Adding the iDEAL payment button

Implementation Guide

Document version 2.1

Contents

1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
2.1	La Banque Postale	12/16/2021	• Update of the *Creating an account* chapter • Update of the *Technical information* chapter. • Update of the *Payment process* chapter. • Update of the chapter *Processing the response data*.
2.0	La Banque Postale	2/11/2020	Initial version

2. PRESENTATION

iDEAL is the most frequently used payment method in the Netherlands.

Based on wire transfer, it allows the buyer to be redirected to the secure payment site of his/her bank and thus to transfer the amount to pay to the merchant's account, to pay his/her invoices, etc.

The merchant receives a real-time confirmation of payment, allowing him to ship the order more quickly.

	Supported currencies	• EUR

	Supported countries	• The Netherlands

	Additional information	• Debit is immediate (no capture delay). • Transaction validation is automatic (no manual validation). • No capture file is sent to the acquirer.

3. TECHNICAL INFORMATION

Field values vads_card_brand	Supported currencies	Supported countries	Authorization validity period	Payment process
IDEAL	EUR	NL	0	Immediate capture

Sales channel	
e-commerce	✔
m-commerce	✘
MOTO payment	✘
Payment order by e-mail/SMS	✔

Operations with transactions	
Cancellation	✘
Refund	✘
Modification	✘
Validation	✘
Duplication	✘
Manual reconciliation	✘

Type of integration	
Redirection	✔
Iframe	✘
JavaScript Client	✘
Data collection form	✘
API Web Services	✘
Mobile SDK	✘
Back Office	✘

Payment type	
Immediate payment	✔
Deferred payment	✘
Payment in installments	✘
Payment by subscription	✘
Payment by file (token or batch)	✘
One-click payment	✘
Payment by wallet	✘

Miscellaneous	
Reporting	✔
Transaction settlement	✘
Chargeback settlement	✘
Extra payment attempts	✘

4. PREREQUISITES

Bank requirements

- **For the merchant**

    - Create a Rabobank bank account (bank affiliated to the iDEAL payment method linked with Scellius).

    - Creating an account iDEAL
    See chapter *Creating an iDEAL account*.

    - Sign and submit the iDEAL account to iDEAL.

    - Wait for the account to be activated at Rabobank.
    The delay can be quite long considering the different validations.

- **For the buyer**

    - Use the services of a Dutch bank affiliated to the iDEAL payment.

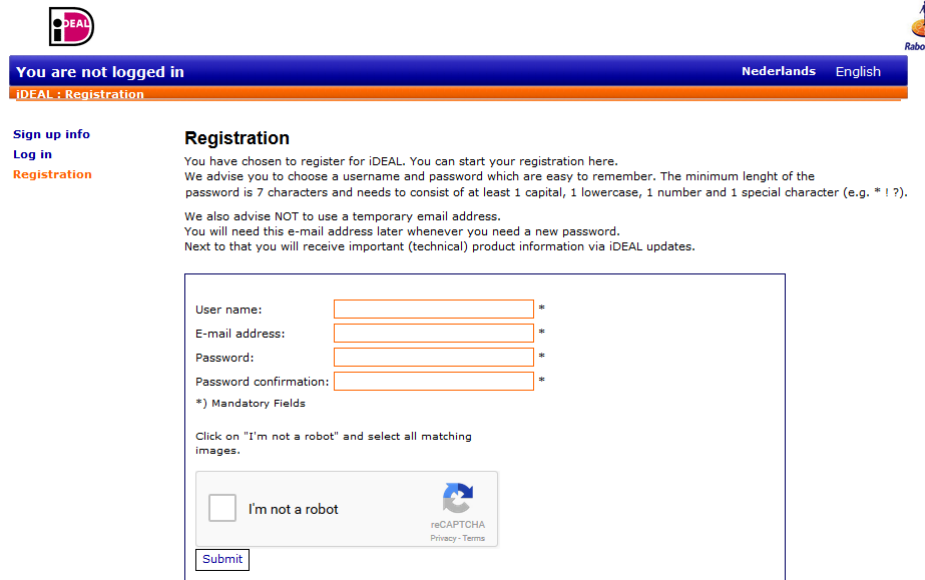   - Have a billing address in the Netherlands.

