



# **Trustly**

Integration Guide

Version 6.2.1

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# Table of Contents

<b>About Trustly</b> .....	<b>4</b>
General information about Trustly.....	4
Process flow chart.....	4
<b>Paygate interface</b> .....	<b>5</b>
Definitions .....	5
Trustly Online transfer.....	6
Credit with reference.....	8
<b>Batch processing via the interface</b> .....	<b>10</b>

## Document history

Date	Name	Change
04.10.2016	Peter Posse	First version based on Paygate Manual 6.10

# ABOUT TRUSTLY

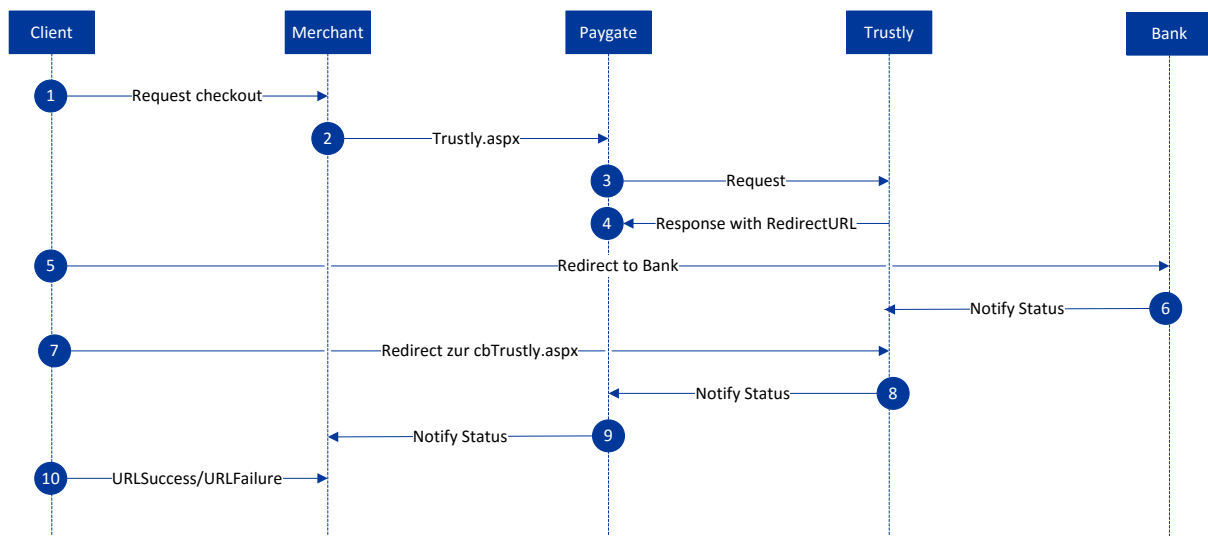
## General information about Trustly

Founded in 2008, Trustly is a technology enterprise from Sweden, which enables secure and convenient payments via online banking for the customers. Trustly offers Collecting as well as an automated credit (refund) via API and reconciliation files for all supported acquirers (all 21 main banks in Sweden, Denmark and Finland). Trustly is FSA regulated.



The Trustly online bank transfer is convenient for the customer and secure for the merchant. This payment method enables customers to be addressed who have an account at one of 30 banks in Sweden, Finland, Denmark and Spain.

## Process flow chart



Trustly process flow

# PAYGATE INTERFACE

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## Definitions

Data formats:

Format	Description
a	alphabetical
as	alphabetical with special characters
n	numeric
an	alphanumeric
ans	alphanumeric with special characters
ns	numeric with special characters
bool	boolean expression (true or false)
3	fixed length with 3 digits/characters
..3	variable length with maximum 3 digits/characters
enum	enumeration of allowed values
dtm	ISODateTime (YYYY-MM-DDDhh:mm:ss)

Abbreviations:

Abbreviation	Description
CND	condition
M	mandatory
O	optional
C	conditional

## Trustly Online transfer

In order to make a payment with Trustly in Scandinavia, go to the following URL:

<https://www.computop-paygate.com/trustly.aspx>

**Notice:** For security reasons, Paygate rejects all payment requests with formatting errors. Therefore please use the correct data type for each parameter.

