INTERAC® Online

Integration Guide

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Overview

Beanstream's INTERAC Online service allows consumers to pay for purchases directly from their bank account as they would when using a debit card at a traditional bricks and mortar store.

INTERAC Online purchases are completed in real time like credit card transactions; however the transaction process flow incorporates several additional steps. During an order, the customer must leave the merchant's website and navigate to their secure web banking service to authorize their purchase. The payment is then completed through the customer's financial institution and over the INTERAC Inter-Member network (IMN).

This document provides an overview of the INTERAC Online transaction processing service along with information on basic setup and administration. Merchants that are not using one of Beanstream QuickStart hosted solution will need to also consult our Process Transaction API guide for details on advanced integration.

Service Availability

The INTERAC Online service is available to any consumer that uses web banking with a participating Canadian financial institution. An up-to-date list of participating institutions can be found online at http://www.interac.ca/merchants/productsandservices_ol_emt_list.php.

System Requirements

The INTERAC Online service is a value-added solution for Canadian merchants. Merchants must have, or be in the process of acquiring, INTERAC Online merchant accounts before beginning integration.

Merchants will be offered the choice of implementing the service using a simple hosted solution or an advanced Server to Server or SOAP integration. Merchants that choose to integrate with Server to Server or SOAP must notify Beanstream and provide the URLs for special "funded" and "non-funded" transaction response pages. Refer to section 4 for details.

All payment pages must be hosted in an SSL protected area. If merchants do not have their own SSL certificate, the Beanstream Secure Webspace module may be used. Note that this area typically cannot host pages designed with Server to Server integration.

1 How it Works: The INTERAC Online Transaction Process Flow

The INTERAC Online transaction process occurs over a few basic steps.

Part 1: Payment/Checkout Page

The end customer will initiate the transaction process on a payment or checkout page that looks much the same as any standard credit card payment page. In addition to the standard payment fields, the merchant must allow the customer to select their preferred payment method (credit card or INTERAC Online). If the customer selects the INTERAC Online service, there will be no need to enter additional details like card number or expiration date on the merchant's site. The customer can skip straight to the "submit" button to authorize their order.

Sample Payment Page (partial)

Part 2: Offsite Authorization

When the customer submits the transaction, key invoice information is posted to the Beanstream system. Beanstream returns a response message that is used to re-direct the customer's browser to the INTERAC Online portal. From here the customer, goes through a four-step authorization process. All of the pages in this stage of the INTERAC Online transaction are located off of the merchant's website. If at any point the customer decides to navigate back to the merchant's store without completing authorization, the merchant should display a "transaction unsuccessful" or "transaction incomplete" message and provide the customer with an option to select another payment method.

Part 3: Transaction Completion

At the end of the offsite authorization process, the customer is re-directed back to the merchant's website. The merchant site receives the bank response and forwards this information to Beanstream to finish processing. Beanstream completes the final authorization and returns a response which is displayed to the customer on an approved or declined transaction page.

Transaction Approved page ("Please wait" page optional)

2   Page Design and Process Flow Requirements

The INTERAC Online payment method has several unique design requirements that must be met by merchants prior to launching the service. Review the following list carefully to ensure that your site meets minimum standards. Beanstream will review these requirements before turning the INTERAC Online service Live on your processing account. We will ask to review your test site or request screenshots of your integration to demonstrate your compliance.

Quick Start Option: Merchants using a hosted form or cart can follow the instructions outlined in section 3 to quickly meet all design requirements.   If you prefer not to use our samples, or are using an advanced integration, review the following requirements carefully before proceeding.

2.1   Trademark and Logo Use

The INTERAC Online trademark and logo may be used throughout the payment process. At the very least, these items must be included on the checkout or payment page on the merchant's website. Review the following list of design requirements to ensure your integration meets INTERAC standards.

- A registered trademark must appear in superscript after the word INTERAC with the first use of the term (example INTERAC® Online). Include the footnote "® Trademark of Interac Inc. Use under licence" on the same page as the wordmark. In French, use the text "^{MD} Marque de commerce d'Interac Inc. Utilisée sous licence."

- "INTERAC Online" is the correct capitalization for the online payment service. Merchants may use the alternate format *Interac* Online, or *INTERAC* ONLINE including italics if preferred.

- The INTERAC Online wordmark must always be used as an adjective describing a noun and never as a noun. For example, merchants may refer to this payment method as "the INTERAC Online service" or the "INTERAC Online payment option.

