

Swish Certificate

Management

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1. Introduction

1.1 Background

By enrolling to the Swish Commerce service at the merchant's bank and getting access to the Swish API, merchants can handle payments in e-commerce and m-commerce scenarios in a way which is very convenient and familiar to millions of Swedish consumers. A merchant can either integrate to this solution directly, or by using a Technical Supplier (referred to as **TS** in this document) who does the integration.

When a merchant is enrolled by their bank, they will get a Swish Alias that is prefixed with 123. If a TS is enrolled by Getswish, they will get a Swish Alias that is prefixed with 987.

In order to integrate a merchant commerce solution with the Swish Commerce API, the merchant or the TS needs to obtain a client TLS certificate from Swish Certificate Management and install it on their server. The certificate will be used for client authentication of TLS communication with the Swish Commerce API.

The Swish server is set up with a TLS server certificate, which needs to be verified when initiating TLS communication from a merchant's server to Swish.

Merchants using Swish Payout service are required to sign the payout instruction sent to Swish system. In order to create this signature, the merchant needs to issue another certificate dedicated for signing purposes. There is no technical difference between a TLS and a signing certificate. The important thing is that the payout merchant should obtain two different certificates and use one of them for TLS communication and the other one for signing purposes. The process of issuing these certificates are described in the following sections.

More information about Swish certificate handling is available in the **Swish Merchant Integration Guide** and the **Technical Supplier Guide Swish API**.

1.2 Certificate Administration

A person that is authorized by a merchant/TS as Certificate Point of Contacts (CPOC) can administrate a merchant's/TS's certificates by logging in to Swish Certificate Management, which is available at <https://portal.swish.nu/>

The following functionality is provided:

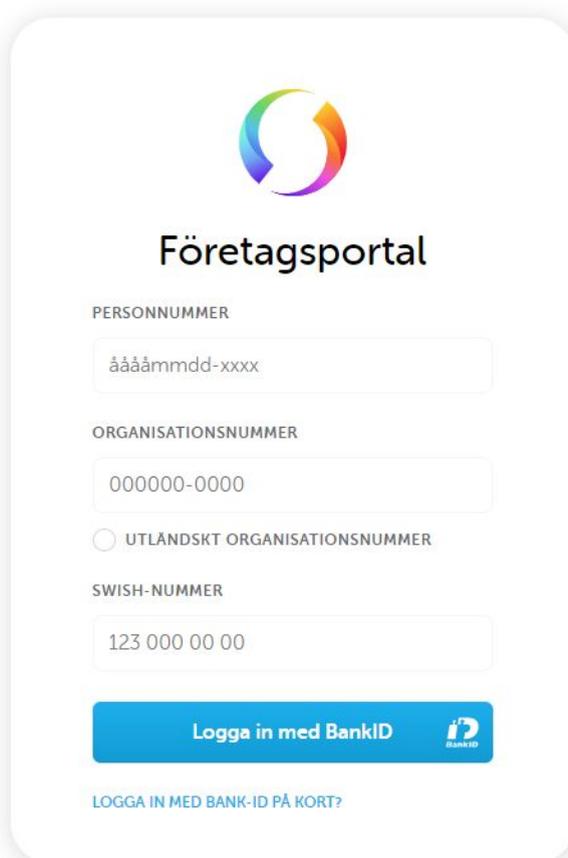
- Log in and log out
- Ordering a new certificate for the Merchant/TS
- List all certificates that the CPOC is authorized to administer
- Download the certificate chain for the Swish-server TLS certificate that is used for authentication of the Swish server
- Download previously issued client certificates for the Merchant/TS
- Revoke certificates for the Merchant/TS

2. Swish Certificate Management

2.1 Log in

A person that has been registered by a merchant's bank to represent the merchant can log in to Swish Certificate Management by providing the organization number and the Swish number that is to be administered. For TS, the person has to be registered by Getswish.

If the person uses a BxID, it's the person's identity number that should be provided instead of the personal number.



The image shows a login form for the Swish Företagsportal. At the top is the Swish logo, a colorful circle. Below it is the title "Företagsportal". The form contains four input fields: "PERSONNUMMER" with a placeholder "ååååmmd-xxxx", "ORGANISATIONSNUMMER" with a placeholder "000000-0000", a radio button for "UTLÄNSKT ORGANISATIONSNUMMER", and "SWISH-NUMMER" with a placeholder "123 000 00 00". A blue button labeled "Logga in med BankID" with the BankID logo is positioned below the fields. At the bottom, there is a link "LOGGA IN MED BANK-ID PÅ KORT?".

A person can authenticate his or her identity using Mobile BankID or BankID on card (or BxID).

If the person uses Mobile BankID he or she will also have to provide his or her Personal number. Only the certificates related to one specific Swish number can be administered at a time.

If a person represents more than one merchant/TS, or if one merchant/TS has more than one Swish number, and the person needs to administer the certificates related to another Swish number, the person must log out and log in again by providing the new information.

2.2 General functionality

The name of the person that is logged in and the date is displayed at the top right corner of the page.

