



BPOINT Internet

EDDR SPECIFICATION

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Document Name: eDDR Specification

Version Control

Version	Comments	Date
1.0	Initial release	Feb 2013
1.0.1	Added additional business rules	5 Mar 2013
1.0.2	Added additional schedule frequencies configurable using the URL	16 Jan 2014

Contents

1	Overview.....	4
1.1	Purpose	4
1.2	General.....	4
1.3	Process.....	4
1.4	Business Rules	4
1.5	Terminology in this document	6
1.6	Field Notations	6
2	Merchant Link	7
2.1	Details of the HTTP GET (URL Redirection)	7
2.2	Additional Business rules	10
2.3	Example Links	12
3	Consumer Registration	13
3.1	Credit Card	13
3.2	Bank Account.....	14
3.3	Showing Customer Fields	15
3.4	Showing Schedule Fields.....	16
4	Terms and Conditions	17
5	Email Verification	18
6	Registration Confirmation.....	19

1 Overview

1.1 Purpose

- 1.1.1 This document describes the BPOINT Internet features for credit card and bank account direct debit registration (eDDR) and scheduling.

1.2 General

- 1.2.1 The mechanism is designed to enable small merchants to easily integrate without requiring extensive development work. The minimal requirement is to host a link to the site where the link has the shop name embedded.
- 1.2.2 Option exists to pass a biller code to automatically name the CRN fields and provide validation.
- 1.2.3 Option exists to pass a unique customer identifier which allows the merchant to pre validate the customer account to the payment account capture process. Note it may be more suitable to use the Consumer DataVault if this is the case.
- 1.2.4 The styling of the pages is customised via the Internet facility in the Merchant Portal and has the same style as the Internet payment page.

1.3 Process

- 1.3.1 The registration process is initiated from a merchant web site via a simple link which will have embedded CRN (Customer Reference Number) details, and other registration fields, so that they are prefilled. The site may also pass through payment schedule parameters. The process can allow for a user to create a schedule.
- 1.3.2 The first step is for capture registration details including account details, either credit card, or bank account if enabled.
- 1.3.3 The second step is to accept the terms and conditions.
- 1.3.4 The third step confirms the details and informs the user that an email has been sent.
- 1.3.5 The fourth step is the Registration Confirmation displayed when the user clicks on a link contained in the email.
- 1.3.6 The merchant may then see the registration in the Merchant Portal or via the BPOINT API. A daily extract can be sent as a report. If the registration includes a schedule the payments will automatically be processed from the start date.

1.4 Business Rules

- 1.4.1 Account activation is sent via email with instructions for the customer to activate the facility. The facility will not be considered active until it has been activated. Account must be activated prior to the start date of a schedule or the DDR will NOT be processed.

- 1.4.2 Additional fields for identifiers: Title, First Name, Surname, Addr1, Addr2, City, State, Postcode, Country, Phone Number, Email Address.
- 1.4.3 Additional fields for recurring payment: Start Date, Frequency, Amount, Number of Payments.

1.5 Terminology in this document

CRN (Customer Reference Number) value that identifies the customer

DE (Direct Entry) refers to transfers from Cheque or Savings Accounts

eDDR (Electronic Direct Debit) refers to an authority from the customer to transfer funds from either a Cheque or Savings Accounts or to charge a Credit card.

1.6 Field Notations

Column	Notation	Description
Format	AN	Denotes an alphanumeric data type under the Format column. Valid characters in this field would include numbers (0-9), "-" (hyphen/dash), "." Full stop and "+" (plus sign)
	N	Denotes a numeric data type under the Format column. Valid data in such fields would include numbers only (0-9)
Man/Opt	M	A mandatory field is represented by a value of 'M' under the Man/Opt column.
	O	An optional field is represented by a value of 'O' under the Man/Opt column.

2 Merchant Link

2.1 Details of the HTTP GET (URL Redirection)

Parameter name	Length	Format	Man/ Opt	Description	Example
in_billercode	50	N	O	This is the allocated billercode used for applying validation to the CRN's – the billercode overrides the CRN names.	43210
in_crn1	50	AN	O	This is Customer Reference Number 1. This is optional if you want your customers to populate it. Maximum length 50 characters.	5164785954
in_crn2	50	AN	O	This is Customer Reference Number 2. This is optional if you want your customers to populate it. Maximum length 50 characters.	Fred Smith
in_crn3	50	AN	O	This is Customer Reference Number 3. This is optional if you want your customers to populate it. Maximum length 50 characters.	Moorooka

