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Overview

You put a lot of effort into making sure your customers are able to find what they need on your website. Your customers' decision to make a purchase often depends on whether they can use their preferred payment method. Straal offers a myriad of options to help you let them use the payment method of their choice.

In this section you will learn about:

- creating and using objects representing credit and debit cards
- working with bank accounts

Cards

Credit and debit cards are one of the most popular e-payment methods. With Straal solutions, you can quickly and securely accept payments made with cards of all major schemes and in more than 150 currencies.

You can use credit and debit cards for a variety of payments, all supported by Straal:

- one-shot payments
- one-click payments
- subscriptions, charged automatically
- POS payment in your offline shop

We accept cards from the following card schemes:



DISCOVER



Supported Currencies

Straal supports over 150 different payment currencies and over 10 settlement currencies:

Currency typed	SWIFT code
Settlement currencies	EUR, USD, GBP, PLN, CAD, CHF, HUF, SEK, NZD, NOK, DKK, HKD, AUD, JPY, HRK, TRY, CZK, RON, ZAR, SGD

Currency typed	SWIFT code
Payment currencies	AED, AFN, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZN, BAM, BBD, BDT, BGN, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CZK, DJF, DKK, DOP, DZD, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GHS, GIP, GMD, GNF, GTQ, GYD, HKD, HNL, HRK, HTG, HUF, IDR, ILS, INR, IQD, IRR, ISK, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGA, MKD, MMK, MNT, MOP, MUR, MVR, MWK, MXN, MYR, MZN, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, RON, RSD, RUB, RWF, SAR, SBD, SCR, SDG, SEK, SGD, SHP, SLL, SOS, SRD, STD, SVC, SYP, SZL, THB, TJS, TMT, TND, TOP, TRY, TTD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEF, VND, VUV, WST, XAF, XCD, XOF, XPF, YER, ZAR, ZMW, ZWD

The specific list will depend on your setup. To talk about details, [consult our Sales Team](#)

Use case – adding a card

If you want to use a card in a one-click or a recurring transaction, you need to create a `card` object in Straal. It also makes it easier to use cards in later transactions, because you can use the card's ID instead of its details.

If you wish to use the Straal API to add a card, you need to send a `POST` request to API endpoint `/customers/:customer_id/cards`, where `:customer_id` needs to be substituted with the customer's ID. In case of new customers, it's possible to create a card and a `customer` object at the same time (see [APIref: Create a card with a customer](#)).

Sample request

```
{
  "name": "John Smith",
  "number": "4111111111111111",
  "cvv": "123",
  "expiry_month": 11,
  "expiry_year": 2018,
  "origin_ipaddr": "91.17.133.219"
}
```

To see a sample response, see [APIref: Create a card](#). To learn more about working with cards, see [APIref: Cards](#).

SEPA Direct Debit Transfers

SEPA Direct Debit Transfers enjoy a particular popularity in the Eurozone, as they're used to transfer money easily between bank accounts denominated in Euro. The service is available in 34 SEPA Union countries.

Carrying out a payment is like using a credit card:

- Transfers are performed entirely within the banking system.
- Your customers simply enter the IBAN into the form and authorize the transaction.

Use case – adding a bank account

All the customer needs in order to initiate a SEPA Direct Debit payment is the account owner's name, their International Bank Account Number (IBAN) and Business Identifier Code (BIC, also known as a SWIFT code).

To create a SEPA payment, you first need to create a `bank_account` object in Straal. This way, you won't have to provide the account's full details, just its ID.

If you wish to use the Straal API, you'll need to send a `POST` request to API endpoint `/customers/:customer_id/bank_accounts`, where `:customer_id` needs to be substituted with your customer's ID. In case of new customers, it's possible to create a bank account and a `customer` object at the same time (see [APIref: Create a bank account with a customer](#)).

Sample request:

```
{
  "name": "John Smith",
  "iban": "DE89370400440532013000",
  "bic": "COBADEFFXXX",
  "origin_ipaddr": "91.17.133.219",
}
```

To see a sample response, see [APIref: Create a bank account](#).

Learn how to perform a SEPA transfer: [APIref: Create a transaction for a bank account](#).

Pay-By-Link Transfers

Simple and secure, Pay-By-Link transfers are some of the most demanded payment methods in Poland. The transfers enable easy and nearly instant payments without the need to share one's card or bank account details with third parties:

- customers carry out payments by simply logging in through their e-banking platforms
- transfer forms are filled out automatically
- the transfer requires a simple authorization from the customer by SMS

Straal enables accepting Pay-By-Link transfers from customers with accounts in most of the Polish banks.

Use case – creating a pay-by-link payment

To make a pay-by-link payment you have to do the following steps:

1. Fetch Pay-By-Link payment methods that you should show to the end user
2. Create a customer object for the end user
3. Send a payment request
4. Redirect the end user to the URL that you received in response to the payment request
5. Handle the notification you receive after the payment success/failure

1. Fetching Pay-By-Link payment methods

To fetch Pay-By-Link payment methods you have to make a `GET` request to `/payment_methods` endpoint.

It is possible to filter payment methods using query string arguments.

For technical details, see [APIref: Fetching payment methods](#).

2. Creating a customer

Pay-by-link payments are created for an existing customer, so if you have already created a customer, you can skip this step.

For technical details, see [APIref: Creating a customer](#).

3. Creating a pay-by-link payment

When the end user chooses a payment method, you should send the payment method identifier along with the fields describing the pay-by-link payment flow to `/customers/{customer_id}/pay_by_link_payments`.

For technical details, see [APIref: Creating a pay-by-link-payment](#).

4. Redirecting the end user

You should redirect the end user to the `redirect_url` obtained from the `pay_by_link_payment` response.

5. Receiving notification

After payment, you will receive a `pay_by_link_payment_succeeded` or `pay_by_link_payment_failed` notification. The notification data contains a `transaction` object that has a `pay_by_link_payment` object in it. You can match notification with object created in step 3. using `pay_by_link_payment_id` field. Information from notification should be used to update payment status in your system.

Read more about Straal notifications: [Notifications](#).

For technical details, see [APIref: pay_by_link_payment_succeeded notification](#) and [APIref: pay_by_link_payment_failed notification](#).

What you can do next:

- learn how to start processing [transactions](#) with Straal
- learn about [recurring payments](#)
- learn about [our security standards](#)

Remember you can consult our comprehensive [API Reference](#) at any moment.

For help with payments vocabulary, head to our [glossary](#).

You can reach us by e-mail. Dev Team: itsupport@straal.com, Support Team: support@straal.com.