The following table describes the encrypted payment request parameters:

Parameter	Format	CND	Description
<b>MerchantID</b>	ans..30	M	MerchantID, assigned by Computop
<b>TransID</b>	ans..64	M	TransactionID which should be unique for each payment
<b>RefNr</b>	ns..30	O	Unique reference number
<b>Amount</b>	n..12	M	Amount in the smallest currency unit (e.g. EUR Cent) Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).
<b>Currency</b>	a3	M	Currency, three digits DIN / ISO 4217 Only BAM, BGN, CZK, EEK, EUR, GBP, HRK, HUF, LTL, LVL, PLN, RON and USD permissible; the currency must match AddrCountryCode.
<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
<b>URLSuccess</b>	ans..256	M	Complete URL which calls up Paygate if payment has been successful. The URL may be called up only via port 443 This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <b>UserData</b> .
<b>URLFailure</b>	ans..256	M	Complete URL which calls up Paygate if payment has been unsuccessful. The URL may be called up only via port 443 This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <b>UserData</b> .
<b>Response</b>	a7	O	Status response sent by Paygate to <b>URLSuccess</b> and <b>URLFailure</b> , should be encrypted. For this purpose, transmit <b>Response=encrypt</b> parameter.
<b>URLNotify</b>	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be called up only via port 443 It may not contain parameters: Use the <b>UserData</b> parameter instead.
<b>UserData</b>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
<b>ReqID</b>	ans..32	O	To avoid double payments, enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction is submitted again with the same ReqID, Paygate will not carry out the payment, but will just return the status of the original transaction.
<b>IPAddr</b>	ans..15	O	IP address of the customer in the IPv4 format (xxx.xxx.xxx.xxx)
<b>FirstName</b>	ans..100	M	First name of the customer
<b>LastName</b>	ans..100	M	Last name of the customer
<b>MobileNo</b>	n..20	O	Customer's mobile telephone number
<b>CountryCode</b>	a2	O	Two characters country code according to ISO 3166
<b>Language</b>	ans..5	O	Language, e.g. de_DE, en_US, sv_SE
<b>SocialSecurityNumber</b>	ans..20	O	Social security number, identity card number etc.
<b>CustomerId</b>	ans..30	O	Customer number
<b>URLTemplate</b>	ans..256	O	URL of your individual layout for the payment form.

			<p>This template page can be self-designed but must be compliant to the security guidelines of Trustly.</p> <ul style="list-style-type: none"> <li>- all pictures need an absolute URL</li> <li>- all links must start with https</li> <li>- tags like script, iframe, frame, frame-set, object, applet, etc are not allowed.</li> </ul> <p>The page must contain the following tag at any place.          &lt;!--TRUSTLY-PAYMENT-PAGE-GOES-HERE &gt;          At this place the Trustly transaction page (600x600px) will be displayed.</p>
<b>Plain</b>	ans..50	O	A value to be set by the merchant to return some information unencrypted, e.g. the MID
<b>Custom</b>	ans..1024	O	<p>The merchant can submit several values separated by   which are returned unencrypted and separated by &amp;.</p> <p>Custom=session=123 id=456 will change in the answer to Session=123&amp;id=456</p>

Parameters for online transfers with Trustly

The following table gives the result parameters which the Paygate transmits to **URLSuccess** or **URLFailure** and **URLNotify**. If you have specified the **Response=encrypt** parameter, the following parameters are forwarded Blowfish encrypted to your system:

Parameter	Format	CND	Description
<b>MID</b>	ans..30	M	MerchantID, assigned by Computop
<b>PayID</b>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files.
<b>XID</b>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<b>TransID</b>	ans..64	M	Merchant's transaction number
<b>Status</b>	a..50	M	OK, AUTHORIZE_REQUEST or FAILED
<b>Description</b>	ans..1024	M	Further details in the event that payment is rejected. Please do not use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
<b>Code</b>	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from <a href="http://www.computop.de/manual">www.computop.de/manual</a> )
<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
<b>UserData</b>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
<b>Plain</b>	ans..50	O	A value to be set by the merchant to return some information unencrypted, e.g. the MID
<b>Custom</b>	ans..1024	O	<p>The merchant can submit several values separated by   which are returned unencrypted and separated by &amp;.</p> <p>Custom=session=123 id=456 will change in the answer to Session=123&amp;id=456</p>
<b>Customer parameters (optional)</b>			
<b>AccountID</b>	ans..30	O	Unique name/number to identify the specific customer account
<b>Match</b>	n1	O	0=not verified; 1=verified
<b>AccClearingHouse</b>	ans..50	O	Clearing house for that account
<b>AccOwner</b>	ans..55	O	Name of account holder
<b>AccBank</b>	ans..27	O	Name of the bank
<b>AccDescriptor</b>	ans..100	O	Additional text for identifying the customer
<b>IBAN</b>	n8	O	Last digits of IBAN/ account number
<b>UserID</b>	ans..30	O	Unique name/number for identifying the respective customers

<b>AddrStreet</b>	ans..100	O	Customer's street name and house number
<b>AddrZip</b>	ans..10	O	Postcode of the customer
<b>AddrCity</b>	ans..30	O	Town/city of the customer

Response parameters for URLSuccess, URLFailure and URLNotify with Trustly

If "PendingNotify" is configured, only the standard parameters without the optional customer parameters are returned additionally to URLNotify.

