



# PARAMOUNT COMMERCE

## IDS Management Product Integration Guide

INSTADEBIT and iDebit Solutions

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# About IDS Product Integration

The INSTADEBIT and iDebit payment services are secure, user-friendly transaction platforms developed with IDS cutting-edge risk management technology. With this single integration, your team can access multiple payment products. The key differences between the INSTADEBIT and iDebit integrations are the specific service URLs that are called by the Merchant system. Other differences between the two services are noted throughout the guide.



Paramount Commerce operates both the INSTADEBIT and iDebit services, which are collectively called IDS throughout this guide.

## Support Information

Paramount Commerce support is happy to answer any questions you have and help with technical issues including:

- Merchant system implementation
- Test accounts in the Merchant test system
- Live accounts in the Merchant production system

You can contact us at [merchants@paramountcommerce.com](mailto:merchants@paramountcommerce.com).

# Payment Transactions

IDS payment services allow Merchants to securely process online payments directly from Consumer bank accounts. Consumers interact with IDS through their web browsers and don't need to download or install any additional software.

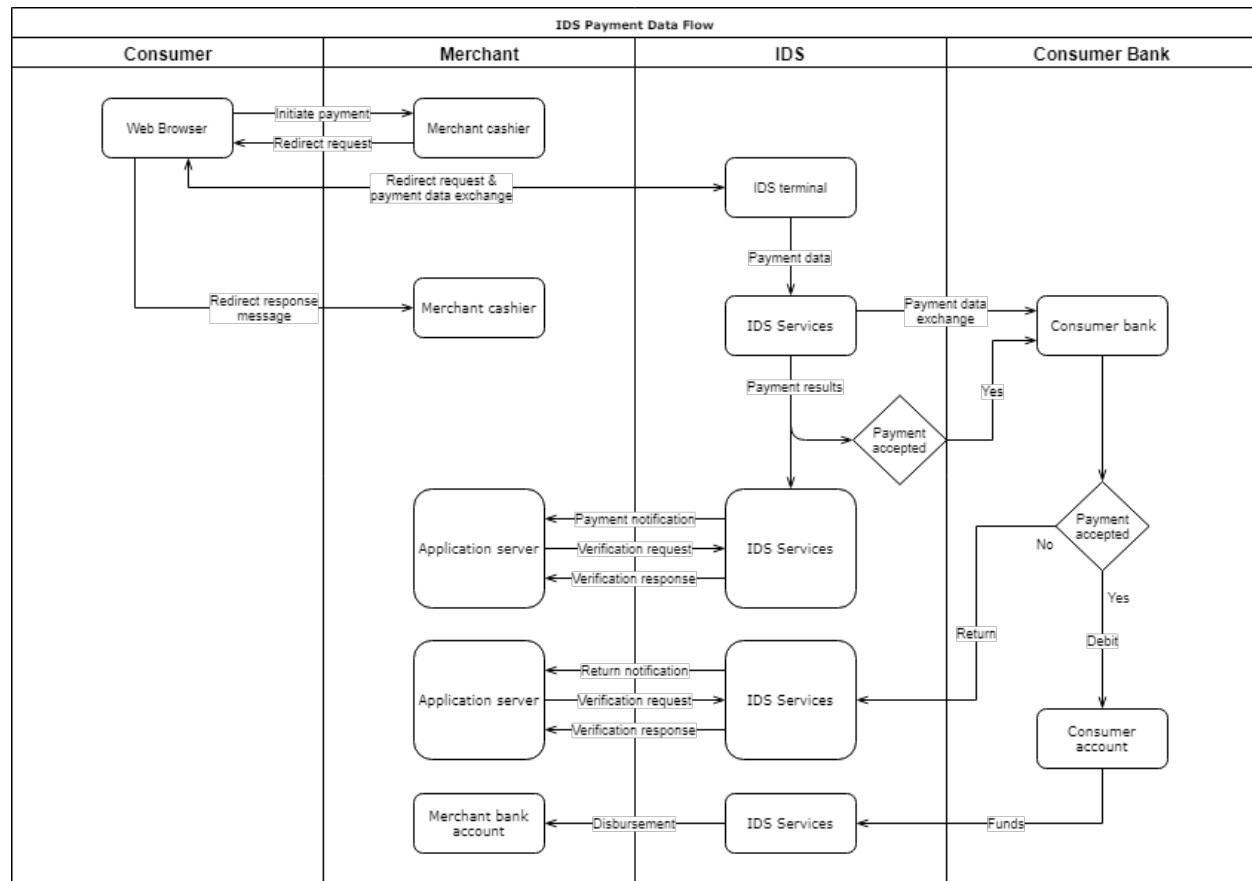
## Data Exchange Message Definitions

There are several types of messages that pass data between IDS and the Merchant system during a payment transaction. These messages are described in [Data exchange message definitions](#).

**Table 1: Data exchange message definitions**

Message type	Description
Payment redirect request	Contains the information required to process a payment. This message is sent to IDS when the Consumer is redirected to IDS by the Merchant system.
Payment redirect response	This message is sent to the Merchant system when the Consumer is redirected back to the Merchant by the IDS system at the end of the payment transaction.
Payment notification	Contains the results of the payment. This message is sent directly from the IDS system to the transaction notification URL provided by the Merchant during the integration process. The payment notification is sent immediately after a payment is completed by the Consumer, regardless of whether the payment was successful.
Return notification	Contains information about a payment that was rejected or returned by the Consumer's financial institution. This message is sent directly from the IDS system to the event notification URL provided by the Merchant during the system integration and may be sent days after the initial payment occurred.
Verification request	Confirms that the Merchant has received either a payment notification or a return notification. This message is sent by the Merchant system to the URL provided by IDS during the system integration.
Verification response	This message is sent to the Merchant system in response to the Verification Request.

