



# **Skrill Quick Checkout Integration Guide**

**For use by Skrill eCommerce merchants using  
Quick Checkout**

This guide describes how to integrate with Skrill Quick Checkout.

[www.skrill.com](http://www.skrill.com)

Version 10.2

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### Version Control

Date	Version	Description
September 2013	6.2	New guide template and updated content, including new Quick Checkout pages.
October 2013	6.3	Changes to description of Payment Method Codes appendix.
November 2013	6.4	Removal of Latvian currency.
December 2013	6.5	Addition of credit card brands when passing payment methods, plus new screenshots.
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May2014	6.7	Removal of Laser. Addition of Paysafecard.
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November 2014	6.9	Addition of mobile wallet payment service and changes to screens, guide rewrite.
January 2015	7.0	Changes made to the coverage of Visa Electron, JCB & Diners
April 2015	7.1	Updated the URL for merchants to post transactions to <a href="https://www.skrill.com/app/payment.pl">https://www.skrill.com/app/payment.pl</a> Removed Slovakian Koruna, Estonian Kroon and Lithuanian Litas currencies from ISO 4217 currency table. Removed individual bank payment method codes for Poland and other minor updates to payment method codes.
June 2015	7.2	Updated the Skrill Wallet section to show the new mobile optimised Wallet Checkout User Interface

## Version Control

Date	Version	Description
November 2015	7.3	Described the new feature to allow merchants to calculate VAT/ Sales Tax. Added the Resurs and Alipay payment methods. Updated the URL for merchants to post transactions to <a href="https://pay.skrill.com">https://pay.skrill.com</a>
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December 2016	7.7	Updated Astropay details.
January 2017	7.8	Updated Trustly and Rapid Transfer supported countries.
March 2017	7.9	Added MQI/API password and secret word to Table 2-2 on page 13. Added Peru Astropay information. Added failed reason code 67.
July 2017	7.9	Added Denmark, Finland and Sweden to Rapid Transfer supported countries. Updated brand-centre URL and added failed reason codes 20, 68 and 69. Updated other failed reason codes.
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December 2017	7.9	Added iDEAL payment method GCI.
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Sep 2023	10.1	Added <b><i>confirmed_by_provider</i></b> parameter details.
Oct 2023	10.2	Updated to say that we do not support iframes. Added Openbucks as a supported gift card.

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## 1. ABOUT THIS GUIDE

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### 1.1. Objectives and target audience

This guide provides details on how to connect your website to Skrill Quick Checkout. It is intended for users who have a working knowledge of HTML. The guide covers the steps in the payment process and the information that needs to be passed from your web servers to Skrill, to enable Skrill to process payments.

### 1.2. PCI disclaimer

In accordance with the Payment Card Industry Data Security Standard in force as updated from time to time ("PCI-DSS"), Skrill will be responsible for the security of all Sensitive User Data (as defined in the Merchant Agreement) processed, stored or transmitted by Skrill when providing the Skrill Services.

### 1.3. Related documentation

You should use this guide together with the additional Skrill documents described below.

**Table 1-1: Other guides**

Guide	Description
Automated Payments and Merchant Query Interfaces Guide	Describes how to connect to Skrill using the Automated Payments Interface (API) and Merchant Query Interface (MQI). This supports functionality such as merchant queries against the system, sending money and processing refunds. To download a copy of the Automated Payments and Merchant Query Interfaces Guide, click <a href="#">here</a> .

### 1.4. Conventions used in this guide

The table below lists some of the conventions used in this guide.

**Table 1-2: List of conventions**

Convention	Description
<b>Reference</b>	Indicates a reference to another section in this guide. For example, see <b>Pre-populating payment fields on page 4-1</b> .
Code example	Used to illustrate example code, functions and commands.
<b>File path</b>	Used for emphasis or to indicate a file path or field label.
<b>Menu1 &gt; Menu option2</b>	Indicates keys or controls that must be used during procedures. A chevron between items indicates that it is a menu path that you should select.



## 1.5. Who to contact for queries

For all support queries, contact the Merchant Services department:Email:

[merchantservices@skrill.com](mailto:merchantservices@skrill.com)

**Table 1-3: Contact numbers**

Language	Telephone number	Operating times (weekdays)
English	+44 (0) 2083387760	8am - 5pm GMT
English US	+1 855 6225 167	8am - 6pm EST

## 2. INTRODUCTION

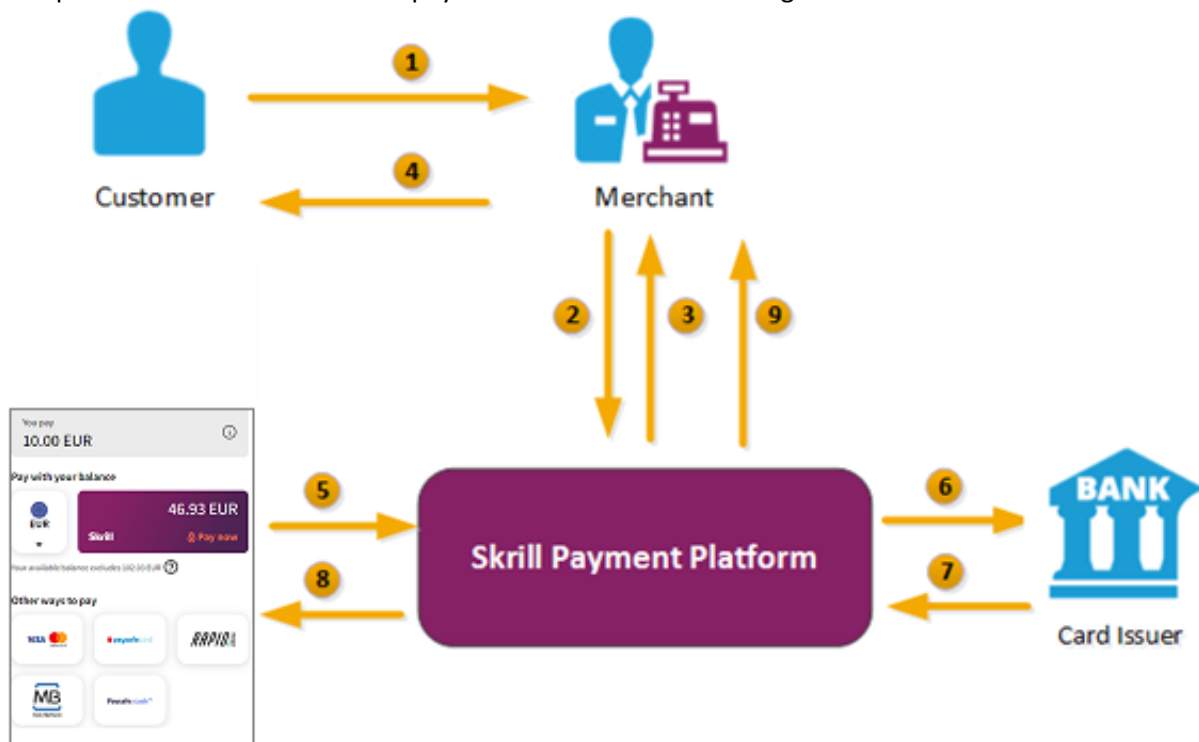
Skrill Quick Checkout is a secure hosted payment page, where you can redirect customers from your website to make a payment through Skrill. Quick Checkout provides customers with access to a range of payment methods, based on their location and your account and integration settings.

Integration to Quick Checkout is simple and requires collecting customer payment information on your website in a standard HTML form and submitting this to Skrill. Quick Checkout then collects the customer payment details needed to complete the payment and sends these details to the relevant bank or alternative payment provider for authorisation.

After the payment is complete, the customer is returned to your website and you receive a real-time notification of the payment, which includes details of the transaction.

### 2.1. Skrill payment flow

A simplified illustration of the Skrill payment flow is shown in the figure below.



**Figure 2-1: Skrill transaction flow**

1. When the customer is ready to pay for goods or services on your website, they select the Skrill payment option on your website.
2. You request a session identifier (SID) by passing customer and transaction details (for example: amount, currency and language) to Quick Checkout.
3. Skrill returns the generated SID.
4. Using a Lightbox, redirect the customer to Quick Checkout and include the session identifier in the redirect URL. Skrill displays the Quick Checkout page.

**Note: We do not support iframes.**

5. The customer enters their payment information, plus any other details requested, and confirms the transaction.
6. Skrill requests authorisation for the payment from the customer's bank, third party provider or card issuer.
7. The bank/provider approves or rejects the transaction.
8. Skrill displays the Quick Checkout confirmation page, containing the transaction result.
9. Skrill provides you with an asynchronous notification, sent to your status URL or IPN (instant Payment Notification), confirming the transaction details and status.

## 2.2. Displaying Skrill as a payment option on your website

When a customer is on the checkout page of your website, there are a number of ways in which you can present the Skrill payment options to them:

- *Display Pay by Skrill logos*
- *Display logos of specific payment methods*

### 2.2.1. Display Pay by Skrill logos

The simplest integration option is to present a generic **Pay by Skrill** logo or button on your website, and then redirect the customer to the Skrill Quick Checkout page, where they can pay using a suitable method or log in to their Skrill account to pay from their account balance. This integration option ensures that your customers always have access to the full range of Skrill payment methods available in their country or region.

See the example logos below.



You can download a copy of these logos in different sizes from the Skrill Website at:

<https://www.skrill.com/en/merchants/brand-centre>

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**Note:** You will need your Skrill Account customer ID to use this section of Skrill.com, see <https://help.skrill.com/en/Article/my-money/deposits/how-do-i-locate-my-customer-id-number> for details.

---

### 2.2.2. Display logos of specific payment methods

An alternative option is to present only the logos of the specific payment methods you want to offer your customers through Skrill. For example:



You can then define, in your HTML code, which payment method to display on the Skrill Quick Checkout page when the customer selects this logo. There are two ways in which this feature can be implemented:

- **Fixed** - only the selected payment method (or methods) is (are) displayed to the customer on Quick Checkout. The first method supplied is preselected (set as the default option).
- **Flexible** - the selected payment method is displayed as the default option (preselected). Skrill automatically detects the customer's country (using Geolocation or the country parameter passed by the merchant) and displays a localized version of the Quick Checkout page. Only the payment methods available in the customer's country are displayed. The order of the payment methods tabs is based on the popularity and conversion rate for each method in the customer's country.

Co-branded payment method logos for display on your website are available at:

<https://www.skrill.com/en/merchants/brand-centre>

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**Note:** The Payment methods you want to support are specified by including the relevant payment method codes in the payment request submitted to Skrill. Alternatively, it is also possible to request that only specific payment methods be enabled. For details, please contact [Skrill Merchant Services](#).

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### 2.2.3. Logo restrictions for non-EU merchants

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**Note:** Read this section carefully if *your business is located outside of the EU/EEA or the US*.

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For Skrill merchants based outside of the US and EU/EEA, Visa and MasterCard logos or brand names must not be used in the payment button that links to Skrill.

The Skrill processing agreement does not give you rights to display Visa and MasterCard acceptance marks on your site, and these logos should not be displayed unless you have obtained the rights to do so under a separate processing agreement.

Our compliance team conduct regular checks to ensure that this rule is enforced and failure to comply may result in suspension of your account.

For more information, see [Quick Checkout for out-of-region merchants on page 2-22](#).

## 2.3. Redirecting customers to Quick Checkout

You can use a standard HTML form to collect and pass payment and customer details to Quick Checkout. See *Example HTML forms on page 8-7*. When the customer selects the Skrill option, your website should post the HTML form containing their transaction details to:

<https://pay.skrill.com> .

The HTML form should contain the mandatory hidden input fields listed in *Table 2-1 on page 2-5*.

You should use a secure method of obtaining a session ID before redirecting customers to Skrill, as described in *Secure redirection method on page 2-4*.

### Tips for improving the customer experience

- Any parameters that you pass through in your HTML form, such as customer *first name*, *last name*, and *email*, will be automatically populated (or populated and hidden) as appropriate, on the Quick Checkout payment pages making it easier for the customer to complete these forms.
- You can customize the appearance of the Quick Checkout page using the options described in *Chapter 4: Customizing the Quick Checkout Page*.
- To maximise conversion, Skrill recommends that you redirect customers to the Quick Checkout page in the same browser window.

### 2.3.1. Secure redirection method

This method can be used to ensure that details of the payment are communicated securely between your server and Skrill.

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**Note: Important!** We strongly recommend that you use this method when redirecting your customers to Skrill, as it does not require sending any payment parameters to their browser. This prevents customers from being able to view or modify any hidden parameters in your source code.

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The redirection process is as follows:

1. Your web server makes a standard POST request with the payment parameters, using the *'prepare\_only=1'* parameter (see *Table 2-1* below).
2. The Skrill server prepares a session for the payment and returns a standard HTTP(S) response.
3. Your web server takes the body of the response which contains a **SESSION\_ID** value.
4. Using this SESSION\_ID value the customer can be redirected to:  
[https://pay.skrill.com/?sid=<SESSION\\_ID>](https://pay.skrill.com/?sid=<SESSION_ID>)

The normal flow of events continues. This redirect must happen within 15 minutes of the original request or the session will expire.

---

**Note:** The Skrill Payment Platform treats GET/POST requests to the payment URL identically. As a result, you can also use an HTTP GET operation in place of POST in step 1 above and pass the payment parameters as name/value pairs in the query string. Similarly, in Step 4 above you could use a HTTP POST operation and pass the SESSION\_ID value from Step 3 as the sid parameter in the message body.

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For code examples of how to implement this, see [Redirecting the customer to Skrill on page 5-3](#).

### 2.3.2. Secure redirection restriction

The Quick Checkout Secure Restriction service allows merchants to create a whitelist of IP addresses (including ranges) specific to them, so that Gateway transactions are generated only for the IP addresses in the list. When the service is enabled and the list is populated, any request that doesn't have a "SID" in Skrill will be blocked. By default, the service is disabled, and the Gateway allows all payment requests, with no restrictions.

Configure the service as follows:

1. Note the IP addresses/address ranges to add to the whitelist.
2. Log in to your merchant account.
3. Go to **Settings > DEVELOPER SETTINGS**.
4. Under **Quick Checkout Secure Restriction**, set **Enable service**, and then, in the field below, type the IP addresses separated by spaces, or an address range in CIDR notation.
5. Click **Save**.

### 2.3.3. Parameters to be posted to Quick Checkout

Please review the table below for details of the required and optional parameters that need to be included in your form. For implementation examples, see [Example HTML forms on page 8-7](#).

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**Note:** All URL parameters must include the scheme at the front of the URL for example: https://. For example, instead of www.google.co.uk you would need to use https://www.google.co.uk.

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**Table 2-1: Skrill Quick Checkout parameters**

Field name	Description	Required	Max length	Example value
<b>Merchant details</b>				
pay_to_email	Email address of your Skrill merchant account.	Yes	50	info@example.com
recipient_description	A description to be shown on the Skrill payment page in the logo area if there is no <i>logo_url</i> parameter. If no value is submitted and there is no logo, the <i>pay_to_email</i> value is shown as the recipient of the payment. (Max 30 characters)	No	30	Your Company Name

Field name	Description	Required	Max length	Example value
transaction_id	Your unique reference or identification number for the transaction. ( <i>Must</i> be unique for each payment)	No	100	A205220
return_url	URL to which the customer is returned once the payment is made. If this field is not filled, the Skrill Quick Checkout page closes automatically at the end of the transaction and the customer is returned to the page on your website from where they were redirected to Skrill. A secure return URL option is available. (See <i>Secure return_url parameter on page 5-1.</i> )	No	240	https://www.example.com/payment.htm
return_url_text	The text on the button when the customer finishes their payment.	No	35	Return to main website
return_url_target	Specifies a target in which the <i>return_url</i> value is displayed upon successful payment from the customer. Default value is 1. 1 = '_top' 2 = '_parent' 3 = '_self' 4 = '_blank'	No	1	3
cancel_url	URL to which the customer is returned if the payment is cancelled or fails. If no cancel URL is provided the Cancel button is not displayed.	No	240	https://example.com/payment_cancelled.htm
cancel_url_target	Specifies a target in which the <i>cancel_url</i> value is displayed upon cancellation of payment by the customer. Default value is 1. 1 = '_top' 2 = '_parent' 3 = '_self' 4 = '_blank'	No	1	1

Field name	Description	Required	Max length	Example value
status_url	<p>URL to which the transaction details are posted after the payment process is complete. Alternatively, you may specify an email address where the results are sent. If the <i>status_url</i> is omitted, no transaction details are sent.</p> <p>Only the following ports are supported:  80, 81, 82, 83, 88, 90, 178, 419, 433, 443, 444, 448, 451, 666, 800, 888, 1025, 1430, 1680, 1888, 1916, 1985, 2006, 2221, 3000, 4111, 4121, 4423, 4440, 4441, 4442, 4443, 4450, 4451, 4455, 4567, 5443, 5507, 5653, 5654, 5656, 5678, 6500, 7000, 7001, 7022, 7102, 7777, 7878, 8000, 8001, 8002, 8011, 8014, 8015, 8016, 8027, 8070, 8080, 8081, 8082, 8085, 8086, 8088, 8090, 8097, 8180, 8181, 8443, 8449, 8680, 8843, 8888, 8989, 9006, 9088, 9443, 9797, 10088, 10443, 12312, 18049, 18079, 18080, 18090, 18443, 20202, 20600, 20601, 20603, 20607, 20611, 21301, 22240, 26004, 27040, 28080, 30080, 37208, 37906, 40002, 40005, 40080, 50001, 60080, 60443  These port restrictions apply to all Skrill status urls</p>	No	400	<p>https:// example.com/ process_ payment.cqi</p> <p>OR mailto: info@example.com</p>
status_url2	<p>Second URL to which the transaction details are posted after the payment process is complete. Alternatively, you may specify an email address where the results are sent. The same port restrictions apply as for the status_url parameter above.</p>	No	400	<p>https://example. com/process_ payment 2.cqi</p> <p>OR mailto: info@example.com</p>
language	<p>2-letter code of the language used for Skrill's pages. Can be any of the codes in <i>Language support on page 8-2</i>.</p>	<b>No *</b> <b>See Note 1</b>	2	EN
psp_id	<p>Identification of the shop which is the originator of the request. This is most likely used by the payment service providers who act as a proxy for other payment methods as well.</p>	No	16	A205220



Field name	Description	Required	Max length	Example value
submerchant_id	Identification of the shop which is the originator of the request. This is most likely used by the payment service providers who act as a proxy for other payment methods as well.	No	120	Payment service provider name
submerchant_name	The merchant name listed on the website for which the payment is made	Applicable for resellers	240	Example LTD
submerchant_url	URL of the website for which the payment is made.	Applicable for resellers	240	http://www.example.com
logo_url	<p>The URL of the logo which you would like to appear in the top right of the Skrill page. The logo must be accessible via HTTPS or it will not be shown.</p> <p>The logo will be resized to fit. To avoid scaling distortion, the minimum size should be as follows:</p> <ul style="list-style-type: none"> <li>• If the logo width &gt; height - at least 107px width.</li> <li>• If logo width &gt; height - at least 65px height</li> </ul> <p>Avoid large images (much greater than 256 by 256px) to minimise the page loading time.</p>	No	240	https://www.example.com/logo.jpg
prepare_only	Forces only the SID to be returned without the actual page. Useful when using the secure method to redirect the customer to Quick Checkout. For details, see <i>Secure redirection method on page 2-4</i> . Accepted values are <b>0</b> (default) and <b>1</b> (prepare only).	No	1	1

Field name	Description	Required	Max length	Example value
dynamic_descriptor	When a customer pays through Skrill, Skrill submits a preconfigured descriptor with the transaction, containing your business trading name/ brand name. The descriptor is typically displayed on the bank or credit card statement of the customer. For Klarna and Direct Debit payment methods, you can submit a dynamic_descriptor, which will override the default value stored by Skrill. See <a href="#">Adding a descriptor on page 5-2</a> for more details.	No		ACME Solutions Ltd.
sid	This is an optional parameter containing the Session ID returned by the prepare_only call. If you use this parameter, you should not supply any other parameters.	No	32	0eb5d0f6b94badfeae5b0364b26d0288
rid	You can pass a unique referral ID or email of an affiliate from which the customer is referred. The rid value must be included within the actual payment request.	No	100	123456
ext_ref_id	You can pass additional identifier in this field in order to track your affiliates. You <b>must</b> inform your account manager about the exact value that will be submitted so that affiliates can be tracked.	No	100	Affiliate Name
merchant_fields	A comma-separated list of field names that are passed back to your web server when the payment is confirmed (maximum 5 fields).	No	240	Field1, Field2
Field1	An example merchant field	No	240	Value 1
Field2	An example merchant field	No	240	Value 2
website_id	A unique identifier representing the combination of your merchant account and the website from which you're redirecting the customer to the Skrill Quick Checkout. Include this identifier in each payment request initiated from your website.  If you have more than one website you'll have separate website IDs for each of the websites you're operating. You can obtain your website ID(s) from your Account Manager or Merchant Services.	Yes	50	0000001

	<b>Note:</b> website_id is required only for Giropay and iDeal payments.			
--	--	--	--	--

