



XML Specification
Alipay

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1 Introduction




Alipay is a Chinese e-wallet that belongs to AntFinancial, an affiliate of the Alibaba group, the largest e-commerce company in the world. When selecting Alipay, customers will be redirected to their hosted pages, enter their personal details and agree to the payment, before being redirected back to your website. Once completed, you will receive confirmation via a URL notification.

1.1 Features

	<p>Supported billing address countries No restrictions on billing countries.</p>
	<p>Supported currencies EUR, GBP, USD</p>
	<p>Refunds Full and partial refunds supported.</p>
	<p>Chargebacks Chargebacks not supported.</p>

1.2 Configuration



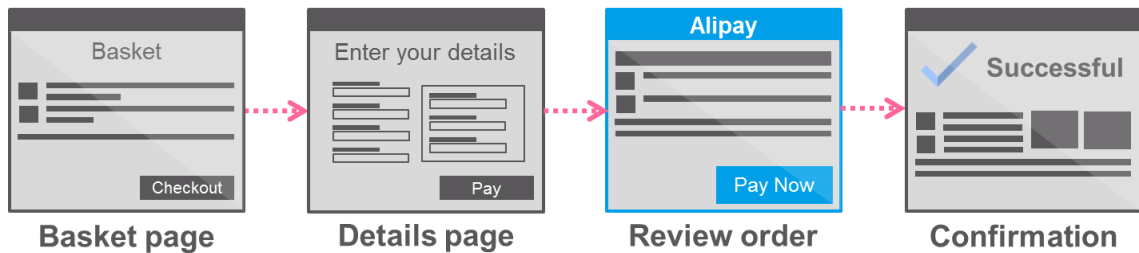
To enable Alipay on your account, please get in touch with your account manager.

2 Process Overview

2.1 What will the customer see?

Display Alipay as an additional method of payment on your hosted checkout solution, alongside credit/debit cards. During the payment process, you will need to redirect the customer to pages hosted by Alipay.

Here is an overview of the process from the customer's perspective:



2.2 How does it work behind the scenes?

The Alipay payment flow can be split into three main parts, as shown below:

Step 1: Initiate the customer

- Customer agrees to a payment using Alipay on the merchant's website.
- Merchant submits AUTH request to initiate the session, including the **returnurl**.
- Merchant receives AUTH response, including **redirecturl**.

See section 3 for further information.

Step 2: Redirect to Alipay

- Merchant redirects the customer's browser to the **redirecturl**.
- Customer follows instructions on Alipay's hosted pages to authorise the payment.
- Customer is redirected to the **returnurl**, a page hosted by the merchant that displays confirmation of payment.

See section 4 for further information.

Step 3: Payment completion

- At a later time, Alipay will contact Secure Trading with confirmation that funds have been settled.
- Secure Trading will submit a URL notification to the merchant's system to confirm funds have settled.
- Merchant receives the notification and responds to inform Secure Trading the notification was received successfully.

See section 5 for further information.

3 Initiate the customer

When the customer chooses to pay with Alipay, your system will need to perform an AUTH request and, if successful, redirect the customer's browser to the URL returned in the response.

3.1 AUTH Request

3.1.1 AUTH XML Request example

The following is an example of an AUTH XML Request to be submitted to Secure Trading to initiate an Alipay payment. Fields of specific importance to Alipay transactions have been highlighted in **bold**.

```
<?xml version='1.0' encoding='utf-8'?>
<requestblock version="3.67">
  <alias>test_site12345</alias>
  <request type="AUTH">
    <merchant>
      <orderreference>MyOrder123</orderreference>
      <returnurl>https://site.com/finish</returnurl>
    </merchant>
    <billing>
      <name>
        <first>Joe</first>
        <last>Bloggs</last>
      </name>
      <amount currencycode="EUR">1050</amount>
      <payment type="ALIPAY"/>
    </billing>
    <operation>
      <sitereference>test_site12345</sitereference>
      <accounttypedescription>ECOM</accounttypedescription>
    </operation>
  </request>
</requestblock>
```

