



INTERAC[®] Online Integration Guide

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For further information please contact Beanstream customer service at (250) 472-2326 or service@beanstream.com.

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Document Revision History

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Dec/4/06	Marcus notes	Marcus	1.01
Dec/19/2006	Final revisions. Waiting for testing info.	Jane	1.02
Jan/11/2007	Updated functionality for funded and non funded URLs	Marcus	1.03
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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.

Please note that some restrictions apply to this service. Consumers will only be able to use this payment type if they already have access to online banking and if their bank is a participating INTERAC Online financial institution.

Getting Started

An application must be submitted to Beanstream if a merchant wishes to use the INTERAC Online service. This applies to existing merchants, and to those that are coming to Beanstream for the first time. This application may be downloaded at <https://www.beanstream.com> or you may request one by calling 1-250-472-2326 or toll free 1-888-472-0811. Once an application has been submitted, the INTERAC Online service will be enabled on an existing account or a new account will be created for this service, depending on the merchants existing status with Beanstream. When the service is enabled the merchant may proceed with integrating.

In order to integrate INTERAC Online with Beanstream you must first determine what server will be hosting the payment pages.

For Beanstream Payment Form, Beanstream Cart, and some Custom Payment Form integrations the payment pages will be hosted on Beanstream's servers. For these integrations the merchant must have a merchant account with Beanstream.

For any Server to Server or SOAP type integrations the merchant's server will be hosting the payment pages. For these integrations the merchant must have a merchant account with Beanstream and must have an SSL certificate installed on their web server.

You must also reference, in conjunction with this document, the *Process Transaction API* guide. There you will find complete information on error handling, transaction completion and data variables.

The *Process Transaction API* document can be found in the documentation section of the Beanstream Membership Area.

https://www.beanstream.com/website/PDF_Files/Process_Transaction_API_Guide.pdf

How it Works

When a customer makes a purchase using INTERAC Online they will be led through the following four basic steps:

- Step 1** The customer browses a merchant's website and decides to make a purchase. On the website's secure payment page, one of the pay options presented to the customer is to pay using INTERAC Online
- Step 2** When the customer selects INTERAC Online the customer will be forwarded to a secure web banking page. On this web banking page, they will be prompted to select their specific bank and will be forwarded to a login page on that bank's payment site. If their bank is not a participating financial institution, the customer will cancel the transaction request and return the merchant's declined payment page with an option to retry using a different payment method.
- Step 3** Once on their bank's login page, the customer will be prompted to enter a secure username and password. This will be the same information that the customer uses to access their online banking system. The bank will use this information to confirm the customer's identity.
- Step 4** The bank processes the transaction request and an approved or declined message is displayed to the customer.

Note: *The customer does not enter any bank account information on the merchant's site or on a Beanstream payment page.*

For a more detailed look into this payment process, please refer to section 3.1.

1. INTERAC Online Website Requirements

1.1. General Requirements

Merchants must ensure that they follow required standards when adding the INTERAC Online payment option to their payment pages. Beanstream will verify that the following items are in place before you may begin processing INTERAC Online transactions

- The INTERAC Online logo must be displayed on the check out page and be equal in size to any credit card logos. Logos can be accessed from the media centre 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

- Merchants should avoid recreating the logo or design in order to reduce the likelihood of introducing errors. If changes are made, the following rules apply:

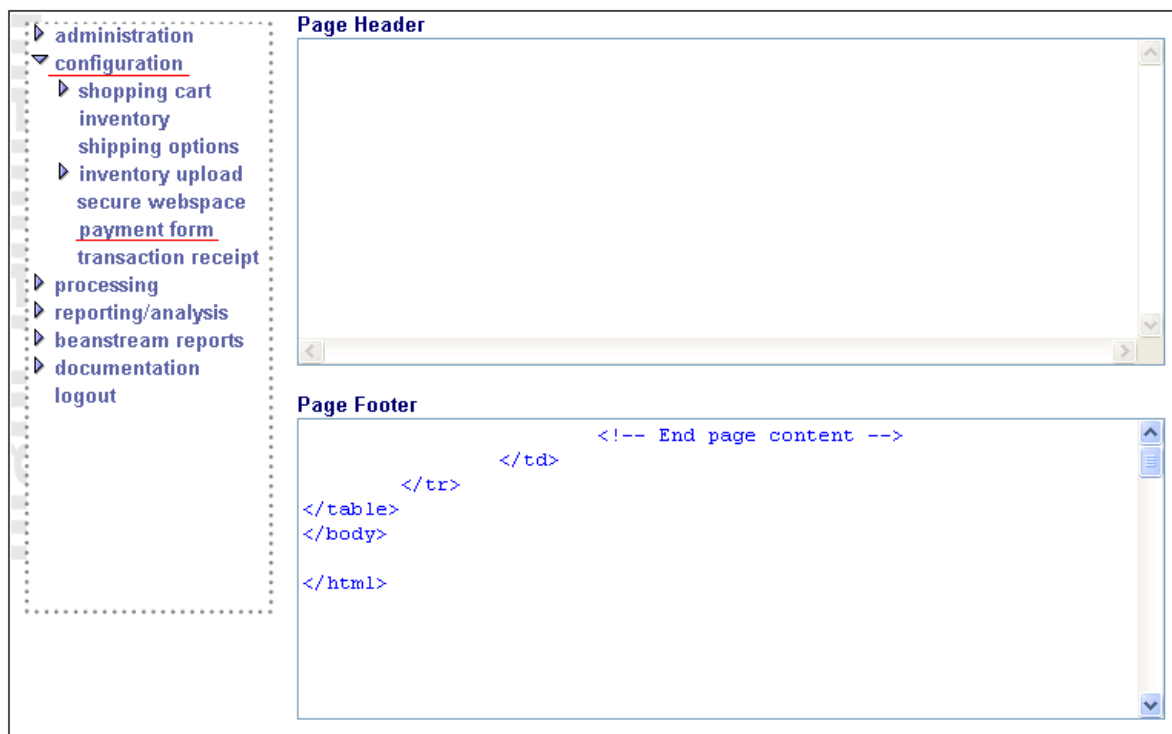
- When using the horizontal version, the height of the design cannot be smaller than 25 pixels. When using the vertical version, the width of the design cannot be smaller than 30 pixels.
 - When grouping the INTERAC Online design with other payment logos, the horizontal version must be used. The height of the INTERAC design should be no smaller than the height of any other payment logo.
 - The design's aspect ratio may not be altered. The width-to-height aspect ratio on the horizontal design is 2.37: 1. The width-to-height aspect ratio on the vertical design is 1: 1.37.
 - The space between the INTERAC logo and the Online service descriptor box shall not be altered. It shall not be filled in by any colour other than the background colour. Background design elements shall not make the design appear as two separate pieces.
 - The Online service descriptor box must not be used alone. It is part of the entire design.
 - No element of the design can be altered: colour, fonts, shapes, etc. No additional keylines or shadows may be placed around the design.
 - The design must not be obscured or altered by an additional element or by another logo.
- The INTERAC Online wordmark must be shown as either "INTERAC Online" or "INTERAC ONLINE".
 - At a minimum, the first use of the INTERAC Online wordmark in the text, the ® notation must appear above and to the right of the word INTERAC e.g. Interac®. Subsequent mentions of the wordmark in the same communications do not require the symbol.
 - The following footnote must appear on the same page where the first use of the INTERAC Online wordmark appears:

"® Trade-mark of Interac Inc. Used under licence.
 - Customers must be provided with a "consumer education page". This link would preferably be included on the checkout page. This link should open in a new browser window directing the customer to <http://www.interaonline.com/learn>

Beanstream has provided sample code which may be pasted into our Payment Form configuration pages to create a compliant [integration](#)

To use this code:

- Login to the Beanstream membership area and select *Configuration* from the left menu.
- Click on the page that you would like to customize (*Payment Form*, *Shopping Cart* etc).
- Scroll down to the bottom of the page to see *Page Header* and *Page Footer* textboxes.
- Paste the sample code into the appropriate box and click *Update*.