Parameter name	Length	Format	Man/ Opt	Description	Example
in_show_crn 1	1	N	O	0/1 Flag If 0 then Customer Reference number 1 will not be shown on the page. The default is 1. Make sure that if you are setting in_show_crn1 = 0 then populate Ref1 variable. Customer Reference number 1 [Ref1] is compulsory and DispRef1 = 0 will hide the field from the page. User will not be able to populate details and system will show error once the page is Submitted. Value passed in here will be overwritten by the pre-configured CRN definition for Biller Code	1
in_show_crn 2	1	N	O	0/1 Flag If 0 then Customer Reference number 2 will not be shown on the page. The default is 1. Value passed in here will be overwritten by the pre-configured CRN definition for Biller Code	1
in_show_crn 3	1	N	O	0/1 Flag If 0 then Customer Reference number 3 will not be shown on the page. The default is 1. Value passed in here will be overwritten by the pre-configured CRN definition for Biller Code	1
in_crn1_Name	50	AN	O	If populated then the value passed in will be used to label the Customer Reference 1 field. Default is "Customer Reference 1". Value passed in here will be overwritten by the pre-configured CRN definition for Biller Code	Account Number

Parameter name	Length	Format	Man/ Opt	Description	Example
in_crn2_Name	50	AN	O	If populated then the value passed in will be used to label the Customer Reference 2 field. Default is "Customer Reference 2". Value passed in here will be overwritten by the pre-configured CRN definition for Biller Code	Name
in_crn3_Name	50	AN	O	If populated then the value passed in will be used to label the Customer Reference 3 field. Default is "Customer Reference 3". Value passed in here will be overwritten by the pre-configured CRN definition for Biller Code	Suburb
in_show_customer_fields	1	N	O	0/1 Flag indicates whether the customer fields are editable by the user. Information can still be passed through using the fields below, but if this Flag =0, the information is not displayed and the user cannot edit it. Default is 0	0
in_title	20	AN	O	The user is able to edit this information if in_show_customer_fields = 1. If in_show_customer_fields = 0, then this data it is passed through and displayed on the confirmation screen.	Mr
in_firstname	50	AN	O		Fred
in_lastname	50	AN	O		Smith
in_address1	100	AN	O		84 Keats St
in_address2	100	AN	O		
in_city	50	AN	O		Moorooka
in_state	10	AN	O		QLD
in_postcode	6	N	O		4105
in_country	50	N	O		Australia
in_workphone	20	N	O		0412 335 798
in_homephone	20	N	O		07 3835 5798
in_email	100	N	O		fred.smith@company.com

Parameter name	Length	Format	Man/ Opt	Description	Example
in_show_schedule_fields	1	N	O	0/1 Flag Indicates that a recurring transaction will be established. Default is 0	0
in_schedule_startdate	10	AN	O	Format: DD/MM/CCYY Required if recurring. Must not be current day or before.	22/03/2014
in_schedule_frequency	1	A	O	An indicator for the frequency. W (weekly) F (fortnightly) M (monthly) L (last day of month) B (Bi-monthly) Q (quarterly) H (half-yearly) Y (annually)	M
in_schedule_amount	10	N	O	Format \$\$\$\$\$\$\$\$.cc e.g. \$1.00 = 1.00 Required if recurring	100.00
in_schedule_numberofpayments	4	N	O	If specified, this dictates the number of payments. Should not be used with in_schedule_enddate	4
in_schedule_enddate	10	AN	O	Format DD/MM/CCYY Must not be earlier than current date. Should not be used with in_schedule_numberofpayments	22/08/2014
in_schedule_noend	1	N	O	0/1 Flag. Indicates that there is no end date for the recurring schedule payment	1

2.2 Additional Business rules

1. The merchant facility needs to have "Internet" feature as well as either "Data Vault" or "Direct Debit" feature enabled to have access to this service.
2. If the merchant facility has "Data Vault" feature but does not have "Direct Debit" feature then only the credit card data input fields will be displayed on the screen.

