



SEPA IDEAL MANUAL
FOR MERCHANTS USING DEFAULT_PM & IDEAL_ISSUER_ID

Docdata Payments B.V

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Changing from domestic iDEAL to SEPA iDEAL

The SEPA regulation obliges all banks and users of payment services to meet the European standards by 1 February 2014 at the latest. With the migration of the system iDEAL has already fulfilled this requirement, making it easier for foreign providers to connect to iDEAL.

Up to now, the iDEAL system was based on transfers between Dutch bank account numbers. As a result, a bank or payment institution had to be connected to the Dutch payment infrastructure. This is no longer necessary. With the introduction of the SEPA standards, a European infrastructure has been created in which domestic and foreign transfers take place in the same way. This enables foreign providers to participate more easily in the iDEAL payment process.

The major changes involve the change from native bankaccounts to IBAN, from issuercode for banks to BIC, and some security improvements. The deadline for the implementation is set on **August 1st 2013**. After 01-08-2013, the domestic iDEAL will no longer be in use!

Docdata Payments will take care of the majority of the change to SEPA iDEAL. However, when using specific integration methods such as default_pm, you as a Merchant need to adjust certain parameters in the communication cluster from your website to the Docdata Payments payment system.

Determining whether or not default_pm is being used

Default_pm integration is a so called 'bypass of the Docdata Payments' payment system. Basically, it means that the selection of payment methods by customers takes place on your website and that the customer is redirected to the selected payment method without interference of the Docdata Payments' payment menu.

Changing the payment cluster to facilitate SEPA iDEAL

In order to use the SEPA iDEAL payment method, Merchants using Default_PM need to change the show_payment_cluster of their webshop integration. The "default_pm=" and 'ideal_issuer_id=' parameters need to be changed. Below you see an example of the current show_payment_cluster where the parameters are highlighted.

https://www.tripledeal.com/ps/com.tripledeal.paymentservice.servlets.PaymentService?command=show_payment_cluster&merchant_name=webshop_nl&shopper_language=NL&payment_cluster_key=90B1B94C4DAE9C8432DC3004126A7F53EF48A0E7F58AF227D2749908&default_pm=merchant_nl&default_act=yes&ideal_issuer_id=0021

This highlighted parameters need to be changed to redirect the shopper to the 'new' SEPA iDEAL payment method.

The new SEPA iDEAL route name is set up in the following manner:

[acquirer name]-[payment method name]-[merchant name]

In the case of an acquiring route via ABN AMRO the route of testshop will be as followed:

abn_amro-ideal-testshop

For the exact new name of the payment method for your account, please check the BackOffice or contact the Docdata Payments Support Department at support@docdatapayments.com or +31 (0) 343 530030.

The new 'ideal_issuer_id' values are shown below:

Bank name	Old ideal_issuer_id	New ideal_issuer_id (BIC)
Rabobank	0021	RABONL2U
ABN AMRO Bank	0031	ABNANL2A
ING Bank	0721	INGBNL2A
SNS Bank	0751	SNSBNL2A

ASN Bank	0761	ASBNBL21
Friesland Bank	0091	FRBKNL2L
Van Lanschot Bankiers	0161	FVLBNL22
Triodos Bank	0511	TRIONL2U
Regiobank	0771	RBRBNL21
KNAB	0801	KNABNL2H