## Credit with reference

Credits (refunds) are possible via a Server-to-Server connection. For a Credit with reference to a capture the amount of the Credit is limited to the amount of the previous capture.

To carry out a credit with a reference transaction, please use the following URL:

<https://www.computop-paygate.com/credit.aspx>

**Notice:** For security reasons, Paygate rejects all payment requests with formatting errors. Therefore please use the correct data type for each parameter.

The following table describes the encrypted payment request parameters:

Parameter	Format	CND	Description
<b>MerchantID</b>	ans..30	M	MerchantID, assigned by Computop
<b>PayID</b>	an32	M	ID assigned by Paygate for the payment to be credited
<b>TransID</b>	ans..64	M	TransactionID which should be unique for each payment
<b>Amount</b>	n..12	M	Amount in the smallest currency unit (e.g. EUR Cent) Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).
<b>Currency</b>	a..3	M	Currency code, three digits DIN / ISO 4217
<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm

Parameters for credits of payments with Trustly

The following table describes the Paygate response parameters:

Parameter	Format	CND	Description
<b>MID</b>	ans..30	M	MerchantID, assigned by Computop
<b>PayID</b>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files.
<b>XID</b>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<b>TransID</b>	ans..64	M	Merchant's transaction number
<b>Status</b>	a..30	M	OK or FAILED
<b>Description</b>	ans..1024	M	Further details in the event that payment is rejected. Please do not use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
<b>Code</b>	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from <a href="http://www.computop.de/manual">www.computop.de/manual</a> )





<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
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Response parameters for credits of payments with Trustly

# BATCH PROCESSING VIA THE INTERFACE

Basic information about using Batch files and about their structure can be found in the Batch Manager manual.

This section describes the parameters which must be transferred within the data set (**Record**) for executing credits with Trustly, which can be found within the response file about the payment status.

Following table gives an overview of all batch versions that are possible for a specific action and their specialities:

Action	Version	Description
Credit	1.0 / 2.0	Standard version without return of parameter Code
	1.x / 2.x	with RefNr (valid for all versions other than 1.0)

Description of the possible batch versions

The structure for a Trustly payment within a Batch file to be submitted is as follows:

```
HEAD,<MerchantID>,<Date>,<Version>
Trustly,Credit,<Amount>,<Currency>,<TransID>,( <RefNr>,) <PayID>
FOOT,<CountRecords>,<SumAmount>
```

The following table describes the individual fields and values used within the data set (record) in the batch file:

Parameter	Format	CND	Description
Type	a..11	M	HEAD for Header, FOOT for Footer, Trustly for Trustly
Action	a..20	M	The parameter Action defines the type of transaction: Credit
Amount	n..12	M	Amount in the smallest currency unit (e.g. EUR Cent) Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).
Currency	a3	M	Currency code, three digits DIN / ISO 4217
TransID	ans..64	M	TransactionID which should be unique for each payment
RefNr	ns..30	O	Unique reference number
PayID	an32	M	ID for this transaction given by Paygate

Description of fields within the record for Batch files

The record area within the response file for Batch transactions looks as follows:

```
HEAD,<MerchantID>,<Date>,<Version>
Trustly,Credit,<Amount>,<Currency>,<TransID>,( <RefNr>,) <PayID>,<Status>,<Code>
FOOT,<CountRecords>,<SumAmount>
```

The following table describes the response parameters which the Batch Manager saves in the Record area for each transaction (standard parameters not explained here, such as <TransID> or <RefNR> and request parameters are returned unchanged and correspond to the call as specified before):

Parameter	Format	CND	Description
<b>Action</b>	a..20	M	The parameter Action defines the type of transaction: Credit
<b>PayID</b>	an32	M	ID for this transaction given by Paygate
<b>Status</b>	a..50	M	OK or FAILED
<b>Code</b>	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from <a href="http://www.computop.de/manual">www.computop.de/manual</a> )

Description of result parameters within the record for Batch files