Customer details (used to speed up Registration or Payment)				
pay_from_email	Email address of the customer who is making the payment. If provided, this field is hidden on the payment form. If left empty, the customer has to enter their email address.	No * See Note 2	100	payer@skrill.com
firstname	Customer's first name.	No * See Note 2	20	John

Field name	Description	Required	Max length	Example value
lastname	Customer's last name	No * See Note 2	50	Payer
date_of_birth	Date of birth of the customer. The format is <i>ddmmyyyy</i> . Only numeric values are accepted. If provided this field will be prefilled in the Payment form. This saves time for SEPA payments and Skrill Wallet sign-up which require the customer to enter a date of birth.	No	8	01121980
place_of_birth	Customer's place of birth (City)	No	50	Berlin
address	Customer's address (for example: street)	No	100	Payer street
address2	Customer's address (for example: town)	No	100	Payer town
phone_number	Customer's phone number. Only numeric values are accepted	No	20	0207123456
postal_code	Customer's postal code/ZIP Code. Only alphanumeric values are accepted (for example:, no punctuation marks or dashes)	No	9	EC45MQ
city	Customer's city or postal area	No	50	London
state	Customer's state or region.	No	50	Central London
country	Customer's country in the 3-digit ISO Code (see <i>ISO country codes (3-digit) on page 8-3</i> ).	No	3	GBR

nationality	The nationality of the customer	No	50	German
merchant_client_id	Unique identifier of the Client with the Merchant (customer id on the merchant's end).	<b>No *</b> <b>See Note 3</b>	50	123123 <b>Note:</b> must be an integer number
merchant_client_kyc_level	Verification level of the Client with the Merchant.	<b>No *</b> <b>See Note 3</b>	1	0 – not verified 1 – verified with documents
merchant_client_registration_date	Date of account registration of the Client with the Merchant in a date-time format with a time-zone in the ISO-8601 standard.	<b>No *</b> <b>See Note 3</b>		2016-08-22T14:30:24+02:00[Europe/Paris] 2016-08-22T14:30+02:00 2016-08-22 <b>Notes:</b> If the session is initiated via query parameters, special characters like "+" must be pre-URL encoded, for example: +02:00 → %2B02:00  If no time zone is supplied, the CET time zone is selected by default.  If no time is supplied, the following time is selected by default: 00:00:00 CET
<b>Payment details</b>				
amount	The total amount payable. <b>Note:</b> Do not include the trailing zeroes if the amount is a natural number. For example: "23" (not "23.00").	Yes	19	39.68 OR 39.6 OR 39
currency	3-letter code of the currency of the amount according to ISO 4217 (see <b>ISO 4217 currencies on page 8-1</b> ).	Yes	3	EUR

Field name	Description	Required	Max length	Example value
amount2_description	You can include a calculation for the total amount payable, which is displayed in the <i>More information</i> section in the header of the Skrill payment form. Note that Skrill does not check the validity of this data.	No	240	Product price:
amount2	This amount in the currency defined in the field ' <i>currency</i> ' will be shown next to <i>amount2_description</i> .	No	19	29.90
amount3_description	See above	No	240	Handing fees & charges:
amount3	See above	No	19	3.10
amount4_description	See above	No	240	VAT (20%):
amount4	See above	No	19	6.60
detail1_description	You can show up to five additional details about the product in the <i>More information</i> section in the header of Quick Checkout.	No * See Note 1	240	Product ID:
detail1_text	The <i>detail1_text</i> is shown next to the <i>detail1_description</i> in the More Information section in the header of the payment form with the other payment details. The <i>detail1_description</i> combined with the <i>detail1_text</i> is shown in the more information field of the merchant account history CSV file. Using the example values, this would be <b>Product ID: 4509334</b> . <b>Note:</b> If a customer makes a purchase using Skrill Wallet this information will also appear in the same field in their account history.	No * See Note 1	240	4509334
detail2_description	See above. Note not shown in the account history.	No	240	Description:
detail2_text	See above. Note not shown in the account history.	No	240	Romeo and Juliet (W. Shakespeare)
detail3_description	See above. Note not shown in the account history.	No	240	Special Conditions:
detail3_text	See above. Note not shown in the account history.	No	240	5-6 days for delivery
detail4_description	See above. Note not shown in the account history.	No	240	

Field name	Description	Required	Max length	Example value
detail4_text	See above. Note not shown in the account history.	No	240	
detail5_description	See above. Note not shown in the account history.	No	240	
detail5_text	See above. Note not shown in the account history.	No	240	

**Note:**

1. language, detail1\_text and detail1\_description is not mandatory but are highly recommended for a good user experience. English is used as the default language if noLanguage is provided.
2. When using Rapid Transfer, if a customer is to be passed for a straight through redirect, the following parameters are mandatory: firstname, lastname, pay\_from\_email.
3. Merchant Client fields used for additional risk screening.

**Language Encoding for Text Parameters**

All text fields use UTF-8 encoding. Note however that the Quick Checkout payment form can only display Latin-1 characters.

### 2.3.4. Test Cards and Test Merchant

You may wish to test the Quick Checkout. You can use our test page at [https://www.skrill.com/app/test\\_payment.pl](https://www.skrill.com/app/test_payment.pl) to access the payment form parameters. Set the `pay_to_email` parameter under Merchant Details to a test merchant account for example: `demoqco@sun-fish.com`. Set any other parameters as required and click Submit to load Quick Checkout.

**Table 2-2: Test merchant accounts**

Merchant account	MQI/API password and secret word	Type
demoqco@sun-fish.com	mqi: skrill123, secretword: skrill	Fixed Payment Options (Fixed Split Gateway)
demoqcoflexible@sun-fish.com	mqi: skrill123, secretword: skrill	Flexible Payment Options (Flexible Split Gateway)
demoqcofixedhh@sun-fish.com	mqi: skrill123, secretword: skrill	Fixed Payment Options (Fixed Split Gateway) with Reduced header option enabled.

---

**Warning:** This is the live production payment form. If you use a standard (non-test) `pay_to_email` merchant account and a valid credit card or standard Skrill account the payments will be processed and deducted from your card or Skrill wallet.

---

We provide three test cards shown in the table below for use with the test merchant. When using these card numbers enter an expiry date in the future and a random CVV number.

**Table 2-3: Test cards**

Brand	Card number
Mastercard	5438311234567890
Visa	4000001234567890



## 2.4. The Quick Checkout page

The Skrill Quick Checkout page displays the payment details submitted to Skrill, as shown in the example below.

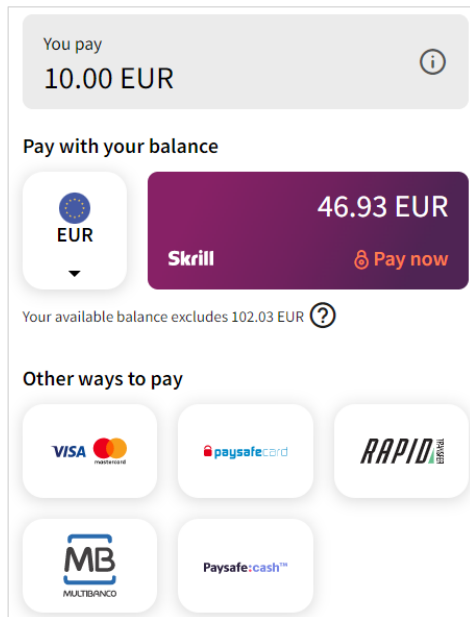


Figure 2-2: Example of Skrill payment page

The customer enters their credit card details and email address, and selects **Pay Now** to confirm the payment.

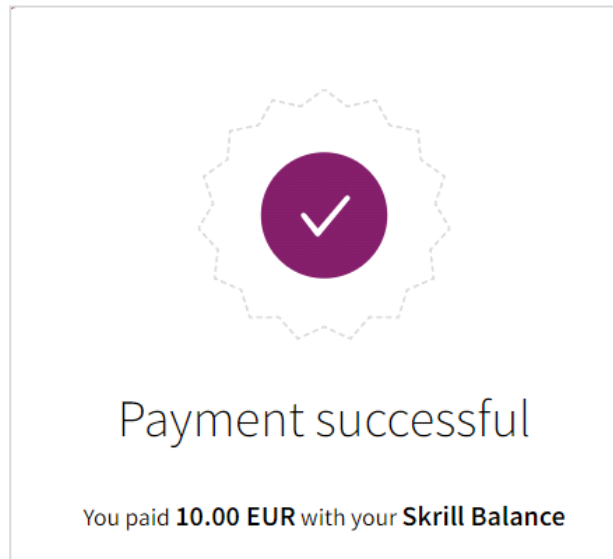
At any time before the **Pay Now** button is selected, the customer can cancel the payment process and return to your website (to the URL provided in the '*cancel\_url*' field; see [Table 2-1 on page 2-5](#)).

### Notes

- The Quick Checkout payment page can be customized, as described in [Chapter 4: Customizing the Quick Checkout Page](#).
- Customers who have an existing Skrill account can log in to their account to make payments, as described in [Chapter 3: Skrill Digital Wallet Payments](#).
- Credit and debit card brands are not displayed on Quick Checkout for merchants who are based outside of Skrill's standard region (USA and EU/EEA). For more information, see [Quick Checkout for out-of-region merchants on page 2-22](#).

### 2.4.1. Skrill transaction status

When the payment process is completed the *'Successful payment'* message is displayed:



**Figure 2-3: Transaction status**

## 2.5. Skrill status response

When the payment process is complete Skrill sends the details of the transaction to the *status\_url* page you provided in your payment request (see [Table 2-1 on page 2-5](#)). This is done with a standard HTTP POST. The Skrill server continues to post the status until a response of HTTP OK (200) is received from your server or the number of posts exceeds 10.

The table below shows the parameters sent to your *status\_url* page:

**Table 2-4: Status URL parameters**

Field name	Description	Required	Example value
pay_to_email	Your email address.	Yes	info@merchant.com
pay_from_email	Email address of the customer who is making the payment. <b>Note:</b> If a Skrill wallet account exists with this email, and the Skrill Wallet is one of the available payment method tabs, it will be selected as the default payment method)	Yes	payer123@skroll.com
merchant_id	Unique ID of your Skrill account. ONLY needed for the calculation of the MD5 signature (see <a href="#">MD5 signature on page 8-6</a> ).	Yes	100005
customer_id	If the customer pays using a Skrill Wallet, this is the unique ID of their Skrill account. If the customer pays with any other payment method, this is a unique ID for this payment generated by Skrill	No <sup>a</sup>	200005
transaction_id	A unique reference or identification number provided by you in your HTML form.	No <sup>b</sup>	A205220
mb_transaction_id	Skrill's internal unique reference ID for this transaction	Yes	170032056
mb_amount	The total amount of the payment in the currency of your merchant Skrill digital wallet account.	Yes	25.46 / 25.4 / 25
mb_currency	Currency of <i>mb_amount</i> . Will always be the same as the currency of your merchant Skrill digital wallet account.	Yes	GBP
status	Status of the transaction: <b>-2</b> failed / <b>2</b> processed / <b>0</b> pending / <b>-1</b> cancelled (see detailed explanation below)	Yes	2
failed_reason_code	If the transaction has a status value <b>-2</b> (failed), this field will contain a code detailing the reason for the failure. Note that you will need to ask Skrill to enable this feature to receive the code.	No <sup>c</sup>	06

Table 2-4: Status URL parameters (Continued)

Field name	Description	Required	Example value
md5sig	MD5 signature (see <i>MD5 signature on page 8-6</i> ).	Yes	327638C253A4637199CEBA6642371F20
sha2sig	SHA2 signature (see <i>SHA2 signature on page 8-7</i> ).	No <sup>d</sup>	dbb7101322257a311f08d1c527053058fc7e464e30bcfb4613f09053c22dd1f8
amount	Amount of the payment as posted in your HTML form.	Yes	39.60 / 39.6 / 39
currency	Currency of the payment as posted in your HTML form.	Yes	EUR
neteller_id	If the Neteller payment method is used this parameter contains the Neteller customer's account id or email depending on the details entered by the Neteller customer or the value supplied in the neteller_account parameter.	No	netellertest_GBP@neteller.com
payment_type	The payment method the customer used (see <i>Payment method codes on page 8-9</i> ). Contact merchant services to enable this option. You can choose to receive either: <ul style="list-style-type: none"> <li>Consolidated values - there are two values that can be shown: WLT for Skrill account balance payments and MDB for any other payment type for example: credit/debit card or alternative payment method. Note that if the customer logs in to their Skrill Wallet but pays by Card the MDB value will be used.</li> <li>Detailed values - this shows the specific instrument used, for example, VSA - Visa card, GIR – giro pay, and so on. WLT stands for Skrill account balance in this context. Note that if the customer logs in to their Skrill Wallet but pays using a saved Visa Card the VSA payment code will be returned.</li> </ul>	No <sup>e</sup>	WLT
merchant_fields	If you submitted a list of values in the <i>merchant_fields</i> parameter, they will be passed back with the status report.	No	field1=value1

Field name	Description	Required	Example value
confirmed_by_provider	Indicates if the returned data has been updated by the provider. In cases where we have managed to obtain the instrument holder names from the provider, this parameter is set to <b>True</b> . If the data is not available, the parameter is set to <b>False</b> .	No <sup>f</sup>	True

- The *customer\_id* parameter is enabled upon activation. If you don't receive it in the response status, please contact [Skrill Merchant Services](#).
- If no *transaction\_id* is submitted, the *mb\_transaction\_id* value will be posted in the report.
- The *failed\_reason\_code* parameter is enabled upon activation and is part of the response status. For a description of all failed reason codes, see [Failed reason codes on page 8-17](#).
- To enable the *sha2sig* parameter, contact merchant services. For more information, see [SHA2 signature on page 8-7](#).
- The *payment\_type* parameter is enabled upon activation. If you don't receive it in the response status, please contact [Skrill Merchant Services](#).
- The *confirmed\_by\_provider* parameter is only returned for Giropay transactions.

### Language encoding for text parameters

All text fields use UTF-8 encoding. Note however that the Quick Checkout can only display Latin-1 characters.

### Validating the status response

We recommend that you validate the transaction details in the status response. This can be done as follows:

- Create a pending transaction or order for a fixed amount on your website.
- Redirect the customer to the Quick Checkout page, where they complete the transaction.
- Skrill will post the transaction confirmation to your *status\_url* page. This will include the *mb\_amount* (amount) parameter.
- Your website should validate the parameters received by calculating the md5 signature (see [MD5 signature on page 8-6](#)). If successful, it should compare the value in the confirmation post (amount parameter) to the one from the pending transaction or order on your website.

You can also compare other parameters such as *transaction\_id* and *pay\_from\_email*.

Once you have validated the transaction data you can process the transaction, for example, by dispatching the goods ordered. You must implement measures to ensure that goods are not dispatched multiple times if you receive subsequent successful notifications for the same transactionID (*transaction\_id* or *mb\_transaction\_id*) to protect against replay attacks or other sources of duplicate status posts.

---

**Note:** If you want to restrict the receipt of status response based on the posting IP address, you should use the full list of Skrill IP ranges as from time to time Skrill may change the IP address used. Any address within any of the following listed ranges could be used. The full list of Skrill IP ranges are:

**91.208.28.0/24, 93.191.174.0/24, 193.105.47.0/24, 195.69.173.0/24**

and

**18.156.81.39, 3.64.161.98, 18.195.181.168, 52.16.193.112, 54.228.179.122, 34.249.111.249**

If you are implementing a new integration, please use the second list, as the first one will be soon deprecated.

---

## Using the Merchant Query Interface

You can use the Merchant Query Interface to repost a status report, to automatically check the status of a transaction, and to issue a refund to a customer. For details, see the [Automated Payments and Merchant Query Interfaces Guide](#).

### 2.5.1. Detailed status description

**Table 2-5: Transaction status**

#	Status	Description
'2'	Processed	Sent when the transaction is processed and the funds have been received in your Skrill account.
'0'	Pending	Sent when the customers pays via an offline bank transfer option. Such transactions will auto-process if the bank transfer is received by Skrill. <b>Note:</b> We strongly recommend that you do <i>not</i> process the order or transaction in your system upon receipt of this status from Skrill.
'-1'	Cancelled	Pending transactions can either be cancelled manually by the sender in their online Skrill Digital Wallet account history or they will auto-cancel after 14 days if still pending.
'-2'	Failed	This status is typically sent when the customer tries to pay via Credit Card or Direct Debit but our provider declines the transaction. It can also be sent if the transaction is declined by Skrill's internal fraud engine for example: failed_reason_code 54 - Failed due to internal security restrictions. For a description of all failed reason codes, see <a href="#">Failed reason codes on page 8-17</a> .
'-3'	Chargeback	Whenever a chargeback is received by Skrill, a '-3' status is posted in the <i>status_url</i> and an email is sent to the primary email address linked to the Merchant's account. Skrill also creates a new debit transaction to debit the funds from your merchant account.

### 2.5.2. Sales tax/VAT option

Skrill provides a configuration setting to assist merchants to calculate sales/value added tax (VAT). Contact merchant services to enable this option. Once enabled, the following three additional parameters are sent as part of the status response to the status\_urls:

**Table 2-6: Sales tax status\_url parameters**

Parameter	Description
payment_instrument_country	A three letter ISO 3166-1 alpha-3 code showing the country of origin of the payment instrument the customer used. For example, a Visa card for a bank in Germany would return DEU. This value will be blank if no country can be determined for the payment method. If the customer pays using their Skrill wallet balance the payment_instrument_country will be the same as the country registered for their Skrill account
country	A three letter ISO 3166-1 alpha-3 country code. If a country parameter is passed to the payment form this value will be used. If customer pays using a Skrill Wallet the country they selected when registering their Skrill account is returned. If none of these situations apply geolocation (using the customer's IP) is used to return a 3 character country code.
IP_country	A two letter ISO 3166-1 alpha-2 code showing the customer's country as determined by Geolocation using the customer's IP.

These values are also added to the CSV account history report. This report can be obtained using the view account history Merchant Query Interface option or via the **All Transactions > Export CSV** option in the **My account** section after logging in to your merchant Skrill account. The following table shows the column names for these parameters in the CSV file:

**Table 2-7: CSV parameters**

Status_url parameter	CSV column name
payment_instrument_country	Instrument Country
country	Country
IP_country	IP country

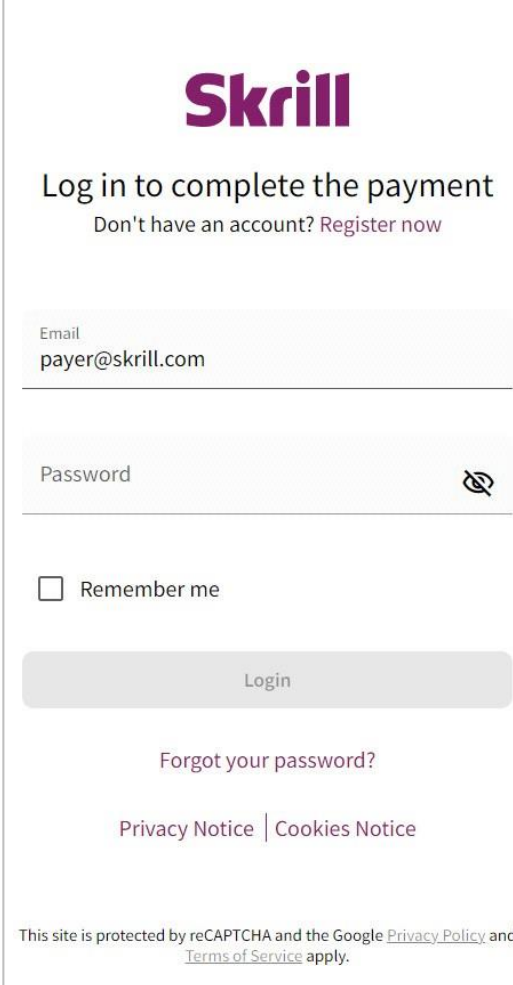
	E	F	G	H	I	J	K	L	M	N	O	P
s	[-] USD	[+] USD	Status	Balance	Reference	Amount	Currency	More Information	ID of the correspond	Country	IpCountry	Instrument Country
e	0.2		processed	167479.3					1569784896			
jigits@sun-fish.com		43.571611	processed	167480.8		171.83	PLN	Product ID: 4509334	1569784896	POL	GB	
	1.263577		processed	167479.5					1569784896			
ish.com		44.51832	processed	167506.7		39.6	EUR	Product ID: 4509334	1576614565	DEU	GB	
	1.291031		processed	167505.4					1576614565			
e	0.22484		processed	167505.2					1576614565			
jigits@sun-fish.com		43.308899	processed	167548.5		39.6	EUR	Product ID: 4509334	1581804445	GBR	GB	USA
	1.255958		processed	167547.3					1581804445			
e	0.9		processed	167546.4					1581804445			
jigits@sun-fish.com		43.532977	processed	167589.9		39.6	EUR	Product ID: 4509334	1583288048	DEU	GB	DEU
	1.262456		processed	167588.6					1583288048			
e	0.2		processed	167588.4					1583288048			
	1.278142		processed	167631.2					1588987068			
e	0.9		processed	167630.3					1588987068			
jigits@sun-fish.com		44.073856	processed	167632.5		39.6	EUR	Product ID: 4509334	1588987068	GBR	GB	USA

**Figure 2-4: Section of Account History CSV file with Sales Tax fields highlighted in red**

## 2.6. Process for customers who are registered with Skrill

Customers who have already registered for a Skrill Digital Wallet account can log in to their account and pay from the available balance in their account. They can also pay using one of the payment methods linked to their account, or access additional Skrill payment methods and options.