3.1.2 AUTH XML Request field specification

Field	Type	Length	Required	Comment
request type=""	an	20	Y	Submit "AUTH".
merchant			Y	
order reference	an	255	Y	Your unique order reference that can be stored on Secure Trading's and Alipay's system.
returnurl	an	2048	Y	The URL that the customer will be returned to after processing a payment with Alipay.
billing			Y	
payment type=""	an	20	Y	This value must be submitted as "ALIPAY".
amount currencycode=""	an	3	Y	The currency that the transaction will be processed in (in ISO3A format). See section 1.1 for currencies supported by Alipay.
amount	n	13	Y	The amount of the transaction to the customer in base units, with no commas or decimal points, so €10 would be 1000. This value must be greater than zero. (Max length may vary depending on your acquiring bank - Contact your bank for further info)
name			Y	
prefix	an	25	C ¹	The customer's billing name. ¹ At least one of these fields is required
first	an	127		
middle	an	127		
last	an	127		
suffix	an	25		
operation			Y	
sitereference	an	50	Y	The site reference identifies your Secure Trading account.
accounttype description	an	20	Y	Only "ECOM" (e-commerce) is supported.

3.2 AUTH Response

3.2.1 AUTH Response example

The following is an example of an AUTH XML Response to be returned by Secure Trading. Fields of specific importance to Alipay transactions have been highlighted in **bold**.

```
<?xml version='1.0' encoding='utf-8'?>
<responseblock version="3.67">
  <requestreference>Xd4nk260v</requestreference>
  <response type="AUTH">
    <merchant>
      <merchantname>Test Merchant</merchantname>
      <orderreference>MyOrder123</orderreference>
      <operatorname>test_sitel2345</operatorname>
      <partnerid>2088101122136241</partnerid>
    </merchant>
    <transactionreference>44-86-102</transactionreference>
    <timestamp>2017-03-16 17:34:16</timestamp>
    <operation>
      <accounttypedescription>ECOM</accounttypedescription>
    </operation>
    <settlement>
      <settleduedate>2017-03-16</settleduedate>
      <settlestatus>10</settlestatus>
    </settlement>
    <billing>
      <amount currencycode="EUR">1050</amount>
      <payment type="ALIPAY"/>
    </billing>
    <live>0</live>
    <other>
      <redirecturl>https://example.com</redirecturl>
    </other>
    <error>
      <message>Ok</message>
      <code>0</code>
    </error>
  </response>
  <secrand>Z1W</secrand>
</responseblock>
```

3.2.2 AUTH Response field specification

Field	Type	Length	Required	Comment
response type="AUTH"		20	Y	This will be "AUTH".
merchant			Y	
order reference	an	255	Y	Your unique order reference that can be stored on Secure Trading's and Alipay's system.
partnerid	n	16	Y	A unique identifier for Alipay partners.
settlement			Y	
settlestatus	n	3	Y	This allows you to determine the state of the payment. Refer to section 3.2.3 for information on how to best interpret this field.
other			Y	
redirecturl	an	255	Y	Redirect the customer's browser to this URL, to allow them to complete the payment on Alipay's hosted pages.
error			Y	
message	an	255	Y	<p>The error code should be used to determine if the request was successful or not.</p> <ul style="list-style-type: none"> # If the error code is "0" then the transaction was successful. # If the error code is not "0" then the transaction was not successful. <p>Click here for a full list of errorcode and message values.</p>
code	n	5	Y	
data	an	255	N	

3.2.3 Handling the response

The `settlestatus` returned in the AUTH response is used to determine the status of the Alipay payment:

3.2.3.1 If the `settlestatus` is "10", the payment is pending settlement

- The funds have not yet been settled into your bank account.
- The next step is to redirect the customer's browser to the `redirecturl` to complete the payment.
- When there is an update to the settle status of the AUTH, you will receive a URL notification to inform you that the `settlestatus` has been updated to either of the following:
 - "3" - indicating a failed/cancelled payment.
 - "100" - indicating payment has been settled.
- Further information on the notifications can be found in section 5.2.

3.2.3.2 If the `settlestatus` is "3", the payment has been cancelled

- The payment has been declined, or has encountered an error.
- To learn more about why the payment was unsuccessful, you will need to look at the `errorcode`. e.g. "70000" indicates that the payment was declined. [Click here for a full list of error codes](#)



In addition to the above, we also recommend following the Best practices covered in the main [XML Specification](#) document.

4 Redirect to Alipay

After checking the AUTH response, if the request was successful, you will need to redirect the customer's browser to the redirecturl returned in the response. The redirecturl is a page hosted by Alipay, in order to process the payment. Providing the customer has successfully completed the required steps on Alipay's hosted pages, the customer's browser will be redirected back to the returnurl provided in the AUTH request.