## Data Flow



1. The Consumer initiates a payment on the Merchant website payment page.
2. The Merchant system sends the payment redirect request and payment data through the Consumer's web browser to the IDS payment terminal.
3. IDS opens a communication channel with the Consumer's financial institution and, if possible, processes the payment.
4. The results of the payment are posted to the Merchant system in a payment notification. The results are sent directly to the Merchant, bypassing the Consumer.
5. The Consumer's web browser is redirected to a URL specified by the Merchant in the payment request (return\_url).
6. The Merchant system checks the data included in the payment notification, then echoes back an exact copy of the payment notification to IDS in a verification request. See [Transaction Verification](#) for details about the checks the Merchant system must perform before sending the verification request.
7. IDS sends a verification response to the Merchant system, which concludes the transaction.

## Payment

The Consumer initiates a payment on the Merchant's cashier page. The Merchant system then invokes the IDS payment terminal by redirecting the Consumer's web browser to the payment URL. The payment redirect request parameters identify the Merchant and Consumer and specify the details of the payment transaction.

### Payment Redirect Request

When the Consumer initiates a payment, their web browser is redirected to IDS and the payment data is provided in an HTTP POST request to the following URL:

Product	Payment URL
INSTADEBIT	<a href="https://staging.instadebit.com/instadebit/merGateway.do">https://staging.instadebit.com/instadebit/merGateway.do</a>
iDebit	<a href="https://staging.idebitpayments.com/consumer/merGateway.do">https://staging.idebitpayments.com/consumer/merGateway.do</a>

The parameters described in [Payment redirect request parameters](#) are included in the details of the payment redirect request.



The first time a Consumer makes a payment through the Merchant's IDS system, the IDS payment terminal collects their personal information to create an IDS Consumer account. While this personal data is optional in the payment redirect request parameters, if it is included, it will be used by IDS to automatically populate the Consumer's account registration form, making the Consumer's first payment easier and faster to complete.

For future transactions, the personal information provided by the Merchant is used to prevent Consumers who use multiple different identities from using the same IDS Consumer account. This cross verification is enabled by default.

**Table 2: Payment redirect request parameters**

Parameter	Type	Size	Required	Description
merchant_id	AN	8	Yes	The 8-character Merchant account ID assigned by IDS.
merchant_sub_id	N	3	No	The Merchant account sub ID assigned by IDS. This parameter is used to separate reporting and notifications for Merchants who process transactions for multiple websites or need to separate their traffic for other reasons. Merchants who don't have sub accounts must enter 0 (zero).
merchant_user_id	AN	20	Yes	The Merchant-assigned unique Consumer user ID.
merchant_txn_num	AN	30	Yes	The unique Merchant-assigned transaction number that identifies the payment.
txn_amount	Decimal	(6.2)	Yes	The payment amount. The amount must be between 1.00 and 9999.99.

Parameter	Type	Size	Required	Description
txn_currency	A	3	Yes	Uppercase 3-letter currency code (ISO 4217).
first_name	A	30	No	The Consumer's first name.
middle_name	A	1	No	The Consumer's middle initial.
last_name	A	30	No	The Consumer's last name.
addr_1	AN	50	No	The Consumer's home address line 1.
addr_2	AN	50	No	The Consumer's home address line 2.
city	AN	30	No	The Consumer's home address city.
state	A	2	No	The Consumer's home address standard 2-letter province abbreviation.
zip	AN	6	No	The Consumer's 6-character postal code, without a space or dash.
country	A	2	No	The Consumer's uppercase 2-letter country code (ISO 3166). Canada is CA.
hph_area_code	N	3	No	The Consumer's home phone 3-digit area code.
hph_local_number	N	7	No	The Consumer's home phone 7-digit number.
dob_day	N	2	No	The Consumer's 2-digit day of birth (DD) including a leading zero.
dob_month	N	2	No	The Consumer's 2-digit month of birth (MM) including a leading zero.
dob_year	N	4	No	The Consumer's 4-digit year of birth (YYYY).
extra_field_1	AN	60	No	This is a pass-through field and not recorded by IDS. This field can be used by Merchants who want an extra parameter sent back to them in the payment notification to uniquely identify the transaction.
return_url	AN	128	No	The URL where the Consumer's browser is redirected at the end of the payment process. Merchants can include URL query string (HTTP GET) parameters, which are ignored by the IDS system, but passed back to the Merchant system in the payment redirect response.
lang	A	2	No	The 2-digit ISO language code. English (en) is default.



