Skrill Merchant Portal
Mass Payments Guide

This guide describes how to use the Mass Payment service.

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Version 2.2

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Version Control Table

Date	Version	Description
April 2015	2.0	New guide created for the new payment interface.
July 2015	2.1	Added section 3.2 Customer Withdrawal Fees to the Appendices to clarify withdrawal fees when a customer does not have a bank account in one of the following currencies: EUR, GBP, USD, DKK, RON, CZK, HUF, PLN, SEK, CAN, SGD, CHF, NZD, BGN, AUD, NOK

February 2021	2.2	New mass payments guide for the Skrill Merchant Portal.

Skrill Merchant Portal Mass Payments Guide

1. ABOUT THIS GUIDE

1.1   Objectives and target audience

This document can be used as a reference in using the Mass Payments section of the Skrill Merchant Portal. This guide does not cover payments using the Skrill Automated Payments Interface (API).

1.2   Related documentation

Along with this guide, you can use the following Skrill documents to understand about the Skrill Merchant Portal.

Guide	Description
Automated Payments Interface Guide	Describes how to connect to Skrill using the Automated Payments Interface (API). This supports functionalities such as merchant queries against the system, sending money, and processing refunds. You will need a working knowledge of HTML and XML and an understanding of how to send and receive information using these protocols.
Skrill Payment Gateway Integration Guide	Describes how to connect to and customize the Skrill Payment Gateway.
Skrill Account Merchant Administration Guide	Describes how to set up and administer a Skrill merchant account, including how to share it with other users.

Table 1-1: Related Documentation

1.3   Conventions used in this guide

The following table lists the text conventions used in this guide.

Convention	Description
Reference	Indicates a reference to another section in this guide. For example, refer to ***User Administration on page 34***.
`Code example`	Used to illustrate example code, functions, and commands.
File path	Used to indicate a file path or folder structure.
Glossary	Glossary term
Menu1 > Menu option2 >	Indicates a menu path.

Table 1-2: List of Conventions

1.4   Prerequisites

You must complete the merchant setup process to access the various features of the Skrill Merchant Portal. To complete this process, reach out to your Account Manager or send an email to merchantservices@skrill.com.

2. SKRILL MERCHANT PORTAL

The Skrill Merchant Portal provides you a single interface to manage your digital wallet accounts. Using the portal, you can manage digital wallets and the associated transactions. In this portal, you can also perform actions like transfer money instantly to an account, exchange money between wallets, send money to multiple recipients at once, import funds to wallets, view balances / reserves, and withdraw money to a bank account, and so on. Following is a list of transactions supported by the Merchant Portal.

- Send money.

- Make payments to multiple customers.

- Upload money

- Exchange money

- Withdraw money to your bank account.

- Switch between your accounts

- Manage your bank accounts.

- Manage your account balances.

- Search, filter, and view transactions

- Check bank transfers from other accounts.

- Create and manage users.

- Configure your wallet account and API security settings.

- Contact Merchant Services Team and get help.

