

# Trustly

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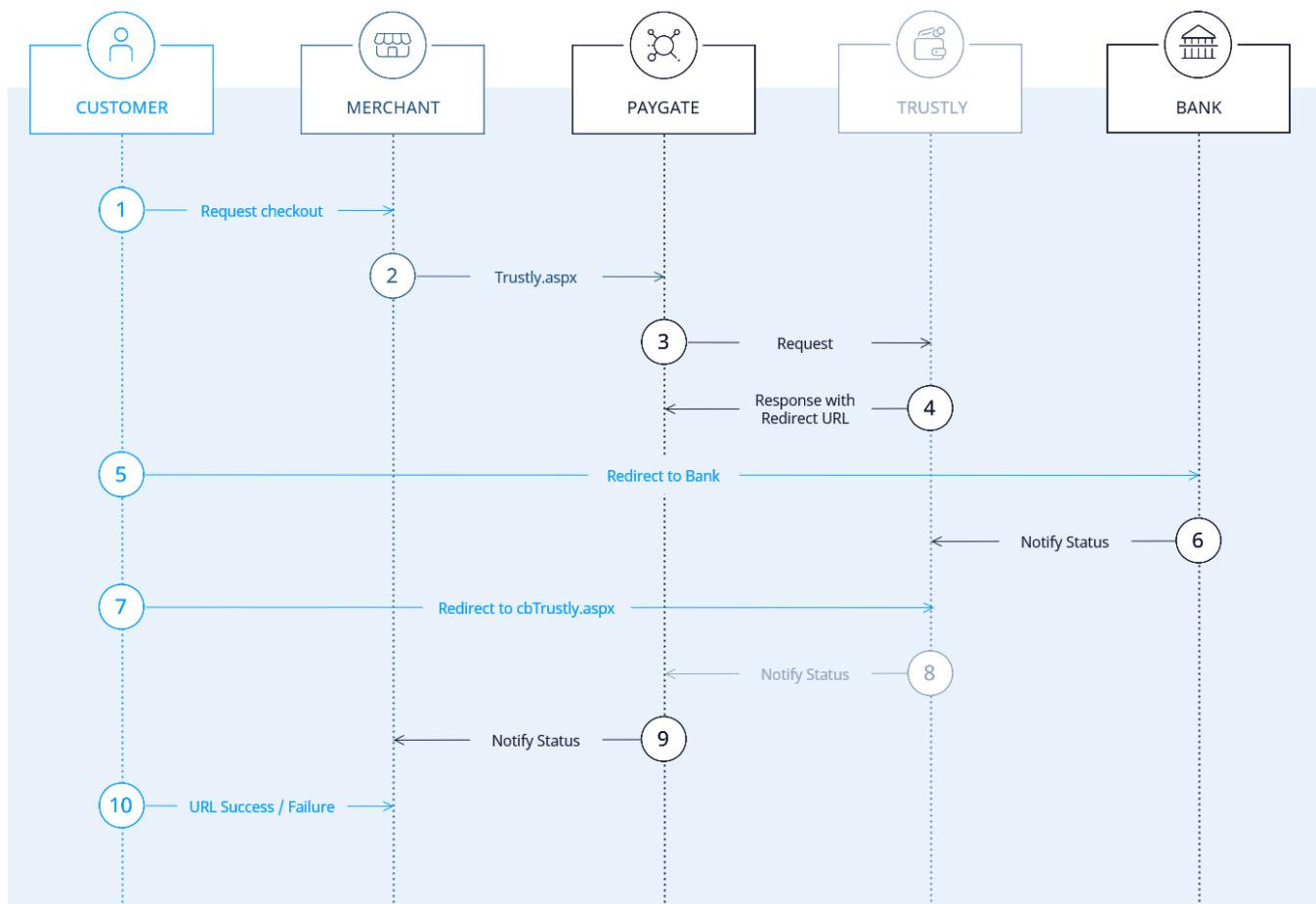
## About Trustly