- To log in to their account the customer selects the **Pay by Skrill** tab. The following page is displayed:



The screenshot shows a login form for Skrill. At the top is the Skrill logo in purple. Below it is the heading "Log in to complete the payment" and a link "Don't have an account? Register now". The form contains two input fields: "Email" with the value "payer@skrill.com" and "Password" with a toggle icon. Below the password field is a checkbox labeled "Remember me". A grey "Login" button is centered below the form. Underneath the button are links for "Forgot your password?", "Privacy Notice", and "Cookies Notice". At the bottom, a small text line states: "This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply."

**Figure 2-5: Pay by Skrill tab**

The customer enters their Skrill account email address and password; they then select the **Login** button.

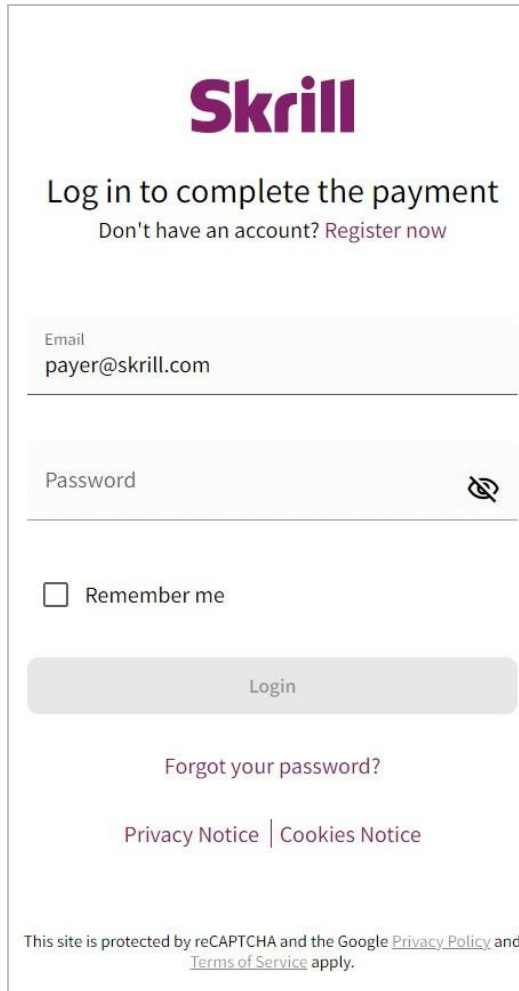
For more information on how customers can access their Skrill Digital Wallet account, and the options available through the Skrill Digital Wallet, see **Chapter 3: Skrill Digital Wallet Payments**.



## 2.7. Securing your Skrill merchant account

It is important to secure your Skrill merchant in case your account password is compromised. Skrill provides three main methods to enhance the security of your account:

- Restricting access to your merchant account to a specific IP address or a list of IP addresses.



**Skrill**

Log in to complete the payment  
Don't have an account? [Register now](#)

Email  
payer@skrill.com

---

Password 👁

---

Remember me

Login

[Forgot your password?](#)

[Privacy Notice](#) | [Cookies Notice](#)

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

**Figure 2-6: Out-of-region Quick Checkout introductory screen**

Skrill recommends that you use methods 1 and 2 to secure your account. Alternatively, you can use methods 1 and 3. You cannot use the hardware token together with Google two-factor authentication. These methods are described in detail in the following pages.

### 2.7.1. Additional security measures

If you are not planning to use the manual send money feature to transfer funds to other Skrill accounts, you can contact [Skrill Merchant Services](#) to ask them to disable this feature. Automated money transfers using the Skrill Automated Payment Interface are disabled by default.

## 3. SKRILL DIGITAL WALLET PAYMENTS

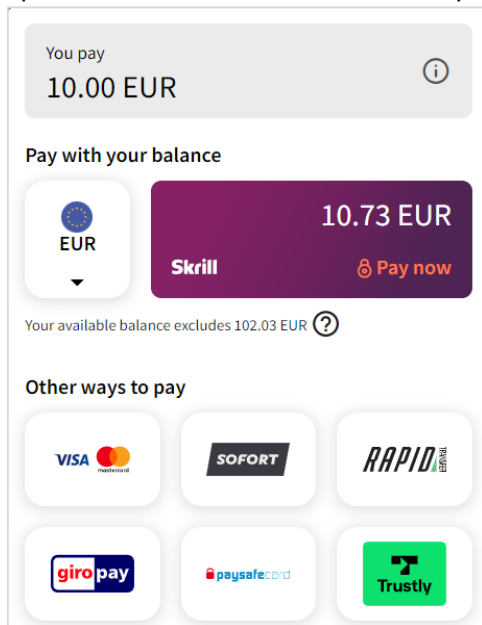
Additional payment options are available to customers who choose to register for or pay with their existing Skrill Digital Wallet account. You can enable the Skrill Wallet payment option using the WLT payment code as part of the payment\_methods value field. For example:

```
<input type="hidden" name="payment_methods" value="WLT,ACC">
```

### 3.1. Existing customers accessing their Skrill Wallet account

A registered customer can click the **Pay by Skrill** tab, enter their user name and password, and select the **Login** button (see *Pay by Skrill tab on page 2-21*).

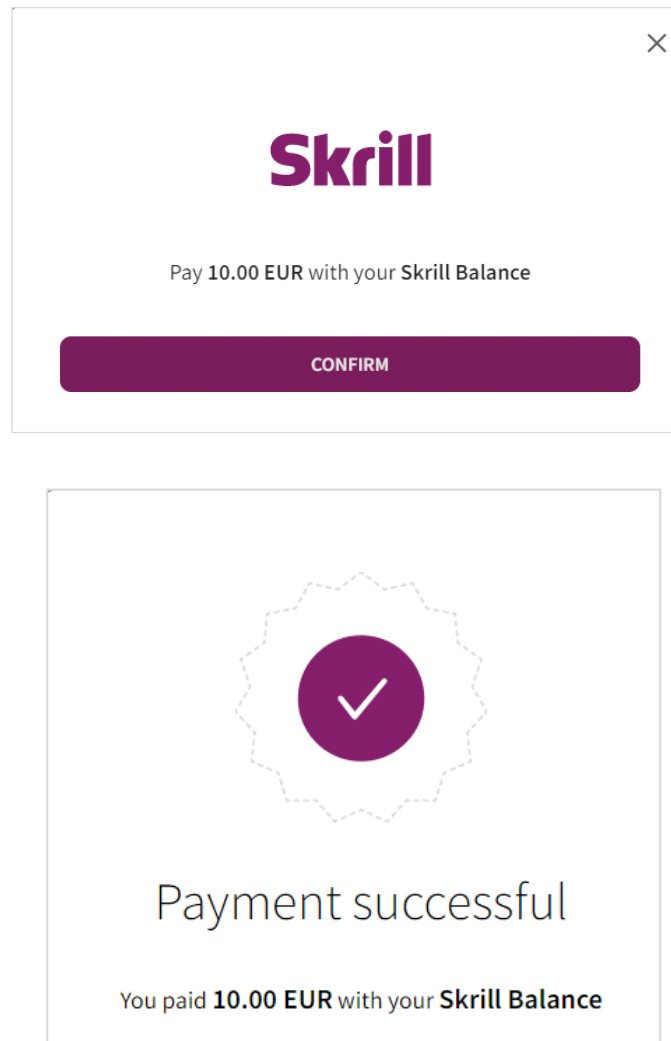
If the customer already has credit or debit cards configured in their Skrill account, they are given the option to select one of these cards to pay as follows:



**Figure 3-1: Initial Skrill Wallet page**

Select a card, enter the CVV number, then click **Pay Now** to process the payment. Customers can also add then pay with a new card using the **+ New card** button.

Alternatively, customers can choose to pay with their Skrill Balance. They can click the **Skrill Balance** tab to display the following screen:



**Figure 3-2: Pay using Skrill Balance**

The customer can now review the payment details and click **Pay Now** to complete the payment. If the customer does not have a sufficient balance, the Skrill Balance will be greyed out, the **Pay Now** option will not show, and an insufficient funds message will be displayed.

### 3.2. Customers who want to register for a Skrill account

New customers do not need to register for a Skrill account, but if they want they can click the **Pay by Skrill** tab or button and select the **Sign Up** link (see *Pay by Skrill tab on page 2-21*). Customer login or sign up is mandatory for certain Skrill payment options, such as Skrill 1-Tap and Recurring Billing. Selecting **Sign Up** will display the following screen:



The screenshot shows a registration form titled "Register". At the top, there is a link "Already have an account? Log in". The form contains several input fields: "First Name" with the value "John", "Last Name" with the value "Payer", "Country" with a dropdown menu set to "United Kingdom", and "Currency" with a dropdown menu set to "GBP". Below these is an "Email" field with the value "jpayer@skrill.com" and a "Password" field with masked characters. A password strength indicator shows three green checkmarks for "8 characters", "1 letter", and "1 number (or symbol)". Below the password field is a text block: "By registering I confirm I have read and agree to the Skrill Terms of Use. We send occasional marketing messages which can be switched off in account settings. We manage personal data as set out in our Privacy Notice." At the bottom of the form is a large purple "Register" button. A footer note states: "This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply."

Figure 3-3: Create Skrill account (long version of the form)

The customer can now enter their personal details including date of birth, email address, and password and click **Create Account**. All the parameters provided by the merchant website are prefilled. The rest of the process is the same as that detailed in *Existing customers accessing their Skrill Wallet account on page 3-1*.

## 4. CUSTOMIZING THE QUICK CHECKOUT PAGE

You can customize the Skrill Quick Checkout page in the following ways:

- *Pre-populating payment fields*
- *Displaying payment and order details*
- *Preselecting or displaying payment methods*
- *Displaying specific credit/debit card brands*
- *Straight Through Redirect*
- *Displaying your company logo or brand*
- *Embedding the Quick Checkout page*
- *Removing or reducing the header and reducing the footer*
- *Recurring billing*

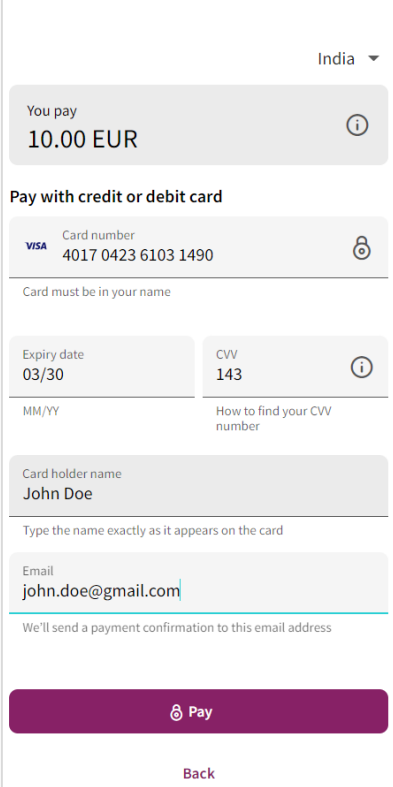
### 4.1. Pre-populating payment fields

To speed up the payment process for the customer, you can supply the following parameters with each transaction:

**Table 4-1: Parameters to pre-populate payment fields**

Field name	Description	Max length	Example value
pay_from_email	Email address of the customer who is making the payment. If provided, this field is pre-populated (or pre-populated and hidden) as appropriate, on the payment form. It will be pre-populated and hidden for the following payment methods: WCO, POLi, credit/debit card payment, and ePay. If this field is omitted or left empty, the customer has to enter their email address.	100	payer@skrill.com
firstname	First name of the customer. This value will be prefilled if the Merchant submits it via the 'firstname' parameter	20	John
lastname	Last name of the customer. This value will be prefilled if the Merchant submits it via the 'lastname' parameter	50	Payer

The following figure shows an example of the Quick Checkout page.



The screenshot displays a mobile payment interface for India. At the top right, there is a dropdown menu for the country, currently set to "India". Below this, a grey box indicates the payment amount: "You pay 10.00 EUR". The main section is titled "Pay with credit or debit card". It features a "VISA" logo and a pre-filled card number "4017 0423 6103 1490". A note states "Card must be in your name". Below the card number, there are two input fields: "Expiry date" with the value "03/30" and "CVV" with the value "143". A link "How to find your CVV number" is provided. The "Card holder name" field is pre-filled with "John Doe" and includes a note: "Type the name exactly as it appears on the card". The "Email" field is pre-filled with "john.doe@gmail.com" and includes a note: "We'll send a payment confirmation to this email address". At the bottom, there is a prominent purple "Pay" button and a smaller "Back" link.

**Figure 4-1: Skrill page with pre-populated fields**

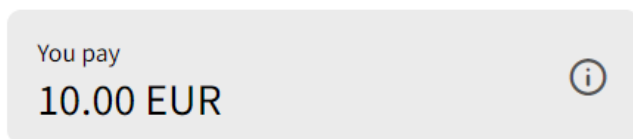
---

**Note:** You can include additional parameters, such as the customer's address, city, country, language, postal code, and date of birth. If the customer selects the sign-up link to open a new Skrill Digital Wallet account, these fields will be prefilled on the registration form. If they are all prefilled (address, city, country, and postal code), they will be hidden to simplify the sign-up form. See [Chapter 3: Skrill Digital Wallet Payments](#) for more details.

---

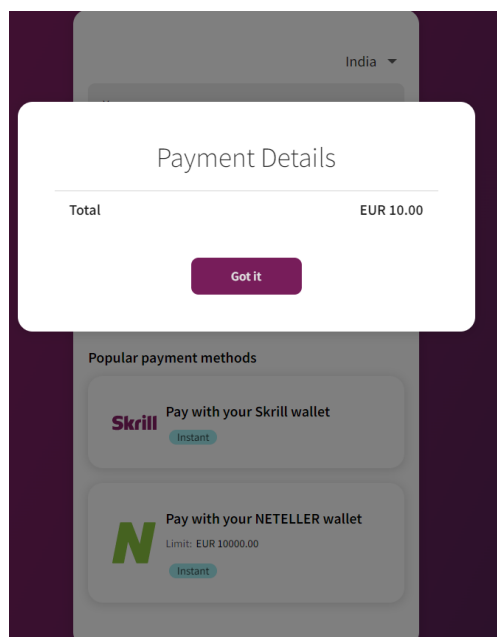
## 4.2. Displaying payment and order details

Your payment request can include your own itemised payment details, such as an order description and amount breakdown. The customer can view these payment details by selecting the **information** icon displayed next to the amount and currency.



**Figure 4-2: Top of payment form shows total amount**

Click the icon to display the Payment details overlay screen.



**Figure 4-3: Payment details screen**

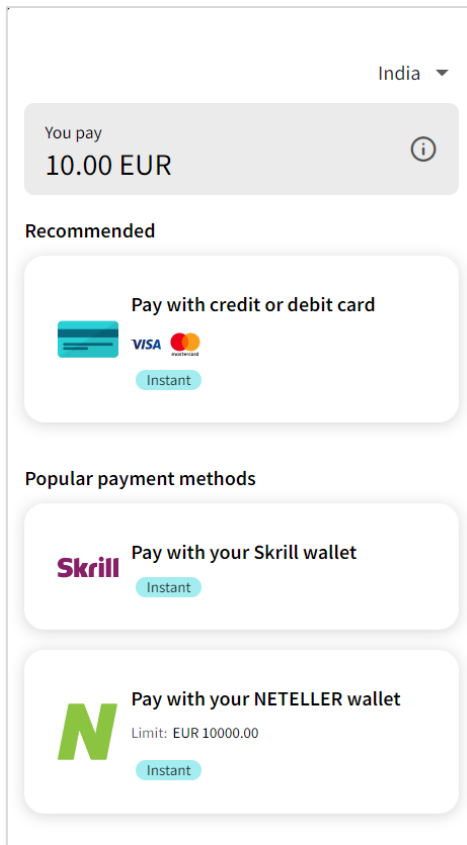
You can include up to five additional description fields and three amount fields (see *Payment details* in [Table 2-1 on page 2-5](#)). For an example of HTML form, which implements these fields, see *Example HTML forms on page 8-7*.

## 4.3. Preselecting or displaying payment methods

Which payment methods are displayed depends on the configuration setting for your merchant account; there are two options: Fixed or Flexible (also known as Fixed Split Gateway or Flexible Split Gateway). This feature is set up for your account by Skrill. For details, please contact [Skrill Merchant Services](#).

The Fixed option is used to specify the payment methods to display to customers in the Quick Checkout payment form (if these payment methods are available in the customer's country). For example, you can display only Paysafecard, Klarna, and Rapid Transfer on the payment form instead of the generic Skrill options for the customer's country. These methods will appear in the Payment method tabs where their logos will be displayed. For a list of currently supported alternative payment methods and their codes, see *Payment method codes on page 8-9*.





**Figure 4-4: Payment method tabs**

The Flexible option is used to preselect a payment method and display it in the first payment method tab (if this payment method is available in the customer's country). The other payment methods available in this country are displayed in the other tabs.

---

**Note:** The customer's country is determined by the country parameter passed to the Skrill Payment platform. If no country parameter is provided, Geolocation is used instead.

---

To use either option, the following parameter must be included in your payment request:

**Table 4-2: Parameters to include when specifying the payment method**

Parameter	Description	Max length	Example value
payment_methods	<p>This parameter has a different effect depending on the configuration of your Skrill merchant account (fixed or flexible).</p> <p>For the flexible option, only a single payment method code is used.</p> <p>For the fixed option, you can supply one or more Payment method codes separated by commas.</p> <p><b>Note:</b> If you do not provide a value all the payment methods available in the customer's country are displayed.</p> <p>For a full list of codes, see <a href="#">Payment method codes on page 8-9</a>.</p>	100	VSA,WLT, PSC

---

**Note:** Before implementing this option, you should also confirm which payment methods are available for your account. Restrictions apply for merchants who are based outside of Skrill's standard region (USA and Europe). For details, see [Quick Checkout for out-of-region merchants on page 2-22](#).

---

### 4.3.1. Fixed payment methods

With the Fixed payment option, when you submit a payment method using a single *payment\_methods* parameter, **only that payment method is shown to the customer on the payment form**. If the payment method is not supported by the customer's country, the form shows all other available payment methods for this country. If you provide more than one payment method code separated by commas, the first payment method listed is preselected and shown in the first tab. The subsequent payment methods are then shown by order of their popularity in the customer's country. Note that this is used instead of the order they are listed in the *payment\_methods* parameter.

If a single payment code is used and this payment method is not available in the customer's country, the full list of available payment methods is presented to the customer. For example, if iDEAL was chosen, but the customer is not a Dutch resident. If multiple payment method codes are used, any unavailable payment methods are ignored. The following example shows the fixed payment method option with a single code:

```
<input type="hidden" name="payment_methods" value="ACC">
```

India ▾

You pay  
10.00 EUR ⓘ

Recommended

Pay with credit or debit card

Instant

Popular payment methods

**Skrill** Pay with your Skrill wallet  
Instant

**N** Pay with your NETELLER wallet  
Limit: EUR 10000.00  
Instant

**Figure 4-5: Fixed payment methods - Cards only**

#### 4.3.1.1. Displaying specific credit/debit card brands

By default, all card brands are displayed on Quick Checkout. You can override the default behaviour, by specifying the card brand you want to display on the payment form. This option only works with the Fixed payment method option. Use the **ACC** payment method code to display all available card brands. Only one card payment tab is permitted. See the example below.

```
<input type="hidden" name="payment_methods" value="VSA">
```

India ▼

You pay  
10.00 EUR ⓘ

**Pay with credit or debit card**

**VISA** Card number  
4017 0423 6103 1490 ⓘ

Card must be in your name

Expiry date  
03/30

CVV  
143 ⓘ

MM/YY How to find your CVV number

Card holder name  
John Doe

Type the name exactly as it appears on the card

Email  
john.doe@gmail.com

We'll send a payment confirmation to this email address

**Pay**

Back

**Figure 4-6: Visa-only brand**

---

**Note:** Restrictions apply for merchants who are based outside of Skrill's standard region (USA and Europe). For details, see [Quick Checkout for out-of-region merchants on page 2-22](#).

---

When the customer selects the **Credit/Debit Card** payment tab and enters their card number in the **Card number** field, the card type is automatically validated and the card logo is displayed, as shown in the example below.

**Pay with credit or debit card**

**VISA** Card number  
4017 0423 6103 1490 ⓘ

**Figure 4-7: Card logo displayed next to the card number**

### 4.3.1.2. Straight Through Redirect

Straight Through Redirect is used with a single payment method code to automatically redirect customers to the Payment Method provider's website without showing the Quick Checkout payment form. Once redirected, the customer provides their name and any other details required and then confirms the payment. Straight Through Redirect reduces the number of steps to complete the payment.