3. MASS PAYMENTS

The Mass Payment service enables you to make payments from your Skrill account to multiple recipients. The Mass Payments service should be enabled on your account before using this feature. Once the feature is enabled, you can see the **Mass Payment** button from the **Home** page > **Quick Links** or from **Transfers > Mass Payments**. To use the Mass Payments service, a payment file must be created with the details of recipients.
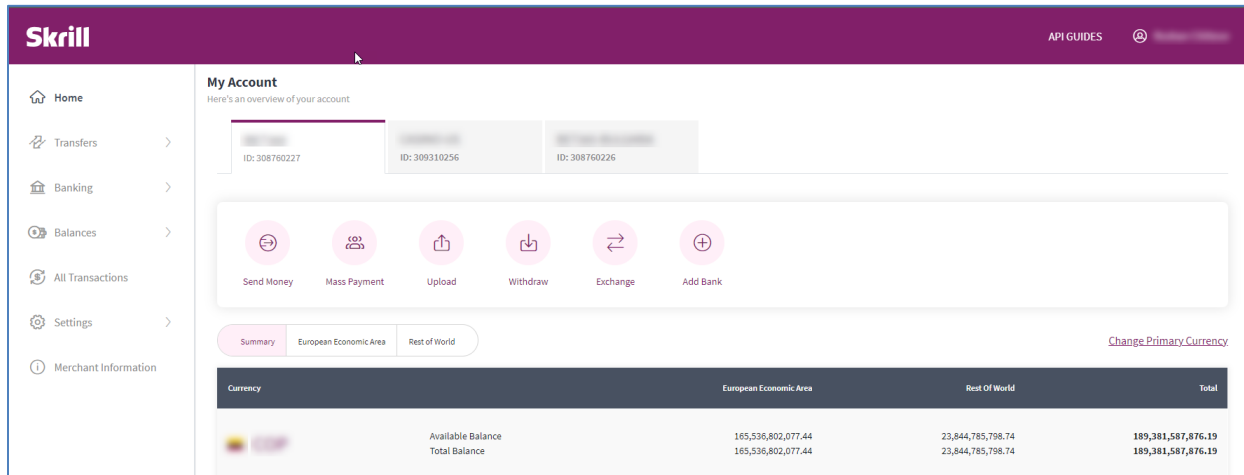
Figure 3-1: Quick Links

Skrill Merchant Portal supports the following pay-out options:

1. Pay-outs using the Mass Payments option with a payments file . You can send as many varying amounts as required to hundreds of payment recipients at a time in a choice of 40 currencies (no integration is required). This method supports a maximum of 3000 payments per batch.
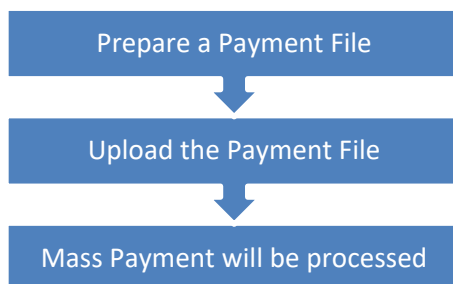
2. Using a HTTPS API Request (standalone credits) - Automate your mass payments with Skrill. This advanced option, via an API interface, supports unlimited payments in varying amounts and different currencies. (Integration required). See the Automated Payments Interface guide for more details.

3.1   Prerequisites

Before using the mass payment feature in the Skrill Merchant Portal, you should ensure you have an application that can create worksheets in Microsoft Excel or CSV format.

Read through the following payment file restrictions if you encounter any errors in the mass payment process.

- o If the number of records in the payment file exceeds 3000 or if the file's size exceeds 5 MB, then the file will not be processed, and an error is displayed.
- o If you attempt to upload a file with the same name as a previous file uploaded in this account, it will be rejected as a duplicate.
- o A new line character must replace row data.

o   Each item in a row can be separated from the previous item using a tab, comma, or semi-colon character. No other delimiters are allowed.

o   If you choose a payment currency that is different from the currency used by your Skrill account, then an exchange conversion fee will apply. Each merchant can see the FX fee applicable for their account in the Fee Schedule they had signed during the onboarding process. For example, if you have a GBP Skrill account and the payment is sent in EUR, the currency conversion fee will be applicable in your case.

3.2   Mass Payments using a Payment File

You can create a payment file containing details of all the recipients you want to pay.
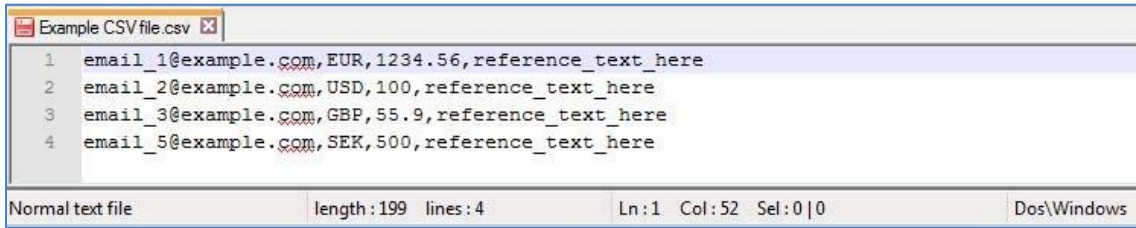
To prepare a Mass Payment file:

1. Use an application like Microsoft Excel and create a blank worksheet.
2. Save the file as comma-separated values CSV file (.csv).
3. Add the details of the payment's recipients in the following format. The file must contain the following columns:

1st Column (Mandatory)	2nd Column (Mandatory)	3rd Column (Mandatory)	4th Column (Optional)
E-mail address or customer ID	Currency	Amount	Reference Number or text. This column is used for an internal payment reference number or other information.
	A 3-letter ISO 4217 currency code. For a list of supported currencies, see *"ISO 4217 currencies"*	• Do not include the trailing zeroes after the decimal point. For example, 39.68, 39.6, and 39. • Do not use a digit group separator to separate the thousands from the rest. You must use the full stop (period symbol) as the decimal point to separate the whole and fractional parts. For example, a sum of 12 thousand Euros and 45 cents must be written as 12000.45. • A maximum of two digits is allowed after the decimal point. • Two currencies are limited to whole amounts only: HUF and JPY.	The length of your reference number should not exceed 32 characters, including spaces.

Table 3-1: Mass Payment Fields

Following is an example of the payment file. Note the commas separating records as the file is saved in comma separated format (CSV).
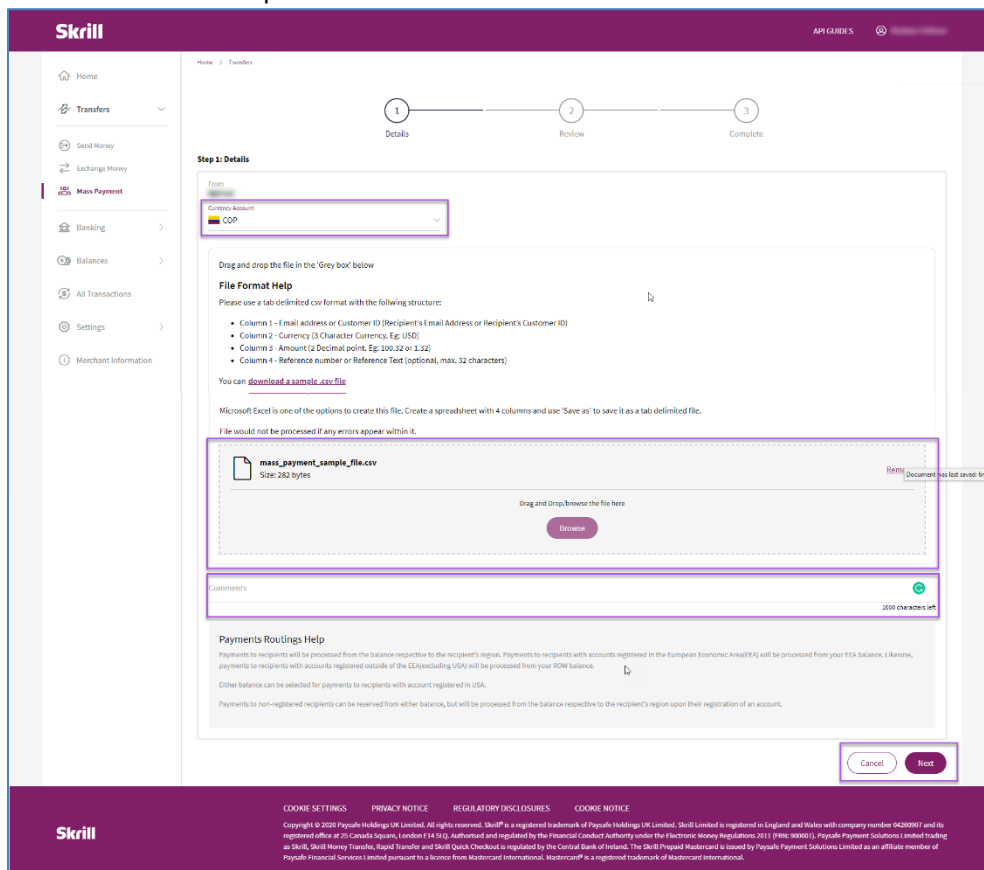
Figure 3-2: Example of a CSV file

