

# Getting Started Guide

## Direct bank payments via Paytrail

Version 1.7

### Table of contents

<b>Direct banks via Collecting Settlement Service .....</b>	<b>2</b>
<b>Sign the agreement and activate payment methods .....</b>	<b>3</b>
Applying agreement.....	3
Receiving credentials .....	3
Activating payment methods .....	3
<b>Perform the technical API integration .....</b>	<b>4</b>
Adding text in your webshop .....	4
Implementing technical API.....	5
Original payments.....	5
Credited payments .....	8
<b>Test the implementation in test environment.....</b>	<b>11</b>
<b>Start accepting payments in production.....</b>	<b>12</b>
Updating the production credentials.....	12
Receiving settlements and matching transactions .....	12

## Direct banks via Collecting Settlement Service

In Netaxcept you are able to use Finnish direct bank payments only by signing one agreement concerning direct bank payments and making only one API integration towards Netaxcept. With this collecting model, you will get one payout from a single payment service provider, regardless of the direct bank used. This service is called the Collecting Settlement Service and it is offered by Paytrail, a Finnish e-commerce payment service provider, in cooperation with Nets' Netaxcept.

The supported payment methods are the Finnish direct bank payments: Aktia, Danske Bank, Handelsbanken, Nordea, Oma Säästöpankki, OP, POP Pankki, S-Pankki, Säästöpankki and Ålandsbanken.

This guide gives you the instructions needed for a fluent implementation of direct bank payments via the Collecting Settlement Service. Please forward this guide to the party responsible for the technical API implementation at your webshop, if necessary.

For any issues concerning the Collecting Settlement Service, please contact your contact person at Nets or Netaxcept Customer Support for your country <https://shop.nets.eu/web/partners/contact>

Settlement related issues and using Merchant Panel offered by Paytrail, please contact Paytrail Customer Support in Finnish <http://www.paytrail.com/yhteystiedot> or in English <http://www.paytrail.com/en/contact>

## Sign the agreement and activate payment methods

### **Applying agreement**

Fill in the Netaxept agreement form and its appendix "Paytrail Collecting Settlement Service" and return them to Nets. You can get the correct forms from your Nets contact person or by contacting Netaxept Customer Support for your country.

By signing the appendix "Paytrail Collecting Settlement Service", you will commit to entering into an agreement regarding the service in question with Paytrail and adhering to the valid applicable General Payment Processing Service Terms and Conditions for Merchants issued by Paytrail.

### **Receiving credentials**

After the appendix "Paytrail Collecting Settlement Service" has been processed, the contact person named in the appendix will be provided the necessary credentials for activating the payment methods. These credentials will contain the merchant ID and authentication hash for activating the payment methods. Paytrail will send credentials only to the production environment. In the test environment, you can use the generic test credentials mentioned later in this document.

### **Activating payment methods**

Activate the payment methods by adding the corresponding credentials received from Paytrail in Netaxept Admin. The merchant is responsible for activating the payment methods in Netaxept Admin and ensuring that all information entered is correct.

- Use the merchant ID and login password received from Nets to log in to Netaxept Admin.  
Test environment: <https://test.epayment.nets.eu/admin>  
Production environment: <https://epayment.nets.eu/admin>
- Go to the "Options" => "Agreement" tab and activate payment methods by selecting each direct bank followed by "Paytrail" in brackets and click "Add".
- In the test environment you can use the following generic test credentials. For the production environment, you will receive separate credentials created only for your webshop from Paytrail. In both cases, the currency, merchant ID and authentication hash are the same for all Paytrail direct banks.

Field	Generic test credentials for the test environment
Currency	EUR
Merchant ID	13466
Authentication hash	6pKF4jkv97zmqBJ3ZL8gUw5DfT2NMQ

## Perform the technical API integration

### ***Adding text in your webshop***

Add the following text in chosen language in your webshop's terms of delivery page to tell the consumers that Paytrail acts as the payment service provider of direct bank payments.

#### **Maksupalvelutarjoaja**

Maksunvälityspalvelun toteuttajana ja maksupalvelutarjoajana toimii Paytrail Oyj (2122839-7) yhteistyössä Netsin ja pankkien kanssa. Paytrail Oyj näkyy maksun saajana tiliotteella ja välittää maksun kauppiaille. Paytrail Oyj:llä on maksulaitoksen toimilupa. Reklamaatiotapauksissa pyydämme ottamaan ensisijaisesti yhteyttä tuotteen toimittajaan.