- The INTERAC Online logo must be displayed on all pages where other payment logos (credit card logos) are displayed. The logo must be equal in size and prominence to other logos. When grouping logos together, use the horizontal logo. The logo must not be obscured or altered by an additional element or another logo.

- Merchants must use the authorized logo, no smaller than 25 pixels in height for the vertical version or 30 pixels in width for the horizontal version. No modifications may be made to the design of the logo including changing the width to height ratio, altering colours or fonts or adding shadows, keylines or other background or foreground decorations.

- The "Online" service descriptor box that appears as part of the logo must not be used alone as it is part of the entire logo design. Do not change the space between the INTERAC logo and the Online service descriptor box.

Copies of the INTERAC Online logo can be found at

https://www.beanstream.com/media/logos/interac_logo.jpg
https://www.beanstream.com/media/logos/interac_logo_fr.jpg
https://www.beanstream.com/media/logos/interac_logo_horiz.jpg
https://www.beanstream.com/media/logos/interac_logo_horiz_fr.jpg
Additional payment logos can be downloaded from Beanstream's media page at
http://beanstream.com/public/media.asp.

2.2   Checkout Page Requirements

Quick Start Option: Merchants using a hosted form or cart can use the code from section 3.3 to quickly meet all design requirements. This is a simple matter of pasting our samples into your member area page templates. If you prefer not to use our samples, or are using an advanced integration, review the following requirements carefully.

The merchant checkout page must include the INTERAC Online wordmark and indicate that processing is in Canadian dollars. Logos for all accepted payment methods should be included on the page and be of equal size. In addition, merchants should include a link to a "Learn More" page at www.interaconline.com/learn. If the Learn More link is not shown here, it must be included elsewhere in the checkout process.

Sample Checkout Page

INTERAC® ONLINE PAYMENTS ACCEPTED HERE

Correct use of wordmark.

Address Information

Name:

Phone Number:

Address Line 1:

Address Line 2:

City:

Province/State: British Columbia

Postal/Zip Code:

Country: Canada

Email:

Payment Information

Invoice/Order Number:

Amount (CAD): 5.00

Payment Method: Credit Card

Name on card:

Credit Card Type: VISA

Credit Card Number:

Expiration Date: 01 / 2009

Option to select payment method

Comments

Cancel   Submit Payment

Learn More

Logos of equal sizes with "learn more" link

Registered trademark footnote

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2.3 Timeouts

Merchants should allow for up to 30 minutes between the start and end of the INTERAC Online transaction process. Merchants using the Beanstream QuickStart hosted payment page or shopping cart will automatically meet the 30 minute requirement. No additional customization is required for these integrations.

For custom pages and API integrations, developers should accommodate this time period or post a timeout warning message on the payment/checkout page. This message should inform the customer of the number of minutes allocated to complete the transaction and warn that a timeout will occur if they take longer than the posted time.

Sample Warning Message – Less than 30 minutes to complete processing

2.4 Approved/Declined Response Pages

Merchants using the INTERAC Online service will need to create approved/declined message pages to display to the customer at transaction completion. The merchant may upload these pages to the Secure Webspace module in the Beanstream member area to have these pages hosted on our secure servers. We have provided sample code for this purpose in section 3.3 for those that are integrating a simple integration. If the Secure Webspace is not used, merchants must host approved/declined pages in a secure area of their own server. Hosting in an unsecure area will mean that customers experience a warning message before viewing the results of their transaction.

The following information must be included on approved/declined transaction pages.

Approved/Declined Page Display Requirements	Beanstream variable
Print Page link	-
Transaction ID	trnId
Order Number	trnOrderNumber
Amount	trnAmount
Currency type	N/A
Response message text	messageText
Transaction date	trnDate
Financial institution confirmation code (approved transactions only)	ioConfCode
Financial institution name (approved transaction only)	ioInstName
Bank Authorization Code (approved transactions only)	authCode

Sample Approved Page

Your order was successful.

Transaction Id:	10000124
Order Number:	SO5444
Authorization Code:	123456
Amount:	$20.00 CAD
Message Text:	Approved
Transaction Date:	9/21/2009 6:03:38 PM
Interac Confirmation Code:	54655
Interac Bank Name:	TD Bank

Print Page

Thank you for doing business with ABC Enterprises.
If you have questions about your order, please contact our
customer support team at 1-888-472-0811.

Sample Declined Page

We're sorry. Your transaction was unsuccessful.

Your INTERAC Online payment has been declined and
your order canceled.