3.2.1   Uploading the payment file

After you have prepared the mass payment file, upload the file using Mass Payments option:
1. Login to your Skrill account.
2. Click the **Mass Payment** option from the Quick Links menu. You can optionally add a message to the payments/transactions by selecting the Message option. This message will be displayed in the email the recipients receive.
3. Select a **Currency Account**.
4. Click **Browse** and select the CSV or text file or drag the same file into the **Drag and Drop/browse the file here** field and drop it.

Table 3-2: Mass payment - choose file and enter details.

5. Click **Next**. Once the payment file is uploaded, you can see the list of recipient details on the screen. The screen provides a preview of both valid transactions and transactions with errors. It also includes the total amount to be sent from your account and the total fees (calculated in the

currency of your Digital Wallet account). Each merchant can see the FX fee applicable for their account in the fee schedule they have signed during the onboarding process.
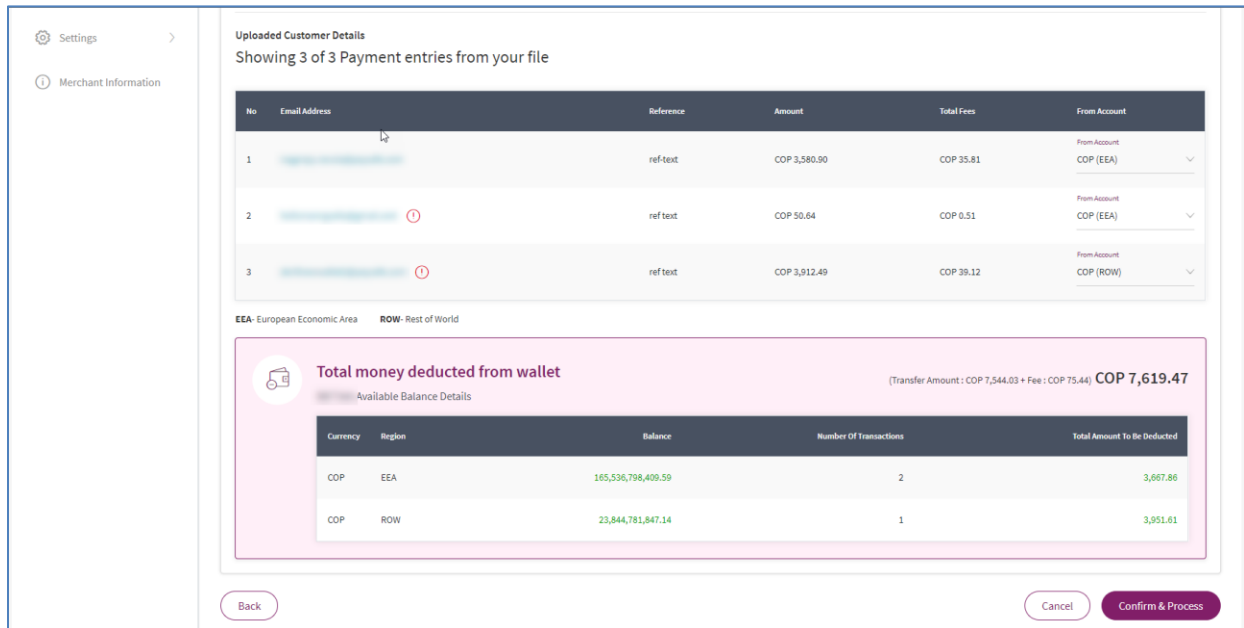
Figure 3-3: Mass payments transfer details.