Paytrail Oyj  
Y-tunnus: 2122839-7  
Innova 2  
Lutakonaukio 7  
40100 Jyväskylä  
Puhelin: 0207 181830  
[www.paytrail.com](http://www.paytrail.com)

#### **Payment Service Provider**

Paytrail Plc acts as a collecting payment service provider and is an authorized Payment Institution. Paytrail Plc will be shown as the recipient on your bank statement. Paytrail Plc will forward the payment to the merchant. For reclamations, please contact the webshop the payment was made to.

Paytrail Plc  
Business ID: 2122839-7  
Innova 2  
Lutakonaukio 7  
40100 Jyväskylä  
Phone: +358 207 181 830  
[www.paytrail.com](http://www.paytrail.com)

#### **Betalningsförmedlare**

Betalningsförmedlingstjänsten utförs och som leverantör står Paytrail Oyj (2122839-7) i samarbete med Nets och banker. Paytrail Oyj syns som mottagare i bankräkningen och även förmedlar betalningen till köpmannen. Paytrail Oyj har verksamhetsstillstånd för betalningsinstitut beviljat av Finansinspektionen. Vid klagomål ber vi er i första hand vara i kontakt med nätbutiken.

Paytrail Oyj  
FO-nummer: 2122839-7  
Innova 2  
Lutakonaukio 7 40100 Jyväskylä  
Telefon: +358 207 181 830  
[www.paytrail.com](http://www.paytrail.com)

### Implementing technical API

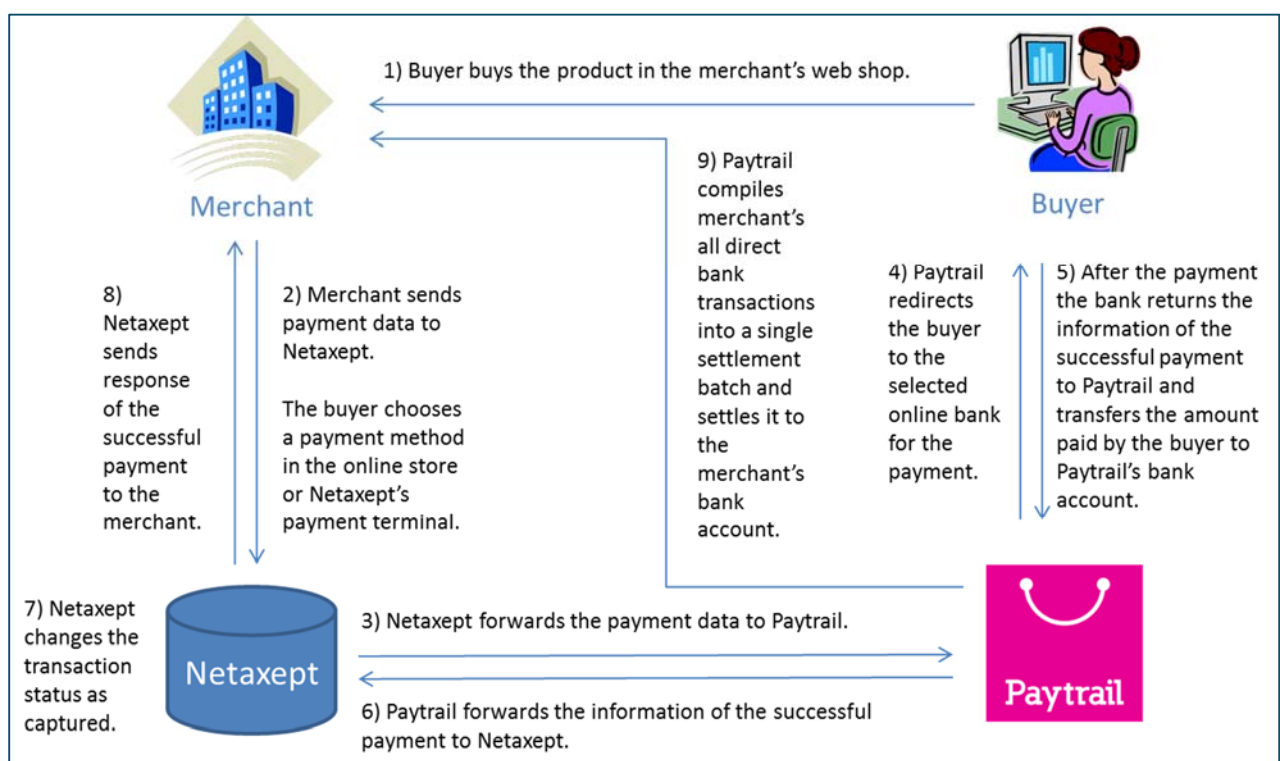
Implement the technical API in accordance with Netaxept's API instructions:

<https://shop.nets.eu/web/partners>

Since this type of payments are direct they do not require nor support processing (Auth, Sale, Capture or Annul calls), which eliminates a step in the standard payment process. The general integration of direct bank payments is explained at <https://shop.nets.eu/web/partners/direct-banks>

### Original payments

Payment flow of the successful payment goes as follows.



