

iDEAL

ingenico
ePayments

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1. Introduction

iDEAL (by Currence iDEAL BV) is the most popular online payment method in The Netherlands, allowing real-time payments between the customer and the merchant.

Every iDEAL transaction has to be authenticated by the customer, through his issuing bank, by means of a digipass a bank specific card reader or a mobile app. This makes iDEAL a highly secure and low risk payment method, with a guarantee for the merchant to receive his payments and no possibility for chargebacks.

On our platform, iDEAL is only to be [integrated with our e-Commerce hosted payment page](#).

2. How does iDEAL work?

iDEAL is a typical webbanking payment method with redirection from our hosted payment page straight to the issuing bank's page. That way, the customer doesn't pass any account information on to Ingenico ePayments.

All iDEAL transactions must be authenticated at the issuer with either:

- A card reader (primarily)
- A smartphone or tablet application that reads QR codes on the page
- A token that generates a code

iDEAL can therefore be considered a "guaranteed" payment method; No authentication means no transaction. Consequently iDEAL transactions do not require our Fraud detection module.

Also the following options and features are not supported:

- New payments via server-to-server requests (DirectLink)
- New payments via batch files (Batch)
- Manual input of new payments (e-Terminal)
- Recurring payments (alias/token management, subscriptions etc.)

3. How to get started?

You can set up iDEAL in your Ingenico ePayments account:

- With [Full Service](#), allowing you to offer various different payment methods, with just one contract. Please contact us to add iDEAL to your existing contract or to sign up for Full Service.
- By registering directly with an iDEAL acquiring bank. Please [contact us](#) for more information.

4. Integration with hosted payment page

Once iDEAL is activated in your account, if you link to the Ingenico ePayments payment page directly, the iDEAL button is available along with any other payment methods you may offer. If the customer clicks the button, he will be taken to a page where he can select his bank from a drop-down list, after which he's redirected to his issuing bank environment.

4.1 Redirect to iDEAL payment page

If you want to direct your customers directly from your check-out page to our iDEAL payment page, you must use the PM and BRAND fields:

```
<input type="hidden" name="PM" value="iDEAL">
<input type="hidden" name="BRAND" value="iDEAL">
```

Parameter	Value
PM	iDEAL
BRAND	iDEAL

4.2 Redirect to iDEAL bank page

You can also let your customer make the selection of his bank on your own check-out page, instead of on our hosted payment pages. That way we will send the customer directly to his bank's website.

To do so, you must send us the bank's ISSUERID in the hidden fields.

The applicable hidden field:

```
<input type="hidden" name="ISSUERID" value="ABNANL2A">
```

Parameter	Value
ISSUERID	"ABNANL2A" (ABN AMRO) "RABONL2U" (Rabobank) "INGBNL2A" (ING) "SNSBNL2A" (SNS Bank) "RBRBNL21" (Regio Bank) "ASBNL21" (ASN Bank) "BUNQNL2A" (Bunq) "TRIONL2U" (Triodos Bank) "FVLBNL22" (van Lanschot Bankiers) "KNABNL2H" (Knab bank) "MOYONL21" (Moneyou) "HANDNL2A" (Handelsbanken)
	In the TEST environment, using the iDEAL simulator, you must send the value "9999%2BTST".


Important

- Every bank can change its ISSUERID at any time. Although our platform queries these values several times on a daily basis, they are not automatically reflected in the list above.
- On our payment page we only list the issuing banks that are available at that moment (through a check with your acquirer). If you use the ISSUERID, we can not perform this availability check. Therefore, it's possible that your customer is sent to a bank that is down at that given time.

5. Testing

You can perform test transactions with iDEAL from your test account, using our iDEAL simulator.

When you arrive on the iDEAL test payment page, you must select "TST iDEAL" from the drop-down list.

Order reference : test_iDEAL-simulator Total charge : 10.00 EUR	Beneficiary : My Enterprise Teststreet 123 1234/Test City
Select your bank and click on "Continue" to pay with iDEAL at your bank.	
	