This option is only available if the following conditions apply:

- Your merchant account is set to use Fixed payment methods
- You pass a single payment method code in the *payment\_methods* parameter
- You provide a customer email address using the *pay\_from\_email* parameter, *firstname* parameter and *lastname* parameter as per the requirements in Table 4-3 below. If any of the required parameters are not provided/missing, the Quick Checkout payment form will display to allow the customer to enter their email address, first name, last name. Quick Checkout payment form will display to allow the customer to enter their email address. The customer will then need to click **Proceed to <Payment Method>** to continue. For example: **Proceed to ALIPAY**.

The following table lists the payment methods which support Straight Through Redirect:

**Table 4-3: Payment methods which support Straight Through Redirect**

Payment Option	Payment_methods	pay_from_email	firstname	lastname
AliPay	ALI	Y	N	N
Boleto	BLT	Y	Y	Y
SafetyPay cash payment	CHP	Y	Y	Y
giropay	GIR	Y	N	N
Trustly	GLU	Y	N	N
Gift cards	GFC CRK CVS DLG OBK	Y	N	N
Rapid Transfer	OBT	Y	Y	Y
eps	NPY	Y	Y	Y
NETELLER	NTL	N	N	N
SafetyPay bank transfer	ONB	Y	Y	Y
PagoEfectivo	PGF	Y	N	N
paysafecard	PSC	Y	N	N
Paysafecash	PCH	Y	N	N
Przelewy24	PWY	Y	N	N
Gcash	GCH	Y	Y	Y
GrabPay	GRP	Y	Y	Y
Coins.ph	CNS	Y	Y	Y

Dana	DNA	Y	Y	Y
LinkAja eWallet	LNJ	Y	Y	Y
Mach	MAH	Y	Y	Y
Pix	SPX	Y	Y	Y
Khipu	KHP	Y	Y	Y
SPEI	SPI	Y	Y	Y
Sofort (Klarna)	SFT	Y	N	N
ePay	EPD	Y	N	N

### 4.3.2. Flexible payment methods

With the Flexible payment option, when you submit a payment method using the *payment\_methods* parameter, that method is preselected for the customer. All other payment methods enabled for your account and for the customers' country are shown in the other payment tabs. If the chosen payment method is not supported in the customer's country, the payment tabs show all other available payment methods for this country, listed by popularity. See the example below.

```
<input type="hidden" name="payment_methods" value="OBT">
```

The screenshot displays a payment interface for India. At the top right, there is a dropdown menu for 'India'. Below it, a grey box indicates 'You pay 10.00 EUR' with an information icon. The 'Recommended' section features a card for 'Pay with credit or debit card' with Visa and Mastercard logos and an 'Instant' button. The 'Popular payment methods' section includes 'Pay with your Skrill wallet' and 'Pay with your NETELLER wallet' (with a limit of EUR 10000.00), both featuring 'Instant' buttons.

Figure 4-8: Flexible payment methods - OBT preselected

## 4.4. Integrating Quick Checkout into your website

These options enable you to customize the appearance of the Skrill Quick Checkout page, by either adding your own logo/brand or embedding the page in your website.

#### 4.4.1. Displaying your company logo or brand

You can display your company logo on Quick Checkout. To do this your payment request should include the *logo* parameter, with a secure HTTPS link to the logo on your website. See the example below.

```
<input type="hidden" name="logo" value="https://www.skrill.com/fileadmin/content/pdf/acme.png">
```

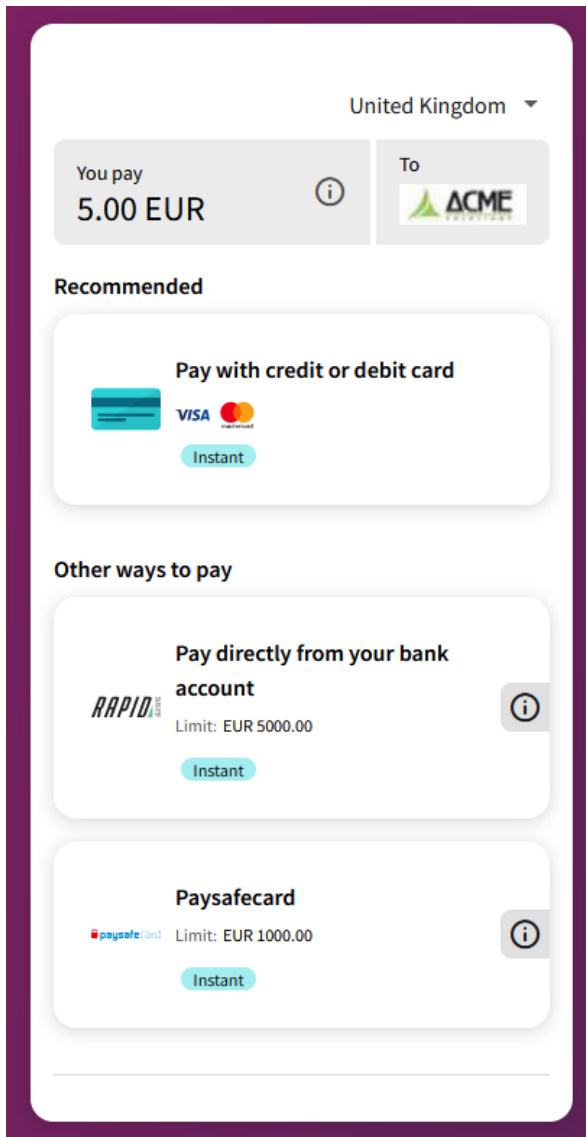


Figure 4-9: Skrill Quick Checkout with merchant logo

#### 4.4.2. Recurring billing

Skrill Quick Checkout enables merchants to receive recurring credit card and direct debit payments from customers without a Skrill Wallet registration.

In addition to the standard HTML form parameters, you can supply the following parameters to set up recurring payments:

Table 4-6: Recurring payment parameters

Field name	Description	Required	Max. length	Example value
------------	-------------	----------	-------------	---------------

rec_amount	Amount of the recurring payment (to be taken at each recurring period)	Yes	19	19.90
rec_start_date*	Start date of the period in DD/MM/YYYY format	No	10	01/01/2018
rec_end_date	Final date of the period in DD/MM/YYYY format	No	10	31/03/2018



**Table 4-6: Recurring payment parameters (Continued)**

Field name	Description	Required	Max. length	Example value
rec_period	Number of rec_cycles between payments	Yes	6	14 (without a rec_cycle defined this results in 14 days between payments)
rec_cycle	The time period e.g., day/month/year. If this parameter is not submitted, Skrill assumes that the rec_cycle is days.	No	5	day
rec_status_url	URL to which Skrill notifies you that the recurring payment is canceled	No	400	http://www.example.com/rec_pay_cancelled.htm
rec_status_url2	Second URL to which Skrill notifies you that the recurring payment is canceled.	No	400	http://www.example.com/rec_pay_cancelled2.htm

**Note:** \* Future start dates are not allowed unless accompanied by a third-party deposit (*amount*).

### Example code

```
<input type="hidden" name="rec_amount" value="19.90">
<input type="hidden" name="rec_start_date" value="01/02/2018">
<input type="hidden" name="rec_end_date" value="31/01/2020">
<input type="hidden" name="rec_period" value="1">
<input type="hidden" name="rec_cycle" value="month">
<input type="hidden" name="rec_status_url" value="http://www.example.com/
rec_pay_cancel.htm">
<input type="hidden" name="rec_status_url2" value="http://www.example.com/
rec_pay_cancel2.htm">
```

### Supported recurring payment types

You can set up the following types of recurring payments:

**Table 4-7: Recurring payment types**

Payment type	Description	Example
Pay third-party deposit	Normal third-party deposit is available	Pay now = \$3.00
Third-party deposit + initial recurring now	Recurring payment starting now, accompanied by a third-party deposit	Pay now = \$3.00 + Rec Pay (\$2.00 every x days; start: today; end = ddmmyyy)
Third-party deposit + initial recurring future	Recurring payment starting in the future, accompanied by a third-party deposit	Pay now = \$3.00 + Rec Pay (\$2.00 every x days; start: future; end = ddmmyyyy)
No third-party deposit + initial recurring now	Recurring payment starting now, without a third-party deposit	Rec Pay (\$2.00 every x days; start: today; end = ddmmyyyy)

### Payment methods used with recurring billing

A recurring billing payment can be set up with one of the following payment methods:

- Credit/debit card (Visa and Mastercard)
- Direct Debit

### Recurring billing status

If a recurring billing has been set up and you have provided a *rec\_status\_url* in your HTML form, Skrill posts the transaction details of each payment to your *rec\_status\_url* page. The following table shows the parameters to be received on your page:

**Table 4-8: Recurring payment billing parameters**

Field name	Description	Required	Example value
merchant_id	Unique ID of your Skrill account. ONLY needed for the calculation of the MD5 signature	Yes	100005
transaction_id	The reference or identification number you provided	Yes	A205220
status	Recurring payment status: 2 processed/ -2 failed	Yes	2
rec_payment_id	Recurring payment ID	Yes	200005
rec_payment_type	Type of payment: 'QCO'	Yes	recurring
md5sig	MD5 signature	Yes	327638C253A4637199CEBA6 642371F20
sha2sig	SHA2 signature	No	dbb7101322257a311f08d1c5 27053058fc7e464e30bcfb461 3f09053c22dd1f8
merchant_fields	A comma-separated list of field names that are passed back to your status page when the payment is confirmed	No	Field1, Field2

### Using the Merchant Query Interface

You can use the Merchant Query Interface to check the status, cancel, or extend the end date of a recurring payment. For details, see the [Automated Payments and Merchant Query Interfaces Guide](#).

---

## 5. ACCOUNT AND INTEGRATION OPTIONS

---

You can use the following account and integration options:

- *Secure return\_url parameter*
- *Merchant refunds*
- *Chargeback notification*
- *Adding a descriptor*

---

**Note:** *Code integration examples on page 5-3* describes how to generate a session identifier and redirect the customer to Skrill.

---

### 5.1. Secure return\_url parameter

A secure *return\_url* parameter allows you to be certain that the customer has arrived at your *return\_url* page by completing the payment process, rather than by looking up the *return\_url* value in the page source code and entering it into their browser. However, this function only guarantees that the customer has completed the payment process, *not* that the payment had been processed.

If this feature is not activated, please contact [Skrill Merchant Services](#). You must submit the following parameters with each transaction:

- return\_url
- transaction\_id
- secret word (this will be automatically submitted if entered in the **Settings > Developer Settings** section in your Skrill account).

Skrill will then add the following parameters to the return\_url:

**Table 5-1: Parameters returned with the return URL**

Parameter	Description	Example value
transaction_id	The <i>transaction_id</i> you submitted.	A205220
msid	The MD5 signature, with the following values: <ul style="list-style-type: none"> <li>• merchant_id, for example: 123456</li> <li>• transaction_id, for example: A205220</li> <li>• upper-case MD5 value of the ASCII equivalent of your secret word, for example: F76538E261E8009140AF89E001341F17</li> </ul>	730743ed4ef7ec631155f5e15d2f4fa0

The following are two examples of the secure *return\_url*, using the values above.

### Example 1

Merchant submits *return\_url* without additional parameters. For example:

[https://example.com/return\\_url.cgi](https://example.com/return_url.cgi)

In this case Skrill will redirect the customer to:

<https://example.com/>

[return\\_url.cgi?transaction\\_id=A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0](https://example.com/return_url.cgi?transaction_id=A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0)

### Example 2

Merchant submits the *return\_url* with additional parameters. For example:

[https://example.com/return\\_url.cgi?par1=val1&par2=val2](https://example.com/return_url.cgi?par1=val1&par2=val2)

In this case Skrill will redirect the customer to:

[https://example.com/return\\_url.cgi?par1=val1&par2=val2&transaction\\_id=A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0](https://example.com/return_url.cgi?par1=val1&par2=val2&transaction_id=A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0)

## 5.2. Merchant refunds

This option enables you to refund a payment to the customer's Skrill account, credit/debit card or bank account (depending on the original payment method used). If this feature is not activated, please contact [merchantservices@skrill.com](mailto:merchantservices@skrill.com).

---

**Note:** If your account is configured to allow refunds, you will have an additional action link in the transaction history next to each entry that will trigger a refund to the customer.

---

You can also make refunds through Skrill's Automated Payments Interface (API). For details, see the *Automated Payments and Merchant Query Interfaces Guide*.

## 5.3. Chargeback notification

When Skrill receives a chargeback request from the provider, a chargeback notification is sent to your *status\_url* page and an email is sent to the primary email address linked to your merchant Skrill account. The status code sent to the *status\_url* page is **-3**. (For a description of transaction status values, see *Transaction status on page 2-19*.)

## 5.4. Adding a descriptor

When a customer pays through Skrill, Skrill submits a descriptor with the transaction, containing your business trading/brand name. The descriptor is typically displayed on the bank or credit card statement of the customer. If you want to change this descriptor, please contact [merchantservices@skrill.com](mailto:merchantservices@skrill.com). This functionality is only available for the following payment methods:

- Visa
- Mastercard
- Klarna
- Direct Debit
- iDEAL

---

**Note:** This feature is not available for cards from out-of-region banks.

---

For Klarna and Direct Debit, you can also submit an additional payment form parameter, *dynamic\_descriptor*, which will override the default value stored by Skrill.

## 5.5. Code integration examples

You can use the examples below to generate your session ID from Skrill, which is the recommended method for connecting to Quick Checkout, as described in [Secure redirection method on page 2-4](#).

### 5.5.1. Generating the Session Identifier

Below are examples of how to generate a SID using different programming methods.

#### cURL

```
curl -X POST https://pay.skrill.com
-d "pay_to_email=merchant_email@mail.com"
-d "amount=10.99"
-d "currency=EUR"
-d "language=EN"
-d "prepare_only=1"
```

#### Ruby

```
require 'net/http'
require 'net/https'
require 'uri'

uri = URI('https://pay.skrill.com')
http = Net::HTTP.new(uri.host, uri.port)
http.use_ssl = true
req = Net::HTTP::Post.new(uri.path)
req.set_form_data({
  'pay_to_email'=>'merchant_email@mail.com',
  'amount'=>'10.99',
  'currency'=>'EUR',
  'language'=>'EN',
  'prepare_only'=>'1'
})
res = http.request(req)
puts res.body
```

### 5.5.2. Redirecting the customer to Skrill

Once you have the session identifier (SID), you have to redirect the customer to Skrill, and include the session identifier.

`https://pay.skrill.com/?sid=<generated_sid>`

Where *<generated\_sid>* is the SID returned by Skrill.

You can open the URL with the SID as a Lightbox.

**Note: We do not support iframes.**

---

## 6. SKRILL 1-TAP PAYMENT

---

Skrill offers a single-click payment service which enables you to automatically debit transactions from your customer's Skrill account without the customer having to authorise the payment each time. Customers are sent an email notification after each 1-Tap payment and they can view the status of all their Skrill 1-Tap payments in the History section of their Skrill Wallet account. Customers can pay using Skrill 1-Tap with any of the following payment methods linked to their Skrill account:

- Credit/debit card (Visa and Mastercard)
- Direct Debit

### 6.1. Enabling 1-Tap

To enable this service, contact [Skrill Merchant Services](#).

---

**Note:** You must set up a separate merchant account for taking Skrill 1-Tap payments.

---

### 6.2. Enable the MQI and API

You will need to enable the MQI (merchant query interface) and API (automated payment interface) and set up an MQI/API password to use 1-Tap. You can also change the MQI/API password here in this section.

To enable the MQI and/or API:

1. Log in to your Skrill account at [www.skrill.com](http://www.skrill.com).
2. Go to **Settings > Developer Settings > API / MQI / GSR / CVT Management**.
3. Set the API / MQI Password, and click **Save** to confirm.
4. Specify at least one IP address from which requests will be made. All requests from other IP addresses are denied. Access can be granted to:
  - A single IP address (e.g. 192.168.0.2)
  - Multiple IP addresses, separated by a space (e.g. 192.168.0.2 10.0.0.2)
  - A subnet in CIDR notation (e.g. 175.10.10.252/30).

---

**Warning:** CIDR ranges should be no longer than 256 IP addresses.

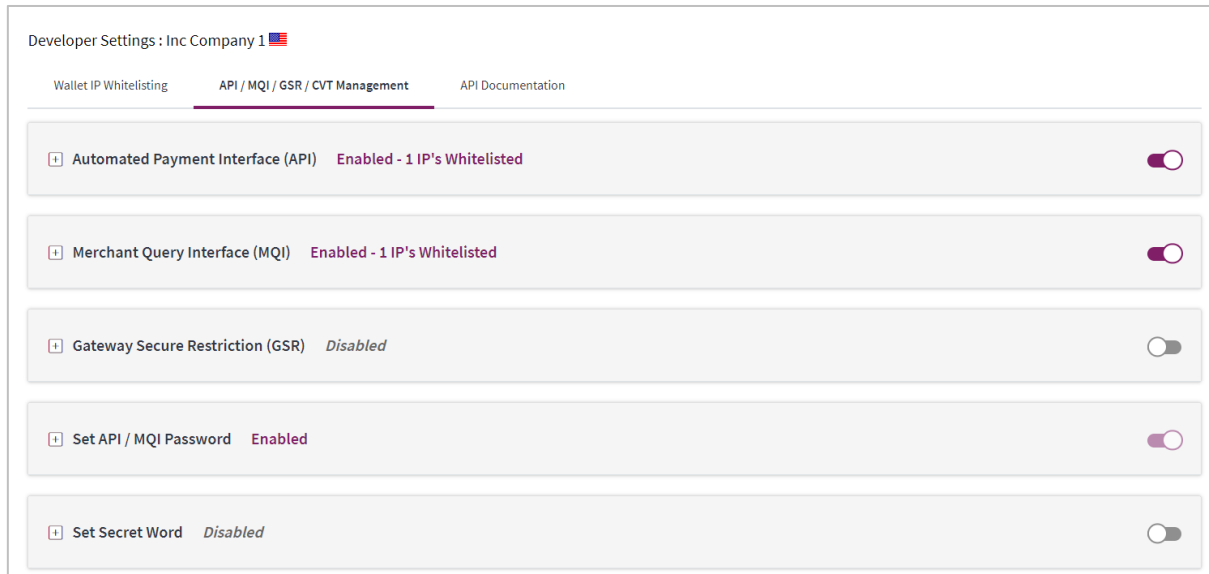
---

---

**Note:** If the **Settings > Developer Settings** section is not displayed in your account, contact [Skrill Merchant Services](#).

---

5. To apply your changes, click **Save**.



**Figure 6-1: Enable the API and MQI and set up a password and IP range for these services**

You must use a separate password for API or MQI requests. This ensures that the password you use to access your Skrill Digital Wallet account can be changed without affecting the API or MQI.

---

**Note:** The password must be at least 8 characters long and must contain at least one alphabetic and one non-alphabetic character.

---

The MQI is used for the following functions:

- Repost transaction status information for payment transactions (Wallet Checkout, Quick Checkout, and 1-Tap subsequent payments)
- View transaction status (payment and send money transactions)
- View account history
- Cancel a recurring payment
- View the status of a recurring payment
- Extend the end date of a recurring payment
- Cancel a 1-Tap payment
- View the status of a 1-Tap payment

The API is used for the following functions:

- Refund Quick Checkout, Wallet Checkout, or 1-Tap payments (**Note:** This functionality is not available for Gambling and FOREX Merchants)
- Transfer money to another Skrill Account
- Take subsequent 1-Tap payments after the initial setup payment

### 6.3. Skrill 1-Tap button

The Skrill 1-Tap button must be displayed on your website when setting up Skrill 1-Tap mandates and with any subsequent transactions performed through Skrill 1-Tap.



Figure 6-2: Skrill 1-Tap button

This button is available in different sizes. For details, see:

<https://www.skrill.com/en/business/merchants/brand-centre>

### 6.4. Call flows

#### Initial payment request

The following figure provides an overview of the 1-Tap payment setup process.

