

# Desjardins Internet Payment Solutions

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## Desjardins Certification Guide

Merchant/Integrator	Internet site address	Certification date

This document contains a checklist of all business rules required by Desjardins before the merchant's site can go online. The certification step is crucial and assures the merchant that his transactional site respects industry security standards<sup>1</sup>. The purpose of these rules is to ensure that the various electronic commerce laws and obligations are respected thus ensuring quality control of online shopping at the merchant's transactional site.

To begin the certification step, please complete this self-evaluation document and send it to [integrationweb@scd.desjardins.com](mailto:integrationweb@scd.desjardins.com).

We are pleased to support you at all times and to answer your questions. You can reach the technical support team at the following numbers:

Montreal: 514 397-4789, ext. 7932  
Toll-free: 1 888 313-5394, ext. 7932

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<sup>1</sup> All prerequisites specified in this document have been extracted from VISA, MasterCard and AMEX International documents that define the obligations of a merchant who accepts credit card payments and from a document entitled "Internet Sales Contract Harmonization Template" which, as a whole, defines the consumer protection laws for electronic commerce transactions. Given that these laws may vary from one province to another, these rules take precedence over the VISA, MasterCard and AMEX International publications when they are more restrictive than those of the various payment organizations.

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## Recommendations and best practices

- Desjardins strongly recommends that the integrator carefully read the technical documentation and the PDF documents that are available on the Extranet site <http://www.partners-desjardins.com> before starting payment solutions integration.
- Desjardins strongly recommends that the integrator create two easily modifiable variables for the following items: the merchant key and the URL address to which you will send your payment requests. These two variables will be modified when your site goes into production. Thus, it is important to be able to easily modify them.
- The integrator must design and integrate error handling for any problem that may occur during payment. In other words, your error handling must be connected to the business logic and the possible errors generated by your shopping cart.
- Desjardins strongly recommends that the transaction result be recorded in a database so that your Web application has a transaction history.

When the response is received (in step 4 for a solution without redirection or in step 5 for a solution with redirection), Desjardins recommends that you record the final status of your transaction in your database only when the last response from the Desjardins server is received (i.e. in step 7 for a solution with redirection or in step 8 for a solution without redirection). If you record the transaction result when the first response is received from Desjardins and the Desjardins server does not receive your acknowledgement, the Desjardins payment server will reverse the transaction.

- Desjardins recommends that you validate your accepted transactions using your online administration module. You will receive training on this module when you go into production. This module allows merchants to generate reports, perform transactions and search for transactions.
- Desjardins suggests that you offer your online shoppers the chance to resubmit a non completed transaction using a link or a button on the transaction record page.

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## 1. Merchant site

Merchant site		Criteria met yes/no	Action plan and comments
1.1	Merchant name and corporate name of the business.		
1.2	Merchant address (other than a P.O. Box).		
1.3	Display of the merchant's country.		
1.4	Merchant contact details by one of the following: telephone/email/fax.		
1.5	Detailed description of product or service.		
1.6	A detailed price list for the goods or services being sold to the consumer and all associated charges to the customer such as taxes, shipping charges, etc.		
1.7	Transaction amount in the currency of the merchant's country (e.g. CAD/Canada CAD \$29.00).		
1.8	Display the various policies: Terms of use, return policy, refund policy. They must be displayed before the payment page where the transaction amounts appear.		
1.9	Confidentiality policy and policy regarding access to customer information. <i>See example in Appendix 1.</i>		
1.10	Data security policy for the transmission of credit card information. <i>See example in Appendix 1.</i>		
1.11	Export restrictions and delivery policy (as the case may be).		

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## 1. Merchant site (continued)

Merchant site		Criteria met yes/no	Action plan and comments
1.12	Purchase terms and conditions (merchandise that cannot be returned, e.g. underwear) must be displayed to the cardholder during the ordering process before reaching the transaction record.		

## 2. Shopping cart confirmation

Shopping cart confirmation		Criteria met yes/no	Action plan and comments
2.1	Give the customer an opportunity to accept or refuse an order and to correct an error immediately before proceeding to payment.		
2.2	Detail the total transaction amount and any other applicable charges (delivery charges, taxes...)		
2.3	Indicate the currency in which the purchase of goods or services will be settled (e.g. \$29.00 CAD).		
2.4	Provide a « click here to accept » button or any other button that asks the online shopper to accept the policies before proceeding to the payment page.  * We strongly suggest the use of a « checkbox » as undeniable proof of the online shopper's acceptance.		
2.5	Display the clearly identified logos of the accepted credit cards before proceeding to payment.		