### 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.

<b>Logo</b>	
<b>Info</b>	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.
<b>Type</b>	<a href="#">Payments by Online Bank Transfer</a>

### Process flow chart



Trustly process flow

## Paygate interface

### 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-DDThh:mm:ss)
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## Abbreviations

Abbreviation	Description	Comment
CND	condition	
M	mandatory	If a parameter is mandatory, then it must be present
O	optional	If a parameter is optional, then it can be present, but it is not required
C	conditional	If a parameter is conditional, then there is a conditional rule which specifies whether it is mandatory or optional

**Notice:** Please note that the names of parameters can be returned in upper or lower case.

## Trustly Online transfer

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

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

**Notice:** For security reasons, Computop 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](#):

Key	Format	CND	Description
Merch antID	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
Amou nt	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , if you want to capture amounts <100 (smallest currency unit).
Curren cy	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 CountryCode. Please find an overview here: <a href="#">A1 Currency table EN</a>
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li>• <a href="#">HMAC Authentication (Request)</a></li> <li>• <a href="#">HMAC Authentication (Notify)</a></li> </ul>
Order Desc	ans..768	M	Description of goods and prices. Intended purpose on the statement of account.
URLS uccess	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 <a href="#">UserData</a> . <p><b>Common notes:</b></p> <ul style="list-style-type: none"> <li>• We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate</li> <li>• However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLsuccess. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>

URLFailure	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 <a href="#">UserData</a> .  <b>i Common notes:</b> <ul style="list-style-type: none"> <li>We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate</li> <li>However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLsuccess/URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>
Response	a7	O	Status response sent by Paygate to <a href="#">URLSuccess</a> and <a href="#">URLFailure</a> , should be encrypted. For this purpose, transmit <a href="#">Response=encry</a> pt parameter.
URLNotify	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 <a href="#">UserData</a> parameter instead.  <b>i Common notes:</b> <ul style="list-style-type: none"> <li>We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate</li> <li>However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLsuccess/URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
ReqId	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action.  Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly.  <b>Notice:</b> Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.
IPAddr	ans..15	O	Customer's IP address in IPv4 or IPv6 format
FirstN ame	ans..100	M	First name of the customer
LastN ame	ans..100	M	Last name of the customer
Mobile No	n..20	O	Customer's mobile telephone number
CountryCode	a2	O	Two characters country code according to ISO 3166
Language	ans..5	O	Language, e.g. de_DE, en_US, sv_SE
Social Securit yNumber	ans..20	O	Social security number, identity card number etc.
Custo merId	ans..30	O	Customer number
URLTemplate	ans..256	O	URL of your individual layout for the payment form.  This template page can be self-designed but must be compliant to the security guidelines of Trustly. <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, frameset, object, applet, etc are not allowed.</li> </ul> The page must contain the following tag at any place. <!—TRUSTLY-PAYMENT-PAGE-GOES-HERE > At this place the Trustly transaction page (600x600px) will be displayed.
Plain	ans..50	O	A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID.  "Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.















Key	Format	CND	Description	Beschreibung
Code	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )	Fehlercode gemäß Paygate Antwort-Codes ( <a href="#">A4 Fehlercodes</a> )

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. Within batch processing not all functions are available which are usually available for the online interface.

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>
```

Example for Master MID function:

```
HEAD,[Master]MerchantID,Date,2.x
Type,Action,[Slave]MID,Amount,Currency,TransID,Data (depends on Action)
FOOT,CountRecords,SumAmount
```

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

Key	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..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
PayID	an32	M	ID assigned by Paygate for this transaction

Key	Format	CND	Description	Beschreibung
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , if you want to capture amounts <100 (smallest currency unit).	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent). Bitte wenden Sie sich an den <a href="#">Computop Helpdesk</a> , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.



Start page and select a country, e.g. Sweden	<p>Select bank</p> <p>Country: Please select ^</p> <ul style="list-style-type: none"> <li> Ireland</li> <li> Latvia</li> <li> Malta</li> <li> Norway</li> <li> Portugal</li> <li> Sweden</li> <li> Italy</li> <li> Lithuania</li> <li> Netherlands</li> <li> Poland</li> <li> Spain</li> <li> United Kingdom</li> </ul> <p>ID: 16624008989 </p>
Select any bank of the list	<p>Select bank</p> <p>Country: Sweden ▼</p> <div style="display: flex; justify-content: space-around; gap: 10px;"> <div style="text-align: center;"> <b>Swedbank och Sparbankerna</b>                      Instant deposit                 </div> <div style="text-align: center;"> <b>Handelsbanken</b>                      Instant deposit                 </div> <div style="text-align: center;"> <b>Nordea</b>                      Instant deposit                 </div> <div style="text-align: center;"> <b>SIEB</b>                      Instant deposit                 </div> </div> <div style="display: flex; justify-content: space-around; gap: 10px; margin-top: 10px;"> <div style="text-align: center;"> <b>Länsförsäkringar</b>                      Instant deposit                 </div> <div style="text-align: center;"> <b>Danske Bank</b>                      Instant deposit                 </div> <div style="text-align: center;"> <b>skandia:</b>                      Instant deposit                 </div> <div style="text-align: center;"> <b>FOREX BANK</b>                      Next working day                 </div> </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 20px;"> <span>Svenska</span> <span>ID: 16624008989</span> <span></span> </div>
Either just go ahead with "Continue" or click "Set order options" to try specific test cases	<p>&lt;  1.23 SEK X</p> <p>This is the Trustly test system. Here you can test transactions with Trustly without using real bank accounts or real money. All transactions here are entirely fictional.</p> <p>Banks in the test system are simulated, and user experience will differ when using live banks.</p> <p>For more information on test options, please visit:  <a href="https://test.trustly.com/testing">https://test.trustly.com/testing</a></p> <p><input type="checkbox"/> Set order options <span style="background-color: green; color: white; padding: 5px 20px; border-radius: 5px;">Continue</span></p> <p><small>By clicking continue, you agree to Trustly's user terms and conditions. We will collect and process personal data about you in order to verify the transaction and to fulfill our legal obligations. For more information, please see our privacy policy.</small></p> <p>Svenska ID: 16624008989 </p>