Transaction Id:	10000124
Order Number:	SO5444
Authorization Code:	123456
Amount:	$20.00 CAD
Message Text:	Declined
Transaction Date:	9/21/2009 6:03:38 PM
Interac Confirmation Code:	54655
Interac Bank Name:	TD Bank

Return to checkout page for other payment options

Print Page

3   Simple, Hosted Integration Options

3.1   QuickStart Payment Form and Starter Cart

The simplest integration of the INTERAC Online service uses Beanstream's QuickStart hosted payment page or our Starter Cart solution. These integration options provide merchants with basic pages that may be customized using a simple template with minimal programming knowledge. In order to begin processing using one of these solutions, merchants must complete the following steps:

- Log into your Beanstream account and navigate to *configuration* → *payment form* in the left menu. If you are using the Beanstream Starter Cart, go to *configuration* → *shopping cart* → *payment* instead. Paste the sample header and footer code (see below) into the "header" and "footer" areas on the template.   You may modify the code as long as your changes meet the INTERAC Online design requirements outlined in this guide. Change fonts and colors using the design template if desired. Click *Update* to save your changes. Use the *Preview* button to review your design.

- Create custom approved and declined transaction response pages following the design requirements outlined in this guide. For a simple solution, you may copy the sample pages we've provided in section 3.3 and 3.4 into an HTML or ASP file.   Once you are satisfied with your pages, navigate to *configuration* → *secure webspace* in the left menu and upload your files.

- Navigate to *administration* → *account settings* → *order settings* in the member area and change the approved/declined transaction response URLs to direct to your new pages. When using the Beanstream Secure Webspace, your URLs will be a variation of https://www.beanstream.com/secure/CompanyLoginName/YourPage.asp. Replace the red text with your company account login and page name.

- If you have not already done so, activate the *Purchase* and *Return* email receipt templates in the Beanstream member area. This can be done by navigating to *administration* → *account settings* → *email receipts* in the left menu.

- Link your site to your newly customized Beanstream hosted form at: https://www.beanstream.com/scripts/payment/payment.asp?merchant_id=123456789 **OR for Starter Cart Users** https://payments.beanstream.com/scripts/cart/payment.asp?merchant_id=123456789

English Header

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<html>
<head>
        <title>New Merchant Name - Payment Form</title>
</head>
<body bgcolor="ffffff">
<table width="480" border="0" cellspacing="0" cellpadding="0" align="center">
        <tr>
                <td align=center valign=middle>
                        <table border="0" cellpadding="5" cellspacing="0">
                                <tr>
                                        <td valign="middle" align="center"><img
src="https://www.beanstream.com/media/logos/mastercard_logo.gif"></td>
                                        <td valign="middle" align="center"><img
src="https://www.beanstream.com/media/logos/visa_logo.jpg"></td>
                                        <td valign="middle" align="center"><img
src="https://www.beanstream.com/media/logos/interac_logo.jpg"><br>
                                        <a href="#"
onclick="javascript:window.open('http://www.interaconline.com/learn','learn','height=400, width=550, toolbar=0,
scrollbars=1, location=0, statusbar=0, menubar=0, resizeable=1');">Learn More</a></td>
                                </tr>
                        </table>


                <br>
        <b><i>INTERAC</i><sup>&reg;</sup> ONLINE PAYMENTS ACCEPTED HERE</b><br>        </tr>
        <tr>
                <td>
                        <table width="100%" border="0" align="center">
                                <tr>
                                        <td height="100%" align="center">
<!-- Start page content -->
```

English Footer

```
<!-- End page content -->
                                        </td>
                                </tr>
                        </table>
                </td>
        </tr>
        <tr>
                <td align="center"><b>&reg; Trade-mark of INTERAC Inc. Used under licence.</b></td>
        </tr>
</table>
</body>
</html>
```

French Header

```
 <!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<html>
<head>
        <title>Nouveau nom marchand - Forme de Paiement</title>
</head>
<body bgcolor="ffffff">
<table width="100%" border="0" cellspacing="0" cellpadding="0" align="center">
        <tr>
                <td align=center valign=middle>
                        <table border="0" cellpadding="5" cellspacing="0">
                                <tr>
                                        <td valign="middle" align="center"><img
src="https://www.beanstream.com/media/logos/mastercard_logo.gif"></td>
                                        <td valign="middle" align="center"><img
src="https://www.beanstream.com/media/logos/visa_logo.jpg"></td>
                                        <td valign="middle" align="center"><img
src="https://www.beanstream.com/media/logos/interac_logo_fr.jpg"><br>
                                        <a href="#"
onclick="javascript:window.open('http://www.interacenligne.com/renseignements','learn','height=400,width=550,t
oolbar=0,scrollbars=1,location=0,statusbar=0,menubar=0,resizeable=1');">Renseignements</a></td>
                                </tr>
                        </table>


