

iDEAL

the popular Dutch online payment method

A consortium of all the major Dutch banks developed the iDEAL payment method in 2005 to make it easier for their customers to pay online for products and services. iDEAL allows payments to be made using online banking through the customer's own bank.

Upon purchase, the funds are instantly debited from the customer's account. As a part of the payment process, the customer is requested to authorize the payment via the bank's supported email, text or security token authentication method. The payment cannot be cancelled once complete and it is guaranteed to the merchant with low risk of returns.

12.5 million customers use iDEAL for their day-to-day payments. With low fees for payment processing, real-time notification of payment authorization, and possibility of immediate shipping of goods, it comes as no surprise that 59% of all online transactions in the Netherlands are done using iDEAL. iDEAL is based on online banking and uses the same security techniques. This means no risk of fraud.



Features

- Payment method type: [Internet Bank Payment \(IBP\)](#)
- Solution type: [Full Service](#)^{Premium}
- Presentment/Settlement currency: [€](#)
- Supported Integration: [Payment Page](#), [Web Service API](#)
- Recurring Payments: [No](#)
- Chargebacks: [No](#)
- Refunds: [Yes](#)
- Partial Refunds: [Yes](#)
- Payment Confirmation: [Instant](#)

How it works



Customer selects iDEAL at the check-out page and is redirected to online banking.

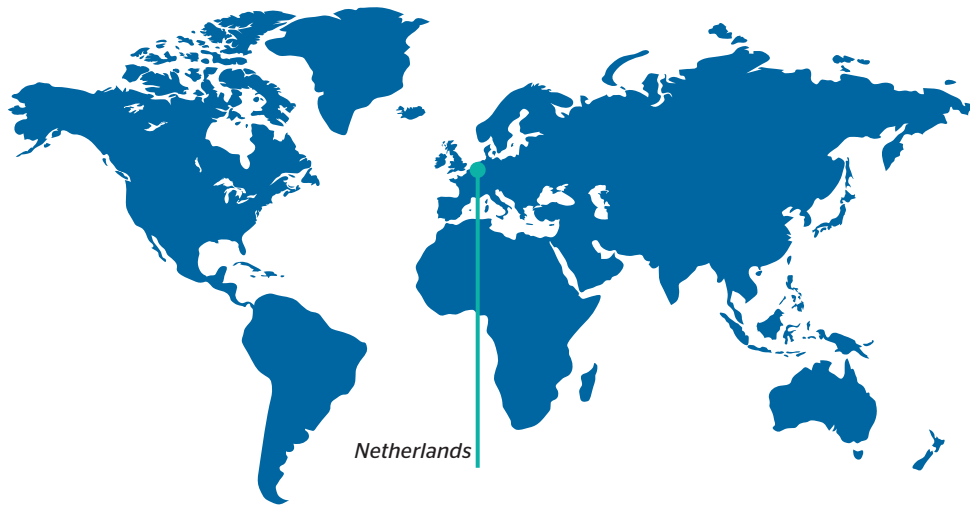


Customer logs-in to online banking and reviews prefilled payment details.



Payment is authorized and customer gets notification that the payment is complete.

Geographic coverage



Merchant Advantages

- Provides a real-time online payment method convenient to consumers with no risk and low risk of returns for the merchant
- Increases sales by offering a local trusted payment solution that is offered by all major banks in the Netherlands
- Once a payment has been initiated, it cannot be reversed by the bank
- Customers are automatically enrolled and do not need to register. They simply select iDEAL as their payment method and approve the payment
- Provides alternative payment option for declined card transactions

Customer Advantages

- Clients of the bank are automatically enrolled and do not need to register
- Mobile shoppers have a direct connection into their mobile bank application
- Provides a trusted and familiar local payment method that is supported by the customer's own bank
- Convenient, reliable, and simple transaction process
- No credit or debit card needed when completing payment

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