Start the payment process by sending the information required for the payment to Netaxept by means of the Register call. The following customer related fields are mandatory in Paytrail payments and need to be added to the Register call. If not added, Paytrail payment methods are not shown in the payment window.

Field	Description
Customer email	The consumer's email address.
Customer First Name	The consumer's first name.
Customer Last Name	The consumer's last name.
Customer Address 1	The consumer's postal address.
Customer Postcode	The consumer's postal code.

Customer Town	The consumer's city.
Customer Country	The consumer's country. The value must be given in the ISO-3166-1 format. For example: "FI" for Finland and "SE" for Sweden.

There are also the following exceptions to the standard Netaxept API implementation that need to be taken account during the implementation.

Field	Description
Transaction Reconciliation Reference	<p>If transaction reconciliation reference is submitted to Netaxept, Netaxept will forward it to Paytrail. However, for the time being Paytrail will ignore it and it will not be sent to the bank.</p> <p>If you decide to send transaction reference number along Paytrail direct payments, then the value needs to be formulated according to the Finnish reference number standard. More information is available at <a href="https://shop.nets.eu/web/partners/transaction-reference">https://shop.nets.eu/web/partners/transaction-reference</a></p>
Order Number	Generate a unique order number for each transaction. Maximum length is 22 characters.
Currency Code	Use the value "EUR". All payments need to be done in euros.
Amount	Minimum amount is 0,65 euros.
Goods list	Optional information. If Netaxept Admin is used for crediting direct bank payments, VAT% in the original payment needs to be set as "0".

The structure of the Register call differs depending on whether you want the consumer to select the payment method on your webshop site or on Netaxept's payment window.

Payment method selected in your webshop
<p>In this option, Netaxept payment window is skipped, and the consumer is directed directly from your webshop to the selected online bank page for the payment. To get this work, send the name of the selected payment method inside the "paymentMethodActionList" element along the Register call. See the valid values in <a href="https://shop.nets.eu/web/partners/register">https://shop.nets.eu/web/partners/register</a>, in the element "Payment method action list".</p> <p><b>Example of the Register call</b>  <a href="https://test.epayment.nets.eu/Netaxept/Register.aspx?merchantId=xxxxxxx&amp;token=xxxxxxx&amp;orderNumber=testtransaction&amp;amount=100&amp;currencyCode=EUR&amp;redirectUrl=http://www.test.fi&amp;servicetype=B&amp;language=en_GB&amp;paymentMethodActionList=[{" paymentmethod":"paytrailaktia"}]&amp;customeremail='bill.buyer@nets.eu&amp;customerFirstName=Bill&amp;customerLastName=Buyer&amp;customerAddress1=Testaddress&amp;customerPostCode=00510&amp;customerTown=Helsinki&amp;customerCountry=FI"'>https://test.epayment.nets.eu/Netaxept/Register.aspx?merchantId=xxxxxxx&amp;token=xxxxxxx&amp;orderNumber=testtransaction&amp;amount=100&amp;currencyCode=EUR&amp;redirectUrl=http://www.test.fi&amp;servicetype=B&amp;language=en_GB&amp;paymentMethodActionList=[{"PaymentMethod":"PaytrailAktia"}]&amp;customerEmail=bill.buyer@nets.eu&amp;customerFirstName=Bill&amp;customerLastName=Buyer&amp;customerAddress1=Testaddress&amp;customerPostCode=00510&amp;customerTown=Helsinki&amp;customerCountry=FI</a></p>

### Payment method selected on Netaxept's payment window

In this option, the consumer is directed from your webshop to Netaxept's payment window where they will see all payment methods that are available to your webshop via Netaxept. After the consumer has selected the payment method, they are directed to the correct online bank for the payment.

If you want to define the order of the payment methods on Netaxept's payment window, send the "paymentMethodActionList" element along the Register call and list all the payment methods in the desired order. Otherwise, the use of this element is not necessary for this option.

After the Register call, you need to perform the Terminal call to send the consumer either to the Netaxept's payment window or directly to the online bank page for the payment.