### 3. Information security

Information security		Criteria met yes/no	Action plan and comments
3.1	Provide a way of protecting cardholder data such as Secure Sockets Layer (SSL).		

### 4. Payment page

Payment page		Criteria met yes/no	Action plan and comments
4.1	The payment page must be the final step in the ordering process after the cardholder has accepted the conditions and policies.		
4.2	A Web transaction must be authorized online by the card issuer.		
4.3	A web merchant must obtain the card's expiry date and include it in his authorization request. <i>(Without redirection only)</i>		
4.4	For products to be shipped, a web merchant may obtain an authorization or a preauthorization up to seven (7) days before the transaction date (i.e. the date when the order is shipped).  The authorization is valid if the transaction amount is less than or equal to 15% of the authorized amount, including the additional shipping charges amount.  For a product or a service that requires a final approval (preauthorization completion) as a prerequisite to final authorization, the same conditions apply (as the case may be).		



## 5. Transaction processing page

Transaction processing page		Criteria met (yes/no)	Action plan and comments
5.1 Successful transaction page	The merchant displays a successful transaction record (all elements of the "transaction record information" section must be present).		
5.2 Failed transaction page	Following a communications problem or a declined transaction, the transaction is refused and the merchant displays a «failed» receipt.  The information related to points 7.1, 7.2, 7.3, 7.5, 7.6, 7.7, 7.11, 7.12, 7.13, 7.14, 7.15 absolutely must be present.		
5.3 Cancellation page	The transaction was cancelled by the online shopper. The merchant therefore displays a receipt that indicates Cancelled.  The information related to points 7.1, 7.2, 7.3, 7.5, 7.6, 7.7, 7.11, 7.12, 7.13, 7.14, 7.15 absolutely must be present. <a href="#">(with redirection only)</a>		



## 6. Transaction record transmission

Transaction record transmission		Criteria met (yes/no)	Action plan and comments
6.1	<p>Issuance of a transaction record to the cardholder.</p> <p>At purchase and upon delivery of goods or services, the merchant must issue a complete record of the transaction.</p> <p>The merchant must have proactively transmitted a transaction record to the customer in such a way that he can keep a copy.</p>		
6.2	<p>For any type of transaction that is approved, in addition to complying with point 6.3, the merchant must send a transaction receipt to the cardholder by:</p> <ol style="list-style-type: none"> <li>1. e-mail (<i>this method is strongly recommended</i>);</li> <li>2. fax, or</li> <li>3. regular mail</li> </ol>		
6.3	<p>Online printable transaction record (success, failure and cancellation)</p> <p>The merchant must have a button on the transaction record page that allows for printing the transaction record. The printable version must include all information concerning the refund policy.</p> <p>A transaction record must contain only the information that is pertinent to the transaction (thus avoiding the printing of frames, coloured pages, etc.).</p>		



## 7. Transaction record information

Transaction record information See the examples in Appendix 2 (All this information is mandatory)		Criteria met yes/no	Action plan and comments
7.1	<p>Display the transaction status to the cardholder. This information is provided to you in the response under &lt;receipt_text&gt;. For example:</p> <ol style="list-style-type: none"> <li>1. Your transaction was APPROVED</li> <li>2. Your transaction was DECLINED</li> <li>3. Your transaction was NOT COMPLETED</li> <li>4. Your transaction was CANCELLED</li> </ol>		
7.2	Merchant's corporate name (legal name).		
7.3	Merchant's website address (URL) or the following three pieces of information: civic address, telephone number and email address.		
7.4	Type of card used for the transaction (e.g. VISA) as indicated in the output file. Provided in the response under <card_type>		
7.5	Transaction amount and the currency of the merchant's country (e.g. CAD \$x – Canada).		
7.6	Transaction date		
7.7	Unique transaction number (Trx_id)		
7.8	<p>Desjardins reference number / 18-digit number (e.g. 0010300011 05026801)</p> <p>The number is made up of the following two values:</p> <ol style="list-style-type: none"> <li>1- the sequence number &lt;sequence_no&gt;</li> <li>2- the terminal number &lt;terminal_id&gt;</li> </ol>		
7.9	Cardholder name under the variable <card_holder_name>		
7.10	Authorization code provided by the card issuer in the response message under <authorization_no>		