Sample Header (English)

```

<!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 align="middle" align="center"></td>
          <td align="middle" align="center"></td>
          <td align="middle" align="center"><br>
          <a href="#"
onclick="javascript:window.open('http://www.interaonline.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>
    <td>
      <table width="100%" border="0" align="center">
        <tr>
          <td height="100%" align="center">
<!-- Start page content -->

```

Sample Footer (English)

```

<!-- 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>

```

Sample Header (French)

```

<!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 align="middle" align="center"></td>
<td align="middle" align="center"></td>
<td align="middle" align="center"><br>
<a href="#"
onclick="javascript:window.open('http://www.interacenligne.com/renseignements','learn','height=400,width=550,toolbar=0,scrollbars=1,location=0,statusbar=0,menubar=0,resizable=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 -->

```

Sample Footer (French)

```

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

```


1.2. Approval/Decline page requirements

Merchants using the INTERAC Online service will have to create their own custom approval/decline message pages which will be displayed to the customer at completion of a transaction. The merchant may upload those pages to their Secure Webspace area on the Beanstream servers or they may choose to host them in a secure area of their own server.

Note: *It is imperative that these pages be located in a secure area or the customer will experience a dialog box indicating that they are being directed from a secure area when the unsecured page is loaded.*

To specify the URL for your custom approve or decline pages, login to the Beanstream membership area and select *Administration → Account Admin → Order Settings* in the left menu. If you choose to create custom approval/decline pages, you must ensure that they meet the following INTERAC Online requirements outlined below.

Approval Page Requirements

- Display the text "Your Transaction is Successful"
- Include a 'Print Page' link to send transaction response details to the printer
- Display the following response parameters:
 - Transaction Id
 - Order Number
 - Amount
 - Currency Type
 - Financial Institution Confirmation Code
 - Financial Institution Name
 - Response message text
 - Transaction Date

Sample Approved Page

```
<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")
    %>&nbsp; (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>

```

Decline Page Requirements

- Display the text "Your Transaction is Unsuccessful"
- Include a 'Print Page' link to send transaction response details to the printer
- Include a link to return to the checkout page for other payment options

- Include the opportunity to select another payment option
- Display the following response parameters:
 - Transaction Id
 - Order Number
 - Amount
 - Currency Type
 - Response message text
 - Transaction Date

Sample Declined 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") %>&nbsp; (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("ioInstName") %></td>
          </tr>
        </table>
      </td>
    </tr>
  </table>

```

