the request has been received, possibly the gateway is waiting for the customer to enter his details.

3.1.4 Transaction Types

The following transaction types are used by pay.

Type	Description	Service
C021	A collecting ideal transaction.	ideal
V021	A processing ideal transaction	idealprocessing

⁶ This happens when the user is not sent to the payment engine with the request or when due to a outage ar IDEAL the transactioun status can not yet be determined at the time of completion.

⁷ Only on gateways where the user is redirected to the payment engine.

3.2 Payremainder

The payremainder action is used to pay the remaining open amount on a partial payment (For more information, consult the Partial Payment implementation manual). The Payremainder action uses the same variables, statuscodes and transaction types as the Pay action.

3.3 Refund

To refund a successful iDEAL transaction, use the action Refund. This is only available for ideal collecting (service code: ideal). A bank transfer is then initiated which transfers the amount of the original transaction to the consumer.

3.3.1 Request variables

Normally, refunds do not use any extra request variables, apart from the originaltransaction variable. The optional request variables described below should only be used after an initial refund fails. Then use the RefundInfo request to receive which optional parameters are needed to perform a Refund. For more information, please consult the RefundInfo Request in your Gateway implementation manual.

Name	Description	Type	Version ⁸	Required ⁹
originaltransaction	Transaction key of the original transaction that needs to be refunded. Please note: This is a basic request variable, not a service specific variable.	32-character hex string	all	Yes
customeraccountname	The account holder beneficiary name	string	all	Optional ¹⁰
customerbic	The bank identifier (bic code) of the bank of the consumer.	string	2	Optional ¹¹
customeriban	The international bank account number (iban code) of the bank of the consumer.	string	2	Optional ¹²
customeraccountnumber	The account number	string	1	Optional ¹³

3.3.2 Response Variables

This action does not have any response variables

3.3.3 Status Codes

The following status codes can be returned in the response to this request:

⁸ Column Version contains the version of the payment method in which this variable is available.

⁹ 'Always' means the variable always needs to be provided. 'Merchant' means it is only required if a gateway is used that does not provide user interaction (preventing the consumer a way of providing this value). 'No' means the variable is optional.

¹⁰ Only provide this if the RefundInfo request specifies this is needed.

¹¹ Only provide this if the RefundInfo request specifies this is needed (service version 2).

¹² Only provide this if the RefundInfo request specifies this is needed (service version 2).

¹³ Only provide this if the RefundInfo request specifies this is needed (service version 1).

Type	Description
190	Success: the refund has been completed.
490	Failure: the request failed.
491	Validation Failure: The request contains errors.
793	On Hold: The refund has been put on hold due to insufficient funds

During the whole process, the transaction can have additional statuses, normally these are not communicated back to the merchant website. They can only be encountered when querying manually for a status or when looking in the plaza. The following additional statuses can be encountered:

Type	Description
790	Pending input: the request has been received, possibly the gateway is waiting for the customer to enter his details.
791	Pending Processing: the request is being processed by the payment engine.

3.3.4 Transaction Types

The following transaction types are used by refund.

Type	Description	Service
C121	A refund on an ideal transaction	ideal

3.4 Bounced Refunds

It is possible for refunds to bounce. This means that initially it appears the refund was completed correctly, but after a few days, the refund amount is returned. This can happen when the account information in the refund is incorrect (The used account holder name does not match with the actual bank account holder name. Or the bank account can have been closed since the original payment.

When a refund bounces, a new transaction is created and the status for this transaction is pushed. It is then possible to do RefundInfo request to enquire as to which information is incorrect and then perform a new Refund request, where this missing information is supplied.

3.4.1 Status Codes

Only a success status is returned/pushed on Bounced Refund transactions:

Type	Description
190	Success: the bounced refund has been processed.

3.4.2 Transaction Types

The following transaction type is used for bounced refunds.

Type	Description
N522	A bounced refund

Please note that this transaction will have an amount debit, adding the returned refund amount back to your balance.