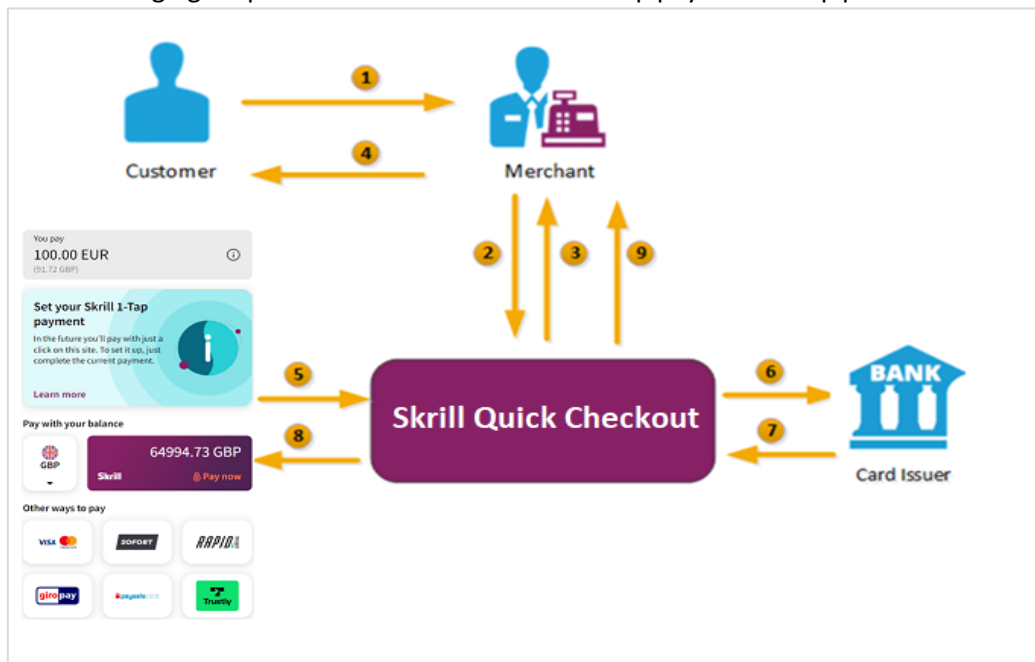


Figure 6-3: Initial Skrill 1-Tap payment flow

1. When the customer is ready to pay for goods or services on your website, they select the payment button on your website.
2. You request a session identifier (SID) by passing customer and transaction details (e.g., amount, currency, and language) to the Skrill Quick Checkout. You also include the required 1-Tap parameters.
3. Skrill returns the generated SID.
4. Using a Lightbox, redirect the customer to the Skrill Quick Checkout and include the session identifier in the redirect URL. Skrill displays the payment page.  
**Note: We do not support iframes.**
5. The customer pays using the preferred payment method and confirms the transaction.



6. Skrill requests authorisation for the payment from the customer's bank, third party provider, or card issuer.
7. The bank/provider approves or rejects the transaction.
8. Skrill displays the confirmation page, containing the transaction result, on the Skrill Quick Checkout.
9. Skrill provides you with an asynchronous notification, sent to your status URL or IPN (instant Payment Notification), confirming the transaction details and status. These details include the *rec\_payment\_id* of the 1-Tap payment, which can be used for future 1-Tap debits from the customer's account.

\* Not available for US and Canada merchants

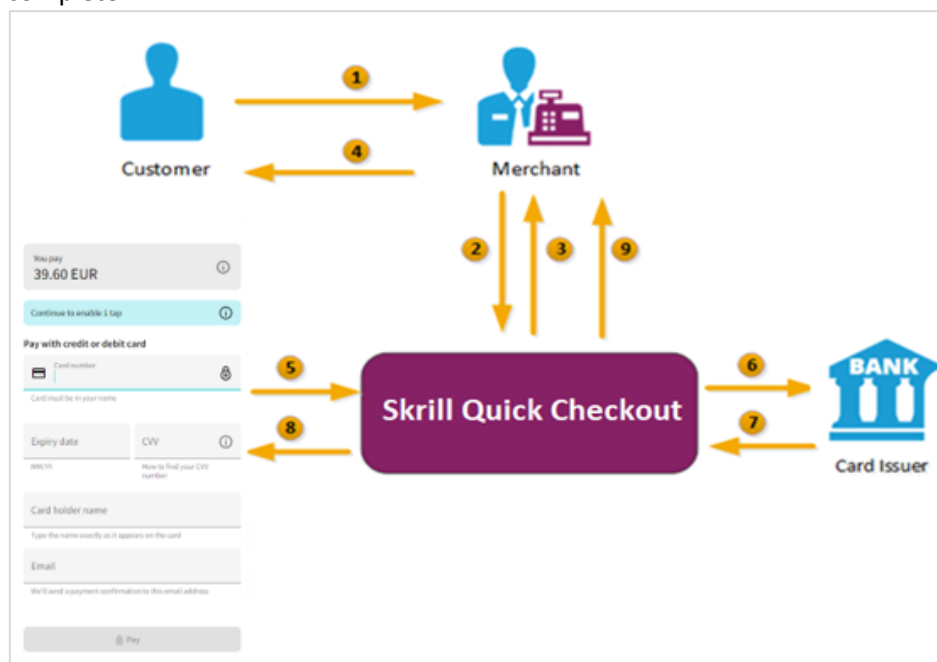
---

**Note:** You should keep track of the status of 1-Tap payment and update your records if notified of a status change at the *ondemand\_status\_url* you submitted for the 1-Tap payment.

---

### Subsequent payments

The following figure provides an overview of the 1-Tap payment process after the initial setup is complete.



**Figure 6-4: Subsequent Skrill 1-Tap payment flow**

1. The customer clicks the **Skrill 1-Tap** button.
2. The merchant checks the status of the 1-Tap mandate using their records or the Merchant Query Interface (MQI).
3. If the customer is already set up for 1-Tap, the merchant makes the prepare request. Both *frn\_trn\_id* and *rec\_payment\_id* should be provided.

---

**Note:** If the customer is not set up for 1-Tap, then the merchant makes a normal Quick Checkout payment request and optionally submits 1-Tap payment details to set up the 1-Tap service, as described previously in *Initial Skrill 1-Tap payment flow on page 6-3*.

---

4. The Skrill 1-Tap Payment Interface returns the session identifier (SID).
5. The merchant sends the execution request with the returned SID.
6. The Skrill 1-Tap Payment Interface validates the request.
7. Skrill requests authorisation for the payment from the customer's bank, third party provider, or card issuer (if required).
8. The bank/provider approves or rejects the transaction.
9. The Skrill 1-Tap Payment interface sends a response with the transaction status.
10. The transaction status notification is also posted to the merchant's status URL.
11. The merchant notifies the customer of the status of the 1-Tap payment.

## 6.5. Setting up an initial 1-Tap payment

In addition to the standard parameters described in *Skrill Quick Checkout parameters on page 2-5*, you can supply the following parameters to set up a Skrill 1-Tap payment via the Skrill Wallet Checkout:

**Table 6-1: Skrill 1-Tap parameters**

Field name	Description	Required	Max length	Example value
ondemand_max_amount	Maximum amount for future payments that will be debited from the customer's account	Yes	9	11.50
ondemand_max_currency	3-letter code of the currency of the maximum amount according to ISO 4217 (see ISO 4217 currencies on page 8-1)	Yes/No	3	EUR
ondemand_note	Text shown to the customer in the payment confirmation email as the reason for the Skrill 1-Tap payment.	Yes	1000	credit topped up
ondemand_status_url	URL to which Skrill notifies you that the Skrill 1-Tap payment is cancelled. This URL is restricted to the same ports as the status_url	No	400	http://www.example.com/od_payment_cancelled.htm
ondemand_status_url2	URL to which Skrill notifies you that the Skrill 1-Tap payment is cancelled. This URL is restricted to the same ports as the status_url	No	400	http://www.example.com/od_payment_cancelled2.htm

### Notes:

- If '*ondemand\_max\_currency*' is not provided, the currency value will be the one provided as the 'currency' in the standard HTML form (see *Skrill Quick Checkout parameters on page 2-5*).
- A session identifier (SID) parameter is returned upon success.

- The Skrill response includes a *rec\_payment\_id*. You should store the *rec\_payment\_id* field so that you can reference the original 1-Tap transaction.
- You can track the status of any 1-Tap transaction and perform refunds using your own unique *transaction\_id* for that transaction.

### 6.5.1. Example of a Skrill 1-Tap payment form

See the example below. The included 1-Tap payment fields are highlighted.

```
<form action="https://pay.skrill.com" method="post" target=" blank">
  <input type="hidden" name="pay_to_email" value="demowallet@sun-fish.com">
  <input type="hidden" name="status_url" value="https://www.example.com/status">
  <input type="hidden" name="language" value="EN">
  <input type="hidden" name="amount" value="39.60">
  <input type="hidden" name="currency" value="GBP">
  <input type="hidden" name="detaill_description" value="Description:">
  <input type="hidden" name="detaill_text" value="Romeo and Juliet">
  <input type="hidden" name="recipient_description" value="ACME Solutions">
  <input type="hidden" name="ondemand_max_amount" value="150.00">
  <input type="hidden" name="ondemand_max_currency" value="EUR">
  <input type="hidden" name="ondemand_note" value="Your 1-Tap Payment">
  <input type="hidden" name="ondemand_status_url"
    value="www.example.com/ondemandstatus1">
  <input type="hidden" name="ondemand_status_url2"
    value="www.example.com/ondemandstatus2">
  <input type="submit" value="Pay!">
</form>
```

## 6.6. Taking subsequent 1-Tap payments

Once a Skrill 1-Tap payment has been set up, you must use the Skrill 1-Tap Payment Interface (part of Skrill's Automated Payment Interface) to make individual requests to debit the customer's Skrill account. If you have provided a *status\_url* value in your HTML form, Skrill will post the transaction details of each payment to that URL.

### Connecting to the 1-Tap interface

You can connect to the Skrill 1-Tap interface by sending HTTPS GET/POST requests to:  
[https://www.skrill.com/app/ondemand\\_request.pl](https://www.skrill.com/app/ondemand_request.pl)

#### Notes:

- You must enable the Skrill Automated Payment Interface (API) and setup an MQI/API password
- Skrill recommend using POST for maximum security.
- Do not mix GET and POST requests. Choose which method to use and apply consistently.
- POST parameters are encoded using Content-Type: application/x-www-form-urlencoded
- GET parameters are encoded in the URI query string using & delimiters (e.g. GET parameters are sent as part of the URL query string [https://www.skrill.com/app/query.pl?action=status\\_trn&email=mb654@abv.bg&password=53903d217504eb37f3fdb0ce77610558&mb\\_trn\\_id=104627261](https://www.skrill.com/app/query.pl?action=status_trn&email=mb654@abv.bg&password=53903d217504eb37f3fdb0ce77610558&mb_trn_id=104627261))

Taking subsequent 1-Tap Payments is a two-step process:

1. Send a first request with action set to prepare to receive a session ID for step 2
2. Send a second request with action set to request using the session ID from step 1 to execute the payment.

These steps are described in more detail below.

### 6.6.1. Prepare payment step

Action parameter: **action=prepare**

This action prepares the transaction that will be executed later using the request action. The following parameters are required:

**Table 6-2: Parameters to include with the prepare request**

Field name	Description	Required	Example value
email	The email address linked to your Skrill account	Yes	info@example.com
password	The lowercase hex MD5 of your API/MQI password	Yes	9f535b6ae672f627e4e5f79f2b7c63fe
action	The required action	Yes	prepare
amount	The amount of the request for a debit transaction	Yes	10.50
currency	3-letter code of the currency you wish to debit according to ISO 4217	Yes	EUR
ondemand_note	Text shown to the customer in the payment confirmation email as the reason for the Skrill 1-Tap payment	No	Credit topped up
frn_trn_id	Your transaction ID, used for the payment. This is your own unique reference for this transaction	Yes	A205220
rec_payment_id	Recurring payment ID ( <i>rec_payment_id</i> value) sent to your <i>status_url</i> page when you created the Skrill 1-Tap payment	Yes	200005
merchant_fields	A comma-separated list of field names that are passed back to your Web server when the Skrill 1-Tap payment is confirmed (maximum 5 fields)	No	Field1, Field2
Field1	An additional field you can include, containing your own unique parameters.	No	Value1
Field2	An additional field you can include, containing your own unique parameters.	No	Value2

**Notes:**

- Both *frn\_trn\_id* and *rec\_payment\_id* should be provided. You should use the *rec\_payment\_id* field to reference the original 1-Tap transaction and provide a unique *frn\_trn\_id* as the reference for the current transaction.
- If *ondemand\_note* is not provided, the one that is submitted when creating the Skrill 1-Tap payment will be used.
- A session identifier (SID) parameter is returned upon success.

You can track the status of any 1-Tap transaction and perform refunds using the unique *frn\_trn\_id* for that transaction.

**Skrill response**

Skrill returns an XML response to your prepare request which contains a <response> tag with one of the following elements:

- **sid** element - returned if the authorisation and payment preparation is successful. The SID (session identifier) must be submitted in your transfer execution request.
- **error** element - included if an error occurs. It includes an <error\_msg> tag, which contains the error message description.

**Example 1: Successful prepare request**

Below is an example of a successful prepare request.

**Request**

POST [https://www.skrill.com/app/ondemand\\_request.pl](https://www.skrill.com/app/ondemand_request.pl)

**Header**

Content-Type: application/x-www-form-urlencoded

**Body**

```
email=sample.merchant%40sun-fish.com&password=fb0dc09bd0989fe975afd3e4ddabb926&action=prepare&amount=1.23&currency=EUR&ondemand_note=ondemand+note&frn_trn_id=12341990&rec_payment_id=1668618647
```

**Response**

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <sid>4414c2a969c744c27bd674a0b0a5ba8a</sid>
</response>
```

**Example 2: Failed prepare request**

This example shows a request that failed, due to an invalid merchant email.

**Request**

POST [https://www.skrill.com/app/ondemand\\_request.pl](https://www.skrill.com/app/ondemand_request.pl)

**Header**

Content-Type: application/x-www-form-urlencoded

**Body**

```
email=&password=fb0dc09bd0989fe975afd3e4ddabb926&action=prepare&amount=1.23&currency=EUR&ondemand_note=ondemand+note&frn_trn_id=12341990&rec_payment_id=1668618647
```

**Response**

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <error>
    <error_msg>LOGIN_INVALID</error_msg>
  </error>
</response>
```

**Table 6-3: General errors**

Error	Description
SESSION_EXPIRED	The session has expired. Session IDs are only valid for 15 minutes.

**Table 6-4: Errors when making Skrill 1-Tap payment requests**

Error	Description
CUSTOMER_IS_LOCKED	The customer's account is locked for outgoing payments
BALANCE_NOT_ENOUGH	The customer's account balance is insufficient
RECIPIENT_LIMIT_EXCEEDED	The customer's account limits are insufficient
CARD_FAILED	The customer's credit or debit card failed
REQUEST_FAILED	A generic response for the transaction failing for any other reason
ONDEMAND_CANCELLED	The customer has cancelled this Skrill 1-Tap payment

**Table 6-4: Errors when making Skrill 1-Tap payment requests (Continued)**

Error	Description
ONDEMAND_INVALID	The Skrill 1-Tap payment requested does not exist
MAX_REQ_REACHED	Too many failed Skrill 1-Tap payment requests to the API. For security reasons, only two failed attempts per user per 24 hours are allowed
MAX_AMOUNT_REACHED	The payment amount is greater than the maximum amount configured when 1-Tap payments were set up for this user.

**Table 6-5: Errors when validating parameters**

Error	Description
INVALID_OR_MISSING_ACTION	Wrong action or no action is provided
LOGIN_INVALID	Email address and/or password were not provided
INVALID_REC_PAYMENT_ID	Invalid recurring payment ID is submitted by the merchant
MISSING_EMAIL	Provide registered email address of merchant account
MISSING_PASSWORD	Provide correct API/MQI password
MISSING_AMOUNT	Provide amount you wish to send
MISSING_CURRENCY	Provide currency you wish to send
MISSING_BNF_EMAIL	Provide email address of the beneficiary
MISSING_SUBJECT	Provide subject of the payment

**Table 6-5: Errors when validating parameters (Continued)**

Error	Description
MISSING_NOTE	Provide notes for the payment

### 6.6.2. Execute payment step

Action parameter: **action=request**

Now that you have received a session ID you can execute the actual payment transaction using the request action. The URL is the same as before. The following parameters are required:

**Table 6-6: Parameters to include with the request**

Field name	Description	Required	Example value
sid	Session identifier returned in response to the prepare request.	Yes	7783bfa23641a627 e4a5f79f2b7c6
action	The required action (i.e., prepare).	Yes	request

Upon success, Skrill returns the details of the transaction as an XML response. This response contains the following fields:

**Table 6-7: Fields provided in the XML response**

Field name	Description	Example value
amount	Amount requested	10.50
currency	3-letter currency code of the amount, according to ISO 4217	EUR
id	Transaction ID	500123
status	Skrill 1-Tap payment status: 2 – processed -2 – failed	2
status_msg	Text description of the status.	processed



**Notes:**

- If a request fails, you are not allowed to make more than two requests for a debit of a customer's account using a Skrill 1-Tap payment per customer per 24 hours.
- The customer is notified via email for every Skrill 1-Tap payment request executed.

**Example 1: Successful request**

Below is an example of a successful request.

**Request**

POST [https://www.skrill.com/app/ondemand\\_request.pl](https://www.skrill.com/app/ondemand_request.pl)

**Header**

Content-Type: application/x-www-form-urlencoded

**Body**

```
sid=84034fe3e5c9f6ef54e51efbbe9f2767&action=request
```

**Response**

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <transaction>
    <amount>10.34</amount>
    <currency>EUR</currency>
    <id>1668624876</id>
    <status>2</status>
    <status msg>processed</status msg>
  </transaction>
</response>
```

**Example 2: Failed request**

This example shows a request that failed, due to an expired session ID.

**Request**

POST [https://www.skrill.com/app/ondemand\\_request.pl](https://www.skrill.com/app/ondemand_request.pl)

**Header**

Content-Type: application/x-www-form-urlencoded

**Body**

```
sid=123&action=request
```

**Response**

```
<?xml version="1.0" encoding="UTF-8" ?>
<response>
  <error>
    <error_msg>SESSION_EXPIRED</error_msg>
  </error>
</response>
```

## 6.7. Checking or cancelling 1-Tap payments

You can use the Merchant Query Interface (MQI) to review the status of a 1-Tap payment or to cancel it so that no more 1-Tap payments can be taken.

You can access the MQI by posting an HTTPS GET/POST query to: <https://www.skrill.com/app/query.pl>  
The MQI requires three general parameters to be included in your query (email, password, and action) and a number of parameters specific to the requested action (see the Additional Parameters table for each action below)

**Table 6-8: General parameters**

Field name	Description	Required	Example value
email	The email address linked to your Skrill account	Yes	info@example.com
password	The lowercase hex MD5 of your API/MQI password	Yes	9f535b6ae672f627e 4e5f79f2b7c63fe
action	The required action (i.e., prepare).	Yes	request
amount	The amount of the request for a debit transaction	Yes	10.50

### 6.7.1. Cancel Skrill 1-Tap payment

Action parameter: **action=cancel\_od**

This action allows you to cancel a Skrill 1-Tap payment. The following additional parameter is required:

**Table 6-9: Additional parameters - Cancel a 1-Tap payment**

Field name	Description	Required	Example value
trn_id	Your transaction ID. This is the <i>transaction_id</i> value you provided for the initial setup 1-Tap payment. If you did not provide a <i>transaction_id</i> parameter this will be the <i>transaction_id</i> parameter returned to your <i>status_url</i> page once the initial setup 1-Tap payment is complete	Yes	500123

#### Request

POST <https://www.skrill.com/app/query.pl>

#### Header

Content-Type: application/x-www-form-urlencoded

**Body**

```
action=cancel_od&email=info@example.com&password=9f535b6ae672f627e4a5f79f2b7c63fe&trn_id=500123
```

**Response**

```
200 → → OK
```

Where an arrow symbolises a tab character.

Using escape sequences to represent special characters:

```
200\t\tOK\n\n
```

**6.7.2. Get Skrill 1-Tap payment status**

Action parameter: **action=status\_od**

This action allows you to cancel a Skrill 1-Tap payment. The following additional parameter is required:

**Table 6-10: Additional parameters - Check 1-Tap payment status**

Field name	Description	Required	Example value
trn_id	Your transaction ID. This is the <i>transaction_id</i> value you provided for the initial setup 1-Tap payment. If you did not provide a <i>transaction_id</i> parameter this will be the <i>transaction_id</i> parameter returned to your <i>status_url</i> page once the initial setup 1-Tap payment is complete	Yes	500123

If a transaction with the supplied ID is found, the response will contain the following parameters on the second line of the response:

- Status: 0 – active; -1 – cancelled
- Last execution date in dd-mm-yyyy format or '--' if no subsequent payments have been taken (payments after the initial setup)

**Example 1: Check status of a cancelled 1-Tap payment****Request**

POST https://www.skrill.com/app/query.pl

**Header**

Content-Type: application/x-www-form-urlencoded

**Body**

```
action=status_od&email=info@example.com&password=9f535b6ae672f627e4a5f79f2b7c63fe&rn_id=500123
```

**Response**

```
200 → → OK
Status: -1 Last execution date: 08-01-2017
```

**Note:** The arrows above represent tab characters. There are two spaces between the *Status* value and the word *Last*.

Using escape sequences to represent special characters: 200\t\tOK\nStatus: -1 Last execution date: 08-01-2017\n

**Note:** The arrows above represent tab characters. There are two spaces between the *Status* value and the word *Last*.

**Example 2: Check status of an active 1-Tap payment with invalid transaction****Request**

POST https://www.skrill.com/app/query.pl

**Header**

Content-Type: application/x-www-form-urlencoded

**Body**

```
action=status_od&email=info@example.com&password=9f535b6ae672f627e4a5f79f2b7c63fe&rn_id=123
```

**Response**

