



XML Specification
Trustly

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1 Introduction



Trustly is a real-time bank transfer system. When selecting Trustly, customers will be prompted to select their bank and then to sign in to their online banking account. After reviewing the pre-filled payment details, they can agree to the payment, before being redirected back to your website. Once completed, you will receive confirmation via a URL notification.

1.1 Features

	Supported billing address countries Denmark (DK), Estonia (EE), Finland (FI), Italy (IT), Norway (NO), Poland (PL), Spain (ES) and Sweden (SE)
	Supported currencies DKK, EUR, NOK, PLN, SEK
	Refunds Full and partial refunds supported (permitted for up to 365 days).
	Chargebacks Chargebacks not supported.

1.2 Configuration



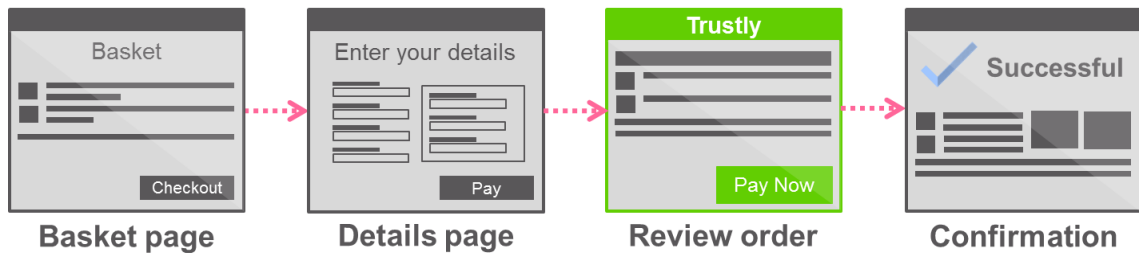
To enable Trustly on your account, please get in touch with your account manager. A test sandbox account will be provided, which you will need when testing your implementation.

2 Process Overview

2.1 What will the customer see?

Display Trustly 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 Trustly.

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



2.2 How does it work behind the scenes?

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

Step 1: Initiate the customer

- Customer agrees to a payment using Trustly on the merchant's website.
- Merchant submits AUTH request to initiate the session, including the **successfulurlredirect** and **errorurlredirect**.
- Merchant receives AUTH response, including **redirecturl**.
- **See section 3 for further information.**

Step 2: Redirect to Trustly

- Merchant redirects the customer's browser to the **redirecturl**.
- Customer follows instructions on Trustly's hosted pages to authorise the payment.
- If successful, the browser is redirected to the **successfulurlredirect**, a page hosted by the merchant that displays confirmation of payment.
- *If there has been a problem with the payment, the browser is redirected to the **errorurlredirect**, a page hosted by the merchant that displays an error to the customer.*
- **See section 4 for further information.**

