



**iDEAL**

Integration Guide

Version 6.2.3

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## Document history

Date	Name	Change
13.06.2017	Peter Posse	Limitation of RefNr, Notice for credit.aspx
13.02.2017	Peter Posse	TransactionID added
04.10.2016	Peter Posse	First version based on Paygate Manual 6.10

# ABOUT IDEAL

## General information about iDEAL

Like giro pay in Germany, Dutch banks established the iDEAL money transfer standard. Approximately 50% of all e-commerce payments in the Netherlands are processed with iDEAL. Offering iDEAL is a vital success factor for e-commerce business wanting to sell in the Netherlands. The customer is using the familiar and trusted online banking of its own credit institution, just the same as with online banking.

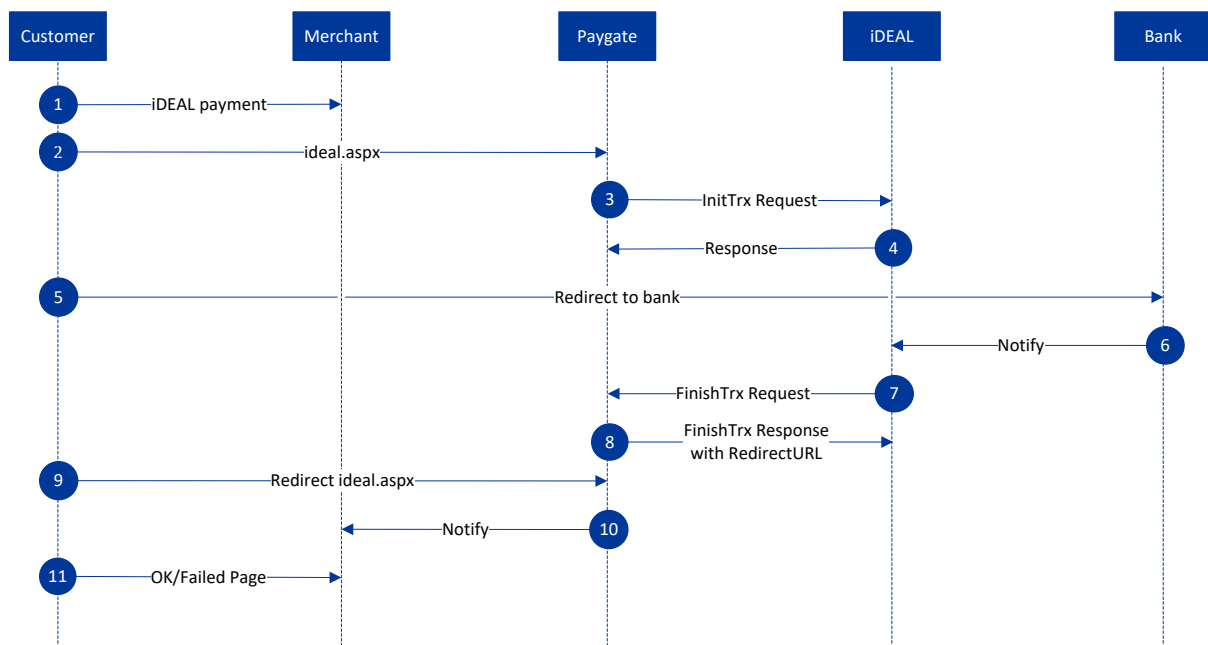
With online banking, the data disclosed in the online transfer is encrypted with SSL (Secure Sockets Layer) to prevent manipulation.



Bank transfers with iDEAL are a guarantee of success in the Netherlands: About 100.000 webshops and organizations offers iDEAL with approximately 50% of all e-commerce payments being processed with iDEAL. Monthly there are about 13 million transactions.

Further information can be found iDEAL-website in Dutch and English ([www.ideal.nl](http://www.ideal.nl)).

## Process flow chart



iDEAL process flow

# PAYGATE INTERFACE

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## 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

**Notice:** Please note that the names of parameters can be returned in upper or lower case.

## Calling the iDEAL interface

To process a payment with online transfer with iDEAL, call up the following URL:

<https://www.computop-paygate.com/ideal.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
<b>MerchantID</b>	ans..30	M	MerchantID, assigned by Computop This parameter is to be passed in plain language.
<b>TransID</b>	ans..64	M	TransactionID which should be unique for each payment
<b>RefNr</b>	ns..30	O	Unique reference number. In case of using the EMS interface the length is limited to 15 chars.
<b>Amount</b>	n..12	M	Amount in the smallest currency unit (e.g. EUR Cent) Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).
<b>Currency</b>	a3	M	Currency, three digits DIN / ISO 4217
<b>OrderDesc</b>	ans..384	M	Description of purchased goods, unit prices etc. Please note: The first 27 characters appear on the customer-account statement. You can view the full data in Computop Analytics.
<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
<b>UserData</b>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
<b>URLSuccess</b>	ans..256	M	Complete URL which calls up Paygate if payment has been successful. The URL may be called up only via port 443 This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <b>UserData</b> .
<b>URLFailure</b>	ans..256	M	Complete URL which calls up Paygate if payment has been unsuccessful. The URL may be called up only via port 443 This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <b>UserData</b> .
<b>Response</b>	a7	O	Status response sent by Paygate to <b>URLSuccess</b> and <b>URLFailure</b> , should be encrypted. For this purpose, transmit <b>Response=encrypt</b> parameter.
<b>URLNotify</b>	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be called up only via port 443 It may not contain parameters: Use the <b>UserData</b> parameter instead.
<b>ReqID</b>	ans..32	O	To avoid double payments, enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction is submitted again with the same <b>ReqID</b> , Paygate will not carry out the payment, but will just return the status of the original transaction.
<b>BIC</b>	ans..11	O	Bank Identifier Code
<b>IssuerID</b>	ans..11	MC	Not with PPRO: BIC for the selected bank (see querying the stored iDEAL banks)
<b>Plain</b>	ans..50	O	A value to be set by the merchant to return some information unencrypted, e.g. the MID
<b>Custom</b>	ans..1024	O	The merchant can submit several values separated by   which are returned unencrypted and separated by &. Custom=session=123 id=456 will change in the answer to Session=123&id=456

Parameters for online transfers with iDEAL

The following table gives the result parameters which the Paygate transmits to **URLSuccess** or **URLFailure** and **URLNotify**. If you have specified the **Response=encrypt** parameter, the following parameters are forwarded Blowfish encrypted to your system:

Parameter	Format	CND	Description
<b>MID</b>	ans..30	M	MerchantID, assigned by Computop
<b>PayID</b>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files.
<b>XID</b>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<b>TransID</b>	ans..64	M	Merchant's transaction number
<b>Status</b>	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
<b>Description</b>	ans..1024	M	Further details in the event that payment is rejected. Please do not use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
<b>Code</b>	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from <a href="http://www.computop.de/manual">www.computop.de/manual</a> )
<b>RefNr</b>	ans..30	O	Merchant's unique reference number
<b>UserData</b>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
<b>AccBank</b>	ans..20	MC	Identification of the financial institution of the account holder (with PPRO only if Status=OK)
<b>AccOwner</b>	a..50	MC	Name of the account holder (with PPRO only if Status=OK)
<b>IBAN</b>	ans..34	MC	IBAN of the account holder (with PPRO only if Status=OK)
<b>BIC</b>	ans..11	MC	BIC of the account holder (with PPRO only if Status=OK)
<b>PaymentPurpose</b>	ans..26	C	Only with PPRO: Purpose of payment
<b>PaymentGuarantee</b>	a..12	C	Only with PPRO: NONE= no payment guarantee, VALIDATED= customer account valid, but no payment guarantee, FULL= payment guarantee Notice: This parameter is only returned if the Status=OK.
<b>ErrorText</b>	ans..128	C	Only with PPRO: Detailed PPRO error message. Notice: Is returned only if Status=FAILED. Use is possible only in agreement with Computop support.
<b>TransactionID</b>	an..20	O	Only with PPRO: Unique transaction number from PPRO
<b>Plain</b>	ans..50	O	A value to be set by the merchant to return some information unencrypted, e.g. the MID
<b>Custom</b>	ans..1024	O	The merchant can submit several values separated by   which are returned unencrypted and separated by &. Custom=session=123 id=456 will change in the answer to Session=123&id=456

Return parameters for URLSuccess, URLFailure and URLNotify with IDEAL

### Querying the stored IDEAL banks

Paygate offers merchants the possibility to query which banks are stored for the merchant before the actual payment process. Since the configured bank list rarely changes, this does not need to be queried for each bank transfer. For this verification call up the following URL:

<https://www.computop-paygate.com/idealIssuerList.aspx>

The following table describes the encrypted payment request parameters: Please note that the Merchant-ID plus Len and Data must be transferred every time as with all Paygate requests:

Parameter	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop This parameter is to be passed in plain language.