Prerequisites Scellius

- **For the merchant**

    - Sign up for the iDEAL payment option.

    - Communicate the iDEAL contract number (Merchant ID) to the contact person of the Scellius payment gateway.

    Note:

    Scellius signs in to the iDEAL interface so that the buyer can execute his or her payment.

- **For the buyer**

    - None

4.1. Creating an account iDEAL

To add the iDEAL payment method to the payment page, it is required to have created an iDEAL account.

1. Go to: *https://ideal.rabobank.nl/msp/en/modmerchantsubscription/onboarding?bank_id=RaboiDEAL&language=en*

2. Create your iDEAL merchant account by filling out the following form:

Figure 1: Subscription

- **User name** : user name

- **E-mail adresss** : e-mail address. This e-mail address will be used as user identifier by iDEAL.

- **Password** : user password

  For security reasons, your password must consist of minimum 8 characters and include a combination of uppercase and lowercase characters, digits and special characters, such as +, ?, *.

- **Password confirmation** : confirm your password

3. Click **Submit** to finalize your subscription.

   An e-mail is sent to the address specified in the form. It contains a link allowing to finalize the subscription to iDEAL.

4. Enter your **user name** and **password** to authenticate yourself once again.

5. Specify all the required merchant details.

Figure 2: Merchant details

Very important: it is mandatory to select **Lyra-Network GmbH** from the drop-down list **Way of integration**. Once the form is submitted, it is not modifiable.

6. Click **Submit**.

iDEAL sends an e-mail to notify the merchant that he or she will receive an e-mail with a contract to be signed and sent back.

7. Send back the signed contract to iDEAL.

8. Send your **Merchant ID** to the Scellius payment platform.

The Merchant ID can be viewed in the iDEAL dashboard (*https://ideal.rabobank.nl*), or in the activation e-mail of your iDEAL merchant account.

The activation status of the iDEAL account can be seen in the iDEAL dashboard:

Figure 3: Activation tab

The iDEAL account will be active after all the statuses have been validated.

5. PAYMENT PROCESS

The diagram below presents the exchange process from the point of view of the buyer.
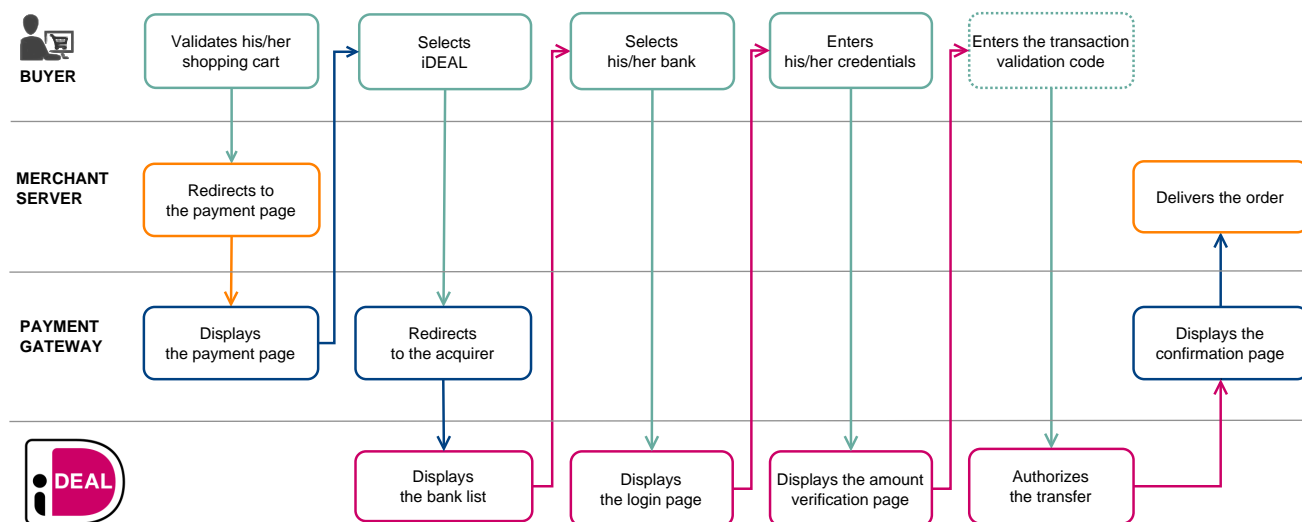
6. ESTABLISHING INTERACTION WITH THE PAYMENT GATEWAY

The interaction with the payment gateway is described in the *Hosted Payment Page Implementation Guide*, available in our online documentation archive.