The merchant's/TS's organization number and the Swish number that is administered are always displayed in the left menu.

2.3 List all certificates

A list of certificates issued for the merchant/TS and the Swish number that is administered is displayed by default when logging in, if you have had any certificates issued before.

CREATED	VALID THROUGH	ISSUER	CREATED BY	STATUS	DOWNLOAD	VIEW	REVOKE
27 May 2020, 15:17	27 May 2022, 15:17	ESSESESO	19580615-7516	Valid	↓	👁	🗑
29 Apr 2020, 14:42	29 Apr 2022, 14:42	ESSESESO	19580615-7516	Valid	↓	👁	🗑
29 Apr 2020, 14:42	29 Apr 2022, 14:42	ESSESESO	19580615-7516	Valid	↓	👁	🗑
29 Apr 2020, 14:42	29 Apr 2022, 14:42	ESSESESO	19580615-7516	Valid	↓	👁	🗑
29 Apr 2020, 14:42	29 Apr 2022, 14:42	ESSESESO	19580615-7516	Valid	↓	👁	🗑
20 Apr 2020, 14:26	20 Apr 2022, 14:26	ESSESESO	19580615-7516	Valid	↓	👁	🗑
20 Apr 2020, 14:20	20 Apr 2022, 14:20	ESSESESO	19580615-7516	Valid	↓	👁	🗑
20 Apr 2020, 08:58	20 Apr 2022, 08:58	ESSESESO	19580615-7516	Valid	↓	👁	🗑
09 Apr 2020, 15:09	09 Apr 2022, 15:09	ESSESESO	19580615-7516	Valid	↓	👁	🗑

The list of certificates contains the following information:

Column	Description
Issued (GMT)	The date and time when the certificate was issued.
Valid through (GMT)	The date and time when the certificate expires.
Issuer	The BIC of the bank that issued the certificate.
Requested by	The personal number (or identity number) of the person that requested the certificate.
Status	The status of the certificate. The status can be either "Valid", "Expired", or "Revoked".
Download	Link through which it is possible to download the certificate.
Revoke	Link through which it is possible to revoke a certificate.

2.4 Order a new Certificate

In order to request a new certificate, follow the steps in the guide, specifically made for your platform. You can also manually change which platform guide you prefer.

The screenshot shows the 'Create a new certificate' page on the Swish website. At the top, there is a Swish logo on the left and a 'Support' link on the right. Below the title, there is a progress bar with three steps: '1 Request' (highlighted in green), '2 Generate', and '3 Download'. The main content area is titled 'Choose platform' and has three buttons: 'Mac', 'Windows' (selected), and 'Linux'. A 'Skip' link is also present. Below this, there is a paragraph explaining that to manually generate a certificate, a Certificate Signing Request (CSR) file is needed, and instructions are provided for creating a CSR using the DigiCert Certificate Utility for Windows. The instructions are numbered 1 and 2. Below the instructions is a screenshot of the DigiCert Certificate Utility for Windows software interface, showing the 'SSL Certificates' section with a 'Create CSR' button.

2.5 Download the Swish Server TLS Certificate

Once you have followed your preferred guide, you have downloaded a csr file which is necessary to generate the certificate file. Either copy and paste the text inside the csr file, or drag and drop the complete file into the area on the page. Once you have generated the certificate file, make sure to save it. This file is personal. Make sure to not share it with anyone.

The text represents the certificate chain of the Swish server TLS certificate, i.e. the Swish Root CA certificate and the Intermediate CA certificate

The screenshot shows the 'Create a new certificate' page on the Swish website, now at step 2: Generate. The progress bar shows '1 Request' and '2 Generate' (highlighted in green), with '3 Download' still visible. The main content area is titled 'Upload your CSR file'. It instructs the user to go to the location where they saved their CSR and drop the file here. There is a 'DRAG AND DROP' area with the text 'Drop file here or [browse your files](#)'. Below this, there is a text area for pasting the CSR file content, with a note that it typically starts with '-----BEGIN CERTIFICATE REQUEST-----'. At the bottom of the page, there is a blue button labeled 'Generate certificate'.

On the merchant/TS web server, choose to trust Swish Root CA (o=Getswish AB, ou=Swish Member CA, cn=Swish Root CA v1). For details on how to perform this consult the web solution documentation or the web solution supplier.

2.6 Download Client Certificate

It is possible to download all certificates that have been issued for the merchant/TS and the Swish number that is administered.

If a certificate has expired or has been revoked an information message is displayed if a person tries to download it.

In order to download a certificate, just click on the download symbol on the dashboard page.

2.7 Revoke Certificate

Before a certificate is revoked a warning is displayed together with information about the certificate, and the person must confirm that the certificate should be revoked.

Revoking a certificate is irreversible and will lead to discontinuation of the Swish service for the merchant/TS if that specific certificate is being used.

2.8 Logout

A person can log out by clicking on the “Log out” link at the top right corner of the page. If a person is inactive for a more than 15 minutes he or she will be logged out automatically.