The consumer will see Paytrail as the recipient of the payment in their online bank. The merchant's name and the unique order ID can be seen in the Message field. Some banks show only a part of the order ID in the Message field. The order ID consists of the following Netaxept parameters: [OrderNumber] [MerchantId]-[TransactionId]. For example: TEST123 12000980-d541e163fc5f438c8c9d0dbca7925bdf.

Aktia verkkomaksu	
<b>Maksun yhteenveto</b>	
Saajan tilinumero	FI4342971020126735
Saajan pankin BIC-/SWIFT-koodi	HELSEFIHXXXX
Saajan nimi	Paytrail Oyj
Maksajan tilinumero	FI7143470010000218
Maksajan nimi	TESTAAJA TERO
Maksun määrä	1,00 EUR
Eräpäivä	16.03.2015
Viitenumero	514470511
Viesti	Demo Yritys / TEST123 12000980-d541e163fc5f438c8c9d0dbca7925bdf

Netaxept will perform the authorisation and capture (Sale call) automatically for direct bank payments after they have been registered so you don't need to implement these functions.

To make sure that the transaction has the correct status and the payment has succeeded, or if you are unsure which payment method the consumer has used for the payment, you can implement the Callback and Query functions as part of the payment process. Through the Callback you will receive a transaction ID whenever the transaction has a new status. Based on this, you can do the Query call to get the new status for the transaction. The instructions how to implement the Callback function are available at: <https://shop.nets.eu/web/partners/callback>

After the successful payment, Paytrail will send the order confirmation to the consumer by email.

### **Credited payments**

Start the credit process either by sending the Process(Credit) call to Netaxept via API or by crediting the payment manually via Netaxept Admin. All banks available in the Collecting Settlement Service support both full and partial credits.

For the time being crediting payments in the Collecting Settlement Service contains manual steps (e.g. consumer needs to inform their bank account number and merchant needs to generate payments to cover the amount to be credited) so the whole credit process may take several days. During the credit process, the payment status remains captured in Netaxept and the credit is not included into settlement batch until the credit process is completed.

If you use Goods list in your webshop implementation, please take account the following restrictions.

If you have used Goods list in the Register call, remember to include it to the Process(Credit) call too. The parameter values in the Goods list need to be comparable between the original payment and the credit.

#### **Example of the Credit call**


Amount to be credited 120 € which contains two items with the following info.

1. 200 pencils, cost 0,50 € each, incl. VAT 24%
2. Shipping, cost 20 €, incl. VAT 0%

```
https://test.epayment.nets.eu/Netaxept/Process.aspx?merchantId=xxxxxxx&token=xxxxxxx&operation=CREDIT&transactionAmount=12000&transactionId=xxxxxxxxxxxxxxxxxxxxxxxxxxxxx&numberOfGoods=2&amount_1=50&title_1=Pencil&quantity_1=200&articleNumber_1=1&VAT_1=24&IsVatIncluded_1=true&amount_2=2000&title_2=Shipping&quantity_2=1&articleNumber_2=2&VAT_2=0&IsVatIncluded_2=true
```

For the time being if you credit the direct bank payment manually in Netaxept Admin, VAT% can be only "0".

- It means that you need to set VAT% as "0" in the original payment, i.e. in the Register call, as well.
- When doing credits via API, there are no restrictions regarding VAT%, except that it needs to be the same as in the original payment.

After the credit has been initiated,  symbol with the text "Credit is in progress" will be shown next to the payment in Netaxept Admin. The transaction status remains captured, and History page and API Query call show detailed information about the transaction.



Issuer	Date	Order number	Amount
	12/2/2015 1:29:14 PM	Testorder021215	1,00 EUR
	11/26/2015 9:17:15 AM	Testorder	1,00 EUR
	11/26/2015 9:16:17 AM	Testorder	1,00 EUR

Date	Operation	Batch	Description	Amount	Callback
04/12/2015 07:21:59	Credit is in progress		settlement-started	1,00 EUR	In progress
02/12/2015 15:52:20	Credit is in progress		consumer-data-collected	1,00 EUR	In progress
02/12/2015 15:51:30	Credit is in progress	23.65.29.116:	Crediting Paytrail payment	1,00 EUR	In progress
02/12/2015 15:47:58	Sale		Automatic by: PaytrailOP	1,00 EUR	
02/12/2015 15:46:55	Order registration		This is a test transaction made by Nets.	1,00 EUR	

After receiving the credit call from Netaxept, Paytrail will send the email to the consumer where they are redirected to the separate page to give their name and bank account number for the credit.