```
403 → → Transaction not found: 123
```

Using escape sequences to represent special characters: 403\t\tTransaction not found: 123\n

**Note:** The above response still returns a 200 HTTP response status code

### 6.7.3. MQI Error Messages

The following error messages can be returned by the Merchant Query Interface (MQI):

**Table 6-11: MQI error messages**

Error	Description	Reason for error
401	Unauthorised/ Cannot log in	Authentication is required and has failed or has not yet been provided.
402	Payment Required	Reserved for future use.
403	Forbidden	The request was a valid request, but the server is refusing to respond to it. For example, the provided credentials were successfully authenticated but do not grant the client permission to access the resource.
404	Not Found	The requested resource could not be found.
405	Method not Allowed	A request was made of a resource using a request method not supported. For example, using GET on a method which requires data to be presented via POST.

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## 7. ASTROPAY

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This section explains the Skrill payment flow for the Astropay payment method available in Argentina, and India. Astropay is composed of two subcategories:

- Bank Transfer (two transfer types are available: Direct or Manual)
- Cash/Invoice

---

**Note:** Astropay is only available for payments greater than or equal to 10 USD. Contact [Skrill Merchant Services](#) to enable each of the different Astropay payment methods listed above.

---

These categories are described in more detail below. Not all categories are supported in all the countries where Astropay is available, see [List of banks supported by country on page 7-14](#) for a list of all the banks or cash payment networks that Astropay supports in each country and which payment category they support. If a country is not listed, it does not support Astropay.

Astropay integration is the same as the standard Skrill integration, however, the merchant's integration code must handle interim pending payment status notifications and be prepared to receive the final payment success notification some days, weeks, or months later (in the case of cash/ invoice payment).

The Skrill Quick Checkout payment form can show two Astropay tabs: Cash and Bank Transfer. The Bank Transfer tab is used for both Direct and Manual bank transfers. You can restrict which tabs are shown by using the Fixed Split Gateway option and the payment method codes listed in [Astropay payment method codes on page 7-14](#).

When a customer selects the appropriate tab they will see the logos of all supported banks (or in the case of Cash, supported payment networks) and a drop-down menu where they can select the bank or payment network they wish to use. If only one bank or payment network is supported in the customer's country, this logo will appear instead of Cash or Bank Transfer to increase conversion.

If the merchant passes a payment method code, they can restrict the Bank Transfer page to only show Direct or Manual banks in the drop-down menu on the Bank Transfer tab, as appropriate.

Finally, this section includes a description of the refund process which differs from the standard refund process as user action is required.

## 7.1. Bank transfer

### Direct bank transfer

Direct bank transfer is the simplest method for customers. The payment flow is as follows:

1. The customer clicks **Pay by Bank Transfer** on the merchant website and is redirected to the Skrill Quick Checkout payment form.
2. The customer enters their first and last name (if these are not supplied by the merchant).
3. The customer enters their National Identity number (this field has a different name depending on the country, e.g., CPF, RUT, ID, DNI).
4. The customer selects a local bank in the Skrill payment form and clicks **Proceed to Online Bank**. The list of available banks depends on the country selected. If the bank supports Direct Bank Transfer the payment flow continues, otherwise, the flow will be as described in **Manual bank transfer** below.
5. The customer is redirected to the chosen bank's website where they can log in and approve a bank transfer to make payment.
6. Once payment is complete, Skrill shows a successful payment form and sends a response containing the payment status to the merchant's **status\_url**.
7. The customer clicks the button on the success form to return to the merchant website. The merchant website should check the payment status received at the **status\_url** for the payment to determine the message to show to the customer.
8. When the merchant receives a valid payment confirmation with a status value of 2 at the merchant's **status\_url** they can release the goods to the customer.

The screenshot shows a payment form with the following elements:

- A header section showing "You pay 10.00 EUR" with an information icon.
- A section titled "Pay directly from your bank account" featuring the Rapid Transfer logo and text: "Bank transfers with Rapid Transfer are confirmed instantly. Your payment can be processed immediately using your online bank credentials."
- Two input fields: "IBAN \*" and "SWIFT \*".
- A note: "You will be redirected to Rapid Transfer to complete this payment".
- A large button labeled "Go to Rapid Transfer".
- A "Back" link at the bottom.

**Figure 7-1: Enter the name and ID number and select a bank**



Figure 7-2: Select business or personal bank account



Figure 7-3: Log in to the bank to make a transfer



Confira os dados do seu pedido e **confirme** seu pagamento

**Crédito**  
 Loja Conveniada : ASTROPAY BRASIL  
 Referência da Transação : 25167530003038140  
 Valor Total : 2,60

**Débito**  
 Agência : 1518-0  
 Conta : 25718-4  
 Nome : KELLI ANDRESSA  
 RIBEIRO PINTO  
 Data : 13/08/2014

Para aumentar ainda mais sua segurança, esta transação deve ser confirmada com a **senha da conta corrente.**

Senha de 6 dígitos

**CONFIRMAR** | **CANCELAR**

Figure 7-4: Re-enter your password

**Crédito**  
 Loja Conveniada : ASTROPAY BRASIL  
 Referência da Transação : 25167530003038140  
 Valor Total : 2,60

**Débito**  
 Agência : 1518-0  
 Conta : 25718-4  
 Nome : KELLI ANDRESSA  
 RIBEIRO PINTO  
 Data : 13/08/2014

Autenticação SISBB: **97B577**

**Transação efetivada com sucesso!**

**CONFIRMAR O PAGAMENTO NA LOJA** | **IMPRIMIR**

**Voltar para loja**

Figure 7-5: Review payment details and confirm payment

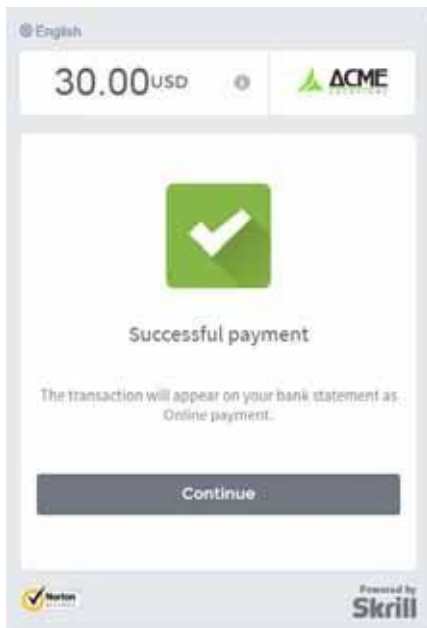


Figure 7-6: Successful payment

### Manual bank transfer

The manual bank transfer payment flow is as follows:

1. The customer clicks **Pay by Bank Transfer** on the merchant website and is redirected to the Skrill Quick Checkout payment form.
2. The customer selects a local bank from a drop-down menu in the payment form (the list of available banks depends on the country selected). If the bank supports Manual Bank Transfer the payment flow continues, otherwise, the flow will be as described in **Direct Bank Transfer** above.
3. The customer clicks **Proceed to Online Bank**. A form is displayed showing the manual bank transfer details required to complete the payment. Note that the amount will always be displayed in the local currency in that country rather than the currency selected in the merchant website. The transfer details will always be displayed in the local language.
4. The customer clicks on **Do Transfer** (Realizar Transferencia in Spanish) to be redirected to the selected bank's website where they can manually complete the payment.
5. Once the transfer is complete, the customer clicks **Already Deposited** (Ya Desposité in Spanish) in the Skrill payment form and a pending notice is shown on the Skrill payment form. This informs customer that payment is pending.
6. The customer can now click the **Continue** button to return to the merchant website. The merchant website should check the payment status received at the *status\_url* for the payment to determine the message to show to the customer.
7. Once payment is complete, Skrill receives confirmation and sends a payment success notification to the merchant's *status\_url*. Note that this may take 1-2 days after the customer

**\* Not available for US and Canada merchants**

has made the bank transfer. When the merchant receives a valid payment confirmation with a status value of 2 at their *status\_url* they can release the goods to the customer.



The screenshot shows a mobile payment interface for a bank transfer. At the top, it displays the language 'Español', the amount '30.00 USD', and the merchant logo 'ACME'. Below this, there is a section for 'Transferencia Bancaria' with a plus sign icon. The interface includes logos for 'Banco' and 'CALICA'. A text box explains: 'Las transferencias bancarias serán confirmadas una vez que el pago haya sido remitido por su banco. Este proceso puede tardar uno o dos días, transcurridos los cuales el pago estará completado.' Below this, there is a 'Banco' dropdown menu currently set to 'Santander'. The 'Titular de la cuenta' (Account Holder) section has a text input field with 'John' and a 'Payer' button. There is also a 'CPF' input field. A note states: 'Se le redirigirá a su banco online para completar este pago'. A large blue button at the bottom says 'PROCEDER A BANCO ONLINE'. The interface also features a Norton logo and 'Powered by Skrill' branding.

Figure 7-7: Enter a name and ID and select a bank



**Skrill**

**Santander**

Lea cuidadosamente las instrucciones de depósito para completar su pago. Cualquier error puede provocar demoras en la acreditación del pago.

**1 Relice la transferencia**

Deposite el **valor exacto** de **ARS 182.55** (incluyendo decimales) antes de las 23.59 del corriente día en nuestra cuenta bancaria.

Datos Bancarios para Realizar la Traslencia:

Banco:	SANTANDER RIO
Cuenta Única:	168-012044/3
CBU:	0720168020000001204436
CUIT/DNI:	33714595569
Beneficiario:	WEBPAY SRL
Referencia:	8880580

**Realizar Transferencia**

**2 Continúe con su compra**

Al completar la transferencia deberá hacer click en el botón "Ya deposité" en nuestro sitio a modo de completar su proceso de pago.

**Ya deposité**

Figure 7-8: Bank account details for manual transfer



**Santander Río** Online Banking | Personas

Bienvenido a Online Banking

Ingresa desde aquí para operar

Tu número de documento

Tu clave Santander Río

Tu Usuario

Teclado Virtual

**INGRESAR ▶**

INGRESO CON CLAVE NUEVA ▶

Si ya operas con Online Banking

Figure 7-9: Log in to bank to make a manual transfer (not shown)

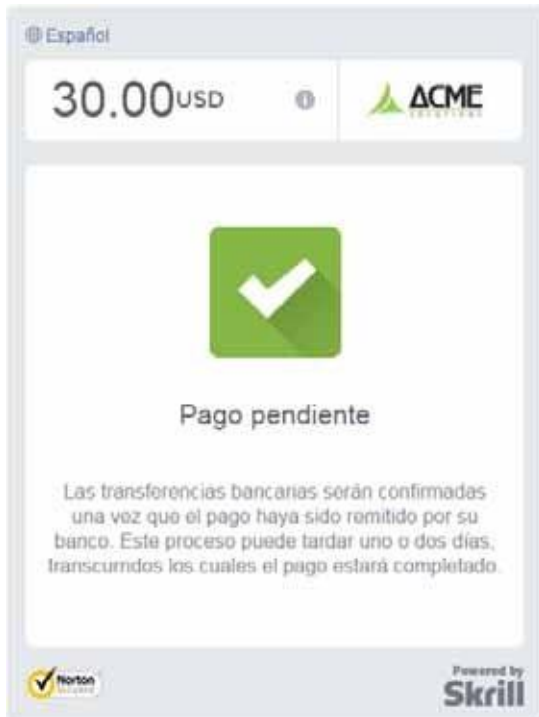


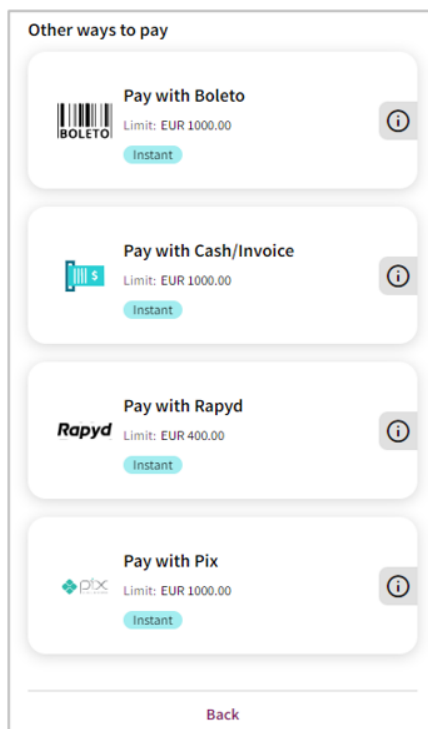
Figure 7-10: Pending payment shown after clicking Already Paid

## 7.2. Cash/Invoice

The cash payment flow is as follows:

1. The customer clicks **Pay by Cash/ Invoice** on the merchant website. They are then redirected to the Skrill Quick Checkout Payment form.
2. The customer selects a local bank/payment network from the drop-down menu (the list of available banks depends on the country selected).
3. The customer enters their first and last name (if these are not supplied by the merchant).
4. The customer enters their National Identity number (This field has a different name depending on the country, for example: CPF, RUT, ID, DNI, etc.)
5. The customer is redirected to the bank/payment network website for confirmation.
6. The bank/payment network website displays a bar code that the customer must print.
7. The customer goes to the bank or a store which belongs to the payment network and pays in cash using the bar code they were given in step 6. Alternatively, they can pay the invoice using their online banking.
8. Once payment is complete, Skrill receives the confirmation. Skrill sends a payment success notification to the merchant's *status\_url*.
9. Once the merchant receives a valid payment confirmation with a status value of 2 at the merchant's *status\_url* they can release the goods to the customer.

**\* Not available for US and Canada merchants**



**Figure 7-11: Select bank and enter name and ID number**

---

**Note:** If only a single cash method is supported for the customer's country instead of a list of banks to select from, only the option and logo of the single payment method is shown. For details of countries supporting cash payments, see [List of banks supported by country on page 7-14](#).

---

Brazil ▼

You pay  
5.00 EUR ⓘ

**Pay with Cash/Invoice**

Choose an amount, get your voucher, and pay at your nearest payment point or with your online banking.

First name \*  
John

Last name \*  
Snow

Email \*  
john.snow.test.gateway123125421@gmail.com

We'll send a payment confirmation to this email address

**Go to CASH**

Back

Figure 7-12: Cash payment step 1 – single cash payment option available

Banner

Recibo de pago referenciado  
Powered By: Tikrel

**Datos del Pago**

Descripción: ID : 8830047  
Valor: \$18700 COP

**Datos Del Usuario:**

Documento Usuario: 123045078

Nombre: [Redacted]


Correo: [Redacted]



Continuar

Tiene alguna duda sobre su código de pago? escriba a support@astropay.com

Powered By: TikrelCo®  
Online Payment Solution

Figure 7-13: Redirect to the bank or payment network website for confirmation

Banner 

  
Recibo de pago referenciado  
 Powered By: Tikrel

---



**Datos del Pago**

---

**Descripción:** ID : 8760133  
**Valor:** \$3800 COP

**Datos Del Usuario:**

---

**Documento Usuario** 12304567  
**Nombre**   
**Correo** 

**Metodos de pago Habilitados:**

---

**Pago En Efectivo-Exito-Baloto**

---

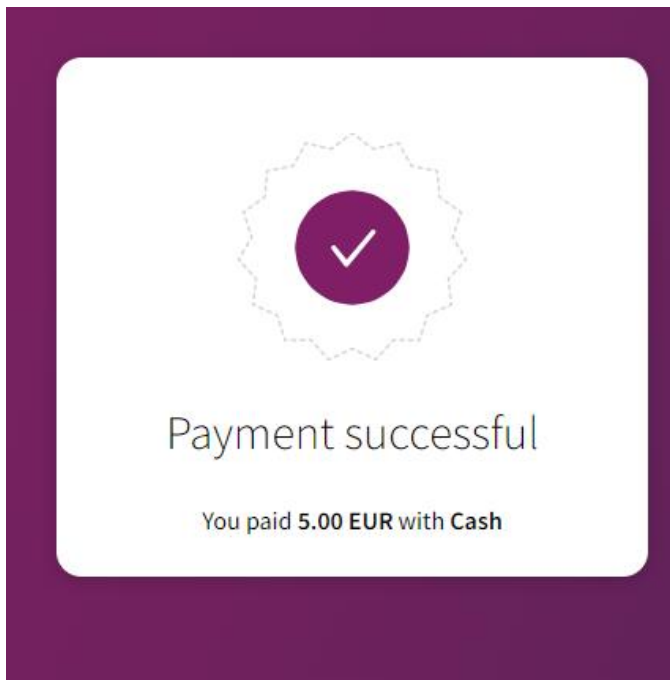
Figure 7-14: Customer confirmation (Continued)



RECAUDO EXPRESS UN PRODUCTO TUCOMPRA	
NOMBRE DEL COMERCIO Tikrel Colombia SAS -	REFERENCIA DE PAGO: 1011013738
NIT: 900682258	
DIRECCION	
TELEFONO 1-2165202	
CIUDAD:	
CONSECUTIVO DEL COMERCIO: 8760133	
PAGADOR: ██████████	
VALOR A CANCELAR 3800	
PAGAR HASTA	VALOR A PAGAR
20160422	3800
1. ESTE RECIBO ES VALIDO CON EL SELLO DEL PAGO Y CONFIRMADO POR EL MISMO	
2. NO SE ACEPTAN PAGOS DESPUES DE LA FECHA DE PAGO MAXIMO.	
3. EL PAGO DE ESTE RECIBO NO MODIFICA LAS CONDICIONES DEL CONTRATO CON EL COMERCIO	
PARA SU COMODIDAD PUEDE REALIZAR EL PAGO DE SU FACTURA EN CUALQUIERA DE ESTOS MEDIOS	
CAJEROS AUTOMATICOS	INTERNET
GENERADO POR TU COMPRA S.A.S. (NIT: 900000000)	
CLIENTE	

REFERENCIA DE PAGO: 1011013738	
VALOR 3800	FECHA 20160422
(415)7709998205408(8020)1011013738(3900)00003800(96)20160422	
CONVENIOS	
exito- baloto-carulla-pomona-edeq- surtimax - super inter convenio 9595950963	
CAJEROS ATH	
convenio 0963	

Figure 7-15: Bar code for payment



**Figure 7-16: Pending payment**

### 7.3. Refunds

Astropay supports full and partial refunds. Customers receive an email when the merchant triggers a refund. This email contains a link to a form on the Astropay website with a Skrill logo where customers specify their name, bank account, and the security code contained in the email. Astropay will then send a refund to the customer's bank. Refunds take up to two working days from receipt of these details.

When the refund is executed by the merchant, an email is sent to the customer and the refund is set to pending. The refund status changes to processed when the customer provides their bank account details and Astropay sends the payment to their bank. Note that payment will still take up to two working days to reach the customer's account.

---

**Warning:** If you use the refund call in the Skrill Automated Payment Interface you must ensure that you provide a *refund\_status\_url* to record the change from pending to processed.

---

# Skrill

Hola: John Payer

Recibimos una solicitud para realizar el reembolso de COP 96138.03 frente a su pedido en el sitio de paysafe

El plazo para recibir el reembolso es de 2 días hábiles a partir del envío de los datos bancarios.

Para que efectuemos el depósito, es necesario que usted nos informe de sus datos bancarios accediendo al siguiente link:

[CLICK AQUÍ PARA COMPLETAR SUS DATOS PARA EL REEMBOLSO](#)

Código de seguridad:215107

Atención: el link solo puede ser utilizado dos veces.

Gracias por utilizar a AstroPay como su procesador de pagos.

En el caso de que desconozca cualquier pago realizado para este sitio, ignore este e-mail y este reembolso será cancelado automáticamente.

Figure 7-17: Customer receives refund email

# Skrill

## Formulario de reembolso

Total del reembolso en COP:	<input type="text" value="31.00"/>
Nombre del titular de la cuenta bancaria:	<input type="text"/>
Nombre del banco:	<input type="text"/>
Número de agencia:	<input type="text"/>
Número de cuenta bancaria:	<input type="text"/>
Tipo de cuenta:	<input type="text" value="-"/>
Comentarios:	<input type="text"/>

### DETALLES DE LA TRANSACCIÓN

Referencia:	9399144
Invoice:	1781369702
Valor USD:	31.00 USD
Monto local:	96138.03 COP

Código de seguridad:

**ENVIAR**

El reembolso será procesado hasta dos días hábiles luego del envío de los datos bancarios.

Figure 7-18: Customer completes refund form

## 7.4. Astropay payment method codes

The following table lists the Payment Method Codes for Astropay and their effects. These codes can be used with the Fixed Split Gateway option to launch the payment form with a single Astropay tab. They are also returned in the *payment\_type* parameter in both Gateway types (Fixed or Flexible, where enabled) to show which Astropay payment type the customer used.

**Table 7-1: Payment method codes**

Transfer Type	Fixed Split Gateway Effect	Payment Method
Direct Bank Transfer	Shows the Bank Transfer payment tab. The bank selector only shows those banks in the customer's country which support Direct Bank Transfer rather than all banks.	ADB
Manual Bank Transfer	Shows the Bank Transfer payment tab. The bank selector only shows those banks in the customer's country which support Manual Bank Transfer rather than all banks.	AOB
Cash/Invoice	Shows the Cash payment tab.	ACI

## 7.5. List of banks supported by country

**Note:** This list may change. Contact Skrill before implementing this payment method for an up-to-date list.

**Table 7-2: Argentina**

Bank	Type
Santander Rio	Direct bank transfer
Red Link	Cash
Pago Fácil	Cash

**Table 7-3: Brazil**

Bank	Type
Itau	Direct bank transfer
Banco do Brasil	Direct bank transfer
Bradesco	Direct bank transfer
HSBC	Manual bank transfer
Caixa	Manual bank transfer
Santander	Manual bank transfer
Boleto	Cash

---

**Note:** The Quick Checkout payment form does not currently support Portuguese. Customers must use another supported language such as English or Spanish.

---

**Table 7-4: Chile**

Bank	Type
webpay	Manual bank transfer
Servipag	Cash

**Table 7-5: Colombia**

Bank	Type
Bancolombia	Manual bank transfer
PSE	Manual bank transfer
Efecty	Cash
Davivienda	Cash
Almacenes Éxito	Cash
Carulla	Cash
Empresa de Energía del Quindío	Cash
Surtimax	Cash

**Table 7-6: Mexico**

Bank	Type
OXXO	Cash
BBVA Bancomer	Cash
Banamex	Cash
Santander	Cash

**Table 7-7: Peru**

Bank	Type
BBVA	Cash
BCP	Cash
InterBank	Cash
Pago Efectivo	Cash

ScotiaBank	Cash
------------	------

**Table 7-7: Peru (Continued)**

Bank	Type
Western Union	Cash

**Table 7-8: Uruguay**

Bank	Type
Red Pagos	Cash

---

## 8. GIFT CARDS

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This section explains the Skrill payment flow for some popular retail gift cards available throughout the US, such as CVS Pharmacy, Dollar General, Circle K and Openbucks. Customers can buy gift cards at more than 31,000 point of sale locations and then use them to pay online with participating merchants.

Gift card payment options support [Straight Through Redirect](#), where customers are automatically redirected to a specific payment page if you provide the correct payment method code along with other mandatory parameters. When you set up gift card payments, this is the option we recommend.

### 8.1. Customer payment flow

1. When the customer is ready to pay, they select the relevant gift card payment method on your checkout page.
2. The customer is redirected to the payment platform to enter their gift card number / PIN and complete their purchase.

Gift cards are redeemed in real-time with the retail issuer and instantly validated with a 100% no chargeback guarantee to you.

### 8.2. Enabling gift cards

To enable your merchant ID to accept gift card payments, contact [Skrill Merchant Services](#).

### 8.3. Configuration options

Once we have enabled your merchant ID to accept gift card payments, you will need to configure the payment button or buttons on your website using the correct payment method codes.

#### Configuration example