The merchant website and the payment gateway interact by exchanging data.

To create a payment, this data is sent in an HTML form via the buyer's browser.

At the end of the payment, the result is transmitted to the merchant website in two ways:

• automatically by means of notifications called Instant Notification URLs (also known as IPN or Instant Payment Notification).

• Via the browser when the buyer clicks the button to return to the merchant website.

To guarantee the security of the exchange, the data is signed with a key known only to the merchant and the payment gateway.

7. SETTING UP NOTIFICATIONS

There are several types of notifications provided in the Merchant Back Office.

• Instant Payment Notification URL call

• E-mail sent to the merchant

• E-mail sent to the buyer

• SMS sent to the merchant

• SMS sent to the buyer

They allow to manage the events (payment accepted, payment abandoned by the buyer, payment canceled by the merchant, payment validated by the merchant, etc.) that will trigger a notification sent to the merchant website, the merchant or the buyer.

The notifications of Instant Payment Notification URL call type are very important as they represent the only reliable way for the merchant website to obtain the payment result.

If the payment gateway is unable to access the URL of your page, an e-mail will be sent to the shop administrator.

It contains:

• The HTTP code of the encountered error,

• Parts of error analysis,

• Its consequences,

• Instructions via the Merchant Back Office to resend the request to the previously defined URL.

To access notification rule management:

Go to the following menu: **Settings** > **Notification rules**.

7.1. Setting up the Instant Payment Notification

This rule allows to notify the merchant website in the following cases:

- Payment accepted
- Payment refused

This notification is required to communicate the result of the payment request.

It will inform the merchant website of the payment result even if your client has not clicked the "Return to the shop" button.

1. Right-click **Instant Payment Notification URL at the end of the payment**.

2. Select **Manage the rule**.

3. Enter the **E-mail address(es) to notify in case of failure** field in the **General settings** section.

   To specify several e-mail addresses, separate them with a semi-colon.

4. Check the box **Automatic retry in case of failure** if you wish to authorize the gateway to automatically resend the notification in case of a failure (can be done up to 4 times).

5. In the **Instant Payment Notification URL of the API form V1, V2** section, specify the URL of your page in the fields **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** if you wish to receive notifications in the API form format.

6. Save the changes.

8. GENERATING A PAYMENT FORM

To generate a payment request, you must create an HTML form as follows:

```
<form method="POST" action="https://scelliuspaiement.labanquepostale.fr/vads-payment/">
 <input type="hidden" name="parameter1" value="value1" />
 <input type="hidden" name="parameter2" value="value2" />
 <input type="hidden" name="parameter3" value="value3" />
 <input type="hidden" name="signature" value="signature"/>
 <input type="submit" name="pay" value="Pay"/>
</form>
```

It contains:

- The following technical elements:

  - The `<form>` and `</form>` tags that allow to create an HTML form.

  - The `method="POST"` attribute that defines the method used for sending data.

  - The `action="https://scelliuspaiement.labanquepostale.fr/vads-payment/"` attribute that defines where to send the form data.

- Form data:

  - The shop ID.

  - Information about the payment depending on the use case.

  - Additional information depending on your needs.

  - The signature that ensures the integrity of the form.

  This data is added to the form by using the `<input>` tag:

  ```
  <input type="hidden" name="parameter1" value="value1" />
  ```

  For setting the `name` and `value` attributes, see the **Data dictionary** chapter also available in the online document archive.

  All the data in the form must be encoded in **UTF-8**.

  This will allow for the special characters (accents, punctuation marks, etc.) to be correctly interpreted by the payment gateway. Otherwise, the signature will be computed incorrectly and the form will be rejected.

- The **Pay** button for submitting the data:

  ```
  <input type="submit" name="pay" value="Pay"/>
  ```

Different use cases are presented in the chapters below. This information will allow you to adapt your payment form to your needs.