```

                                <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=XXXXXX
XXX&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>

```

Note: Merchant will need to enter their "merchant_id" value in this code where the "XXXXXXXXXX" is.

2. Basic Integration – Beanstream Payment Form and Starter Cart

Once the merchant has logged into their Administration area, they can select *Configuration* from the left menu to customize the look and feel of your payment pages. For full details on customizing these pages, please refer to the *General Administration Guide* at https://www.beanstream.com/website/PDF_files/General_Administration_Guide.pdf.

Link your site to the Beanstream server by pointing to the following URL for Payment Form:

https://www.beanstream.com/scripts/payment/payment.asp?merchant_id=123456789

Or, the following URL for shopping Cart:

https://www.beanstream.com/scripts/cart/view_products.asp?merchant_id=123456789

Be sure to enter your unique "merchant_id" number in the URL.

When INTERAC Online has been enabled, your payment form or cart checkout page will display an additional dropdown menu. Purchasers will have the option to select their payment method: Credit Card vs. INTERAC Online (see image below).

Payment Form:

Address Information	
Name:	<input type="text"/>
Phone Number:	<input type="text"/>
Address Line 1:	<input type="text"/>
Address Line 2:	<input type="text"/>
City:	<input type="text"/>
Province/State:	British Columbia <input type="button" value="v"/>
Postal/Zip Code:	<input type="text"/>
Country:	Canada <input type="button" value="v"/>
Email:	<input type="text"/>
Payment Information	
Amount (CAD):	5.00
<u>Payment Method:</u>	Interac Direct Payment <input type="button" value="v"/>
Name on card:	<input type="text"/>
Credit Card Type:	<input type="button" value="v"/>
Credit Card Number:	<input type="text"/>
Expiration Date:	01 <input type="button" value="v"/> / 2006 <input type="button" value="v"/>
Comments	
<input type="text"/>	
<input type="button" value="Submit Payment"/>	

Shopping Cart:

Purchase Summary		Credit Card Information	
Order Total:	0.00 USD	Payment Method:	Interac Online Payment <input type="button" value="v"/>
Total:	0.00 USD	Name on card:	<input type="text"/>
		Card Number:	<input type="text"/>
		Expiry Date:	Jan <input type="button" value="v"/> 2007 <input type="button" value="v"/>
<input type="button" value="Complete Purchase"/>			

If the customer chooses to pay by credit card, they will be prompted to enter their credit card number. If "INTERAC® Online" is chosen, the customer will proceed through the purchase process described in section 1 of this document.

No additional integration is required.

3. Using a Custom Payment Form

If a merchant chooses to use a payment form of their own design this payment form may either be hosted on the merchants web server or on the Beanstream web server within the merchants Secure Webpace.

If the custom payment form is hosted on the merchant's web server, the web server must have an SSL certificate.

By logging into the Beanstream back office you may access your Secure Webpace.

The absolute URL to the Secure Webpace is in the format;
<https://www.beanstream.com/secure/merchantname/filename.asp>.

1. Uploading, Downloading, Deleting and Viewing Files

1.1. Go to Configuration→ Secure Webpace

1.2. A screen listing the name, size and type your uploaded files will appear. If you have not uploaded any files yet, this box will be blank.

Secure Webpace

Local File:

Name	Size	Modified	Type
1212.gif	3.15 KB	11/21/2000 4:40:32 PM	GIF Image
efftest.txt	427 bytes	10/29/2001 1:57:46 PM	Text Document
LOGO.TXT	387 bytes	2/7/2001 2:00:12 PM	Text Document
test.asp	217 bytes	6/21/2001 12:43:16 PM	ASP File

1.3. Type in the name of a file in the *Local File* field. For example,
 C:\directory_name\Filename.html

1.4. Click the *Upload* button

2. To upload a local file:


2.1. Click the *Browse* button to search for a file on you hard drive.

2.2. Click the *Upload* button

3. If an upload cannot be completed:


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

4. To download a file from secure space:


- 4.1. Click on the  icon located on the same line as the item you would like to download.
- 4.2. A confirmation box will appear. Choose to open the file or save it to your computer. If you save the file you will be prompted to choose the location where the file will be stored. If you choose to open the file, you may be asked to select a program before you can view the text.

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.

5. To view a file without downloading:

- 5.1. Click on the  icon located on the same line as the item you would like to view. A new browser window will appear displaying the content of your file.

6. To delete a file:

- 6.1. Click on the  icon located on the same line as the item you would like to delete.
- 6.2. A confirmation window will appear. Click *OK* to finish deleting.
- 6.3.

7. Any graphics referenced by the custom payment form should be uploaded to the secure webspace area as well.
8. The FORM should POST to the Process Transaction API. This URL is;
https://www.beanstream.com/scripts/process_transaction.asp.
9. The payment form must submit the *paymentMethod* parameter to indicate if a Credit Card or INTERAC Online transaction is being performed.

4. Integrating via Server to Server

In a server to server implementation all communication with the customer ~~is~~ occurs between the customer's web browser and the merchant's web server. All communication for transaction processing is between the merchant's web server and the Beanstream web server.

The advantages of the Server to Server integration as opposed to one of the other integration methods is that the merchant is given more control over the transaction process and the customer never sees the Beanstream domain in the order process.

To implement a Server to Server integration the merchant web server must have an SSL certificate installed.

4.1. Server to Server Transaction Flow

INTERAC® Online request and response messages are passed from the merchant to Beanstream in the following manner:

1. The customer initiates a purchase on the Merchant's server and elects to pay via INTERAC® Online.
2. The customer submits their payment to a processing script on the merchant's server.
3. The merchant's processing script receives the customer's payment request, then generates a browser object to process the request via the process transaction script API. This browser object communicates with the Beanstream server using a secure socket layer (SSL). The sample request string provided below shows a typical request POSTed to process_transaction.asp.
[requestType=BACKEND&merchant_id=148280000&trnCardOwner=Paul+Test&trnOrderNumber=1a&trnAmount=5.00&ordEmailAddress=support@beanstream.com&ordName=Paul+Randal&ordPhoneNumber=9999999&ordAddress1=1045+Main+Street&ordAddress2=&ordCity=Vancouver&ordProvince=BC&ordPostalCode=V8R+1J6&ordCountry=CA&paymentMethod=IO](#)