6. From the **From Account** list, select the currency account.
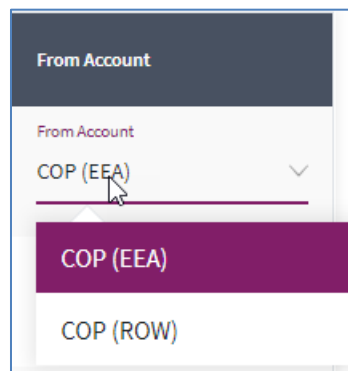
Figure 3-4: From Account drop-down list

- Check if the payment details are correct. To make changes click **Cancel** and update the CSV file and upload again.
- If there are any errors in the payment file, the Mass Payment module does not allow you to proceed further.
- If there are insufficient funds in the wallet, then you can proceed further. Select a wallet with sufficient funds.

7. Click **Confirm & Process**. Once the file is processed, the **Receipt** page appears.
   - The Receipt page shows a whole list of transactions and a status for each transaction; for information about the different status values (*See* Table 3-3: List of Payment Transaction Status Values below for information about the different status values).
   - If you get any errors during the mass payments procedure, see Mass Payment Error Scenarios section for more information.

Figure 3-5: Receipts page example

3.3   Mass Payment – Transaction Statuses

Status	Description
Processed	Payment has been made and received in the recipient's account.
Scheduled	Payment is scheduled to occur but has not been completed. This generally occurs in the following scenarios: • The recipient does not have a Skrill account. They will be sent an email inviting them to join. Once they join, they must manually accept the payment. • The recipient does not have auto-accept payments enabled for their account and must manually accept each payment. If payment is not accepted within 14 days, then it will be reverted to the sender's account.
Processing	The payment transaction has started but is not completed. Refresh the browser to re-check the status.

Error	An error occurred when attempting to make the payment. For the lack of funds, the status is "not enough balance" as stated below in the same table.
Locked	A system error occurred.
Not enough balance	Insufficient funds in the user's account to make the payment.

Table 3-3: List of Payment Transaction Status Values

3.4 Mass Payment Error Scenarios

Scenario	Error Message
If the available funds within the primary account are low, an exception error is prompted.	*You have insufficient funds to complete this Mass Payment. Please upload funds to your account to continue.*
System checks for emails that do not have a Skrill account linked to it. The exception message is shown stating that funds will be scheduled and reserved from your primary account. This is done based on the region of the recipient account. The transaction can also be declined as it might not be supported, in which case it will be reversed.	*This email does not have a Skrill account. The payment will be marked as Scheduled until an account is created and the payment is accepted.*
If you upload a Mass Payment file containing payments with a total value that exceeds your balance, you will not be shown a warning on the **Preview** page. Transactions will be processed while there are enough funds in your account; all subsequent transactions will fail.	Not enough balance

Table 3-4: Mass Payment Error Scenarios

3.5 Transfer with an API Request (Standalone Credits)

You can also make mass payments using the Skrill Automated Payments Interface (API). It enables you to automate the sending of payment details from your servers to Skrill using an HTTPS request. See the ***Automated Payments Interface guide*** for more information.

