

## Wirecard CEE Integration Documentation



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# iDEAL

## General information

iDEAL is an e-commerce payment method widely used in the Netherlands. Introduced in 2005, this payment method allows consumers to buy on the Internet using direct online transfers from their bank account, i.e. payments are made directly between bank accounts. iDEAL works together with leading Dutch banks using the banks' online banking systems to carry out payment transactions.

Since the introduction of SEPA, iDEAL payments may be carried out from and to all European bank accounts (in EURO). However, in order to enable consumers outside the Netherlands to use this payment method, their bank must have an iDEAL licence from Currence, the trademark owner and supervisory authority for iDEAL.

Please visit [iDEAL](#) for further information and details.

## Advantages for merchants

- When offering iDEAL in your online shop, a direct link is established with the systems of your own bank or online financial service provider.
- Virtually risk-free because consumers may not reverse the payment (no chargeback).
- Payments are credited to the merchant's account as fast as any conventional credit transfer.
- Paying via their own familiar banking environment reassures consumers of a high payment security and leads to a higher conversion rate.

## Advantages for consumers

- Easy to access, simple to use and free of cost.
- Very convenient since consumers use the same familiar environment as their bank's online banking platform.
- Consumer's name and bank account number are not disclosed until consumer approves the payment.
- Immediately after completing the purchase, consumer receives a confirmation message.
- Consumer's online bank account summary is also updated.
- No sensitive information is disclosed to the merchant.

## Process description

Consumers need to have access to the Internet banking system of the participating bank.

- Consumer to the online shop selects iDEAL among the payment methods offered on the payment page.
- Consumer selects the respective bank from the listed participating banks.
- The Internet banking environment of the consumer is opened and the consumer logs in as usual.
- Consumer then proceeds according to the procedures established by the relevant bank (transaction details may be displayed and consumers may e.g. need to enter their account number and sign the transaction digitally using a 2-factor authentication).
- Bank authorizes the transaction in real-time and deducts the relevant amount directly from the consumer's account.
- Consumer is informed in real-time whether the transaction may be carried out or not, e.g. if the account balance is not sufficient, the transaction may be declined.
- You receive real-time confirmation of the successful payment by the bank.
- Consumer is redirected back to the online shop.

## Acquirers

Wirecard works together with the following acquirers:

- ABN Amro Bank
- Deutsche Bank Nederland
- ING
- Wirecard Bank

## Order flow diagram

For a visual representation of the order flow behavior and associated transaction-based operations of this payment method we invite you to have a look at the respective order flow diagram.

## Required request parameter for Wirecard Checkout Seamless

For payment method iDEAL the otherwise optional request parameter `financialInstitution` is **required** for Wirecard Checkout Seamless.

Possible value(s) of parameter <code>financialInstitution</code>	Description
ABNAMROBANK	ABN AMRO Bank
ASNBANK	ASN Bank
BUNQ	Bunq Bank

INGBANK	ING
KNAB	Knab
RABOBANK	Rabobank
SNSBANK	SNS Bank
REGIOBANK	Regio Bank
TRIODOSBANK	Triodos Bank
VANLANSCHOT	Van Lanschot Bankiers

## Optional request parameters

The optional request parameters `customerStatement` and `orderReference` are more restricted with regard to their length and allowed characters than are other general request parameters.

Parameter	Data type	Short description
<code>customerStatement</code>	ASCII (without < > % &) with a variable length of up to 35 characters.	Text displayed on bank statement issued to your consumer by the financial service provider.
<code>orderReference</code>	Alphanumeric with a variable length of up to 35 characters.	Unique order reference ID sent from merchant to financial institution.

## Additional response parameters

When using this payment method in your online shop, Wirecard Checkout Page and Wirecard Checkout Seamless will return additional parameters to your online shop. These parameters are specific to this payment method and are only returned when your consumer selects this payment method in your online shop.

### Response parameters since 1st of August 2013

Parameter	State	Data type	Short description
<code>idealConsumerIBAN</code>	Success	Alphanumeric with a variable length of up to 255.	IBAN of account.
<code>idealConsumerBIC</code>	Success	Alphanumeric with a variable length of 1 to 255.	BIC of bank.
<code>idealConsumerName</code>	Success	Alphabetic with a variable length of up to 255.	Name of account owner as returned by iDEAL issuer.

## Legacy based response parameters

The following response parameters are sent for compatibility reasons and should be ignored.

Parameter	State	Data type	Short description
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idealConsumerAccountNumber	Success	Alphanumeric with a variable length of up to 255.	IBAN of account (same as idealConsumerIBAN).
idealConsumerCity	Success	Alphanumeric with special characters and a variable length of up to 255.	City of account owner as returned by iDEAL issuer.

## Back-end operations

Please refer to transaction-based operations by payment method and non-transaction-based operations by payment method for further information and details on back-end operations in Wirecard Checkout Page and Wirecard Checkout Seamless.