Note: All parameter values must be URL encoded in order to function properly.

4. Beanstream sees that this is an Interac Online (IO) transaction due to the paymentMethod parameter being set to IO and returns a *redirection response message*.
5. The merchant system sees that the redirection response message or response Type=R was returned. The JavaScript redirect (contained in URL-encoded format in the pageContents variable) is displayed to the customer's web browser. The redirect forwards the customer's browser to the INTERAC Online Gateway page.

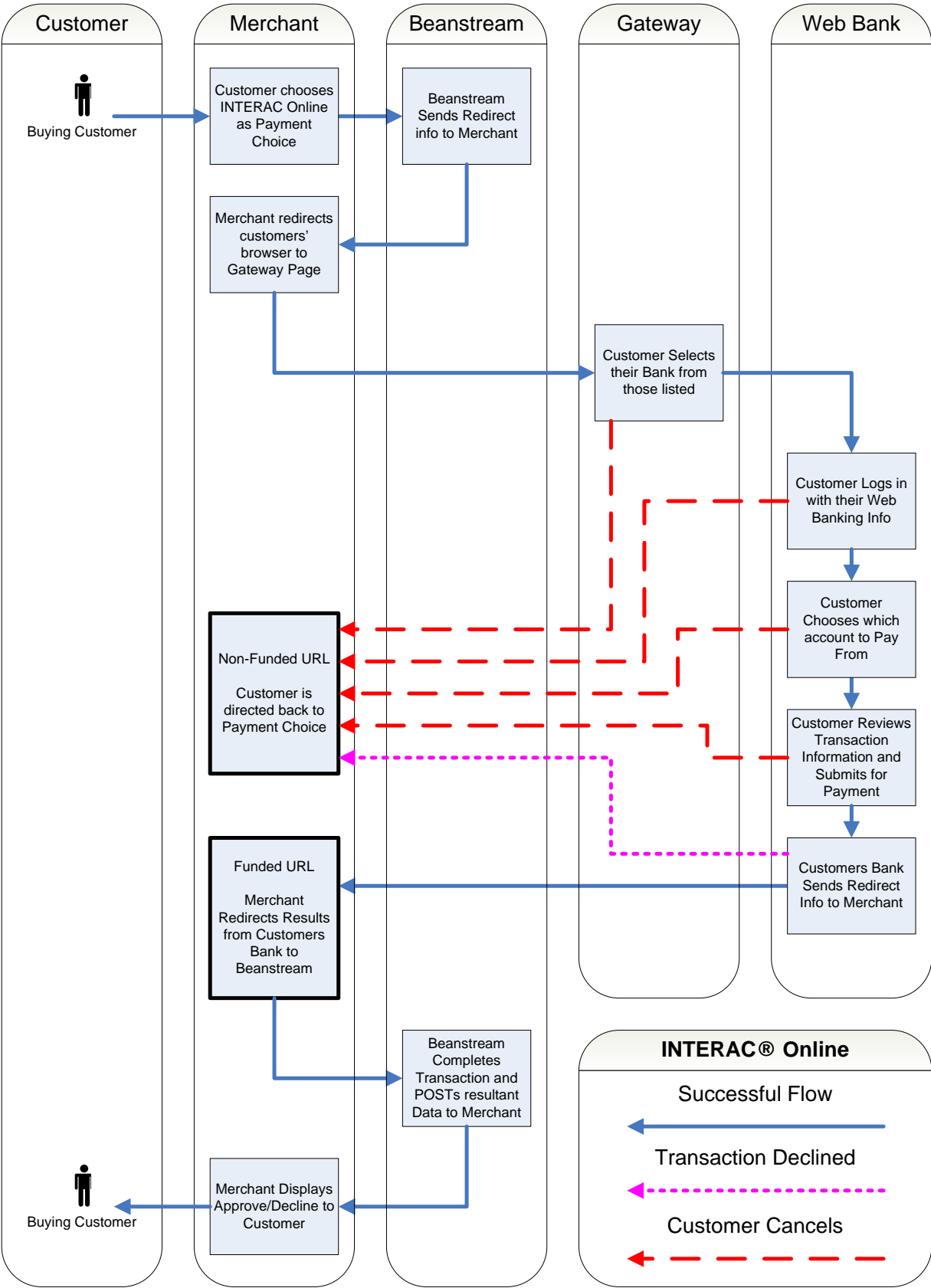
A sample redirection response message can be seen below.

[responseType=R&pageContents=%3CHTML%3E%3CHEAD%3E%3C%2FHEAD%3E%3CBODY%3E%3CFORM%20action%3D%22https%3A%2F%2Fmerchant%2Einteracdebit%2Eca%2Fgateway%2Fmerchant%5Fprocessor%2Edo%22%20method%3DPOST%20id%3DfrmOnline%20name%3DfrmOnline%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22IDEBIT%5FME](#)

RCHNUM%22%20%20value%3D%2210010152000001%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FAMOUNT%22%20%20value%3D%2210100%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FTERMINID%22%20value%3D%22%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FCURRENCY%22%20value%3D%22CAD%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FINVOICE%22%20value%3D%221a%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FMERCHDATA%22%20value%3D%2281D692EC%2D75EB%2D4AD8%2DA600D5A60F1CF4%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FFUNDEDURL%22%20value%3D%22https%3A%2F%2Fpayments%2Ebeanstream%2Ecom%2Fscripts%2Fprocess%5Ftransaction%5Fauth%2Easp%3Ffunded%3D1%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FNOTFUNDEDURL%22%20value%3D%22https%3A%2F%2Fpayments%2Ebeanstream%2Ecom%2Fscripts%2Fprocess%5Ftransaction%5Fauth%2Easp%3Ffunded%3D0%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FMERCHLANG%22%20value%3D%22en%22%3E%3Cinput%20type%3D%22hidden%22%20name%3D%22DEBIT%5FVERSION%22%20value%3D%221%22%3E%3C%2FFORM%3E%3CSCRIPT%20language%3D%22JavaScript%22%3Edocument%2EfrmOnline%2Esubmit%28%29%3B%3C%2FSCRIPT%3E%3C%2FBODY%3E%3C%2FHTML%3E

On the INTERAC Gateway page, the customer is prompted to select a financial institution. From there they will be redirected to their online banking login page. At the online banking website, the customer will enter their login information. This page will also include a link to go back to the Merchant's website and may include a link to register for or activate online banking. The customer is then offered the choice to accept or decline payment and chose an account to pay from. If they chose to approve, they are then presented with a confirmation page. Once the transaction information is confirmed the user is redirected back to the funded URL on the merchant's site. If the customer chooses to cancel they will be redirected to the merchants non-funded URL where they should be prompted to choose another payment type.

6. When the customer is returned back to the merchant funded or non-funded URL, the Merchant will then post the parameters received from the Customers bank to Beanstream's process transaction auth API. Process_transaction_auth.asp will validate the results of the transaction and return back to the browser object on the merchants site the resultant variables. If the parameters are validated successfully this will authorize the debit from the customers bank account and return an approved response back to the merchant. If the parameters are not validated the customer's bank account will not be debited for the transaction and a declined response will be returned back to the merchant.