                <br>
        <b>LES PAIEMENTS EN LIGNE <i>INTERAC</i><sup>MD</sup> SONT ACCEPT&Eacute;S ICI</b><br>
        </tr>
        <tr>
                <td>
                        <table width="100%" border="0" align="center">
                                <tr>
                                        <td height="100%" align="center">
<!-- Start page content -->
```

French Footer

```
<!-- End page content -->
                                        </td>
                                </tr>
                        </table>
                </td>
        </tr>
        <tr>
                <td align="center"><b>MD marque d&eacute;pos&eacute; d'INTERAC Inc. Utilis&eacute;e sous
licence.</b></td>
        </tr>
</table>
</body>
</html>
```

3.2 Custom Hosted Payment Form

Merchant's that require more flexibility than is offered by our QuickStart options but who do not wish to complete an advanced Server to Server or SOAP integration may create a custom form and save this page in the Beanstream Secure Webspace.   With this setup, Beanstream provides the SSL certificate necessary to complete processing but the merchant still retains full control over page design and content.

In order to begin processing with a custom hosted form, merchants must complete the following steps:

- Create a payment or checkout page using the basic HTTP Post method described in the Beanstream Process Transaction API guide. Be sure to include the paymentMethod parameter in all request strings.

- Incorporate the INTERAC wordmark, logo and checkout page design requirements in your custom page.

- Create custom approved and declined transaction pages following the design requirements. You may use the sample code provided in section 3.3 and 3.4 as the basis for your pages.

- Navigate to *customization → secure webspace* in the left menu of the Beanstream member area and upload your custom checkout page, approved page and decline pages. Any graphics referenced by the custom payment form should be uploaded to the secure webspace area as well.

- Navigate to *administration → account settings → order settings* in the left menu and update the approved / declined transaction response URLs in the Beanstream.   When using the Beanstream Secure Webspace, your URLs will be a variation of https://www.beanstream.com/secure/CompanyLoginName/YourPage.asp. Replace the red text with your own company login and page names.

- Link your site to your custom payment page at: https://www.beanstream.com/secure/CompanyLoginName/YourPaymentPage.asp? Replace the red text with your own login name and payment page name.

3.3 Approved Page Code

Add a link to your own company logo where indicated in the code. Feel free to change font stylings and text labels (between the <b> tags in the html). *Do not* modify request variables (between the % tags) as this will affect the performance of the form.

```
<HTML>
<HEAD>
    <TITLE>Transaction Approved</TITLE>
</HEAD>
<BODY BGCOLOR=FFFFFF>
<table valign="center" align="center" border="0"  height="300" width="400">
<tr>
    <td height="100" align="center" valign="middle"><h1>YOUR LOGO HERE!</h1></td>
</tr><tr>
    <td align="center"><font face="Arial" size=4><b>Your transaction is Successful</b></font></td>
</tr><tr>
    <td><table border="0" align="center">
                <tr>
                        <td><font face="Arial" size=2><b>Transaction ID:</b></td>
                        <td><font face="Arial" size=2><% = request("trnId") %></td>
                </tr><tr>
                        <td><font face="Arial" size=2><b>Order Number:</b></td>
                        <td><font face="Arial" size=2><% = request("trnOrderNumber") %></td>
                </tr><tr>
                        <td><font face="Arial" size=2><b>Transaction Amount:</b></td>
                        <td><font face="Arial" size=2>$<% = request("trnAmount") &> (CAN)</td>
                </tr><tr>
                        <td><font face="Arial" size=2><b>IO Institution Name:</b></td>
                        <td><font face="Arial" size=2><% = request("ioInstName") %></td>
                </tr><tr>
                        <td><font face="Arial" size=2><b>IO Confirmation Code:</b></td>
                        <td><font face="Arial" size=2><% = request("ioConfCode") %></td>
                </tr><tr>
                        <td><font face="Arial" size=2><b>Authorization Code:</b></td>
                        <td><font face="Arial" size=2><% = request("authCode") %></td>
                </tr><tr>
                        <td><font face="Arial" size=2><b>Message ID:</b></td>
                        <td><font face="Arial" size=2><% = request("messageId") %></td>
                </tr><tr>
                        <td><font face="Arial" size=2><b>Message Text:</b></td>
                        <td><font face="Arial" size=2><% = request("messageText") %></td>
                </tr><tr>
                        <td><font face="Arial" size=2><b>Transaction Date:</b></td>
                        <td><font face="Arial" size=2><% = request("trnDate") %></td>
                </tr></table>
    </td></tr><tr>
    <td align="center"><a href="#" onclick="window.print();">Print Page</a></td></tr></table>
</BODY>
</HTML>
```

3.4 Declined Page Code

You will need to modify the bottom portion of the sample declined page code to re-direct to your own payment page. Change "href=https://www.beanstream.com/scripts/payment/payment.asp?merchant_id=XXXXXXXXX in the script to reflect the actual location of your own payment page. If hosting with Beanstream, this will be in one of the following formats:

Standard QuickStart Payment Form
href="https://www.beanstream.com/scripts/payment/payment.asp?merchant_id=123456789&

Beanstream Starter Cart Integrations
https://payments.beanstream.com/scripts/cart/payment.asp?merchant_id=123456789

Custom Secure Webspace Forms
https://www.beanstream.com/secure/CompanyLoginName/YourPaymentPage.asp?

Like the sample approved page, you may change font stylings and text labels (between the <b> tags in the html) but *do not* modify request variables (between the % tags in the html) as this will affect the performance of the form.

Continue to the following page

