Swish

Overview

Checkout can be used to accept Swish payments.

Integration options supported : Hosted payment page (HPP) or IFRAME.

This guide requires familiarity with Accepting payments.

How to decide to use mCommerce or eCommerce flows?

- Paying with Swish in an **Android/iOS app**: Use the **mCommerce** flow and switch to the Swish app automatically without human interaction.
- Paying with Swish in a **web browser on Android/iOS**: Use the **mCommerce** flow and switch to the Swish app automatically without human interaction.
- Paying with Swish in a **web browser on desktop**: Use the **eCommerce** flow where the user inputs their phone number to start the payment.

> In case of eCommerce flow, the app_phone_number field is required. In case of mCommerce, it is not.

Integrate Swish via Checkout (HPP)

Parameters	Type	Required	Description
entity_id	String	Yes	Entity ID obtained from Verifone Central. The Entity ID can be found in Verifone Central, under *Administration → Organisations*. The 'Organisation ID' listed is the Entity ID.
currency_code	String	Yes	Supported currency: SEK
amount	integer	Yes	Transaction amount - The minimum value accepted is "100" (1 SEK)
configuration.swish	Object	Yes	Object carrying the parameters required for making a Swish payment
app_phone_number	String	No	Indicates the phone number registered with Swish Mobile App. Customer can provide the phone number in the checkout page.

Parameters	Type	Required	Description
`shopper_interaction`	String	No	Shopper interaction to send within the payment request. Default value : "ECOMMERCE" Enum: "ECOMMERCE" "MCOMMERCE" Shopper interaction to send within the payment request.

Authorization and capture

Swish transactions through the Checkout can be used to do a sale through automatic capture.

Sending a checkout request using Swish payment method:

```
{
"currency_code": "SEK",
"entity_id": "b42d5c50-e6bf-4499-b20d-b36bdcbea4ba",
"customer": "51c11df6-2e43-44e4-95dd-598ffe6e4361",
"configurations": {
"swish": {
"app_phone_number": "46740555072",
"shopper_interaction": "ECOMMERCE"
}
},
"amount": 1,
"merchant_reference": "Order-1111",
"interaction_type": "HPP"
}
```

Handling responses

Example of successful checkout via the Checkout:

```
[
{
"type": "TRANSACTION_INITIATED",
"id": "41fc9ea6-b01f-42dd-96ab-2cf50dbce26a",
"timestamp": "2021-10-20T09:21:38.429Z",
"details": {
"amount": 850,
"blocked": false,
"created_at": "2021-10-20T09:21:37.75308Z",
"customer": "4b32a5ef-dd84-45ba-81ae-f676ef032580",
"details": {},
"merchant_reference": "103b0aab-5e2c-4b68-9d18-09eb4411bca7",
"status": "INITIATED",
"shopper_interaction": "ECOMMERCE",
```

```
"geo_location": [
28.6327,
77.2198
],
"city": "New Delhi",
"country_code": "NL",
"id": "502ace6c-f25c-49b5-8f85-ec290fa781f8",
"processor": "SWISH",
"payment_product": "SWISH",
"payment_product_type": "Swish"
}
},
{
"type": "TRANSACTION_SUCCESS",
"id": "de504bb2-1818-4de9-8422-64cc09773370",
"timestamp": "2021-10-20T09:23:09.238Z",
"details": {
"id": "502ace6c-f25c-49b5-8f85-ec290fa781f8",
"processor_reference": null,
"status": "SETTLED",
"authorization_code": null,
"cvv_result": null,
"details": {
"mid": null
},
"reason_code": null,
"rrn": null,
"stan": null,
"additional_data": {
"acquirer_response_code": null,
"initiator_trace_id": null
}
}
}
}
]
```

Example of failed Swish payment via the Checkout:

```
[
{
"type": "TRANSACTION_DECLINED",
"id": "8b512de7-9ad1-4c9f-a189-8c91c2b53690",
"timestamp": "2021-10-20T09:26:52.504Z",
"details": {
"id": "0a1f3875-524b-406f-afd7-0cf0b7461da3",
"processor_reference": null,
"status": "DECLINED",
"authorization_code": null,
"cvv_result": null,
"details": {
"mid": null
},
"reason_code": null,
"rrn": null,
"stan": null,
"additional_data": {
"acquirer_response_code": null,
"initiator_trace_id": null
}
}
}
]
```

> To ensure that the redirection request was not tampered with, always check that the `transaction_id` received as query parameter in the redirection matches the `transaction_id` property of the retrieved Checkout. If those are not matching, this is indication of either an incorrect integration, that the redirection to your `return_url` did not originate from Verifone, or `transaction_id` was tampered with.

You can now store the `transaction_id` value together with the order `1234` in your system to link the two together.

Scenarios

The table below describes the different outcomes of a Checkout. A full list of error codes is available.

Description	Result	Merchant action
Transaction is not completed in three minutes by the customer from the Swish app	Redirect: `checkout_id={checkout_id} & transaction_id={transaction_id} & errorCode=123`	Checkout page will get timed out with a 504 Timeout error. And we will initiate a technical reversal.
Failed transaction*	Redirect: `checkout_id={checkout_id} & transaction_id={transaction_id} & errorCode=123`	Unsuccessful payment (technical reason), do not display order confirmation
Successful transaction	Redirect: `checkout_id={checkout_id} & transaction_id={transaction_id}`	Display order confirmation
Customer visits the URL of an already completed Checkout	Redirect: `checkout_id={checkout_id} & errorCode=168`	Display corresponding message to the customer. Checkout is completed whenever there was a single successful payment processed through it.
Customer visits the URL of an expired Checkout	Redirect: `checkout_id={checkout_id} & errorCode=169`	Display corresponding message to the customer. Checkout is expired whenever the `expiry_time` is reached.
Customer visits the URL of a Checkout which has reached the maximum of failed payment attempts	Redirect: `checkout_id={checkout_id} & errorCode=165`	Display corresponding message to customer. Payments through a single Checkout can be attempted up to three times unsuccessfully.
Form validation errors / Other service failures on the Checkout page	Displays error alert to Customer on the page	Customer is prompted to correct their form input and retry the payment or try using alternate card or another payment method

*Failed transaction - Depending on which step in the payment process failed, the `transaction_id` might not always be present as the query parameter.