4. APPENDICES

4.1   ISO 4217 currencies

EUR	Euro	**QAR**	Qatari Rial
USD	U.S. Dollar	**SAR**	Saudi Riyal
GBP	British Pound	**TWD**	Taiwan Dollar
HKD	Hong Kong Dollar	**THB**	Thailand Baht
SGD	Singapore Dollar	**CZK**	Czech Koruna
JPY	Japanese Yen	**HUF**	Hungarian Forint
CAD	Canadian Dollar	**BGN**	Bulgarian Leva
AUD	Australian Dollar	**PLN**	Polish Zloty
CHF	Swiss Franc	**ISK**	Iceland Krona
DKK	Danish Krone	**INR**	Indian Rupee
SEK	Swedish Krona	**KRW**	South-Korean Won
NOK	Norwegian Krone	**ZAR**	South-African Rand
ILS	Israeli Shekel	**RON**	Romanian Leu New
MYR	Malaysian Ringgit	**HRK**	Croatian Kuna
NZD	New Zealand Dollar	**JOD**	Jordanian Dinar
TRY	New Turkish Lira	**OMR**	Omani Rial
AED	Utd. Arab Emir. Dirham	**RSD**	Serbian Dinar
MAD	Moroccan Dirham	**TND**	Tunisian Dinar

Table 3-2: ISO 4217 Currencies accepted by Skrill

4.2   Languages supported by Skrill

Skrill supports the following languages (2-character ISO codes):

Bulgarian	BG	English	EN	Japanese	JA	Spanish	ES
Chinese	ZH	Finnish	FI	Polish	PL	Swedish	SV
Czech	CS	French	FR	Portuguese	PT	Turkish	TR
Danish	DA	Greek	EL	Romanian	RO		
Dutch	NL	Italian	IT	Russian	RU		

4.3   ISO country codes (3-digit)

Skrill does not accept customers from the following countries: Afghanistan, Cuba, Eritrea, Iran, Iraq, Japan, Kyrgyzstan, Libya, North Korea, Sudan, South Sudan, and Syria.

Aland Islands	ALA	Christmas Island	CXR	Guernsey	GGY
Albania	ALB	Cocos (Keeling) Islands	CCK	Guinea	HTI
Algeria	DZA	Congo, the Democratic Republic	COD	Guinea-Bissau	HMD
American Samoa	ASM	Cook Islands	COK	Guyana	VAT
Andorra	AND	Costa Rica	CRI	Haiti	GIN
Angola	AGO	Colombia	COL	Heard Island and McDonald Islands	GNB
Anguilla	AIA	Comoros	COM	Holy See (Vatican City State)	GUY
Antarctica	ATA	Congo, Republic of	COG	Honduras	HND
Antigua and Barbuda	ATG	Cote d'Ivoire	CIV	Hong Kong	HKG
Argentina	ARG	Croatia	HRV	Hungary	HUN
Armenia	ARM	Cyprus	CYP	Iceland	ISL
Aruba	ABW	Czech Republic	CZE	India	IND
Australia	AUS	Denmark	DNK	Indonesia	IDN
Austria	AUT	Djibouti	DJI	Ireland	IRL
Azerbaijan	AZE	Dominica	DMA	Isle of Man	IMN
Bahamas	BHS	Dominican Republic	DOM	Israel	ISR
Bahrain	BHR	Ecuador	ECU	Italy	ITA
Bangladesh	BGD	Egypt	EGY	Jamaica	JAM
Barbados	BRB	El Salvador	SLV	Japan	JPN
Belarus	BLR	Equatorial Guinea	GNQ	Jersey	JEY
Belgium	BEL	Eritrea	ERI	Jordan	JOR
Belize	BLZ	Estonia	EST	Kazakhstan	KAZ
Benin	BEN	Ethiopia	ETH	Kenya	KEN