Step 3: Payment completion

- Secure Trading will submit a URL notification (if enabled) to the merchant's system to inform that the transaction was authorised.
 - Merchant receives the notification and responds to inform Secure Trading the notification was received successfully.
- At a later time, Trustly will contact Secure Trading with confirmation that funds have been settled, after which, Secure Trading will submit a URL notification (if enabled) 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 Trustly, 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 a Trustly payment. Fields of specific importance to Trustly 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>
      <successfulurlredirect>https://site.com/finish</successfulurlredirect>
      <errorurlredirect>https://site.com/failure</errorurlredirect>
    </merchant>
    <customer>
      <ip>1.2.3.4</ip>
    </customer>
    <billing>
      <name>
        <first>Joe</first>
        <last>Bloggs</last>
      </name>
      <country>ES</country>
      <amount currencycode="EUR">1050</amount>
      <payment type="TRUSTLY">
        <nationalid>49401010220</nationalid>
      </payment>
    </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	N	Your unique order reference that can be stored on Secure Trading's and Trustly's system.
successful urlredirect	an	2048	Y	The URL that the customer will be returned to following a successful authorisation by Trustly.
errorurl redirect	an	2048	Y	The URL that the customer will be returned to following an error on Trustly's hosted pages.
customer			Y	
ip	an	39	Y	The IP of the customer.
billing			Y	
payment type=""	an	20	Y	This value must be submitted as "TRUSTLY".
nationalid	an	255	Y	The customer's social security number.
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 Trustly.
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)
country	an	2	Y	The country of the customer's bank. Will need to be in ISO2A format. See section 1.1 for currencies supported by Trustly.
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 Trustly 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_site12345</operatorname>
    </merchant>
    <transactionreference>44-86-102</transactionreference>
    <timestamp>2017-03-16 17:34:16</timestamp>
    <acquirersecret>gfc8mx0p2fx26f1n5tpy6mtk21naap8c</acquirersecret>
    <operation>
      <accounttypedescription>ECOM</accounttypedescription>
    </operation>
    <settlement>
      <settleduedate>2017-03-16</settleduedate>
      <settlestatus>10</settlestatus>
    </settlement>
    <acquirerresponsemessage>PENDING</acquirerresponsemessage>
    <billing>
      <amount currencycode="EUR">1050</amount>
      <payment type="TRUSTLY"/>
    </billing>
    <live>0</live>
    <other>
      <redirecturl>https://example.com</redirecturl>
    </other>
    <acquirertransactionreference>4</acquirertransactionreference>
    <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".
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 Trustly's hosted pages.
acquirersecret	an	64	Y	This is used by Secure Trading to verify the response from the acquirer. (Your system does not need to verify this)
acquirer transaction reference	an	127	Y	Unique transaction reference assigned by Trustly.
error			Y	
message	an	255	Y	The error code should be used to determine if the request was successful or not. <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. Click here for a full list of errorcode and message values.
code	n	5	Y	
data	an	255	N	The data field contains additional information to assist in troubleshooting an error if one occurs.

3.2.3 Handling the response

The `settlestatus` returned in the AUTH response is used to determine the status of the Trustly 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.

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 Trustly

Your system will need to redirect the customer's browser to the `redirecturl`, which is a page hosted by Trustly, in order to process the payment. At a later time, the customer will be redirected back to either the `successfulredirect` or the `errorurlredirect` provided in the AUTH request.

If the customer is redirected to the `successfulredirect`

The customer successfully completed the required steps on Trustly's pages. Recommended actions: Display confirmation that the payment was successful.

If the customer is redirected to the `errorurlredirect`

The customer encountered a problem that has prevented them from completing the payment. Recommended actions: Inform the customer that there was a problem with the payment, displaying sufficient transaction details for the customer to query the payment attempt with Trustly.



When testing, you will be displayed the sandbox as provided by Trustly. To complete a test transaction, you will need to follow the instructions displayed on screen. Please contact your account manager for test credentials to enter while on the sandbox.

5 Payment completion

Once the customer returns from Trustly's hosted page to either the successfulurlredirect or errorurlredirect hosted on your site, you will need to display either a confirmation or error message respectively.



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

Once a payment has been authorised, funds will be settled at a later time, as determined by Trustly.



The settlement notification may not be sent immediately after processing the AUTH. 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.

Before you begin testing, we recommend that you contact our Support team and request that rules are enabled on your account, which submit URL notifications to your system in the following scenarios:

- // When a payment is authorised (see section 5.1).
- // When funds have been settled into your account (see section 5.2).

5.1 Configuring the authorisation notification

We recommend including at least the following fields in URL notifications sent on authorisation:

- // Acquirer Response Message (acquirerresponsemessage)
- // 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)
- // Settle Status (settlestatus)
- // Site Reference (sitereference)
- // Transaction Reference (transactionreference)
- // Transaction Started Timestamp (transactionstartedtimestamp)

*Please choose your preferred format.

5.2 Configuring the settlement notification

We recommend including the following fields in URL notifications sent on settlement:

- // Settle Status (settlestatus)
- // Site Reference (sitereference)
- // Transaction Reference (transactionreference)

5.3 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:

- // **On authorisation:** If the **settlestatus** is “0”, “1” or “10”, the payment has been authorised and you are not required to take further action at this time. However, values of “2” or “3” indicate funds are **not** scheduled for settlement (*suspended* and *cancelled*, respectively).
- // **On settlement:** If the **settlestatus** 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 Trustly, it is possible to issue a refund to the customer by submitting a REFUND request.



Refunds for Trustly 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 Trustly 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>).