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Transaction record information See the examples in Appendix 2 (All this information is mandatory)		Criteria met yes/no	Action plan and comments
7.11	Transaction type: <ol style="list-style-type: none"> <li>1. Purchase</li> <li>2. Preauthorization</li> <li>3. Preauthorization completion</li> </ol> Administrative Transactions type: <ol style="list-style-type: none"> <li>4. Preauthorization reversal</li> <li>5. Refund</li> </ol>		
7.12	Description of the merchant's product or service.		
7.13	Refund / return / cancellation policies		
7.14	As stipulated by law, all taxes must be printed separately on the transaction record if the total transaction amount exceeds \$30 CAD. The GST/QST numbers must also be displayed. Please indicate if a product is tax exempt.		
7.15	Purchase terms and conditions, including delivery terms, trial period (if they contain restrictions).		
7.16	A web merchant must mask <sup>2</sup> the cardholder's card number in compliance with Desjardins' requirements or the requirements of VISA International:  Desjardins: 1234 56XX XXXX 1234 VISA/MC/AMEX: XXXX XXXX XXXX 1234 (Without redirection only)		

Note: Desjardins also recommends that the error code that it provides be printed even if it does not involve mandatory data. This data could be used for troubleshooting if a problem should occur during the course of a transaction.

<sup>2</sup> 5.2.B.4 Electronic Commerce Transactions

5.2.B.4.b A web merchant must not transmit to the cardholder, either on the website or on the receipt, the complete card number.



## 8. Technical criteria

Technical criteria		Criteria met yes/no	Action plan and comments
8.1	<p>The merchant's Web application must be able to generate a log file of the XML exchanges between the client server and the Desjardins payment server.</p> <p><i>For a solution without redirection, the credit card numbers must be masked when they are written to the log file.</i></p> <p><i>* This file may be requested at any time by your integration support and production support.</i></p>		
8.2	<p>The merchant's Web application performs and processes the XML exchanges as described in the technical documentation.</p> <p><i>* There must not be any missing or additional information during the XML exchanges. The XML flow must not be altered in any way.</i></p>		
8.3	<p>At step 3 of the XML exchange, the merchant application may return <u>only one</u> parameter (maximum of 32 alphanumeric characters) within the URL addresses required by Desjardins payment solution.</p>		
8.4	<p>The merchant's Web application must not open the payment page in a popup page, a frame or an i-frame.</p> <p><i>(With redirection only)</i></p>		
8.5	<p>A payment page template must not contain links to external scripts.</p> <p><i>(As the case may be)</i></p> <p><i>(With redirection only)</i></p>		
8.6	<p>A payment page template that uses CSS classes: the CSS classes used are only for page layout and cannot launch scripts or contain links to external scripts.</p> <p><i>(With redirection only)</i></p>		

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Technical criteria		Criteria met yes/no	Action plan and comments
8.7	<p>The payment page must include a tag that prevents indexing scripts.</p> <p>A « Meta Tag » « no-robot » element must be present inside the HTML payment page.</p> <p>(Without redirection only)</p>		
8.8	<p>The payment page must include a tag that prevents the browser from keeping credit card information.</p> <p>A « Meta Tag » « no-cache » element must be present inside the HTML payment page.</p> <p>(Without redirection only)</p>		



## Appendix 1: Examples - Confidentiality policy and transaction records

### Confidentiality and information security policy.

Online shopping with [MERCHANT NAME](#) is secure.

Personal and credit card information entered on the site is transmitted electronically in a format that cannot be intercepted, altered or decoded by a third party as it is encrypted to ensure its confidentiality.

[MERCHANT NAME](#) complies with SSL encryption standards, under which transaction information will always be transmitted securely. Payment is made directly through Desjardins.

[MERCHANT NAME](#) does not store credit information on any transaction.

As a result, online shoppers are required to submit credit card information with every new transaction.

### Politique de confidentialité et sécurité de l'information.

Votre magasinage en ligne est sécurisé chez [NOM DU MARCHAND](#).

Les renseignements vous concernant, ainsi que ceux concernant votre carte de crédit, sont acheminés sous forme de message électronique ayant fait l'objet d'un chiffrement garantissant la confidentialité des renseignements qui y sont contenus.

En conséquence, ce message ne peut être intercepté, altéré ou décodé par un intermédiaire.

[NOM DU MARCHAND](#) rencontre les normes de transmission sécurisée SSL, ce qui fait que votre transaction sera toujours acheminée de façon sécuritaire. De plus, votre paiement est directement effectué auprès de Desjardins.

[NOM DU MARCHAND](#) ne conserve aucune donnée informatique d'aucune transaction concernant l'information de crédit.

C'est pourquoi vous devez resoumettre votre information de crédit lors de chaque nouvelle transaction.