```
<HTML>
<HEAD>
        <TITLE>Transaction Declined</TITLE>
</HEAD>
<BODY BGCOLOR=FFFFFF>
<table border=0 height=100% width=100%>
        <tr>
                <td valign=center align=center>
                        <font face="Arial" size=4><b>Your transaction is unsuccessful</b></font>
                        <br><br>
                        <%if request("messageId")= 674 then%>
                        Your Interac Online payment has been declined and your order canceled.
                        <%else%>
                        <table border=0
                                <tr>    <td><font face="Arial" size=2><b>Transaction ID:</b></td>
                                        <td><font face="Arial" size=2><% = request("trnId") %></td>
                                </tr><tr>
                                        <td><font face="Arial" size=2><b>Order Number:</b></td>
                                        <td><font face="Arial" size=2><% = request("trnOrderNumber") %></td>
                                </tr><tr>
                                        <td><font face="Arial" size=2><b>Transaction Amount:</b></td>
                                        <td><font face="Arial" size=2>$<% = request("trnAmount") %> (CAN)</td>
                                </tr><tr>
                                        <td><font face="Arial" size=2><b>IO Institution Name:</b></td>
                                        <td><font face="Arial" size=2><% = request("ioInstName") %></td>
                                </tr><tr>
                                        <td><font face="Arial" size=2><b>IO Confirmation Code:</b></td>
                                        <td><font face="Arial" size=2><% = request("ioConfCode") %></td>
                                </tr><tr>
                                        <td><font face="Arial" size=2><b>Authorization Code:</b></td>
                                        <td><font face="Arial" size=2><% = request("authCode") %></td>
                                </tr><tr>
                                        <td><font face="Arial" size=2><b>Message ID:</b></td>
                                        <td><font face="Arial" size=2><% = request("messageId") %></td>
                                </tr><tr>
                                        <td><font face="Arial" size=2><b>Message Text:</b></td>
                                        <td><font face="Arial" size=2><% = request("messageText") %></td>
                                </tr><tr>
                                        <td><font face="Arial" size=2><b>Transaction Date:</b></td>
                                        <td><font face="Arial" size=2><% = request("trnDate") %></td>
                                </tr>
                                <tr><td colspan="2">
<a href="https://www.beanstream.com/scripts/payment/payment.asp?merchant_id=XXXXXXXXX&trnAmount=<% =
request("trnAmount") %>&trnOrderNumber=<% = request("trnOrderNumber") %>">Return to checkout page for other payment
options.</a></td>  </tr></table>
                        <%end if%>
                        <br><br>
                        <a href="#" onclick="window.print();">Print Page</a><br>
                </td></tr></table>
</BODY>
</HTML>
```

3.5   Notes on the Beanstream Secure Webspace

If an upload cannot be completed:

- You may be attempting to upload a file with the same name and extension as an existing document. You will be asked to confirm your intention to overwrite the stored file.
- You may be uploading a file with an illegal ASP command.
- You may be uploading a file that is not approved by Beanstream.
- You may have used up your free 2 MBs of secure space.
- You may be trying to upload more than one file at a time.

Use on the icon to download a file from the Secure Webspace. Please note, that you cannot download an empty file. All documents must contain some content or have been accessed by the editing module, before they can be accessed.

The icon allows you to preview a file in a new browser window. Click on the icon to permanently delete a file.

4 Advanced Server to Server or SOAP Integrations

The following section provides an overview of an INTERAC Online integration process. For a complete description of input variables, refer to the Process Transaction API Guide or the SOAP Integration Guide.

For Server to Server or SOAP type integrations the merchant's server will host payment pages and approved/declined transaction confirmation areas.   For these integrations the merchant must have an SSL certificate installed on their web server.

The INTERAC Online transaction process requires two API requests. The first request initiates the transaction with Beanstream and generates a JavaScript redirection response. The second sends the bank approval information to Beanstream after the customer completes their order on the banking portal.

The process follows four basic steps.
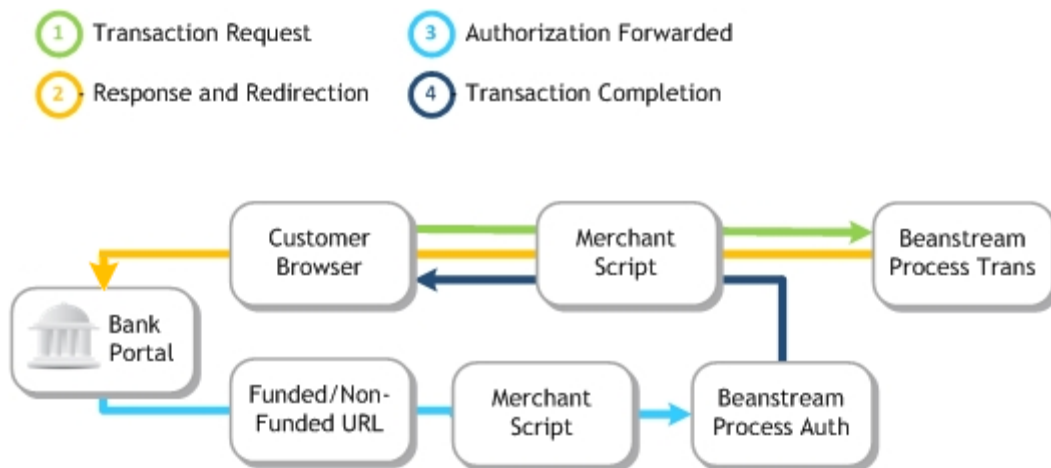
Step 1: Submitting the Transaction

When the purchaser clicks on the "buy" or "purchase" button on the merchant's payment page, their order is submitted to the merchant's processing script. This script forwards the request to the same service URL as used for processing credit card orders: www.beanstream.com/scripts/process_transaction.asp.

Instead of sending card details, a paymentMethod=IO variable is included in the request.