Bermuda	BMU	Falkland Islands (Malvinas)	FLK	Kiribati	KIR
Bhutan	BTN	Faroe Islands	FRO	Korea, Republic of	KOR
Bolivia	BOL	Fiji	FJI	Kuwait	KWT
Bosnia and Herzegovina	BIH	Finland	FIN	Lao People's Democratic Republic	LAO
Botswana	BWA	France	FRA	Latvia	LVA
Bouvet Island	BVT	French Guiana	GUF	Lebanon	LBN
Brazil	BRA	French Polynesia	PYF	Lesotho	LSO
Brunei Darussalam	BRN	French Southern Territories	ATF	Liberia	LBR
Bulgaria	BGR	Gabon	GAB	Liechtenstein	LIE
Burkina Faso	BFA	Gambia	GMB	Lithuania	LTU
Burundi	BDI	Georgia	GEO	Luxembourg	LUX
Cambodia	KHM	Germany	DEU	Macao	MAC
Cameroon	CMR	Ghana	GHA	Macedonia	MKD
Canada	CAN	Gibraltar	GIB	Madagascar	MDG
Cape Verde	CPV	Greece	GRC	Malawi	MWI
Cayman Islands	CYM	Greenland	GRL	Malaysia	MYS
Central African Republic	CAF	Grenada	GRD	Maldives	MDV
Chad	TCD	Guadeloupe	GLP	Mali	MLI
Chile	CHL	Guam	GUM	Malta	MLT
China	CHN	Guatemala	GTM	Marshall Islands	MHL

Martinique	MTQ	Puerto Rico	PRI	Tokelau	TKL
Mauritania	MRT	Qatar	QAT	Tonga	TON

Mauritius	MUS	Reunion	REU	Trinidad and Tobago	TTO
Mayotte	MYT	Romania	ROU	Tunisia	TUN
Mexico	MEX	Russian Federation	RUS	Turkey	TUR
Micronesia, Federated States of	FSM	Rwanda	RWA	Turkmenistan	TKM
Moldova	MDA	Saint Helena	SHN	Turks and Caicos Islands	TCA
Monaco	MCO	Saint Kitts and Nevis	KNA	Tuvalu	TUV
Mongolia	MNG	Saint Lucia	LCA	Uganda	UGA
Montenegro	MNE	Saint Martin (French part)	MAF	Ukraine	UKR
Montserrat	MSR	Saint Pierre and Miquelon	SPM	United Arab Emirates	ARE
Morocco	MAR	Saint Vincent and the Grenadines	VCT	United Kingdom	GBR
Mozambique	MOZ	Samoa	WSM	United States	USA
Myanmar	MMR	San Marino	SMR	United States Minor Outlying Islands	UMI
Namibia	NAM	Sao Tome and Principe	STP	Uruguay	URY
Nepal	NPL	Saudi Arabia	SAU	Uzbekistan	UZB
Netherlands	NLD	Senegal	SEN	Vanuatu	VUT
Netherlands Antilles	ANT	Serbia	SRB	Venezuela	VEN
New Caledonia	NCL	Seychelles	SYC	Viet Nam	VNM
New Zealand	NZL	Sierra Leone	SLE	Virgin Islands, British	VGB
Nicaragua	NIC	Singapore	SGP	Virgin Islands, U.S.	VIR
Niger	NER	Slovakia	SVK	Wallis and Futuna	WLF
Nigeria	NGA	Slovenia	SVN	Western Sahara	ESH

Niue	NIU	Solomon Islands	SLB	Yemen	YEM
Norfolk Island	NFK	Somalia	SOM	Zambia	ZMB
Northern Mariana Islands	MNP	South Africa	ZAF	Zimbabwe	ZWE
Norway	NOR	South Georgia and the South Sandwich Islands	SGS		
		Spain	ESP		
Oman	OMN	Sri Lanka	LKA		
Pakistan	PAK	Suriname	SUR		
Palau	PLW	Svalbard and Jan Mayen	SJM		
Palestinian Territory, Occupied	PSE	Swaziland	SWZ		
Panama	PAN	Sweden	SWE		
Papua New Guinea	PNG	Switzerland	CHE		
Paraguay	PRY	Taiwan, Province of China	TWN		
Peru	PER	Tajikistan	TJK		
Philippines	PHL	Tanzania, United Republic of	TZA		
Pitcairn	PCN	Thailand	THA		
Poland	POL	Timor-Leste	TLS		
Portugal	PRT	Togo	TGO		

5. GLOSSARY

This section provides a description of some key terms used in this guide.