3. If the merchant facility has “Direct Debit” feature but does not have “Data Vault” feature then only the direct debit input fields along with APCA user details will be displayed on the screen.
4. If the merchant facility has both “Data Vault” and “Direct Debit” features then a radio button selector will displayed for the user to select from either of the account types.
5. If the merchant facility does not have associated biller code then only a generic validation will be performed on CRN (Reference Number) values. With generic validation CRN1 will be compulsory and CRN2 and CRN3 will be optional. CRNs will be checked for length less than 50 characters and all the characters will be allowed except '&', '?' and ','.
6. If the merchant facility does not have associated biller code then all valid card numbers will be accepted.
7. If passed in via URL then following fields will be read only to the user:
 - CRN1 (in_crn1)
 - CRN2 (in_crn2)
 - CRN3 (in_crn3)
 - Recurring schedule amount (in_schedule_amount)
 - Recurring schedule frequency (in_schedule_frequency)
 - Recurring schedule start date (in_schedule_startdate)
 - Recurring schedule number of payments (in_schedule_numberofpayments)
 - Recurring schedule end date (in_schedule_enddate)
8. If the merchant wants to pass through the customer data (first name, last name etc.) but does not want the customer to change it then they will need to set in_show_customer_fields = 0
9. If the merchant facility has one associated biller code setup then the biller code will be displayed on the page along with the following:
 - The biller pre-configured CRN definitions. The number of CRNs to show on the page and the CRN labels. All CRNs will be validated against the biller configured rules E.g. Modulus check, biller allowed min max length. Parameters to show or hide CRNs (in_show_crn1) and to change the CRN labels (in_crn1_name) will be ignored for this type of setup.
 - The accepted card / account types for the biller. The card details typed in by consumer will be validated against pre-configured biller allowed list. If the biller does not accept American Express but the consumer supplies an American express card then an error will be displayed. If the merchant facility has “Direct

Debit” feature and the biller setting does not accept bank account as allowed account type then an error will be displayed.

10. If the merchant facility has more than one associated biller code setup, and not included in the url, then a drop down box with the list of billers will be displayed on the page. Selecting one biller code from the drop down box will apply all the pre-configured rules for the selected biller code as per rule 9 above.
11. If the merchant facility has more than one associated biller code setup then a biller code value can be passed in using “in_billercode” parameter to select only the specified biller code on the page and hide the drop down box. If the value passed in using “in_billercode” parameter is incorrect then the biller code drop down box will be displayed on the page.

2.3 Example Links

NB: Ensure you replace **<shop>** with your allocated shopname.

Display and populate CRN1:

https://www.bpoint.com.au/payments/<shop>/register/registercustomer?in_crn1=1234&in_show_crn1=1

Showing Customer Fields:


https://www.bpoint.com.au/payments/<shop>/register/registercustomer?in_crn1=1234&in_show_customer_fields=1

Showing Schedule Fields:

https://www.bpoint.com.au/payments/<shop>/register/registercustomer?in_crn1=1234&in_show_schedule_fields=1


3 Consumer Registration

3.1 Credit Card



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[2. Terms and Conditions](#)
[3. Email Verification](#)
[4. Registration Confirmation](#)

Direct Debit Request

Billers Code: (TEST BPOINT 8)

Account Number (10 digit num without spaces):*

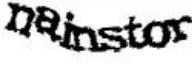
☒ Credit Card ☐ Bank Account

Card Number:*




Expiry Date:* /

Cardholder Name:


Email Address:*




The

Verification Text:*


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3.2 Bank Account



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Direct Debit Request

Biller Code: 5595 (TEST BPOINT)

Reference Number:*

☐ Credit Card
 ☒ Bank Account

APCA User Name: TEST MERCHANT

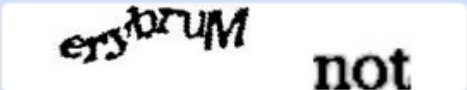
APCA User ID: 987999

BSB Number:* CBA - 499 St Kilda Road Melbourne

Account Number:*

Account Name:*

Email Address:*



Verification Text:*

☐ I request and authorise TEST MERCHANT (987999) to arrange, through its own financial institution, a debit to the nominated account any amount TEST MERCHANT, has deemed payable. This debit or charge will be made through the Bulk Electronics Clearing System (BECS) from the nominated account held at the financial institution you have nominated and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

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3.3 Showing Customer Fields

☒ Credit Card
 ☐ Bank Account

Card Number: *

Expiry Date: * /

Cardholder Name:

Email Address: *

Salutation:

First Name:

Last Name:

Date of Birth: e.g. dd/mm/yyyy

Address Line 1:

Address Line 2:

Suburb:

State:

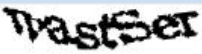

Postcode:

Country:


Home Phone:

Work Phone:

Mobile Number:

Verification Text: *

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3.4 Showing Schedule Fields

☒ Credit Card
 ☐ Bank Account

Card Number: *

Expiry Date: *
 /

Cardholder Name:

Email Address: *

Register Schedule Payment

Schedule Amount: \$ *

Frequency: *
 Weekly


Start Date: *
 e.g. dd/mm/yyyy




End: *

☒ No end date


☐ End after payments

☐ End on e.g. dd/mm/yyyy





Verification Text: *

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4 Terms and Conditions



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Receivables Solution


1. Registration
2. Terms and Conditions
3. Email Verification
4. Registration Confirmation

Please accept the conditions of the direct debit

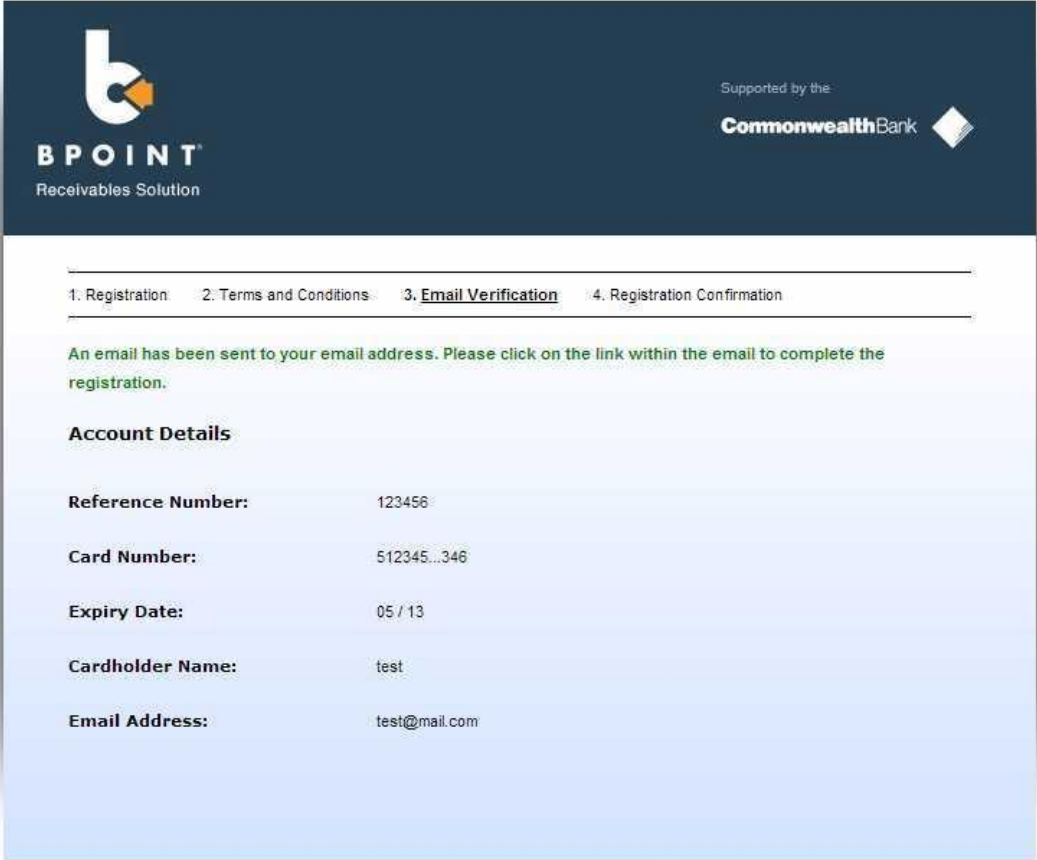
BPOINT Electronic Direct Debit Request Service Agreement (DDRSA)

<p>1 By agreeing to a Direct Debit facility, you authorise [Insert Company Name Here] (Direct Debit Identification No. <APCAID>) to arrange for funds to be debited from your nominated Account in accordance with the Agreement.</p> <p>2 We will advise you 14 days in advance of any changes to the Direct Debit Request.</p> <p>3 For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should:</p> <p style="margin-left: 20px;">(a) [Insert Contact details here]</p> <p>And</p> <p style="margin-left: 20px;">(b) Allow for 14 days for the amendments to take effect or to respond to a dispute.</p>	<p>6 If the due date for payment falls on a day other than Banking Business Day, the payment will be processed the next Banking Business Day. If you are uncertain the payment will be debited from your Account, please check with your Financial Institution.</p> <p>7 For returned unpaid transactions, the following procedures or policies will apply:</p> <p style="margin-left: 20px;">(a) we treat the payment as if it was never made</p> <p style="margin-left: 20px;">(b) services may be suspended until the outstanding charges are paid; and/or</p> <p style="margin-left: 20px;">(c) A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.</p> <p>8 All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate alleged incorrect or wrongful debit or otherwise as</p>
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Decline
Accept and Register

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5 Email Verification




1. Registration	2. Terms and Conditions	3. <u>Email Verification</u>	4. Registration Confirmation
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An email has been sent to your email address. Please click on the link within the email to complete the registration.