```
requestType=BACKEND&merchant_id=123456789&trnCardOwner=Paul+Randal&paymentMet
hod=IO&trnOrderNumber=1234&trnAmount=10.00&ordEmailAddress=prandal@mydomain.n
et&ordName=Paul+Randal&ordPhoneNumber=6042229999&ordAddress1=1045+Main+Street
&ordAddress2=&ordCity=Vancouver&ordProvince=BC&ordPostalCode=V8R+1J6&ordCount
ry=CA
```

Step 2: Response and Redirection

When Beanstream detects the paymentMethod=IO variable, we respond with a JavaScript redirection message. This redirection response includes the variable trnResponseType=R and a URL encoded pageContents variable.

```
responseType=R&pageContents=%3CHTML%3E%3CHEAD%3E%3C%2FHEAD%3E%3CBODY%3E%3CFOR
M%20action%3D%22https%3A%2F%2FiOnlinegateway.asp%22%20method%3DPOST%20id%3Dfr
mIOnline%20name%3DfrmIOnline%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22IDE
BIT_MERCHNUM%22%20%20value%3D%2212345678911%22%3E%3Cinput%20type%3D%22hidden%
22%20name%3D%22IDEBIT_AMOUNT%22%20%20value%3D%2210000%22%3E%3Cinput%20type%3D
%22hidden%22%20name%3D%22IDEBIT_TERMID%22%20value%3D%2212345678%22%3E%3Cinput
%20type%3D%22hidden%22%20name%3D%22IDEBIT_CURRENCY%22%20value%3D%22CAD%22%3E%
3Cinput%20type%3D%22hidden%22%20name%3D%22IDEBIT_INVOICE%22%20value%3D%22%22%
3E%3Cinput%20type%3D%22hidden%22%20name%3D%22IDEBIT_MERCHDATA%22%20value%3D%2
22F86D946-5531-4495-
9D82D7E6D83BA93%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22IDEBIT_FUNDED
URL%22%20value%3D%22http%3A%2F%2Fwww.myCompany.asp%3Ffunded%3D1%22%3E%3Cinput
%20type%3D%22hidden%22%20name%3D%22IDEBIT_NOTFUNDEDURL%22%20value%3D%22http.w
ww.myCompany.asp%3Ffunded%3D0%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%2
2merchant_name%22%20value%3D%22Test%20Company%22%3E%3Cinput%20type%3D%22hidde
n%22%20name%3D%22referHost%22%20value%3D%22http%3A%2F%2Fwww.myCompany.asp%22%
3E%3Cinput%20type%3D%22hidden%22%20name%3D%22referHost2%22%20value%3D%22%22%3
E%3Cinput%20type%3D%22hidden%22%20name%3D%22referHost3%22%20value%3D%22www.my
Company.asp%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22IDEBIT_MERCHLANG%
22%20value%3D%22en%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22IDEBIT_VER
SION%22%20value%3D%221%22%3E%3C%2FFORM%3E%3CSCRIPT%20language%3D%22JavaScript
%22%3Edocument.frmIOnline.submit()%3B%3C%2FSCRIPT%3E%3C%2FBODY%3E%3C%2FHTML%3
E
```

The merchant's processing script must URL decode the string and display the information to the customer's web browser.