When testing, you will be displayed the sandbox as provided by Alipay.

5 Payment completion

If the customer has been redirected to the returnurl, we recommend that you display a confirmation message stating the payment was successful. After some time has passed, you will receive a URL notification informing you that settlement has occurred (or alternatively that an issue has arisen that has prevented settlement from being completed).

5.1 Settlement



The settlement process for Alipay differs from the standard process followed with card-based payment methods.

Once a payment has been processed with Alipay, funds will not be settled immediately. When we receive confirmation that the funds have been settled, we will submit a URL notification to your system.



The notification may not be sent immediately after processing the AUTH. For this reason, you should display a success or error message to the customer immediately after they return from Alipay's hosted pages, and not wait for this notification.

In the unlikely event that payment is still pending settlement after 7 days (**settlestatus** "10"), this will be scheduled for investigation and we will contact you with further information.

5.2 Notification

5.2.1 Configuration

Before you begin testing, we recommend that you contact our Support team and request that a rule is enabled on your account, which submits a URL notification to your system every time an Alipay transaction has been settled. We recommend including at least the following fields as a minimum for inclusion in typical URL notifications:

- // Acquirer Response Code (acquirerresponsecode)
- // Acquirer Response Message (acquirerresponsemessage)
- // Auth Code (authcode)
- // Base Amount (baseamount) (e.g. £10.50 is "1050")*
- // Main Amount (mainamount) (e.g. £10.50 is "10.50")*
- // Billing Country (billingcountryiso2a)
- // Currency (currencyiso3a)
- // Error Code (errorcode)
- // Live Status (livestatus)
- // Order Reference (orderreference)
- // Payment Type (paymenttypedescription)
- // Request Type (requesttypedescription)
- // Settled Timestamp (settledtimestamp)
- // Settle Status (settlestatus)
- // Site Reference (sitereference)
- // Transaction Reference (transactionreference)
- // Transaction Started Timestamp (transactionstartedtimestamp)

*Please choose your preferred format.

5.2.2 Check the notification

You will need to check the contents of each notification received and respond accordingly by following the processes outlined in section 5.5 "URL Notification action" in our [Rule manager](#) supplement. In particular, you will need to look at the updated **settlestatus** value:

- If this has been updated to "100", this indicates that the funds have been settled into your account.
- Alternatively, if this has been updated to "3", this indicates there has been a problem and the payment was subsequently cancelled.

6 Refunds

After processing a payment with Alipay, it is possible to issue a refund to the customer by submitting a REFUND request.



Refunds for Alipay are settled immediately (**settlestatus** "100").

6.1 Requirements

- You cannot refund a payment until the AUTH has been settled (**settlestatus** is "100").
- You cannot refund a greater amount than was originally settled.

6.2 Field specification

The REFUND request and response for Alipay payments follow the same field specification as outlined in our [XML Specification](#) document.

7 Further Information and Support

This section provides useful information with regards to documentation and support for your Secure Trading solution.

7.1 Secure Trading Support

If you have any questions regarding integration or maintenance of the system, please contact our support team using one of the following methods.

Method	Details
Telephone	+44 (0) 1248 672 050
Fax	+44 (0) 1248 672 099
Email	support@securetrading.com
Website	http://www.securetrading.com/support/support.html

7.2 Secure Trading Sales

If you do not have an account with Secure Trading, please contact our Sales team and they will inform you of the benefits of a Secure Trading account.

Method	Details
Telephone	0800 028 9151
Telephone (Int'l)	+44 (0) 1248 672 070
Fax	+44 (0) 1248 672 079
Email	sales@securetrading.com
Website	http://www.securetrading.com

7.3 Useful Documents

The following documents should be read in conjunction with this document:

- # [STAPI Setup Guide](#) – This document outlines how to install the STAPI java client for processing XML Requests and Responses through Secure Trading.
- # [STPP Web Services User Guide](#) – This document describes how to process XML Requests and Responses through Secure Trading's Web Services solution.
- # [STPP XML Specification](#) – This document details how to perform standard AUTH, REFUND and ACCOUNTCHECK XML Requests through Secure Trading.

Any other document regarding the STPP system can be found on Secure Trading's website (<http://www.securetrading.com>). Alternatively, please contact our support team as outlined above.

7.4 Frequently Asked Questions

Please visit the FAQ section on our website (<http://www.securetrading.com/support/faq>).