

Wirecard CEE Integration Documentation



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TrustPay

General information

TrustPay is a real-time bank transfer payment service, which is widely used in the Czech Republic and Slovakia, and specializes on the provision of a platform for payment operations, provision of services connected to instant bank transfers.

Merchants who are selling online may use instant wire transfers. By one integration, payments from more than 15 European countries and in many different currencies may be received. There is no need for the merchant's consumers to have an account at TrustPay, they only need to use the Internet banking of one of the supported banks.

Funds flowing to a merchant account are being settled instantly without any need to wait. In order to use TrustPay instant bank transfers merchants must open a TrustPay account.

Please visit [TrustPay](#) for further information and details.

Advantages for merchants

- Safe alternative to credit cards and debit cards.
- No risk of payment default as the consumer authorizes the payment directly from his personal bank account in real-time.
- Payment in advance and in real time.
- Goods are shipped when the money is already settled to the merchant's account.
- No need for your consumers to register anywhere.
- Wide range of supported banks.

Advantages for consumers

- Consumers may use their familiar, trusted and secure online banking system.
- For instant bank transfers consumers should have an account at one of the supported banks.
- No need to open an account at TrustPay, only to use the Internet banking of one of the supported banks.

Opening a merchant account

To integrate and offer the payment method TrustPay to the consumers in your online shop you need

to open a merchant account. To do so, go to [How to open a merchant account](#) and follow the steps described.

The following account data are required and must be sent to Wirecard in order to successfully integrate TrustPay:

- Account ID (account ID of merchant account)
- Secret key (secret key of merchant account)

Do not offer this payment method to your consumer in your online shop unless these requirements are met.

Integration possibilities

There are two possibilities to integrate TrustPay in your online shop: with bank selection on the TrustPay page or with bank selection directly in your online shop.

Bank selection on TrustPay page

The standard way to integrate TrustPay in your online shop is via page redirect. I.e. in your online shop, the consumer first selects the desired items or services you are selling and then selects TrustPay as preferred payment method. The consumer is then redirected automatically to the external TrustPay page where a list of participating banks is displayed. He selects a bank, proceeds according to the procedures established by the relevant bank and completes the payment process. After completing the payment process, the consumer is redirected to your online shop and receives all relevant information on the result or state of the payment which is sent to the respective `successUrl`, `cancelUrl`, `pendingUrl` or `failureUrl`.

Please ensure that the request parameter `pendingUrl` is used to allow you to handle payments based on offline banks since the completion of a transaction by the consumer may last a few days.

Direct bank selection in online shop

The second option implies a white label integration of TrustPay. A list of supported banks is already displayed to the consumer in your online shop. I.e. instead of being redirected to the external TrustPay page to select a participating bank, the consumer preselects the bank directly in your online shop and is redirected to the processing site of the selected bank to process the transaction with. The consumer proceeds according to the procedures established by the relevant bank and completes the payment process. After completing the payment process, the consumer is redirected to your online shop and receives a relevant information on the result or state of the payment which is sent to the respective `successUrl`, `cancelUrl`, or `failureUrl`.

The ID of the bank to preselect must be provided as `financialInstitution` parameter during payment

initiation. The list of possible and supported financial institutions is queried using the non-transaction-based operation `getFinancialInstitutions`.

Please note that offline payments are not supported when a bank selection is carried out directly in the online shop since the returned list of banks is limited to banks that support online transactions. I.e. currently you can only use bank IDs for which `financialInstitution.{n}.online` is returned as `true`.

To enable the use of direct bank selection in your online shop please contact our support teams for enabling this feature in your merchant configuration.

Process description

1. Consumers need to have access to the Internet banking system of the participating bank.
 1. Consumer selects TrustPay among the available payment methods, is redirected to the external TrustPay page and selects the preferred bank, or
 2. Consumer selects the preferred bank from the listed participating banks directly in the online shop. **Please note that only those banks are listed and displayed to the consumer that are currently available and online.**
2. The Internet banking environment of the consumer is opened and the consumer logs in as usual.
3. Consumer then proceeds according to the procedures established by the relevant bank.
4. Bank authorizes the transaction in real-time and deducts the relevant amount directly from the consumer's account.
5. Consumer is informed in real-time whether the transaction may be carried out or not, e.g. if the account balance is not sufficient, the transaction may be declined.
6. Merchant receives real-time confirmation of the successful payment by the bank.
7. Consumer is redirected to the online shop.

Order flow diagram

For a visual representation of the order flow behavior and associated transaction-based operations of this payment method we invite you to have a look at the respective order flow diagram.

Additional required request parameters

The following parameters are additional required request parameters when the **bank selection takes place on the external TrustPay page** which also allows the selection of offline banks.

Parameter	Data type	Short description
<code>confirmUrl</code>	Alphanumeric with special characters.	URL of your online shop where Wirecard sends a server-to-server confirmation.

pendingUrl	Alphanumeric with special characters.	URL of your online shop when result of payment process could not be determined yet.
financialInstitution	Enumeration.	Sub-selection of financial institutions regarding a pre-selected payment method. The relevant ID of the selected bank is returned using the non-transaction-based operation <code>getFinancialInstitutions</code> and <code>paymentType TRUSTPAY</code> . Required request parameter for Wirecard Checkout Seamless, optional for Wirecard Checkout Page.

Optional request parameter

The following parameter is an optional request parameter for Wirecard Checkout Page when the **bank selection takes place directly in the online shop**. Please note that this request parameter is optional only for Wirecard Checkout Page, but required for Wirecard Checkout seamless.

Parameter	Data type	Short description
financialInstitution	Enumeration.	Sub-selection of financial institutions regarding a pre-selected payment method. The relevant ID of the selected bank is returned using the non-transaction-based operation <code>getFinancialInstitutions</code> and <code>paymentType TRUSTPAY</code> .

Back-end operations

Please refer to transaction-based operations by payment method and non-transaction-based operations by payment method for further information and details on back-end operations in Wirecard Checkout Page and Wirecard Checkout Seamless.