The following table lists the different formats that you can encounter when building your form.

Notation	Description
a	Alphabetic characters (from 'A' to 'Z' and from 'a' to 'z')
n	Numeric characters
s	Special characters
an	Alphanumeric characters
ans	Alphanumeric and special characters (except '<' and '>')
3	Fixed length of 3 characters
..12	Variable length up to 12 characters
json	JavaScript Object Notation. Object containing key/value pairs separated by commas. It starts with a left brace "{" and ends with a right brace "}". Each key / value pair contains the name of the key between double-quotes followed by " : ", followed by a value. The name of the key must be alphanumeric. The value can be: • a character string (in this case it must be framed by double quotes) • a number • an object • a table • a boolean • empty Example: `{"name1":45,"name2":"value2", "name3":false}`
bool	Boolean. Can be populated with the **true** or **false** value.
enum	Characterizes a field with a complete list of values. The list of possible values is given in the field definition.
Enum list	List of values separated by a " ; ". The list of possible values is given in the field definition. Example: `vads_payment_cards=VISA;MASTERCARD`
map	List of key / value pairs separated by a " ; ". Each key / value pair contains the name of the key followed by " = ", followed by a value. The value can be: • a chain of characters • a boolean • a json object • an xml object The list of possible values for each key/value pair is provided in the field definition. Example: `vads_theme_config=SIMPLIFIED_DISPLAY=true;RESPONSIVE_MODEL=Model_1`

8.1. Creating a wire transfer request

> **IMPORTANT**
> **The validation mode as well as the capture delay are not taken into account during an iDeal payment.**

1. Use all the fields presented in the table below to create your payment form.

Field name	Description	Format	Value
vads_order_id	Order ID Can contain uppercase or lowercase characters, numbers or hyphens ([A-Z] [a-z], 0-9, _, -).	ans..64	E.g.: 2-XQ001
vads_amount	Payment amount in the smallest currency unit(cents for euro).	n..12	E.g.: 4525 for EUR 45.25
vads_currency	Numeric currency code to be used for the payment, in compliance with the ISO 4217 standard (numeric code).	n3	E.g.: 978 for euro (EUR)
vads_payment_config	Payment type	enum	**SINGLE**
vads_action_mode	Acquisition mode for payment method data	enum	**INTERACTIVE**
vads_page_action	Action to perform	enum	**PAYMENT**
vads_ctx_mode	Mode of interaction with the payment gateway	enum	**TEST** or**PRODUCTION**
vads_site_id	Shop ID	n8	E.g.: 12345678
vads_trans_date	Date and time of the payment form in UTC format	n14	Respect the YYYYMMDDHHMMSS format E.g.: 20200101130025
vads_trans_id	Transaction number. Must be unique within the same day (from 00:00:00 UTC to 23:59:59 UTC). **Warning: this field is not case sensitive.**	an6	E.g.: xrT15p
vads_version	Version of the exchange protocol with the payment gateway	enum	**V2**

2. Add optional fields according to your requirements (see **Using additional features** chapter of the *Implementation Guide Hosted Payment Page*).

3. Compute the value of the **signature** field using all the fields of your form that start with **vads_** (see chapter **Computing the signature** of the *Implementation Guide Hosted Payment Page* available on our website).

9. SENDING THE PAYMENT REQUEST

The buyer will be able to finalize his/her purchase once he/she is redirected to the payment page.

The buyer's browser must transmit the payment form data.

9.1. Redirecting the buyer to the payment page

The URL of the payment gateway is:

https://scelliuspaiement.labanquepostale.fr/vads-payment/

Example of parameters sent to the payment gateway:

```
<form method="POST" action="https://scelliuspaiement.labanquepostale.fr/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="1315" />
<input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_cust_id" value="1234" />
<input type="hidden" name="vads_cust_email" value="jg@sample.com" />
<input type="hidden" name="vads_ctx_mode" value="TEST" />
<input type="hidden" name="vads_order_id" value="CMD012859" />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_cards" value="VISA;MASTERCARD" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20200326101407" />
<input type="hidden" name="vads_trans_id" value="362812" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="NM25DPLKEbtGEHCDHn8MBT4ki6aJI/ODaWhCzCnAfvY="/>
<input type="submit" name="pay" value="Pay"/>
</form>
```

9.2. Processing errors

If the payment gateway detects an error while receiving the form, an error message will appear and the buyer will not be able to proceed to the payment.