## Example Payment Redirect Request



The specific payment URL in the payment redirect request depends on which IDS product is being used. See [Payment URL](#).

```
<html>
<head></head>
<body>
  <form method="POST" action="https://staging.instadebit.com/instadebit/mergateway.do/">
    <input type="hidden" name="merchant_id" value="SmplMcht">
    <input type="hidden" name="merchant_sub_id" value="0">
    <input type="hidden" name="merchant_user_id" value="usr_12345">
    <input type="hidden" name="merchant_txn_num" value="abc12345">
    <input type="hidden" name="txn_amount" value="10.00">
    <input type="hidden" name="txn_currency" value="CDN">
    <input type="hidden" name="first_name" value="Jeff">
    <input type="hidden" name="last_name" value="Richard">
    <input type="hidden" name="addr_1" value="35 Braco">
    <input type="hidden" name="addr_2" value="">
    <input type="hidden" name="city" value="Ottawa">
    <input type="hidden" name="state" value="ON">
    <input type="hidden" name="zip" value="K2L1B6">
    <input type="hidden" name="country" value="CA">
    <input type="hidden" name="hph_area_code" value="123">
    <input type="hidden" name="hph_local_number" value="1234567">
    <input type="hidden" name="dob_day" value="05">
    <input type="hidden" name="dob_month" value="01">
    <input type="hidden" name="dob_year" value="1971">
    <input type="hidden" name="return_url" value="https://www.samplemerchant.com/user_return.form">
  </form>
</body>
</html>
```

## Payment Redirect Response

After the IDS payment transaction, the Consumer is redirected back to the URL provided in the `return_url` payment redirect request parameter. Information about the outcome of the payment transaction is not provided in the payment redirect response. Instead, this information is provided in the payment notification. However, any URL query string (HTTP GET) parameters provided by the Merchant as part of the `return_url` parameter in the payment redirect request, are passed back to the merchant in the payment redirect response.



In some circumstances, a payment redirect response doesn't occur for each payment request. For example, if the Consumer closes their browser window during the payment process, the Merchant won't receive a redirect response.

## Payment Notification

After IDS processes the payment request, it sends a payment notification to the transaction notification URL specified by the Merchant during the system integration.



When the Merchant system receives the payment notification, it must perform a series of checks on the data in the response, before sending a verification request. See [Transaction Verification](#).

## Payment Notification Parameters

The payment notification includes many of the same parameters included in the request, plus the transaction status, transaction fee payable by the Merchant, and any applicable payment errors.

**Table 3: Payment notification parameters**

Parameter	Type	Size	Required	Description
<code>user_id</code>	AN	30	Yes	The Consumer user ID used in the IDS system. This user ID is required to issue payouts through IDS. For failed transactions, this field is blank.
<code>txn_num</code>	AN	30	Yes	The unique transaction number created by IDS.
<code>txn_type</code>	AN	1	Yes	The transaction type: <b>T:</b> Funds transferred to Merchant
<code>merchant_id</code>	AN	8	Yes	The 8-character Merchant account ID assigned by IDS.
<code>merchant_user_id</code>	AN	20	Yes	The unique Merchant-assigned Consumer user ID that was specified in the payment request.
<code>merchant_txn_num</code>	AN	30	Yes	The Merchant-assigned transaction number that identifies the payment.
<code>txn_amount</code>	Decimal	(6.2)	Yes	The payment amount. The amount must be between 1.00 and 9999.99 and include only numbers and periods (.).

Parameter	Type	Size	Required	Description
txn_fee	Decimal	(6.2)	Yes	The transaction fee payable by the Merchant.
txn_currency	A	3	Yes	The uppercase 3-letter currency code (ISO 4217).
txn_status	A	1	Yes	The status of the payment request. Any status other than <b>S</b> indicates a failed transaction. <b>S</b> : Successful
error_code	AN	4	No	If the payment failed, the error code is included in the response. See <a href="#">Payment Errors</a> .
extra_field_1	AN	60	No	This is a pass-through field and not recorded by IDS. This field can be used by Merchants who want an extra parameter to be sent back to them. For example, to uniquely identify the transaction or Consumer.
channel	A	1	No	The network used to settle the transaction: <b>I</b> : IFT where funds are debited in real time. <b>A</b> : Traditional EFT (ACH or CPA).

## Example Payment Notification

```

<html>
<head></head>
<body>
<form method="POST" action="https://www.samplemerchant.com/notification.form">
  <input type="hidden" name="user_id" value="1213234064663" />
  <input type="hidden" name="txn_num" value="20180903164526333461000000" />
  <input type="hidden" name="txn_type" value="T" />
  <input type="hidden" name="merchant_id" value="SmplMcht" />
  <input type="hidden" name="merchant_user_id" value="usr_12345" />
  <input type="hidden" name="merchant_txn_num" value="abc12345" />
  <input type="hidden" name="txn_amount" value="10.00" />
  <input type="hidden" name="txn_fee" value="1.00" />
  <input type="hidden" name="txn_currency" value="CAD" />
  <input type="hidden" name="txn_status" value="S" />
  <input type="hidden" name="error_code" value="" />
  <input type="hidden" name="channel" value="A" />
</form>
</body>
</html>

```

## Payment Errors

If a payment can't be completed successfully, the relevant error code is included in the payment notification.