Account Details

Reference Number:	123456
Card Number:	512345...346
Expiry Date:	05 / 13
Cardholder Name:	test
Email Address:	test@mail.com

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FROM: no-reply@BPOINT.com.au
TO: <customer>

Thank you for registering for direct debit.
Please click on the link below to verify your email and complete the registration.

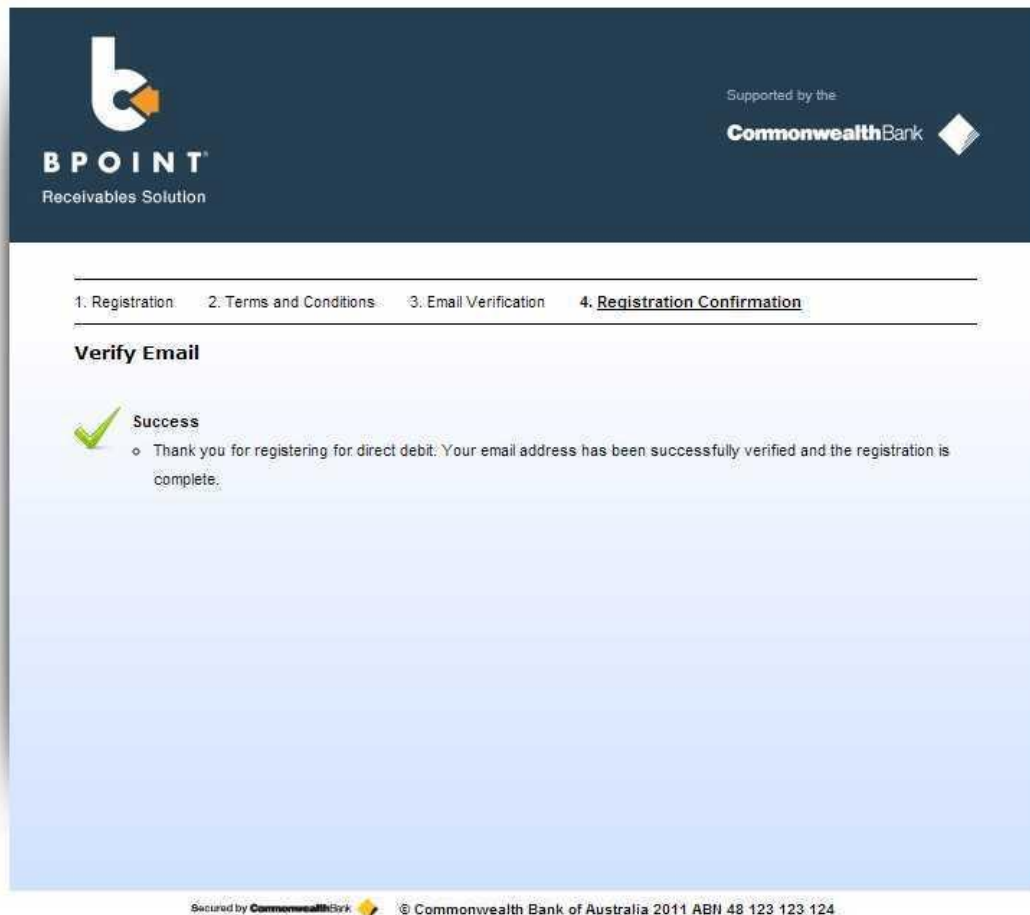
https://www.bpoint.com.au/payments/<shop>/register/verifycustomer?in_sessionid=e6989edf-abee-4795-a2b8-b14a3e315433


To view a copy of your Direct Debit Request Service Agreement,
please click on the link below


<https://www.bpoint.com.au/payments/terms/<shop> dd terms.pdf>

Regards,
<Merchant>

6 Registration Confirmation




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1. Registration 2. Terms and Conditions 3. Email Verification 4. Registration Confirmation

Verify Email

 **Success**

- Thank you for registering for direct debit. Your email address has been successfully verified and the registration is complete.

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