```
responseType=R&pageContents=<HTML><HEAD></HEAD><BODY><FORM
action="https://iOnlinegateway.asp" method=POST id=frmIOnline
name=frmIOnline><input type="hidden" name="IDEBIT_MERCHNUM"
value="12345678911"><input type="hidden" name="IDEBIT_AMOUNT"
value="10000"><input type="hidden" name="IDEBIT_TERMID"
value="12345678"><input type="hidden" name="IDEBIT_CURRENCY"
value="CAD"><input type="hidden" name="IDEBIT_INVOICE" value=""><input
type="hidden" name="IDEBIT_MERCHDATA" value="2F86D946-5531-4495-
9D82D7E6D83BA93"><input type="hidden" name="IDEBIT_FUNDEDURL"
value="http://www.myCompany.asp?funded=1"><inputtype="hidden"
name="IDEBIT_NOTFUNDEDURL" value="http.www.myCompany.asp?funded=0"><input
```

```
type="hidden" name="merchant_name" value="Test Company"><input type="hidden"
name="referHost" value="
```

This will forward the client to the INTERAC Online portal. From here, the customer selects a bank, logs into their account and authorizes the transaction.

Step 3: Funded & Non-Funded Transaction Authorization

If the transaction is not completed, the bank forwards a response to the merchant's NON_FUNDED URL. Otherwise, the bank response is forwarded to the merchant's FUNDED URL.

```
funded%3D1bank%5Fchoice%3D1%26merchant%5Fname%3DFlow+Demo%26confirmValue%3D%2
6headerText%3D%26IDEBIT%5FMERCHDATA%3D2F86D946%2D5531%2D4495%2D9D82D7E6D83BA9
3%26IDEBIT%5FINVOICE%3D%26IDEBIT%5FAMOUNT%3D10000%26IDEBIT%5FFUNDEDURL%3Dhttp
%3A%2Fwww%2Ecompany%2Ecom%2Faspemo%2Easp%3Ffunded%3D1%26IDEBIT%5FNOTFUNDEDURL
%3Dhttp%3A%2F%2F24%2E69%2E140%2E148%2Fasp%2Fdemo%5Fscripts%2Fflow%5Fdemo%2Eas
p%3Ffunded%3D0%26IDEBIT%5FISSLANG%3Den%26IDEBIT%5FTRACK2%3D372802490654059121
4%3D12010123456789XYZ%26IDEBIT%5FISSCONF%3DCONF%23TEST%26IDEBIT%5FISSNAME%3DT
estBank1%26IDEBIT%5FVERSION%3D1%26accountType%3DChequing%0D%0A
```

The merchant's script takes the data posted to the funded or non-funded URL and sends a new request string to:

www.beanstream.com/scripts/process_transaction_auth.asp.

It is important that this authorization request is completed even in the case of non-funded transactions. Beanstream will only record the transaction if the order is completed all the way to the end.

The following variables must be included in this second request:

- funded
- IDEBIT_NOTFUNDEDURL
- IDEBIT_TRACK2
- IDEBIT_ISSLANG
- IDEBIT_VERSION
- IDEBIT_ISSCONF
- IDEBIT_MERCHANTDATA
- IDEBIT_AMOUNT
- IDEBIT_INVOICE
- IDEBIT_FUNDEDURL

Step 4: Final Response

When the authorization request is processed, Beanstream forwards a final response message to the merchant's processing script. This includes a special INTERAC Online confirmation code (ioConfCode) and an INTERAC Online financial institution name (ioInstName). If the transactions was cancelled or rejected by the bank in Step 5, these two variables will not be included in the response string - just the standard declined messaging will be provided. On receipt of the transaction response, the merchant must display the following information to the customer on a confirmation page:

- Transaction Id number
- Order Number
- Purchase Amount
- Currency (Note that this information is not included in the response string. Currency should always be Canadian dollars)
- Financial Institution Confirmation Code
- Financial Institution Name
- Response Message Text
- Transaction Date