**Table 4: Payment error codes**

Code	Description
1	Failed IP validation
2	Consumer's IDS account is blocked or suspended
3	Suspicious or fraudulent payment history by the Consumer
4	Transaction amount exceeds the transaction limit
7	Maximum bank account verification attempts reached
8	The Consumer cancels the transaction after failed bank account verification
9	Maximum Consumer identity verification attempts reached
10	Bank account information mismatch
12	Consumer account temporarily blocked due to failed login attempts
13	Negative information on the bank account
14	Suspicious or negative information on the Consumer identity
15	Consumer's personal information mismatch
16	Insufficient funds to cover the transaction
17	Cross-currency is not supported
19	Consumer's country is blocked
20	Consumer must verify bank account
22	Suspicious or fraudulent information on the Consumer device / IP address
24	Consumer's country is not supported
25	Consumer's country is not supported by the Merchant (global transactions only)
26	Transaction abandoned by the Consumer (global transactions only)
27	Consumer using multiple accounts
98	Generic error
99	Consumer opt-out

## Return Notification

Notifies the Merchant that a settled payment transaction has been returned by the Consumer's financial institution.

When a Consumer's financial institution returns a settled payment, the IDS system sends a notification to the event notification URL specified by the Merchant during the system integration phase. After verifying the content of the return notification, the data can be processed by the Merchant's back office and used for account reconciliation. Financial institution returns are deducted from the Merchant's IDS balance.



When the Merchant system receives a return notification, it must perform a series of checks on the data in the notification before sending a verification request. See [Transaction Verification](#).

## Return Notification Parameters

The parameters included in a return notification are similar to those included a payment response notification and Merchants can use the return code data included in the notification to automatically take action based on their return and charge back policies. For example, debiting the Consumer's account, blocking the Consumer, or flagging the Consumer for manual review.

**Table 5: Return notification parameters**

Parameter	Type	Size	Required	Description
user_id	AN	30	Yes	The Consumer user ID used by IDS.
txn_num	AN	30	Yes	The transaction number created by IDS for the return transaction.
txn_type	AN	1	Yes	The transaction type: <b>R</b> : Return of a settled payment from the Consumer's financial institution.
merchant_id	AN	8	Yes	The 8-character Merchant account ID assigned by IDS.
merchant_user_id	AN	20	Yes	The unique Merchant-assigned Consumer user ID that was specified in the original payment request.
merchant_txn_num	AN	30	Yes	The Merchant-assigned transaction number that identifies the original payment.
txn_amount	Decimal	(6,2)	Yes	The returned payment transaction amount. The amount must be between 1.00 and 9999.99.
txn_fee	Decimal	(6,2)	Yes	The return transaction fee payable by the Merchant, if applicable.
txn_currency	A	3	Yes	The uppercase 3-letter currency code (ISO 4217).
original_txn_num	AN	30	Yes	The transaction number of the original payment transaction.
error_code	AN	4	Yes	The error code associated with the return.
return_code	AN	3	No	The return code specified by the Consumer's financial institution. See <a href="#">Return Codes</a> .

## Example Return Notification

```
<html>
<head></head>
<body>
<form method="POST" action="https://www.samplemerchant.com/notification.form">
  <input type="hidden" name="user_id" value="1213234064663" />
  <input type="hidden" name="txn_num" value="20180802164526333461000000" />
  <input type="hidden" name="txn_type" value="R" />
  <input type="hidden" name="merchant_id" value="SmplMcht" />
  <input type="hidden" name="merchant_user_id" value="usr_12345" />
  <input type="hidden" name="merchant_txn_num" value="abc12345" />
  <input type="hidden" name="txn_amount" value="10.00" />
  <input type="hidden" name="txn_fee" value="1.00" />
  <input type="hidden" name="txn_currency" value="CAD" />
  <input type="hidden" name="original_txn_num" value="20180710164526347651000000" />
  <input type="hidden" name="error_code" value="" />
  <input type="hidden" name="return_code" value="01" />
</form>
</body>
</html>
```

## Return Codes

When a payment is returned, the relevant return code is included in the return notification.



iDebit return codes include Code 00 - 20 described in [Return codes](#). INSTADEBIT return codes include Code 00 - 98.

**Table 6: Return codes**

Code	Reason	Description
00	Edit Reject	Account information incorrectly entered. Incorrect information entered for bank, routing, and account numbers. Edit the Consumer information information and enter the correct information.
01	NSF (debit only)	Insufficient funds in the Consumer account.
02	Account not found	Could not find the specified account. The account may have moved to another branch.
03	Payment stopped/recalled	The Consumer initiated a stop payment on the transaction.

Code	Reason	Description
04	Post date or stale dated payment	<b>Post Dated</b> - The payment due date is greater than 35 days in the future. <b>Stale Dated</b> - The payment due date is older than 30 days on a credit payment or is older than 173 days on a debit payment.
05	Account closed	The account has been closed at the branch.
06	Account transferred	The Consumer has transferred their account to another branch or financial institution and payments are not being forwarded.
07	No debit allowed	The receiving financial institution doesn't allow electronic debit payments through this type of account.
08	Funds not cleared	The bank has placed a hold on the Consumer's funds.
09	Currency or account mismatch	Contact the Consumer to verify the type of account and currency.
10	Payor/ payee deceased	The account is frozen because the Consumer is deceased.
11	Account frozen	The transaction could not be processed by the Consumer's bank.
12	Invalid or incorrect account number	Invalid or incorrect Consumer bank account number.
14	Incorrect payor/ payee name	The Consumer's name doesn't match the name on the account.
15	No agreement existed	Refused by payor - no PAD agreement existed (business or personal PADs).
16	Not in accordance with agreement - personal	Refused by payor - PAD not drawn in accordance to agreement (personal PADs).
17	Agreement revoked - personal	Refused by payor - PAD agreement revoked prior to debit due date (personal PADs).
18	No confirmation or pre-notification - personal	Refused by payor - no confirmation or pre-notification of debit (personal PADs).
19	Not in accordance with agreement - business	Refused by payor - PAD not drawn in accordance to agreement (business PADs).
20	Agreement revoked - business	Refused by payor - PAD agreement revoked prior to debit due date (business PADs).
21	No pre-notification - business	Refused by payor - no pre-notification of debit (business PADs).
22	Consumer initiated return - credit only	Refused by payee - consumer initiated return of a credit (business or personal).
80	Payment recalled	A recall or delete was requested.
81	Interbank reject - invalid due date	The payment due date is older than 30 days on a credit payment or more than 173 days from the due date on a debit payment.
82	Interbank reject - invalid institution number	The payment financial institution number and/or the branch transit number is invalid or doesn't accept electronic payments.
83	Interbank reject - invalid account number	The payment account number is invalid at the receiving financial institution.