In TEST mode

The message indicates the source of the error and provides a link to the error code description to help you fix it.

In PRODUCTION mode

The message simply indicates to the buyer that a technical problem has occurred.

In both cases the merchant receives a notification e-mail.

It contains:

• the source of the error,

• a link to possible causes to facilitate its analysis,

• all the fields of the form.

A description of the error codes with their possible causes is available on our website

https://scelliuspaiement.labanquepostale.fr/doc/fr-FR/error-code/error-00.html

10. ANALYZING THE PAYMENT RESULT

The analysis of the payment result is described in the *Hosted Payment Page Implementation Guide* available in our online documentation archive (*https://scelliuspaiement.labanquepostale.fr/doc/fr-FR/*).

This document only describes the steps for processing data relative to the response of a payment made with iDEAL.

10.1. Processing the response data

Here is an example of analysis to guide you through processing the response data.

1. Identify the order by retrieving the value of the **vads_order_id** field if you have transmitted it in the payment form.

   Make sure that the order status has not been updated yet.

2. Retrieve the payment result transmitted in the **vads_trans_status** field.

   Its value allows you to define the order status.

VALUE	DESCRIPTION
CAPTURED	**Captured** The transaction is accepted. It is visible in the Captured transactions tab. Debit is immediate (no capture file is sent to the acquirer).
REFUSED	**Refused** Transaction is declined. See the following chapter to obtain more information on the rejected payment.
ABANDONED	**Abandoned** Payment abandoned by the buyer The transaction has not been created, and **therefore cannot be viewed in the Merchant Back Office.**

3. Retrieve the payment reference transmitted in the **vads_trans_id** field.

4. Retrieve the field **vads_trans_uuid** containing the transaction generated unique reference by the payment server.

5. Retrieve the value of the **vads_trans_date** field to identify the payment date.

6. Retrieve the used amount and currency. To do this, retrieve the values of the following fields:

Field name	Description
vads_amount	Payment amount in the smallest currency unit.
vads_currency	Numeric code of the currency used for the payment.

7. Retrieve the used payment method by analyzing the **vads_card_brand** field.

8. Retrieve the payment method data used for the payment by analyzing the following fields:

Field name	Description
vads_card_brand	Used payment method. Populated with IDEAL.
vads_acquirer_netwo	Acquirer network code. Populated with IDEAL.

9. Retrieve all the order, buyer and shipping details.

    These details will be provided in the response only of they have been transmitted in the payment form.

    Their values are identical to the ones submitted in the form.

10. Proceed to order update.

10.2. Analyzing the result of the authorization request

The result of the authorization is specified in the **vads_auth_result** field.

Below are the values returned by the acquirer:

CODE	DESCRIPTION
0	Payment accepted
1	Payment on hold
2	Payment canceled
3	Payment expired (the user was redirected but did not finalize the payment)
99	Payment failed

11. OPERATIONS AVAILABLE VIA THE MERCHANT BACK OFFICE

No operations are authorized for an iDEAL transaction, whether it is accepted or rejected.

12. MANAGING IDEAL TRANSACTIONS FROM THE MERCHANT BACK OFFICE

12.1. Viewing transaction details

1. From the **Management** > **Transactions** menu, select the tab of your choice.

   • Accepted iDEAL transactions can be viewed in the Captured transactions tab.

   • Declined iDEAL transactions can be viewed in the Transactions is progress tab.

2. Double click the desired transaction.

13. OBTAINING HELP

Looking for help? Check our FAQ on our website

https://scelliuspaiement.labanquepostale.fr/doc/en-EN/faq/sitemap.html

For any technical inquiries or if you need any help, contact *technical support*.

In view of facilitating the processing of your requests, please specify your shop ID (an 8-digit number) in your query

This information is available in the "registration of your shop" e-mail or in the Merchant Back Office (**Settings** > **Shop** > **Configuration**).