```
https://pay.skrill.com/?merchant_id=01111000000&amount=20.00&currency=USD&country=USA&pay_from_email=customeremail@domain.com&payment_methods=CVS
```

You have three different configuration options:

- Display separate payment buttons for each gift card you accept.
- Display one payment button to represent all gift cards you accept.
- Display one payment button to represent gift cards along with other payment methods you accept.

#### Display separate payment buttons (recommended option)

With this configuration option, you display separate payment buttons on your website for each gift card you accept. When the customer clicks on a payment button, they will be redirected directly to a specific gift card payment page to complete their purchase.

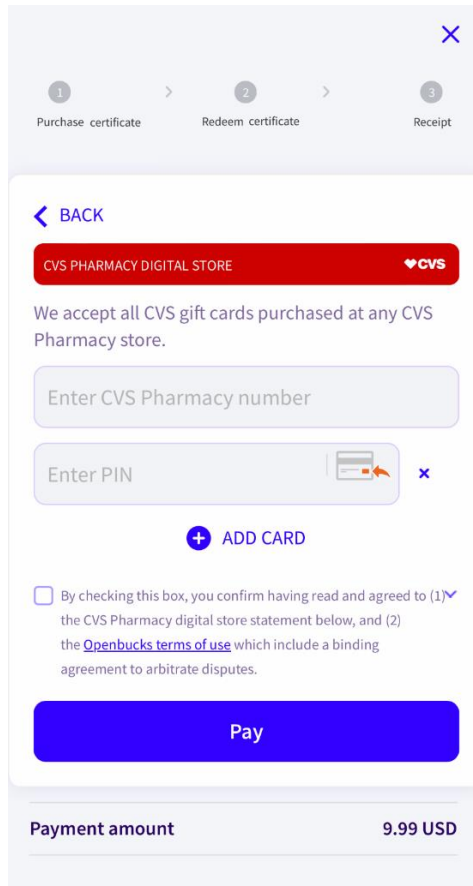






Figure 8-1: Example redirect to the CVS gift card payment page

Configure your gift card payment buttons using the following payment method codes:

Table 8-1: Gift card payment method codes

Gift card	Parameter	Example button / text requirement
CVS Pharmacy	payment_methods=CVS	 CVS Pharmacy gift card
Dollar General	payment_methods=DLG	 Dollar General gift card
Circle K	payment_methods=CRK	 Circle K gift card
Openbucks	payment_methods=OBK	 Openbucks gift card



### Mandatory parameters

In order to redirect the customer directly to the relevant payment page, you must pass the payment code along with the following mandatory parameters:

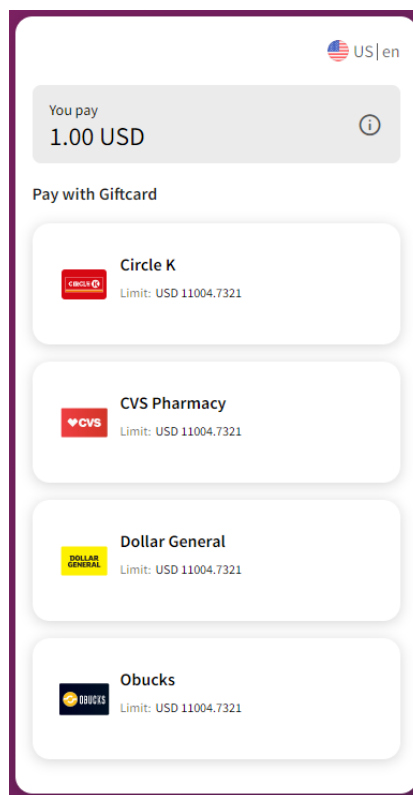
- Customer's first name: **firstname**
- Customer's last name: **lastname**
- Customer's email address: **pay\_from\_email**

**Note:** For Openbucks, only **pay\_from\_email** is mandatory.

For more details about these parameters refer to the [Quick Checkout parameters table on page 13](#).

### Display one gift cards payment button


With this configuration option, you display one payment button on your website to represent all the different gift cards you accept. When the customer clicks on the payment button, they will be redirected to a card selector page where they can select their desired gift card. The customer will then be redirected again to complete their purchase on the relevant gift card payment page.



**Figure 8-2: Example redirect to a gift card selector page**

Configure your gift card payment button using the following payment method code:

**Table 8-2: Combined gift card payment method code**

Gift card	Parameter	Example button / text requirement
All gift cards that your merchant ID is enabled to accept.	payment_methods=GFC	 Cash / Gift cards

**Note:** If you have different gift card options activated to those shown in the above example, please contact your account manager for a custom button to fit your checkout requirements.

## Display one payment button for all payment methods

With this configuration option, you display one payment button on your website to represent all the different payment methods you accept, such as gift cards and paysafecard. When the customer clicks on the payment button, they will be redirected to a card selector page on the Skrill gateway where they will be shown all the payment options enabled on your merchant ID. After selecting a payment method, the customer will be redirected again to the relevant payment page to complete their purchase.

**Note:** Customers also follow this payment flow if you do not provide a payment method parameter.

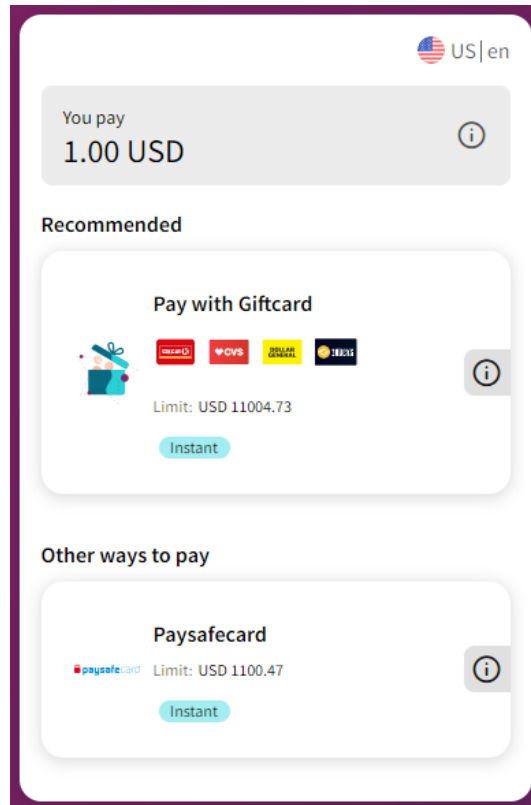



Figure 8-3: Example redirect to a payment method selector page

Configure your payment button using payment method codes similar to the following example:

Table 8-3: Combined payment method codes

Gift card	Parameter	Example button / text requirement
All gift cards that your merchant ID is enabled to accept.	<code>payment_methods=PSC,GFC</code>	 <p>Cash / Gift cards</p>

**Note:** If you have different card options activated to those shown in the above example, please contact your account manager for a custom button to fit your checkout requirements.

## 9. APPENDIX

This appendix contains the following information:

- *ISO 4217 currencies*
- *Language support*
- *ISO country codes (3-digit)*
- *MD5 signature*
- *SHA2 signature*
- *Example HTML forms*
- *Payment method codes*
- *Failed reason codes*

### 9.1. ISO 4217 currencies

Table 9-1: ISO 4217 currencies accepted by Skrill

<b>AED</b>	Utd. Arab Emir. Dirham	<b>CNY</b>	Chinese Yuan
<b>AUD</b>	Australian Dollar	<b>KRW</b>	South-Korean Won
<b>ARS</b>	Argentine Peso	<b>KWD</b>	Kuwaiti Dinar
<b>USD</b>	U.S. Dollar	<b>MAD</b>	Moroccan Dirham
<b>EUR</b>	Euro	<b>MYR</b>	Malaysian Ringgit
<b>BGN</b>	Bulgarian Leva	<b>NOK</b>	Norwegian Krone
<b>BHD</b>	Bahraini Dinar	<b>NZD</b>	New Zealand Dollar
<b>CAD</b>	Canadian Dollar	<b>OMR</b>	Omani Rial
<b>CHF</b>	Swiss Franc	<b>PEN</b>	Peruvian Sol
<b>COP</b>	Colombian Peso	<b>PLN</b>	Polish Zloty
<b>CZK</b>	Czech Koruna	<b>QAR</b>	Qatari Rial
<b>DKK</b>	Danish Krone	<b>RON</b>	Romanian Leu New
<b>GBP</b>	British Pound	<b>RSD</b>	Serbian Dinar
<b>HKD</b>	Hong Kong Dollar	<b>SAR</b>	Saudi Riyal
<b>HRK</b>	Croatian Kuna	<b>SEK</b>	Swedish Krona
<b>HUF</b>	Hungarian Forint	<b>SGD</b>	Singapore Dollar
<b>ILS</b>	Israeli Shekel	<b>THB</b>	Thailand Baht
<b>INR</b>	Indian Rupee	<b>TND</b>	Tunisian Dinar
<b>ISK</b>	Iceland Krona	<b>TRY</b>	New Turkish Lira

<b>JOD</b>	Jordanian Dinar	<b>TWD</b>	Taiwan Dollar
<b>NGN</b>	Nigerian Naira	<b>MEX</b>	Mexican Peso
<b>CRC</b>	Costa Rican Colon	<b>CLP</b>	Chilean Peso
<b>JPY</b>	Japanese Yen	<b>ZAR</b>	South-African Rand

## 9.2. Language support

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

**Table 9-2: 2-digit ISO language codes**

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

### 9.3. 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.

**Table 9-3: 3-digit ISO country codes**

<b>ABW</b>	Aruba	<b>GHA</b>	Ghana	<b>NIU</b>	Niue
<b>AGO</b>	Angola	<b>GIB</b>	Gibraltar	<b>NLD</b>	Netherlands
<b>AIA</b>	Anguilla	<b>GIN</b>	Haiti	<b>NOR</b>	Norway
<b>ALA</b>	Aland Islands	<b>GLP</b>	Guadeloupe	<b>NPL</b>	Nepal
<b>ALB</b>	Albania	<b>GMB</b>	Gambia	<b>NZL</b>	New Zealand
<b>AND</b>	Andorra	<b>GNB</b>	Heard Island and McDonald Islands	<b>OMN</b>	Oman
<b>ANT</b>	Netherlands Antilles	<b>GNQ</b>	Equatorial Guinea	<b>PAK</b>	Pakistan
<b>ARE</b>	United Arab Emirates	<b>GRC</b>	Greece	<b>PAN</b>	Panama
<b>ARG</b>	Argentina	<b>GRD</b>	Grenada	<b>PCN</b>	Pitcairn
<b>ARM</b>	Armenia	<b>GRL</b>	Greenland	<b>PER</b>	Peru
<b>ASM</b>	American Samoa	<b>GTM</b>	Guatemala	<b>PHL</b>	Philippines
<b>ATA</b>	Antarctica	<b>GUF</b>	French Guiana	<b>PLW</b>	Palau
<b>ATF</b>	French Southern Territories	<b>GUM</b>	Guam	<b>PNG</b>	Papua New Guinea
<b>ATG</b>	Antigua and Barbuda	<b>GUY</b>	Holy See (Vatican City State)	<b>POL</b>	Poland
<b>AUS</b>	Australia	<b>HKG</b>	Hong Kong	<b>PRI</b>	Puerto Rico
<b>AUT</b>	Austria	<b>HMD</b>	Guinea-Bissau	<b>PRT</b>	Portugal
<b>AZE</b>	Azerbaijan	<b>HND</b>	Honduras	<b>PRY</b>	Paraguay
<b>BDI</b>	Burundi	<b>HRV</b>	Croatia	<b>PSE</b>	Palestinian Territory
<b>BEL</b>	Belgium	<b>HTI</b>	Guinea	<b>PYF</b>	French Polynesia
<b>BEN</b>	Benin	<b>HUN</b>	Hungary	<b>QAT</b>	Qatar
<b>BFA</b>	Burkina Faso	<b>IDN</b>	Indonesia	<b>REU</b>	Reunion
<b>BGD</b>	Bangladesh	<b>IMN</b>	Isle of Man	<b>ROU</b>	Romania
<b>BGR</b>	Bulgaria	<b>IND</b>	India	<b>RUS</b>	Russian Federation
<b>BHR</b>	Bahrain	<b>IRL</b>	Ireland	<b>RWA</b>	Rwanda
<b>BHS</b>	Bahamas	<b>ISL</b>	Iceland	<b>SAU</b>	Saudi Arabia
<b>BIH</b>	Bosnia and Herzegovina	<b>ISR</b>	Israel	<b>SEN</b>	Senegal
<b>BLR</b>	Belarus	<b>ITA</b>	Italy	<b>SGP</b>	Singapore

<b>BLZ</b>	Belize	<b>JAM</b>	Jamaica	<b>SGS</b>	South Georgia and the South Sandwich Islands
<b>BMU</b>	Bermuda	<b>JEY</b>	Jersey	<b>SHN</b>	Saint Helena
<b>BOL</b>	Bolivia	<b>JOR</b>	Jordan	<b>SJM</b>	Svalbard and JanMayen
<b>BRA</b>	Brazil	<b>JPN</b>	Japan	<b>SLB</b>	Solomon Islands
<b>BRB</b>	Barbados	<b>KAZ</b>	Kazakhstan	<b>SLE</b>	Sierra Leone
<b>BRN</b>	Brunei Darussalam	<b>KEN</b>	Kenya	<b>SLV</b>	El Salvador
<b>BTN</b>	Bhutan	<b>KHM</b>	Cambodia	<b>SMR</b>	San Marino
<b>BVT</b>	Bouvet Island	<b>KIR</b>	Kiribati	<b>SOM</b>	Somalia
<b>BWA</b>	Botswana	<b>KNA</b>	Saint Kitts and Nevis	<b>SPM</b>	Saint Pierre and Miquelon
<b>CAF</b>	Central African Republic	<b>KOR</b>	Korea, Republic of	<b>SRB</b>	Serbia
<b>CAN</b>	Canada	<b>KWT</b>	Kuwait	<b>STP</b>	Sao Tome and Principe
<b>CCK</b>	Cocos (Keeling) Islands	<b>LAO</b>	Lao People's Democratic Republic	<b>SUR</b>	Suriname
<b>CHE</b>	Switzerland	<b>LBN</b>	Lebanon	<b>SVK</b>	Slovakia
<b>CHL</b>	Chile	<b>LBR</b>	Liberia	<b>SVN</b>	Slovenia
<b>CHN</b>	China	<b>LCA</b>	Saint Lucia	<b>SWE</b>	Sweden
<b>CIV</b>	Cote d'Ivoire (Ivory Coast)	<b>LIE</b>	Liechtenstein	<b>SWZ</b>	Swaziland
<b>CMR</b>	Cameroon	<b>LKA</b>	Sri Lanka	<b>SYC</b>	Seychelles
<b>COD</b>	Congo, the Democratic Republic	<b>LSO</b>	Lesotho	<b>TCA</b>	Turks and Caicos Islands
<b>COG</b>	Congo, Republic of	<b>LTU</b>	Lithuania	<b>TCD</b>	Chad
<b>COK</b>	Cook Islands	<b>LUX</b>	Luxembourg	<b>TGO</b>	Togo
<b>COL</b>	Colombia	<b>LVA</b>	Latvia	<b>THA</b>	Thailand
<b>COM</b>	Comoros	<b>MAC</b>	Macao	<b>TJK</b>	Tajikistan
<b>CPV</b>	Cape Verde	<b>MAF</b>	Saint Martin (French part)	<b>TKL</b>	Tokelau
<b>CRI</b>	Costa Rica	<b>MAR</b>	Morocco	<b>TKM</b>	Turkmenistan
<b>CXR</b>	Christmas Island	<b>MCO</b>	Monaco	<b>TLS</b>	East Timor
<b>CYM</b>	Cayman Islands	<b>MDA</b>	Moldova	<b>TON</b>	Tonga
<b>CYP</b>	Cyprus	<b>MDG</b>	Madagascar	<b>TTO</b>	Trinidad and Tobago
<b>CZE</b>	Czech Republic	<b>MDV</b>	Maldives	<b>TUN</b>	Tunisia

<b>DEU</b>	Germany	<b>MEX</b>	Mexico	<b>TUR</b>	Turkey
<b>DJI</b>	Djibouti	<b>MHL</b>	Marshall Islands	<b>TUV</b>	Tuvalu
<b>DMA</b>	Dominica	<b>MKD</b>	Macedonia	<b>TWN</b>	Taiwan
<b>DNK</b>	Denmark	<b>MLI</b>	Mali	<b>TZA</b>	Tanzania
<b>DOM</b>	Dominican Republic	<b>MLT</b>	Malta	<b>UGA</b>	Uganda
<b>DZA</b>	Algeria	<b>MMR</b>	Myanmar	<b>UKR</b>	Ukraine
<b>ECU</b>	Ecuador	<b>MNE</b>	Montenegro	<b>UMI</b>	United States Minor Outlying Islands
<b>EGY</b>	Egypt	<b>MNG</b>	Mongolia	<b>URY</b>	Uruguay
<b>ERI</b>	Eritrea	<b>MNP</b>	Northern Mariana Islands	<b>USA</b>	United States
<b>ESH</b>	Western Sahara	<b>MOZ</b>	Mozambique	<b>UZB</b>	Uzbekistan
<b>ESP</b>	Spain	<b>MRT</b>	Mauritania	<b>VAT</b>	Guyana
<b>EST</b>	Estonia	<b>MSR</b>	Montserrat	<b>VCT</b>	Saint Vincent and the Grenadines
<b>ETH</b>	Ethiopia	<b>MTQ</b>	Martinique	<b>VEN</b>	Venezuela
<b>FIN</b>	Finland	<b>MUS</b>	Mauritius	<b>VGB</b>	Virgin Islands, British
<b>FJI</b>	Fiji	<b>MWI</b>	Malawi	<b>VIR</b>	Virgin Islands, U.S.
<b>FLK</b>	Falkland Islands	<b>MYS</b>	Malaysia	<b>VNM</b>	Viet Nam
<b>FRA</b>	France	<b>MYT</b>	Mayotte	<b>VUT</b>	Vanuatu
<b>FRO</b>	Faroe Islands	<b>NAM</b>	Namibia	<b>WLF</b>	Wallis and Futuna
<b>FSM</b>	Micronesia, Federated States of	<b>NCL</b>	New Caledonia	<b>WSM</b>	Samoa
<b>GAB</b>	Gabon	<b>NER</b>	Niger	<b>YEM</b>	Yemen
<b>GBR</b>	United Kingdom	<b>NFK</b>	Norfolk Island	<b>ZAF</b>	South Africa
<b>GEO</b>	Georgia	<b>NGA</b>	Nigeria	<b>ZMB</b>	Zambia
<b>GGY</b>	Guernsey	<b>NIC</b>	Nicaragua	<b>ZWE</b>	Zimbabwe

## 9.4. MD5 signature

A hidden text field called *md5sig* is included in the form submitted to your server. The value of this field is a 128-bit message digest, expressed as a string of thirty-two hexadecimal digits in UPPERCASE. The *md5sig* is constructed by performing an MD5 calculation on a string built up by concatenating the fields returned to your *status\_url* page. This includes:

- merchant\_id
- transaction\_id
- the uppercase MD5 value of the ASCII equivalent of the secret word submitted in the **Settings > Developer Settings** section of your online Skrill account.
- mb\_amount
- mb\_currency
- status

The purpose of the *md5sig* field is to ensure the integrity of the data posted back to your server. You should always compare the *md5sig* field's value posted by Skrill's servers with the one you calculated. To calculate the *md5sig*, you need to take the values of the fields listed above exactly as they were posted back to you, concatenate them, and perform a MD5 calculation on this string.

### Cancelled payment

The MD5 hash posted on the *ondemand\_status\_url* when a Skrill 1-Tap payment has been cancelled is a concatenation of the following fields:

- MERCHANT\_ID = merchant\_id
- MERCHANT\_TRN\_ID = transaction\_id
- The uppercase MD5 value of the ASCII equivalent of the secret word submitted in the **Settings > Developer Settings** section of the Merchant's online Skrill account
- REC\_PMT\_STATUS = status
- TRN\_ID = rec\_payment\_id

The MD5 hash for 1-Tap payments, posted on the *status\_url* is calculated the same way as normal payments/refunds.

### Secret word

The secret word must be submitted in the **Settings > Developer Settings** section of your Skrill Digital Wallet account before the *md5sig* can be used. The following restrictions apply when submitting your secret word:

- All characters must be in lowercase
- The length should not exceed 10 characters
- Special characters are not permitted (for example @, %, \$, etc.)

---

**Note:** If the **Settings > Developer Settings** section is not displayed in your account, contact [merchantservices@skrill.com](mailto:merchantservices@skrill.com).

---



## 9.5. SHA2 signature

To improve the security of the status reports, Skrill posts an additional parameter with the report called *sha2sig*. This is constructed in the same way as the *md5* signature, but with a different hashing algorithm, *Sha2* (256 bits).

---

**Note:** This new parameter is not available by default. To enable this option, send a request to [merchantservices@skrill.com](mailto:merchantservices@skrill.com).

---

## 9.6. Example HTML forms

Below are two examples of HTML forms that can be submitted to Skrill. The first one is a basic example. The second example uses several additional features currently available with Quick Checkout. You can use these forms, ensuring that the values are replaced with your own values.

---

**Note:** To request a test account and test data, contact [merchantservices@skrill.com](mailto:merchantservices@skrill.com).

---

### Simple HTML form