Code	Reason	Description
84	Interbank reject - invalid institution and account number	The payment financial institution number and/or the branch transit number is invalid and the payment account number is invalid at the receiving financial institution.
85	Interbank reject - other	
96	Chargeback	
98	No agreement for returns	



## Transaction Verification

When the Merchant system receives a transaction notification, such as a payment notification or return notification, it must immediately perform a series of actions based on the type of transaction.

The specific actions depend on the Merchant's risk policies and procedures, but typically include verifying one or more of the following conditions:

- The transaction number (`txn_num`) assigned by IDS in the notification is unique and correct. This is required to avoid processing the same transaction more than once.
- The Merchant account (`merchant_id`) in the payment notification is the correct Merchant account ID assigned by IDS.
- The transaction type (`txn_type`) and status (`txn_status`) are valid.
- The currency code (`txn_currency`) and amount (`txn_amount`) in the notification match those values in the transaction request initiated by the Merchant.

In addition to these general verification actions, the Merchant system should perform specific actions based on the type of notification.

### Payment Notifications

When a Merchant system receives a payment notification, the system should:

- Compare the payment details received in the notification with the original data provided in the redirect request, when the Consumer was redirected to IDS to complete the payment transaction. This check ensures that the data has not been altered.
- Record the results of the payment in the Merchant system.

### Return Notifications

When a Merchant system receives a return notification, the Merchant system must process the transaction as returned and update the Consumer account in accordance with the Merchant's internal processes.

## Verification Request

Upon receiving a transaction notification from IDS, the Merchant application must echo back the original content to verify its authenticity. The content is POSTed to IDS via HTTPS using the following service URLs:

Product	Notification verification URL
INSTADEBIT	<a href="https://staging.instadebit.com/service/servlet/ConfirmTrans">https://staging.instadebit.com/service/servlet/ConfirmTrans</a>
iDebit	<a href="https://staging.idebitpayments.com/service/servlet/ConfirmTrans">https://staging.idebitpayments.com/service/servlet/ConfirmTrans</a>

After checking the transaction notification message and performing the necessary actions, the Merchant system must echo back an exact copy of the original notification message to IDS. This verification request confirms that the notification was successfully received and processed by the Merchant.

If the Merchant system doesn't send the verification request after it receives the notification, the system sends the notification again, to a maximum of three times. If IDS still hasn't received the verification request after the notification is sent the third time, the notification is marked as Unsuccessful in the IDS system. The IDS support team monitors systems for unsuccessful notifications and contacts Merchants when necessary.

## Verification Response

The verification response signals to the Merchant system that IDS marked the notification as successfully processed by the Merchant.

Parameter	Type	Size	Required	Description
verification_code	AN	4	Yes	The data verification code. Any response code other than 0 (zero) indicates that the data contains errors. <b>0:</b> Verified