7. The merchant processing script will interpret the response from Beanstream and display the transaction approval or decline status to the customer.



4.2. Input Variables

Interac Online transactions will pass the same information as standard credit card transactions with the addition of one variable: paymentMethod=IO.

Field Name	Max Size	Data Type	Required	Description
merchant_id	9	N	R	The nine-digit Beanstream assigned identification number.
paymentMethod	1	A	R	Indicates whether the transaction will be a credit card or INTERAC Online transaction. IO=INTERAC Online CC= Credit Card (default)
trnOrderNumber	32	A	O	The order number of the shopper's purchase. The INTERAC payment gateway will only accept order numbers of 20 characters or less. If an order number greater than 20 characters is received it will be truncated to the last 20 characters when redirecting to the Interac gateway. Your customers will see the truncated order number during the INTERAC Online authorization. The full order number will be stored in the Beanstream transaction history and customer email receipts.
trnType	3	A	A	Indicates the type of transaction to perform. INTERAC Online only supports Purchase type transactions through the API. If omitted, this field will default to P.
trnLanguage	3	A	O	Three digit ISO language code. This value is passed back to the approval/decline page untouched.
errorPage	128	A	R	If any billing or credit card information is invalid or missing the customer will be redirected to this address along with the error message. This field is not required for Server to Server implementations.
username	16	A	A	These fields are mandatory if you have activated the username/password validation option located in the Beanstream <i>Order Settings</i> module.
password	16	A	A	
approvedPage	-	A	O	If a transaction request is approved, the customer's browser will be redirected to this URL. This parameter overrides the URL set within the <i>Order Settings</i> module of the Membership Area. There is no length restriction on this field.
declinedPage	-	A	O	If a transaction request is declined, the customer's browser will be redirected to this URL. This parameter overrides the URL set within the <i>Order Settings</i> module of the

Field Name	Max Size	Data Type	Required	Description
				membership area. There is no length restriction on this field.
trnComments	8000	A	O	An optional comment that can be stored with the transaction.
ioFunded	128	A	O	Multiple funded URLs may be set for an Interac Online account integration. This is the merchant's URL that online banking will redirect the customer to if the funds guarantee was successful. If this value is omitted, the first funded value supplied to Beanstream by the merchant will be used.
ioNonFunded	128	A	O	Multiple non-funded URLs may be set for an Interac Online account integration. This is the merchant's URL that online banking will redirect the customer to if the funds were NOT guaranteed for any reason. If this value is omitted, the first non-funded value supplied to Beanstream will be used.

4.3. Response Variables

Interac Online transactions will return the same information as standard credit card transactions with the addition of two variables: ioConfCode and ioInstName.

Name	Max Size	Data Type	Description
trnId	8	N	Unique ID number used to identify an individual transaction