<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; padding: 2px;"> Select your bank ▼ </div> <div style="margin-left: 5px;"> Select your bank TST iDEAL </div> </div>	
<div style="border: 1px solid black; padding: 2px; display: inline-block;">Continue</div>	

Pressing "Continue" to be taken to the iDEAL simulator.

iDEAL simulator



Naam begunstigde: xxxxxxxx

Bedrag: ? xx,xx

Omschrijving: xxxxxxxx

Datum: xx/xx/xxxx

Referentienummer: xxxxxxxx

Naam:

Rekening number:

BIC number:

Stad:

SUCCESS

EXCEPTION

CANCELLED

FAILURE

In the simulator you see four buttons. Every button, when clicked, results in a different transaction status:

- "Success": status '9 - Payment requested'
- "Exception": status '92 - Payment uncertain', after several minutes randomly going to a final status '93 - Payment refused' or '9 - Payment requested'.
- "Cancelled": status '1 - Cancelled by customer' (in production cancelling the payment on the issuer side will usually result in a status '2 - Authorisation declined' in your Ingenico ePayments account)
- "Failure": status '2 - Authorisation declined'

6. Mobile

For customers paying with iDEAL on mobile devices such as smartphones and tablets, the Ingenico ePayments hosted payment page can be optimized for mobile use by applying a template with style sheets. Please go to our e-Commerce guide's [Mobile chapter](#) for all the details.

The mobile experience for the customer is ensured throughout the whole payment process as all iDEAL issuing banks have an adapted payment page for mobile devices such as smartphones and tablets. The customer is automatically redirected to the mobile banking channel.

For banks that support iDEAL in their mobile banking app, the customer can choose whether to pay using the mobile web browser or the mobile banking app.

Important

In case a payment is initiated from the merchant app, it is not allowed to show the issuer screens in the merchant's app by means of in-app browsing (web view). All steps in the payment flow up to the redirect back to the merchant are to be done in an environment trusted by or familiar to the customer. This can be the customer's preferred browser or the issuer's mobile app.

You can check a simulation of a mobile order paid with iDEAL here: <https://www.ideal.nl/demo/?screens=dskmob> (official iDEAL website).

7. Time-outs

As soon as the customer has arrived on his bank's page, a 30 minute time-out starts at the bank.

At the same time, in your Ingenico ePayments account a similar transaction time-out for the payment page applies. By default, this time-out is much longer than 30 minutes, in which case you have nothing to worry about.

If however you have had the transaction time-out in your Ingenico ePayments account changed to a number below 30 minutes, it's possible that a customer finishes a payment on his bank's side, while the transaction on Ingenico ePayments's side has already expired.

Although this will not affect the customer's payment, he will get a message that his payment was refused, and the transaction in your Ingenico ePayments account will be in status '2 - Authorisation denied'.

8. Status handling

As a rule, iDEAL transactions immediately get a status 9 - Payment requested (payment success) or 2 - Authorisation denied (payment refusal).

However, in at least the following situations our platform can't capture the payment status directly:

- A time-out or outage at the iDEAL acquirer occurs
- The customer closes the payment window before being redirected to our platform

In both cases the transaction will get the temporary status "92 - Payment uncertain". In the meantime our system launches a status recovery process. With this recovery process, the final status (9 or 2) will be retrieved within minutes, depending on the bank and the severity of the outage.

To capture the final transaction status, we recommend to use the [HTTP request for status changes](#).

9. Reporting

In your transaction reports (View transactions or Financial history), iDEAL transactions are indicated as such in the "METHOD" and "BRAND" columns.

In addition to the default fields (including METHOD and BRAND), other fields may be returned, depending on which file structure and optional fields you have selected. Go to [Reporting](#) for more information.

10. Refunds

Using Full Service to process iDEAL transactions, you can perform refunds (full and partial) in your Ingenico ePayments account (back office), with a DirectLink request, or by uploading a batch file.

Go to [Refunds](#) (Full Service guide) for more information.

If you have a contract directly with an iDEAL acquirer, you additionally need a "CPS contract" from the Dutch payment authority Equens that allows you to perform iDEAL refunds. You then need to send us the data of this contract so we can prepare your account to perform iDEAL refunds (please contact our [Admin team](#)).

Once your account has been configured accordingly, you can perform refunds in your Ingenico ePayments account, with a DirectLink request, or by uploading a batch file. Go to [Refund a payment](#) (Maintain your transactions guide) for more information.