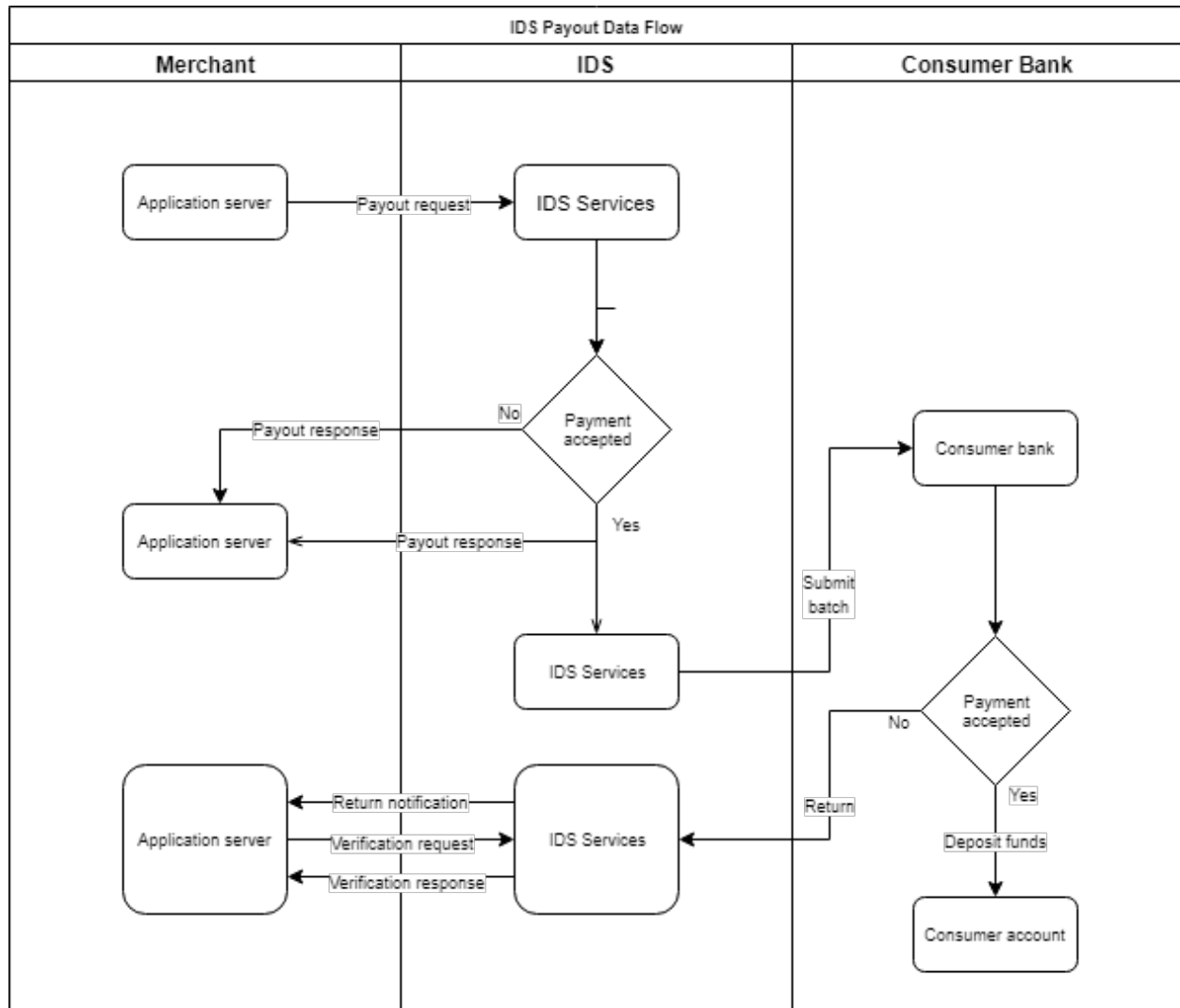
## Example Response

```
<html>
<head></head>
<body>
  <input type="hidden" name="verification_code" value="0" />
</body>
</html>
```

# Payout Transactions

Merchants can process payouts through IDS for Consumers who have previously made at least one payment with the system.

## Data Flow



1. The Merchant system sends a payout request to IDS.
2. IDS verifies that the Merchant has a sufficient balance to cover the payout, deducts the payout amount and transaction fee from the Merchant's balance, and sends the payout response to the Merchant system.
3. IDS creates a daily batch of all payout requests that have been received since the most recent batch was created and submits the batch for processing.
4. The Consumer's financial institution deposits the payout amount in the Consumer's account.

## Payout

Sends a payout request from the Merchant system to IDS. Payouts are deposited directly into the Consumer's bank account.

### Payout Request

The payout request parameters identify the Merchant and Consumer and specify the details of the payout transaction.

Product	Payout URL
INSTADEBIT	https://staging.instadebit.com/service/servlet/MerchantPayout
iDebit	https://staging.idebitpayments.com/service/servlet/MerchantPayout

### Payout Request Parameters

The parameters included in a payout request are described in [Payout request parameters](#). Parameters are case sensitive.

Table 7: Payout request parameters

Parameter	Type	Size	Required	Description
merchant_id	AN	8	Yes	The 8-character Merchant account ID assigned by IDS.
merchant_pass	AN	20	Yes	The processing password assigned to the Merchant by IDS.
user_id	AN	30	Yes	The Consumer user ID used in the IDS system.
merchant_user_id	AN	20	Yes	The Merchant-assigned unique Consumer user ID.
txn_type	AN	1	Yes	The transaction type: F: Payout to a Consumer
merchant_txn_num	AN	30	Yes	The unique Merchant-assigned transaction number that identifies the payout.
txn_amount	Decimal	(6,2)	Yes	The payout amount. The amount must be between 1.00 and 9999.99.
txn_currency	A	3	Yes	The uppercase 3-letter currency code (ISO 4217).

## Example Payout Request



The specific payout URL in the payout request depends on which IDS product is being used. See [Payout URL](#)

```
<html>
<head></head>
<body>
<form method="POST" action="https://staging.instadebit.com/service/servlet/merchantpayout">
  <input type="hidden" name="merchant_id" value="SmplMcht" />
  <input type="hidden" name="merchant_pass" value="123SmplMcht" />
  <input type="hidden" name="user_id" value="1213234064663" />
  <input type="hidden" name="merchant_user_id" value="usr_12345" />
  <input type="hidden" name="txn_type" value="F" />
  <input type="hidden" name="merchant_txn_num" value="abc12345" />
  <input type="hidden" name="txn_amount" value="10.00" />
  <input type="hidden" name="txn_currency" value="CDN" />
</form>
</body>
</html>
```

## Payout Response

Sends a payout response from IDS to the Merchant system.

### Payout Response Parameters

The payout response includes the transaction number, fee payable by the Merchant, status, and any applicable error codes.