Parameters for requesting the stored iDEAL banks

Please transfer the Merchant-ID both in the unencrypted as well as the encrypted string.

The following table describes the result parameters, which Paygate sends in response:

Parameter	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop
IdeallssuerList	ans..	M	The IdeallssuerList contains all banks stored for the merchant at the time of the query in the format IssuerID,Name,Country ... IssuerID = BIC of the bank Name = name of the bank Country = Name of the country for the bank (max. 128 characters)

Result parameters for requesting the stored iDEAL banks

## Credit with reference

Credits (refunds) are possible via a Server-to-Server connection. Paygate permits only credits for iDEAL that reference on a captured transaction previously made via Paygate. The amount of the Credit is limited to the amount of the previous capture.

To carry out a credit for iDEAL, please use the following URL:

<https://www.computop-paygate.com/credit.aspx>

**Notice:** Please note that credits (refunds) for iDEAL can be processed only when using the processing partners EMS or EVO Payments. With a direct connection to the respective Dutch bank there are no credits possible via Paygate.

**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
PayID	an32	M	ID assigned by Paygate for the payment to be credited
TransID	ans..64	M	TransactionID which should be unique for each payment
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
Amount	n..12	M	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	a..3	M	Currency code, three digits DIN / ISO 4217



<b>OrderDesc</b>	ans..768	O	Description of refunded goods, unit prices, merchant's comment etc.
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Parameters for credits of iDEAL payments

The following table describes the Paygate response parameters:

Parameter	Format	CND	Description
<b>MID</b>	ans..30	M	MerchantID, assigned by Computop
<b>PayID</b>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files.
<b>XID</b>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<b>TransID</b>	ans..64	M	Merchant's transaction number
<b>Status</b>	a..30	M	OK or FAILED
<b>Description</b>	ans..1024	M	Further details in the event that payment is rejected. Please do not use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
<b>Code</b>	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from <a href="http://www.computop.de/manual">www.computop.de/manual</a> )
<b>TransactionID</b>	an..20	O	Only with PPRO: Unique transaction number from PPRO

Result parameters for credits of iDEAL payments



# BATCH PROCESSING VIA THE INTERFACE

Basic information about using Batch files and about their structure you can be found in the Batch Manager manual.

This section describes the parameters which must be transferred within the data set (**Record**) for executing a iDEAL credit and which information can be found within the response file about the payment status.

**Notice:** Please note that Batch processing for iDEAL is possible only via PPRO connection.

Following table gives an overview of all batch versions that are possible for a specific action and their specialities:

Action	Version	Description
Credit	1.0 / 2.0	Standard version without return of parameter Code
	1.x / 2.x	with RefNr (valid for all versions other than 1.0)

Description of the possible batch versions

The structure for an iDEAL payment within a Batch file to be submitted is the following:

```
HEAD,<MerchantID>,<Date>,<Version>
IDEAL,Credit,<PayID>,<TransID>,( <RefNr> ),<Amount>,<Currency>
FOOT,<CountRecords>,<SumAmount>
```

The following table describes the individual fields and values used within the data set (record) within the batch file:

Parameter	Format	CND	Description
Type	a..11	M	HEAD for Header, FOOT for Footer, IDEAL for iDEAL
Action	a..20	M	The parameter Action defines the type of transaction: Credit
Amount	n..12	M	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	M	Currency code, three digits DIN / ISO 4217
TransID	ans..64	M	TransactionID which should be unique for each payment
RefNr	ans..30	O	Unique reference number. In case of using the EMS interface the length is limited to 15 chars.
PayID	an32	M	ID for this transaction given by Paygate

Description of fields within the record for Batch files

The record area within the response file for Batch transactions looks the following way:

```
HEAD,<MerchantID>,<Date>,<Version>
IDEAL,Credit,<PayID>,<TransID>,( <RefNr> ),<Amount>,<Currency>,<Status>,<Code>
FOOT,<CountRecords>,<SumAmount>
```

The following table describes the response parameters which the Batch Manager saves in the Record area for each transaction (standard parameters not explained here, such as <TransID> or

<RefNR> and request parameters are returned unchanged and correspond to the call as specified in):

Parameter	Format	CND	Description
<b>Action</b>	a..20	M	The parameter Action defines the type of transaction: Credit
<b>PayID</b>	an32	M	ID for this transaction given by Paygate
<b>Status</b>	a..50	M	OK or FAILED
<b>Code</b>	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from <a href="http://www.computop.de/manual">www.computop.de/manual</a> )

Description of result parameters within the record for Batch files