Term	Description
Automated Payments Interface (API)	The API is a collection of tools that enables merchants to execute requests to the Skrill Payment Gateway. For example: to send money, make 1-tap payments, make refunds, check the status of transactions, and download reports.
Cardholder Funds Transfer (CFT)	Also called Credit Funds Transfer, is a method of transferring funds. The funds can be up to or more than the original transaction amount. Skrill merchants or customers can arrange a CFT by transferring funds from their digital wallet account to a credit card. There are some restrictions. Currently only a VISA card used for a successful gaming deposit is available for CFT payment. See also Credit.
Credit	Credit can be used by merchants to transfer money to the customer. Also known as Payouts / Payout of Winnings (PoW) and Cardholder Funds Transfer (CFT). More than the original transaction amount can be transferred back to the customer. Mostly common in the gambling industry. Credit is only allowed on a credit card, which has been subject to a charge before.
Customer ID	On the Skrill Payment Platform, a merchant may be configured with multiple customer IDs set up for different channels. (Not to be confused with the *customerid* field.)
Customer services team	Skrill team responsible for end-customer support queries.
Descriptor	A field descriptor is used in different contexts on the Skrill Payment Platform to enable merchants to pass descriptive information.
Digital Wallet	Provides the electronic equivalent of a physical wallet that can hold several cards and payment methods linked to the wallet. Typically, customers login to their wallet account during an online transaction and authorise the payment using one of the payment methods linked to their wallet account
HTML POST	Integration method where the merchant sends details to the Skrill Payment Platform using a standard HTML form that posts this information in the HTML header.

Term	Description
Integration	The process undertaken by merchants to ensure their website or shopping cart can connect to and communicate with Skrill's payment processing systems.
ISO country codes	Three-digit country code of the International Standards organisation (ISO) that identifies the country. For example, GBR stands for the United Kingdom. ISO country codes also exist in a two-digit format.
ISO currency codes	Three-digit currency code of the International Standards Organisation (ISO) that identifies the currency. For example, GBP stands for British Pound.
Merchant	Skrill customer (legal or natural person) using their Skrill solution to receive payments for products or services they provide.
Merchant Portal	Online portal used for account administration and transaction management by merchants.
Merchant Services team	Skrill team responsible for providing technical and service support to merchants.
My Account	Merchant account administration portal that enables viewing of transactions and transferring funds.
Payouts / Payout of Winnings (PoW)	Payouts refer to payments made by merchants to customers, typically used in the online gambling industry. Skrill offers a payout product that enables merchants to make automated payments from their digital wallet account to their customers' digital wallet account. This can be used for paying employees or payment of winnings to customers. See also Cardholder Funds Transfer (CFT) which provides an alternative means of making payouts.
Payment	Unique financial record on the system. A payment may consist of multiple Transactions.
Payment processing platform	A system used for processing eCommerce transactions.
POST method	A request method supported by the HTTP protocol, which enables data to be sent to a web server. It is often used when uploading a file or submitting a completed web form. As part of a POST request, data of any type can be sent to the server in a message body. A header field in the POST request usually indicates the message body's Internet media type.
Real-time	An event that occurs instantly or within a short period, such as seconds or minutes. For a real-time transaction, the customer, merchant or Skrill receive a response to the transaction request while the customer is still online.

Term	Description
Skrill Digital Wallet	Skrill's Digital Wallet, enables customers to link cards and pay directly from their wallet account using cards or bank transfer. Up to 4 payment cards and ten bank accounts can be linked to a wallet account.
Skrill Payment Platform	Skrill's system for the processing of eCommerce payments.
Transaction	Each financial interaction with the Skrill Payment Platform is referred to as a transaction. Transactions are linked to payments.
Transaction ID	Unique ID assigned to a transaction by the Skrill Payment Platform.
Transaction status	Each transaction on the Skrill Payment Platform is given a status. This includes *processed, pending, temporary, scheduled, cancelled, failed, chargeback,* and *successful*.