**Table 8: Payout response parameters**

Parameter	Type	Size	Required	Description
txn_num	AN	30	Yes	The unique transaction number created by IDS.
txn_fee	Decimal	(6.2)	Yes	The transaction fee payable by the Merchant.
txn_status	A	1	Yes	The status of the payout request: <b>S:</b> Successful <b>X:</b> Declined <b>R:</b> Rejected
error_code	AN	4	No	If the payout fails, the error code is included in the response. See <a href="#">Payout Errors</a> .

## Example Payout Response Notifications

### Successful Payout Response Notification

```
<html>
<head></head>
<body>
  <input type="hidden" name="txn_num" value="1213234064663" />
  <input type="hidden" name="txn_fee" value="1.00" />
  <input type="hidden" name="txn_status" value="S" />
  <input type="hidden" name="error_code" value="" />
</body>
</html>
```

### Unsuccessful Payout Response Notification

```
<html>
<head></head>
<body>
  <input type="hidden" name="txn_num" value="1213234064663" />
  <input type="hidden" name="txn_fee" value="1.00" />
  <input type="hidden" name="txn_status" value="X" />
  <input type="hidden" name="error_code" value="F016" />
</body>
</html>
```

## Payout Errors

The errors described in [Payout error codes](#) may be included in the response notification for a failed payout transaction.

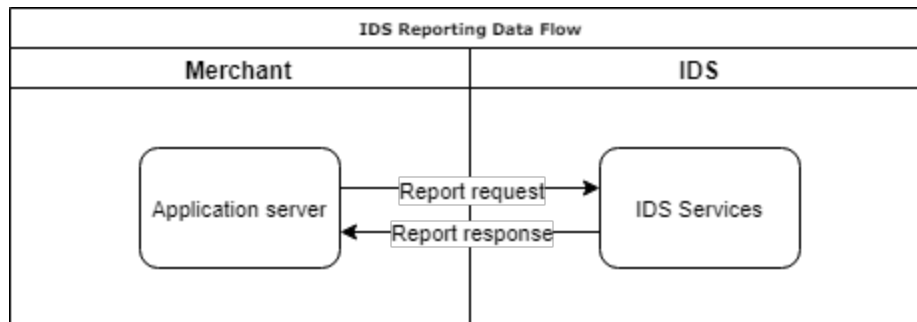
**Table 9: Payout error codes**

Code	Description
F002	Content of the request doesn't comply with the specification.
F003	The Merchant failed IDS authentication.
F004	The user ID provided by the Merchant doesn't exist in the IDS system.
F005	The Merchant user ID field is missing.
F006	The transaction type is incorrect.
F007	The transaction amount is incorrect.
F008	The transaction currency isn't supported.
F009	The Merchant transaction number isn't unique.
F010	System internal error.
F011	
F012	
F013	
F014	
F015	
F016	The Consumer has been suspended or blocked by IDS for suspicious or fraudulent activities.
F017	The transaction is declined to avoid overdraft from the Merchant account. The Merchant's IDS account balance must be sufficient to cover the payout amount.

# Report Interface

Merchants can request and receive reports that include details about transactions that were processed within a specified date range. Merchants can also query a specific transaction, identified by the Merchant transaction number. The maximum date range for all types of report is 40 days. Report queries with a longer date range are rejected with HTTP response code 400.

## Data Flow



1. The Merchant system sends a report request to IDS.
2. IDS sends the response to the Merchant system.



## Report Query

Sends a transaction report request from the Merchant system to IDS.

## Report Request

The report request includes parameters that specify the date range, Merchant details, and can optionally include a specific transaction number. The `query_type` parameter specifies which types of transactions to include in the report.

Product	Query interface URL
INSTADEBIT	<a href="https://staging.instadebit.com/service/servlet/IDSTransQuery">https://staging.instadebit.com/service/servlet/IDSTransQuery</a>
iDebit	<a href="https://staging.idebitpayments.com/service/servlet/IDSTransQuery">https://staging.idebitpayments.com/service/servlet/IDSTransQuery</a>

## Report Request Parameters

The parameters included in a report request are described in [Report request parameters](#). Parameters are case sensitive.

**Table 10: Report request parameters**

Parameter	Type	Size	Required	Description
<code>merchant_id</code>	AN	8	Yes	The 8-character Merchant account ID assigned by IDS.
<code>merchant_pass</code>	AN	20	Yes	The processing password assigned to the Merchant by IDS.
<code>query_type</code>	AN	1	Yes	<p>The report query type:</p> <ul style="list-style-type: none"> <li>1: Transaction returns within the date range</li> <li>2: All transactions within the date range</li> <li>3: All transactions within the date range (with additional details)</li> <li>4: Merchant account adjustments within the date range</li> </ul>
<code>query_sdate</code>	N	8	Yes	The query start date YYYYMMDD (inclusive).
<code>query_edate</code>	N	8	Yes	The query end date YYYYMMDD (inclusive).
<code>merchant_txn_num</code>	AN	30	No	A query for a specific transaction is identified by the Merchant transaction number. If the parameter is not included or its value is blank, then all transactions in the time range are included in the response.