```
<form action="https://pay.skrill.com" method="post" target=" blank">
  <input type="hidden" name="pay to email" value="demoqco@sun-fish.com">
  <input type="hidden" name="status url" value="https://example.com/
process payment.cgi">
  <input type="hidden" name="language" value="EN">
  <input type="hidden" name="amount" value="39.60">
  <input type="hidden" name="currency" value="GBP">
  <input type="hidden" name="detail1 description" value="Description:">
  <input type="hidden" name="detail1 text" value="Romeo and Juliet (W.
Shakespeare) ">
  <input type="submit" value="Pay!">
</form>
```

**Advanced HTML form**

```

<form action="https://pay.skrill.com" method="post" target=" blank">
  <input type="hidden" name="pay to email" value="demoqco@sun-fish.com">
  <input type="hidden" name="transaction id" value="A10005">
  <input type="hidden" name="return url" value="https://example.com/
payment finished.html">
  <input type="hidden" name="cancel url" value="https://example.com/
payment cancelled.html">
  <input type="hidden" name="status url" value="https://example.com/
process payment.cgi">
  <input type="hidden" name="language" value="EN">
  <input type="hidden" name="merchant fields" value="customer number,session id">
  <input type="hidden" name="customer number" value="C1234">
  <input type="hidden" name="session ID" value="A3DFA2234">
  <input type="hidden" name="pay from email" value="payer123@skrill.com">
  <input type="hidden" name="amount2 description" value="Product Price:">
  <input type="hidden" name="amount2" value="29.90">
  <input type="hidden" name="amount3 description" value="Handling Fees & Charges:">
  <input type="hidden" name="amount3" value="3.10">
  <input type="hidden" name="amount4 description" value="VAT (20%):">
  <input type="hidden" name="amount4" value="6.60">
  <input type="hidden" name="amount" value="39.60">
  <input type="hidden" name="currency" value="GBP">
  <input type="hidden" name="firstname" value="John">
  <input type="hidden" name="lastname" value="Payer">
  <input type="hidden" name="address" value="Payerstreet">
  <input type="hidden" name="postal code" value="EC45MQ">
  <input type="hidden" name="city" value="Payertown">
  <input type="hidden" name="country" value="GBR">
  <input type="hidden" name="detail1 description" value="Product ID:">
  <input type="hidden" name="detail1 text" value="4509334">
  <input type="hidden" name="detail2 description" value="Description:">
  <input type="hidden" name="detail2 text" value="Romeo and Juliet (W.
Shakespeare)">
  <input type="hidden" name="detail3 description" value="Special Conditions:">
  <input type="hidden" name="detail3 text" value="5-6 days for delivery">
  <input type="submit" value="Pay!">
</form>

```

## 9.7. Payment method codes

The table below describes the codes required for each payment method if passing specific payment methods in your payment request.

**Table 9-4: Payment method codes**

Payment method	Value	Supported countries
Skrill Digital Wallet	WLT	All in table <i>ISO country codes (3-digit) on page 8-3</i>
Neteller	NTL	All except for: Afghanistan, Armenia, Bhutan, Bouvet Island, Myanmar, China, (Keeling) Islands, Democratic Republic of Congo, Cook Islands, Cuba, Eritrea, South Georgia and the South Sandwich Islands, Guam, Guinea, Territory of Heard Island and McDonald Islands, Iran, Iraq, Cote d'Ivoire, Kazakhstan, North Korea, Kyrgyzstan, Liberia, Libya, Mongolia, Northern Mariana Islands, Federated States of Micronesia, Marshall Islands, Palau, Pakistan, East Timor, Puerto Rico, Sierra Leone, Somalia, Zimbabwe, Sudan, Syria, Tajikistan, Turkmenistan, Uganda, United States, US Virgin Islands, Uzbekistan, and Yemen
Paysafecard*	PSC	American Samoa, Austria, Belgium, Canada, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Guam, Hungary, Ireland, Italy, Latvia, Luxembourg, Malta, Mexico, Netherlands, Northern Mariana Islands, Norway, Poland, Portugal, Puerto Rico, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, United States Of America, and US Virgin Islands
Paysafecash*	PCH	Austria, Croatia, Hungary, Italy, Malta, Portugal, Romania, Slovenia, Spain
PagoEfectivo*	PGF	Peru
<b>Credit/Debit Cards</b>		
All card types available in the customer's country	ACC	All in table <i>ISO country codes (3-digit) on page 8-3</i>
Visa	VSA	All in table <i>ISO country codes (3-digit) on page 8-3</i>
Mastercard	MSC	All in table <i>ISO country codes (3-digit) on page 8-3</i>
Visa Electron	VSE	All in table <i>ISO country codes (3-digit) on page 8-3</i> (excluding US)
Maestro	MAE	United Kingdom, Spain, Ireland, and Austria
Carte Bleue	GCB	France

Dankort	DNK	Denmark
<b>Gift cards</b>		
CVS Pharmacy*	CVS	US
Dollar General*	DLG	US
Circle K*	CRK	US
Openbucks*	OBK	US
Generic code to represent all the gift cards enabled on your merchant ID.	GFC	US

**Table 9-4: Payment method codes (Continued)**

Payment method	Value	Supported countries
Blik	BLK	Poland
<b>Instant Banking Options</b>		
Rapid Transfer (Online Bank Transfer)* (Previously called Skrill Direct)	OBT/NGP	Austria, Denmark, Finland, France, Germany, Hungary, Italy, Norway, Poland, Portugal, Spain, Sweden, United Kingdom.  <b>Note:</b> NGP is returned in <i>payment_type</i> for this payment method <i>only</i> if detailed payment type information is enabled for your account.
Giropay*	GIR	Germany
Direct Debit/SEPA	DID	Germany
Sofort (Klarna)	SFT	Germany, Austria, Belgium, Netherlands, Italy, France, Hungary, Slovakia, Czech Republic and United Kingdom
iDEAL* (See Note below)	IDL/GCI	Netherlands  <b>*Note:</b> For this <i>payment_method</i> you also need to pass the first name and last name of the customer in order to use the straight through redirect feature. The parameters to use for this purpose are called "firstname" and "lastname" respectively and you can find more details regarding them in table 2-1. The first two conditions above apply as normal.
POLi	PLI	Australia
Przelewy24 *	PWY	Poland
ePay.bg	EPD	Bulgaria
Trustly*	GLU	Austria, Belgium, Bulgaria, Czech Republic, Denmark, Estonia, Finland, Germany, Hungary, Ireland, Latvia, Lithuania, Netherlands, Romania, Slovakia, Slovenia, Spain, Sweden.

Alipay*	ALI	Customer location: China only. This is available for merchants in all countries in table <i>ISO country codes (3-digit) on page 8-3</i> except China.
Astropay - Online bank transfer (Direct Bank Transfer)	ADB	Argentina, Brazil
Astropay - Offline bank transfer	AOB	Brazil, Chile, China, Colombia
Astropay - Cash (Invoice)	ACI	Argentina, Brazil, Chile, China, Colombia, Mexico, Peru, Uruguay
Rapyd Bank Redirect	RBR	Brazil, Chile, Columbia, Mexico, Peru
Cash payments*	CHP	Peru, Brazil, Mexico, Chile, Ecuador, Costa Rica, Panama, Colombia
Online banking*	ONB	Peru, Brazil, Mexico, Chile, Ecuador, Costa Rica, Panama, Colombia
PIX*	SPX	Brazil
MACH*	MAH	Chile
Boleto*	BLT	Brazil
MB WAY	MBW	Portugal
Multibanco	MUB	Portugal
Rapyd Ewallet Redirect	RER	Indonesia, Philippines (supports various sub-options listed below):
Gcash *	GCH	Philippines
GrabPay *	GRP	Philippines
Coins.ph *	CNS	Philippines
Dana *	DNA	Indonesia
LinkAja eWallet *	LNJ	Indonesia
Khipu*	KHP	Chile
SPEI*	SPI	Mexico

- \* Payment method supports Straight Through Redirect. For more information how to implement straight through redirect flow, see [Table 4-3 on page 38](#).

### 9.7.1. Alipay

The Alipay payment method is restricted to customers from China.

---

**Note:** Only merchants outside China can offer this payment method

---

The following currencies are supported: EUR, USD, GBP, HDK, and SGD. Other currencies will be processed but Skrill will convert the payment amount to Euros and charge the merchant a conversion fee, see <https://www.skrill.com/en/fees/> for details.

There are two integration options for Alipay:

- Straight through redirect.
- Payment tab selection.

These methods are described in more detail below.

### Straight-through redirect

A straight-through redirect bypasses the Quick Checkout form and sends the payment details direct to Alipay. To use this method you need to first ensure your merchant account is configured for the Fixed payment option. The next step is to provide the customer's email in the *pay\_from\_email* parameter and pass a single *payment\_method* code, ALI as part of the payment request. If you don't pass the *pay\_from\_email* parameter, the Quick Checkout payment form will be displayed. The customer will see a prompt asking them to enter their email before continuing to Alipay.

### Payment tab selection

If you use the Fixed payment option and pass more than one payment method code including the ALI code Alipay will appear as a standard payment tab on the form for Chinese customers. Alipay will also appear as a standard payment tab for Chinese customers if the merchant account is configured to use the Flexible payment option.

## 9.7.2. Alipay customs declaration

If you are shipping physical goods to customers in China paying with Alipay, you will need to make a customs declaration. This declaration should be made immediately after a successful payment. Skrill provide two MQI API calls for this purpose: one call to submit a customs declaration and a second call to check the status of an existing declaration.

Before continuing, you must first enable the MQI, set up an API/MQI password, and specify an IP range from which MQI calls can be made. Refer to the introductory section of the [Skrill Automated Payment Interface Guide](#) for information about enabling and configuring the MQI.

Once you have enabled the MQI, you can use the two calls. These calls are described in detail below.

### Send a customs declaration

This call sends a customs declaration about an Alipay purchase to Chinese customs. The request contains the merchant's Skrill account email and MQI/API password (in MD5 form) along with information about the payment such as transaction reference, amount, the merchant's identification details and the selected customs to which the purchased item will be shipped. Alipay verifies the request details to check that they match a successful payment registered in their system and then sends them on to Chinese customs. Finally, Alipay returns a response to the merchant (via Skrill) with the associated transaction ID for the payment (Alipay's transaction ID) and a customs declaration number.

Method	Endpoint	Description
POST	<code>https://api.skrill.com/mqi/customs/alipay/</code>	Send customs declaration to Alipay customs API

You should add the following header to your HTTP request:

```
Content-Type: application/json;
```

or

```
Content-Type: application/json; charset="UTF8"
```

if you are including UTF8 characters in the request. Example request:

```
{
  "email" : "merchant@sun-fish.com",
  "password" : "1bw8e40ebe9759b55948bbce8aaa460d",
  "transactionId" : "166462653",
  "outRequestNumber" : "9193457120563834",
  "amount" : "32.89",
  "merchantCustomsCode" : "hanguo",
  "merchantCustomsName" : "jwyhanguo card",
  "customsPlace" : "HANGZHOU"
}
```

**Table 9-5: Request parameters**

Parameter	Maximum length (bytes)	Required	Description
email	n/a	Yes	The email address of your merchant account.
password	n/a	Yes	MD5 of the MQI/API password for your merchant account.
transactionId	n/a	Yes	The Skrill ID of the transaction for which you are making a customs declaration. This is the <i>mb_transaction_id</i> value received in the payment status response.

**Table 9-5: Request parameters (Continued)**

Parameter	Maximum length (bytes)	Required	Description
outRequestNumber	32	Yes	Unique customs transaction ID. You must ensure that you generate a unique value for this field each time you make a request.
amount	n/a	Yes	Indicates the declared amount for customs in Yuan (CNY) to 2 decimal places, for example 20.00. This is the value of the goods and excludes all taxes and shipping costs.  Note: This value should not exceed the payment transaction amount.
merchantCustomsCode	20	Yes	The merchant's registration code at customs.
merchantCustomsName	256	Yes	The merchant's registration name at customs.

Parameter	Maximum length (bytes)	Required	Description
customsPlace	N/A	Yes	<p>The customs location at which the package is expected to arrive. Accepts the following values:</p> <ul style="list-style-type: none"> <li>HANGZHOU - Hangzhou Customs District People's Republic of China.</li> <li>ZHENGZHOU - Zhengzhou Customs District of People's Republic of China (bonded logistics center).</li> <li>GUANGZHOU - Guangzhou Customs District People's Republic of China</li> <li>CHONGQING - Chongqing Customs District People's Republic of China.</li> <li>NINGBO - Ningbo Customs District People's Republic of China.</li> <li>HENAN - Customs in Henan (comprehensive bonded zone).</li> </ul>

Example of a successful response:

```
{
  "alipayTrnId": "2013111511001004390000105126",
  "alipayDeclarationNumber": "2013112611001004680073956707",
}
```

**Table 9-6: Successful response parameters**

Parameter	Description
alipayTrnId	The ID of the Alipay transaction.
alipayDeclarationNumber	The customs declaration serial number from Alipay.

A response of this form indicates that a successful customs declaration has been made.

Example showing a failed response from Alipay:

```
{
  "alipayTrnId": "2013111511001004390000105126",
  "error": {
    "code": "INVALID TRANSACTION STATUS",
    "message": "Customs declaration is not allowed for transactions which are not yet completed or have been refunded."
  }
}
```

**Note:** Both successful and failed responses return a HTTP 200 Status code. Example of a response with invalid parameters:

```
{
  "error": {
    "code": "INVALID PARAMETER",
    "message": "outRequestNumber must not exceed specified length"
  }
}
```



**Table 9-7: Unsuccessful response parameters**

Parameter	Description
code	The error code. See <a href="#">Table 8-16</a> below for a list of values.
message	The detailed description of the error. See <a href="#">Table 8-16</a> below for a list of values.

**Table 9-8: Error codes**

Code	Message
INVALID_TRANSACTION_STATUS	Customs declaration is not allowed for transactions which are not yet completed or have been refunded.
INVALID_PARAMETER	Different descriptions are possible, based on which parameter is invalid. Here are some variants: <ul style="list-style-type: none"> <li>Invalid parameter format.</li> <li>outRequestNumber must not exceed the specified length.</li> </ul>
OUT_REQUEST_NUMBER_ALREADY_USED	The same request number (out_request_number) is used for multiple requests.
ALREADY_DECLARED	Customs declaration has already been registered.
REQUEST_AMOUNT_EXCEEDED	The declared amount exceeds the transaction amount.
TRANSACTION_NOT_FOUND	This transaction is not found in Alipay's system.
ALIPAY_COMMUNICATION_ERROR	Error occurred during the communication with Alipay.
MISSING_PARAMETER	<parameter> must not be null or empty

**Table 9-8: Error codes (Continued)**

Code	Message
CANNOT_LOGIN	No associated error message - this is used for incorrect password/email errors
BAD_REQUEST	Shows the line and column where the error occurred in the request

**Check the status of a customs declaration**

This call is used to return details about a customs declaration for a specific Skrill transaction. If a customs declaration exists for this transaction, the call returns a response with the associated transaction ID for the payment in Alipay's system and a customs declaration number.

Method	Endpoint	Description
GET	<a href="https://api.skrill.com/mqi/customs/alipay/{id}">https://api.skrill.com/mqi/customs/alipay/{id}</a> <a href="https://api.skrill.com/mqi/customs/alipay/{id}?email={email}&amp;password={password}">/mqi/customs/alipay/{id}?email={email}&amp;password={password}</a>	Check the status of a customs declaration

**Example:**

```
https://api.skrill.com/mqi/customs/alipay/1705513403?email=merchant@sun-
fish.com&password=1bw8e40ebe9759b55948bbce8aaa460d
```

The parameters for this call are as follows:

- email (required) - The email address of the merchant's Skrill account
- password (required) - The MD5 of the merchant's password
- id (required) - the Skrill transaction ID of the transaction that you want to query. This is the *mb\_transaction\_id* status response parameter.

---

**Note:** Both successful and failed responses return a HTTP 200 Status code.

---

Example of a successful response:

```
{
  "alipayTrnId": "2013111511001004390000105126",
  "alipayDeclarationNumber": "2013112611001004680073956707",
}
```

Example of a failed response:

```
{
  "error": {
    "code": "NOT FOUND"
    "message": "No transaction found with the specified id."
  }
}
```

## 9.8. Failed reason codes

The table below contains all possible values of the *failed\_reason\_code* parameter and their corresponding meanings. Failed reason codes are mappings of codes Skrill receives from external processors and failures due to internal procedures.

**Table 9-9: Failed reason codes**

Code	Description
01	Referred by Card Issuer
02	Invalid Merchant. Merchant account inactive.
03	Pick-up card
04	Declined by Card Issuer
05	Insufficient funds
06	Merchant/NETELLER/Processor declined
07	Incorrect PIN
08	PIN tries exceed - card blocked
09	Invalid Transaction
10	Transaction frequency limit exceeded
11	Invalid Amount format. Amount too high. Amount too low. Limit Exceeded.
12	Invalid credit card or bank account
13	Invalid card Issuer
15	Duplicate transaction reference
19	Authentication credentials expired/disabled/locked/invalid. Cannot authenticate. Request not authorized.
20	Neteller member is in a blocked country/state/region/geolocation
22	Unsupported Accept header or Content type
24	Card expired
27	Requested API function not supported (legacy function)
28	Lost/stolen card
30	Format Failure
32	Card Security Code (CVV2/CVC2) Check Failed
34	Illegal Transaction
35	Member/Merchant not entitled/authorized. Account closed. Unauthorized access.
37	Card restricted by Card Issuer
38	Security violation
42	Card blocked by Card Issuer

**Table 9-9: Failed reason codes (Continued)**

Code	Description
44	Card Issuing Bank or Network is not available
45	Processing error - card type is not processed by the authorization centre
51	System error
58	Transaction not permitted by acquirer
63	Transaction not permitted for cardholder
64	Invalid accountId/country/currency/customer/email/field/merchant reference/merchant account currency/term length/verification code. Account not found/disabled. Entity not found. URI not found. Existing member email. Plan already exists. Bad request.
67	BitPay session expired
68	Referenced transaction has not been settled
69	Referenced transaction is not fully authenticated
70	Customer failed 3DS verification
80	Fraud rules declined
81	Matching criteria not met
98	Error in communication with provider
99	Other
104	PSC Customer name matching failed

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