- The credit process doesn't go further until the consumer has given the bank account number. The consumer will receive a daily email where they are reminded about the issue.
- If the consumer hasn't given their bank account number within the time limit of 30 days, initiated credit is cancelled. You can try to credit the payment again.

After receiving the bank account number, the new state "Consumer data collected" is logged to the History page in Netaxept Admin and can be fetched through API Query call.

After the credit is added to your webshop's outgoing settlements, the new state "Settlement started" is logged to the History page in Netaxept Admin and can be fetched through API Query call.

- The credit is not paid to the consumer or deducted from your webshop's settlements until you have enough new payments to cover the amount to be credited. You will receive an email every 10 days where you are notified about the issue.

- If there haven't been enough payments within 60 days to cover the credited sum, initiated credit is cancelled. You can try to credit the payment again.

After the credit is paid to the consumer and deducted from your webshop's settlements,  symbol disappears and the new state "Completed" is logged to the History page in Netaxept Admin and can be fetched through API Query call. The transaction status is set as credited and the credit is added to batch reporting. Also, the consumer will receive an email from Paytrail where they are informed that the credited sum has been paid to their bank account.


**Transactions - Test merchant (12000980)**

Help

Approved transactions

Advanced

Total number of transactions: 78

Issuer	Date	Order number	Amount
	26.01.2016 10:43:47	NetsTest654	1,00 EUR

**Transaction**

Details **History** TransWeb System Log

Help

**Operations**

Date	Operation	Batch	Description	Amount	Callback
1/29/2016 6:53:35 AM	Credit		completed	1,00 EUR	
1/27/2016 7:21:06 AM	Credit is in progress		settlement-started	1,00 EUR	In progress
1/26/2016 10:52:41 AM	Credit is in progress		consumer-data-collected	1,00 EUR	In progress
1/26/2016 10:50:54 AM	Credit is in progress		198.143.54.33	1,00 EUR	In progress
1/26/2016 10:44:50 AM	Sale		Automatic by: PaytrailOP	1,00 EUR	
1/26/2016 10:43:47 AM	Order registration			1,00 EUR	

## Test the implementation in test environment

The testing is intended to ensure that the API implementation works as intended at your webshop. Please note that Paytrail deletes payments done in test environment every night which means that if you want to credit the payment, it needs to be done in a same day as the original payment.

In the test environment, you can use the test credentials available at <https://shop.nets.eu/web/partners/test-cards> when you are making the payment and acting as a consumer in the online bank's page. The response codes are available at <https://shop.nets.eu/web/partners/response-codes>

## Start accepting payments in production

### ***Updating the production credentials***

Before going live, update the production credentials and production URL address in your Netaxept API integration. The test credentials will not work in the production environment.

Activate the payment methods in the production environment by adding the corresponding production credentials received from Paytrail in Netaxept Admin. The merchant is responsible for activating the payment methods in Netaxept Admin and ensuring that all information entered is correct.

### ***Receiving settlements and matching transactions***

In the Collecting Settlement Service, Paytrail acts as the payment service provider of direct bank payments, which means that you will get the payout from Paytrail.

There are two cut-off times for the settlements: Paytrail's default cut-off (approx. 15:00 CET) and midnight cut-off (approx. 23:00 CET). The cut-off time will be agreed per merchant. After the cut-off time Paytrail will create the settlement batch for the direct bank payments captured and/or credited within the last 24 hours in your webshop and pay it to your company's bank account as one compiled settlement batch.

The settlement time of the transaction differs depending on the time and euro amount of the transaction.

- Direct bank payments done before the default cut-off time will be paid to your company's bank account on the next banking day. For midnight cut-off time, the settlement time is the transaction date + two banking days.
- Payments done during the weekend (for default cut-off time, starting from Fri 15:00 CET to Mon 15:00 CET) will be included in one settlement batch which will be paid to you on Tuesday.
- If the direct bank payment is done after the default cut-off time or its amount is more than 5000 euros, the settlement time is the transaction date + two banking days.
- Amount limit of 5000 euros is mandatory and cannot be changed. However, it affects only to captures, i.e. credits don't have the amount limit of 5000 euros.

Paytrail will generate a unique batch reference number for each settlement batch. It is also possible for the merchant to generate the batch number by themselves, however, for the time being this is available only to separately agreed merchants. The batch reference number can be seen on your company's account statement and in Paytrail's Merchant Panel (a web-based user interface), but not in Netaxept.

- Log into Paytrail's Merchant Panel in production at <https://dashboard.paytrail.com>
- Paytrail's Merchant Panel shows all the direct bank payments received via the Collecting Settlement Service and the corresponding settlement batch information.