Enter any personal number (either 10 or 12 digits), e.g. 1111111111

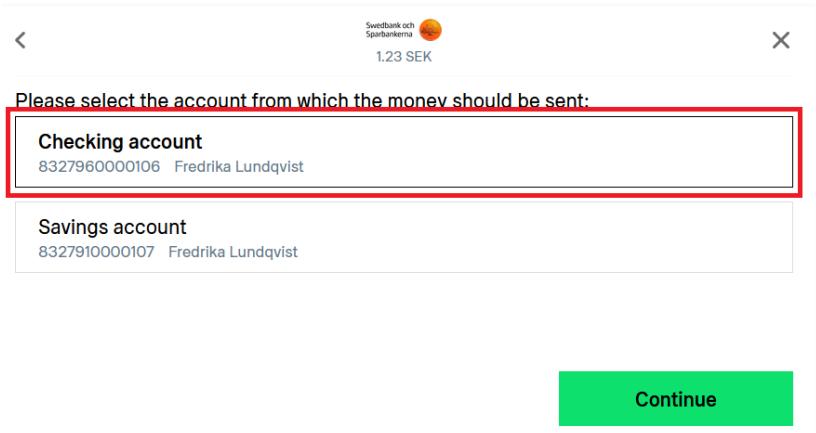
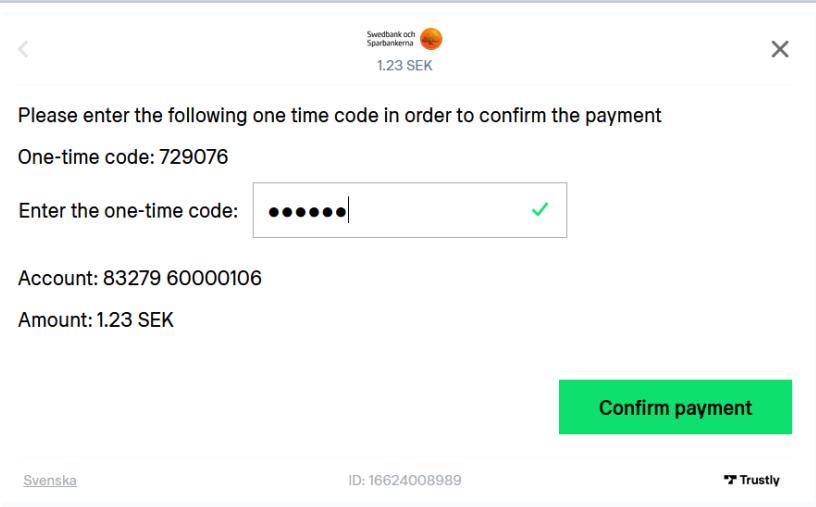
The screenshot shows a mobile banking application interface. At the top, there is a header with the logo 'Swedbank och Sparbankerna' and a small orange circle icon. Below the header, it says '1.23 SEK'. A text input field contains the personal number '1111111111'. To the right of the input field are a green checkmark icon and a grey star icon. Below the input field, the text 'Authentication method:' is followed by two radio button options: 'Security Code' (selected, indicated by a green dot) and 'Mobile BankID' (unselected). At the bottom right of the screen is a large green button labeled 'Continue'.

Enter the one-time code which is displayed to confirm that account data may be retrieved

The screenshot shows a mobile banking application interface. At the top, there is a header with the logo 'Swedbank och Sparbankerna' and a small orange circle icon. Below the header, it says '1.23 SEK'. A text input field contains the one-time code '715157'. This input field is highlighted with a red border. Below the input field, the text 'Enter the one-time code:' is followed by another input field containing '••••••'. To the right of this second input field is a green checkmark icon. At the bottom right of the screen is a large green button labeled 'Continue'.

Wait for 2 to 3 seconds

The screenshot shows a mobile banking application interface. At the top, there is a header with the logo 'Swedbank och Sparbankerna' and a small orange circle icon. Below the header, it says '1.23 SEK'. In the center of the screen, there is a message: 'Do not close your web browser.' and 'Do not reload this page.' Below this message is a large circular loading icon. At the bottom right of the screen is a small green button labeled 'Continue'.

Select the account that should be used	 <p><b>Swedbank och Sparbankerna</b>  1.23 SEK</p> <p>Please select the account from which the money should be sent:</p> <table border="1"> <tr> <td><b>Checking account</b> 8327960000106 Fredrika Lundqvist</td> </tr> <tr> <td><b>Savings account</b> 8327910000107 Fredrika Lundqvist</td> </tr> </table> <p style="text-align: right;"><b>Continue</b></p> <p>Svenska ID: 16624008989 </p>	<b>Checking account</b> 8327960000106 Fredrika Lundqvist	<b>Savings account</b> 8327910000107 Fredrika Lundqvist
<b>Checking account</b> 8327960000106 Fredrika Lundqvist			
<b>Savings account</b> 8327910000107 Fredrika Lundqvist			
Enter again the one-time code which is displayed to confirm the payment	 <p><b>Swedbank och Sparbankerna</b>  1.23 SEK</p> <p>Please enter the following one time code in order to confirm the payment</p> <p>One-time code: 729076</p> <p>Enter the one-time code: <input type="text" value="••••••"/> </p> <p>Account: 83279 60000106 Amount: 1.23 SEK</p> <p style="text-align: right;"><b>Confirm payment</b></p> <p>Svenska ID: 16624008989 </p>		
Your test payment has been successfully processed. Your shop will be notified that the payment has been completed.			