```
trnApproved=1&trnId=10003067&ioConfCode=CONF%23TEST&ioInstName=TestBank1&mess
ageId=1&messageText=Approved&trnOrderNumber=E40089&authCode=1234TEST&errorTyp
e=N&errorFields=&responseType
```

5 Reporting Options

All INTERAC Online transactions are recorded in the Beanstream Transaction Report and other standard reports under reporting/analysis in the member area. Most reports are designed to be intuitive. If you require assistance interpreting these standard reports, consult our Reporting Guide. Beanstream also offers an advanced reporting API to allow merchants to access data without logging into the Beanstream member area. Additional information on this integration option may also be found in our Reporting Guide.

5.1 INTERAC Online Approved/Declined Transaction Messaging

At the end of the transaction process, Beanstream will return a message code or messageId that may provide additional information on the reasons behind a declined transaction. These codes are returned in the transaction response and can be found in certain reports (the transaction report download and reports generated by API.   A complete list of system response codes can be found in the Beanstream Reporting Guide. For reference purposes, the following codes apply to INTERAC Online transactions only.

Message Id	Message Type	Approved	Cardholder Message
634	INTERAC Online	Yes	Approved Thanks
635	INTERAC Online	No	CARD USE LIMITED REFER TO BRANCH
636	INTERAC Online	No	FUNDS NOT AVAIL REFER TO BRANCH
637	INTERAC Online	No	EXPIRED CARD REFER TO BRANCH
638	INTERAC Online	No	PIN ERROR PLEASE RE-TRY
639	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
640	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
641	INTERAC Online	No	$ LIMIT EXCEEDED REFER TO BRANCH
642	INTERAC Online	No	CARD USE LIMITED REFER TO BRANCH
643	INTERAC Online	No	USAGE EXCEEDED REFER TO BRANCH
644	INTERAC Online	No	EXCESS PIN RETRY REFER TO BRANCH
645	INTERAC Online	No	PIN ERROR PLEASE RE-TRY
646	INTERAC Online	No	INVALID CARD REFER TO BRANCH
647	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
648	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
649	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
650	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
651	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
652	INTERAC Online	No	INVALID CARD REFER TO BRANCH
653	INTERAC Online	No	ACCT NOT SET UP REFER TO BRANCH
654	INTERAC Online	No	ACCT NOT SET UP REFER TO BRANCH
655	INTERAC Online	No	CARD IS NOT SET UP REFER TO BRANCH
656	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
657	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY

658	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
659	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
660	INTERAC Online	No	BAD SEQUENCE NUMBER: RESEND TRANSACTION
661	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
662	INTERAC Online	No	CANNOT PROCESS PLEASE RE-TRY
663	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
664	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
665	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
666	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
667	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
668	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
669	INTERAC Online	No	CANNOT PROCESS OVER STORE LIMIT
670	INTERAC Online	No	CANNOT PROCESS PLEASE RETRY
671	INTERAC Online	No	CANNOT PROCESS
672	INTERAC Online	No	CANNOT PROCESS OVER CORR LIMIT
673	INTERAC Online	No	CANNOT PROCESS
674	BEANSTREAM	No	Payment Declined

Customer

Merchant

Customer chooses INTERAC Online as Payment Choice ** page says payment will be in CAD**

Merchant redirects customers' browser to Gateway Page

Beanstream

Beanstream converts USD invoice details to CAD

Beanstream Sends Redirect info to Merchant

Gateway

Customer Selects their Bank from those listed

Web Bank

Customer Logs in with their Web Banking Info

Customer Chooses which account to Pay From

Customer Reviews Transaction Information and Submits for Payment

Customers Bank Sends Redirect Info to Merchant

Non-Funded URL

Customer is directed back to Payment Choice

Funded URL

Merchant Redirects Results from Customers Bank to Beanstream

Beanstream Completes Transaction and POSTs resultant Data to Merchant

Merchant Displays Approve/Decline to Customer

INTERAC® Online

Successful Flow

Customer Cancels