## Example Report Request

```
<html>
<head></head>
<body>
<form method="POST" action="https://staging.instatebit.com/service/servlet/idstransquery">
  <input type="hidden" name="merchant_id" value="SmplMcht" />
  <input type="hidden" name="merchant_pass" value="123SmplMcht" />
  <input type="hidden" name="query_type" value="2" />
  <input type="hidden" name="query_sdate" value="20180710" />
  <input type="hidden" name="query_edate" value="20180716" />
</form>
</body>
</html>
```

## Report Response

The report response contains CSV data where records are delimited by a line-feed (\n) . Fields in each record are delimited by a comma.

## Return Report

The return report (query type 1) includes all returned transactions with status changes reported between query\_sdate and query\_edate. The dates are localized in Eastern Time (UTC-05:00), with daylight saving time applied when necessary.

**Table 11: Return report**

Field #	Type	Size	Content	Description
1	N	8	The date when the return transaction was last updated.	YYYYMMDD
2	AN	2	The transaction category	4: Return
3	AN	3	The return code	The return code assigned by the Consumer's bank. See <a href="#">Return Codes</a> .
4	AN	30	The Merchant transaction ID	The unique Merchant-assigned transaction ID that identifies the transaction.
5	AN	30	The return transaction ID	The return transaction ID assigned by IDS.
6	N	10	The return amount	The amount formatted as a number with the decimal assumed. For example, 20.15 is displayed as 2015.
7	A	3	The return currency	The uppercase 3-letter currency code (ISO 4217).

Field #	Type	Size	Content	Description
8	A	1	Next action	<b>D:</b> Dispose <b>R:</b> Represent
9	A	1	The final status	If the final status is blank, the transaction is still clearing and hasn't reached a final state. <b>X:</b> Disposed and charged back to Merchant <b>S:</b> Cleared or collected in representment
10	AN	30	The original transaction ID	The IDS transaction ID associated with the original transaction.
11	AN	20	The Merchant user ID	The Merchant-assigned unique Consumer ID.
12	A	2	The country code	The uppercase 2-letter country code (ISO 3166). Canada is <i>CA</i> (available only in iDebit).

## Transaction Report

The transaction report includes all transactions processed between `query_sdate` and `query_edate`. The dates are localized in Eastern Time (UTC-5:00), with daylight saving time applied when necessary.



Reports with the `query_type2` include Fields 1-7 described in [Transaction report](#). Reports with `query_type3` include Fields 1-15.

**Table 12: Transaction report**

Field #	Type	Size	Content	Description
1	N	8	The transaction date	YYYYMMDD
2	AN	1	The transaction type	<b>T:</b> Purchase/deposit <b>F:</b> Payout/credit
3	AN	30	The Merchant transaction ID	The unique Merchant-assigned transaction ID that identifies the transaction.
4	AN	30	The transaction ID	The transaction ID assigned by IDS.
5	N	10	The transaction amount	The amount formatted as a number with the decimal assumed. For example, 20.15 is displayed as 2015.
6	A	3	The transaction currency	The uppercase 3-letter currency code (ISO 4217).
7	A	1	The transaction status	Any status other than S indicates a failed transaction. <b>S:</b> Successful
8	AN	30	The user ID	The internal user ID from the IDS system.

Field #	Type	Size	Content	Description
9	N	10	The transaction fee	The transaction fee payable by the Merchant formatted as a number with the decimal assumed. For example, 20.15 is displayed as 2015.
10	AN	8	The Merchant ID	The 8-character Merchant account ID associated with the transaction.
11	AN	2	Error code	The error code, if applicable. See <a href="#">Payment Errors</a> .
12	A	1	Notification status code	<p>The status of the transaction notification between IDS and the Merchant system:</p> <p><b>I: Notification initiated</b> - IDS was unable to reach the notification URL provided by the Merchant.</p> <p><b>S: Notification sent</b> - IDS was able to reach the notification URL, but didn't receive a verification from the Merchant system.</p> <p><b>C: Notification completed</b> - The transaction notification was successfully received and confirmed by the Merchant system.</p> <p><b>N: Notification not required</b> - The Merchant system doesn't require a notification from IDS.</p>
13	AN	20	The Merchant user ID	The Merchant-assigned Consumer user ID.
14	N	6	The transaction time	The time of the transaction.
15	A	2	The country code	The uppercase 2-letter country code (ISO 3166). Canada is CA (only available in iDebit).

## Adjustment Report

The adjustment report (query type 4) includes all Merchant account adjustments processed between `query_sdate` and `query_edate`. The dates are localized in Eastern Time (UTC-05:00), with daylight saving time applied when necessary.

Field #	Type	Size	Content	Description
1	N	8	The transaction date	YYYYMMDD
2	AN	1	The transaction type	<b>A:</b> Account Adjustment
3	AN	1	The adjustment type	<b>1</b> : Payout Cancellation <b>2</b> : Manual Adjustment <b>3</b> : Manual Collection
4	AN	30	The transaction ID	The transaction ID assigned by IDS.
5	N	10	The transaction amount	The amount formatted as a number with the decimal assumed. For example, 20.15 is displayed as 2015.
6	A	3	The transaction currency	The uppercase 3-letter currency code (ISO 4217).
7	N	10	The transaction fee	The transaction fee payable by the Merchant formatted as a number with the decimal assumed. For example, 20.15 is displayed as 2015.

Field #	Type	Size	Content	Description
8	AN	8	The Merchant ID	The 8-character Merchant account ID associated with the transaction.
9	AN	256	Notes	A description of the adjustment.