ioConfCode	15	A	This confirmation number will be returned by the customer's financial institution if the transaction has been processed successfully. This value must be displayed to the customer on a transaction confirmation page.
ioInstName	30	A	The name of the customer's financial institution.
messageId	3	N	The ID number of the transaction response message.
messageText	128	A	The text message associated with the messageId
authCode	6	A	If the transaction has been approved, this parameter will contain the authorization code returned from the bank. If the transaction has been declined, the parameter will contain no value. The authorization code is the unique transaction identifier assigned by the bank. The authorization code must be displayed to the card holder when a transaction is complete.
responseType	1	A	This variable will always return a responseType of 'T' to indicate that a transaction has been completed.
trnAmount	9	\$	The amount of the transaction
trnDate	20	A	The date and time that the transaction was processed
trnOrderNumber	10	N	The order number associated with the transaction
trnLanguage	3	A	Contains the value of the trnLanguage field submitted in the transaction request.
trnCustomerName	32	A	Contains the value of the trnCardOwner field submitted in the transaction request.
trnEmailAddress	64	A	Contains the value of the ordEmailAddress field submitted in the transaction request.
trnPhoneNumber	32	A	Contains the value of the ordPhoneNumber field submitted in the transaction request.
trnType	3	A	The original value sent to indicate the type of transaction to perform (i.e. P, R).
ref1	256	A	The value of the ref1 field submitted in the transaction request.
ref2	256	A	The value of the ref2 field submitted in the transaction request.
ref3	256	A	The value of the ref3 field submitted in the transaction request.
ref4	256	A	The value of the ref4 field submitted in the transaction request.
ref5	256	A	The value of the ref5 field submitted in the transaction request (not to be used for Dynamic DBA).

5. Response Messages

Message Id	Message Type	Approved	Cardholder Message
634	IO	Yes	Approved Thanks
635	IO	No	CARD USE LIMITED REFER TO BRANCH
636	IO	No	FUNDS NOT AVAIL REFER TO BRANCH
637	IO	No	EXPIRED CARD REFER TO BRANCH
638	IO	No	PIN ERROR PLEASE RE-TRY
639	IO	No	CANNOT PROCESS PLEASE RE-TRY
640	IO	No	CANNOT PROCESS PLEASE RE-TRY
641	IO	No	\$ LIMIT EXCEEDED REFER TO BRANCH
642	IO	No	CARD USE LIMITED REFER TO BRANCH
643	IO	No	USAGE EXCEEDED REFER TO BRANCH
644	IO	No	EXCESS PIN RETRY REFER TO BRANCH
645	IO	No	PIN ERROR PLEASE RE-TRY
646	IO	No	INVALID CARD REFER TO BRANCH
647	IO	No	CANNOT PROCESS PLEASE RE-TRY
648	IO	No	CANNOT PROCESS PLEASE RE-TRY
649	IO	No	CANNOT PROCESS PLEASE RE-TRY
650	IO	No	CANNOT PROCESS PLEASE RE-TRY
651	IO	No	CANNOT PROCESS PLEASE RE-TRY
652	IO	No	INVALID CARD REFER TO BRANCH
653	IO	No	ACCT NOT SET UP REFER TO BRANCH
654	IO	No	ACCT NOT SET UP REFER TO BRANCH
655	IO	No	CARD IS NOT SETUP REFER TO BRANCH
656	IO	No	CANNOT PROCESS PLEASE RETRY
657	IO	No	CANNOT PROCESS PLEASE RETRY
658	IO	No	CANNOT PROCESS PLEASE RETRY
659	IO	No	CANNOT PROCESS PLEASE RETRY
660	IO	No	BAD SEQUENCE NUMBER: RESEND TRANSACTION
661	IO	No	CANNOT PROCESS PLEASE RE-TRY
662	IO	No	CANNOT PROCESS PLEASE RE-TRY
663	IO	No	CANNOT PROCESS PLEASE RETRY
664	IO	No	CANNOT PROCESS PLEASE RETRY
665	IO	No	CANNOT PROCESS PLEASE RETRY
666	IO	No	CANNOT PROCESS PLEASE RETRY
667	IO	No	CANNOT PROCESS PLEASE RETRY
668	IO	No	CANNOT PROCESS PLEASE RETRY
669	IO	No	CANNOT PROCESS OVER STORE LIMIT
670	IO	No	CANNOT PROCESS PLEASE RETRY
671	IO	No	CANNOT PROCESS
672	IO	No	CANNOT PROCESS OVER CORR LIMIT
673	IO	No	CANNOT PROCESS