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## EXAMPLE OF APPROVED TRANSACTION RECORD



### AQUAPLANTE <sup>7.2</sup> PÉPINIÈRE DE LA RÉGION

1256 des Érables Street, St-Hubert, Quebec F4E 1P4  
1-800-555-6565  
<http://www.aquaplante.ca> <sup>7.3</sup>

Transaction status: APPROVED – THANK YOU <sup>7.1</sup>  
Customer: Cardholder Name <sup>7.9</sup>  
Address: 425 Viger West  
Montreal, Quebec H2X 1W5

Transaction amount: \$34.86 CAD <sup>7.5</sup>  
Transaction date: 2009-01-27 10:47:00 <sup>7.6</sup> Order no: Aqua\_1233070902 <sup>7.7</sup>  
Transaction type: Purchase <sup>7.11</sup> Card type: VISA <sup>7.4</sup>  
Reference no: 0010090021 05027062 <sup>7.8</sup> Authorization no: 104700 <sup>7.10</sup>

#### Order details

ITEM	QUANTITY	PRICE
Spathiphyllum <sup>7.12</sup>	1	\$30.99 CAD
SUBTOTAL		\$30.99 CAD
GST (5.00%)		\$1.55 CAD
QST (7.50%)		\$2.32 CAD
TOTAL		\$34.86 CAD

Tax numbers <sup>7.14</sup>  
G.S.T. GST124736529 Q.S.T. QST23009753

Returns or exchanges/Refund <sup>7.13</sup>  
Returns will not be accepted for any reason; all products are delivered as is. No refunds. <sup>7.15</sup>

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## EXAMPLE OF CANCELLED TRANSACTION RECORD



### AQUAPLANTE <sup>7.2</sup> PÉPINIÈRE DE LA RÉGION

1256 des Érables Street, St-Hubert (Quebec) F4E 1P4  
info: 1 800 555-6565  
<http://www.aquaplante.ca> <sup>7.3</sup>

Transaction status: TRANSACTION NOT COMPLETED <sup>7.1</sup>  
Client: Cardholder Name  
Address: 425, Viger West  
Montreal (Quebec) H2X 1W5

Transaction amount: 34.86\$ CAD <sup>7.5</sup>  
Transaction date: 2009-01-27 15:15:08 <sup>7.6</sup> Order no: Aqua\_1233070903 <sup>7.7</sup>  
Transaction type: Purchase <sup>7.11</sup> Card type:  
Reference no: Authorization no:

#### Order details

ITEM	QUANTITY	PRICE
Spathiphyllum <sup>7.12</sup>	1	30.99\$ CAD
SUBTOTAL		30.99\$ CAD
GST (5.00%)		1.55\$ CAD
QST (7.50%)		2.32\$ CAD
TOTAL		34.86\$ CAD

Tax numbers <sup>7.14</sup>  
G.S.T. GST124736529 Q.S.T. QST23009753

Returns or exchanges/Refund <sup>7.13</sup>  
Returns will not be accepted for any reason; all products are delivered as is. No refunds. <sup>7.15</sup>

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## EXAMPLE OF ERRONEOUS TRANSACTION RECORD



### AQUAPLANTE <sup>7.2</sup> PÉPINIÈRE DE LA RÉGION

1256 des Érables Street, St-Hubert, Quebec F4E 1P4  
1-800-555-6565  
<http://www.aquaplante.ca> <sup>7.3</sup>

Transaction status: TRANSACTION NOT COMPLETED <sup>7.1</sup>  
Customer: Cardholder Name  
Address: 425 Viger West  
Montreal, Quebec H2X 1W5

Transaction amount: 69.73\$ CAD <sup>7.5</sup>  
Transaction date: 2009-01-27 15:21:55 <sup>7.6</sup> Order no: Aqua\_1233087482 <sup>7.7</sup>  
Transaction type: Purchase <sup>7.11</sup> Card type:  
Reference no: Authorization no:

#### Order details

ITEM	QUANTITY	PRICE
Spathiphyllum <sup>7.12</sup>	2	\$61.98 CAD
<b>SUBTOTAL</b>		\$61.98 CAD
GST (5.00%)		\$3.10 CAD
QST (7.50%)		\$4.65 CAD
<b>TOTAL</b>		<b>\$69.73 CAD</b>

**Tax numbers** <sup>7.14</sup>  
G.S.T. GST23009753 Q.S.T. QST124736529

**Returns or exchanges/Refund** <sup>7.13</sup>  
Returns will not be accepted for any reason; all products are delivered as is. No refunds. <sup>7.15</sup>