



# **Skrill Wallet Integration Guide**

**For use by Skrill Wallet merchants**

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

**Version 9.1**

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**Version Control Table**

<b>Date</b>	<b>Version</b>	<b>Description</b>
19/02/2014	6.6	Changes to Skrill 1-tap.
20/05/2014	6.7	Removal of Laser. Addition of Paysafecard.
20/09/2014	6.8	Addition of Trustly codes for Split Gateway.
09/01/2015	6.9	Changes made to the coverage of Visa Electron, JCB & Diners
05/05/2015	7.0	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.
07/07/2015	7.1	Updated screenshots and made changes for the modernised Wallet Checkout UI.
13/11/2015	7.2	Updated the URL for merchants to post transactions to <a href="https://pay.skrill.com">https://pay.skrill.com</a> . Updated Failed reason codes. Added Sales Tax feature. Updated split gateway section.
23/03/2015	7.3	Added information about Google 2 Factor Authentication
05/04/2016	7.4	Changed the list of supported countries. Included the full 1-Tap guide as a section of this guide.
08/09/2016	7.5	ELV payment method renamed to SEPA – logo changed  Added Astropay and Unionpay. Skrill Direct payment method changed to Rapid Transfer. Poland added to list of supported countries.
27/10/2016	7.6	Added the Bitcoin payment method. Fix to examples in Table 2.
16/12/2016	7.7	Updated Autopay details.
17/01/2017	7.8	Updated Trustly and Rapid Transfer supported countries.

<b>Date</b>	<b>Version</b>	<b>Description</b>
20/07/2017	7.9	Added link to Skrill Mer Verification Service Guide. Added Astropay for Peru. Added failed reason code 67. Added Denmark, Finland and Sweden to Rapid Transfer supported countries.  Updated brand-centre URL.
09/08/2017	7.9	Added Norway as country supporting Rapid Transfer. Removed references to Flexible and fixed gateways.
25/10/2017	7.9	Renamed Sofort to Klarna; removed Banco de Occidente from Colombia.
05/12/2017	7.9	Added iDEAL payment method GCI.
08/01/2018	7.9	Added list of supported languages to appendix.
10/01/2018	7.9	Added Paysafecash payment method. Updated Klarna countries.
19/03/2018	7.9	Added Colombian Peso as a supported currency.
03/01/2019	7.9	Added a note to the prepare_only parameter.
11/01/2021	7.9	Updated the country supported list of each APM, removed the unsupported ones.
29/09/2021	8.0	Removed references to Bitcoin and UnionPay.
29/09/2021	8.1	Updated four parameters in the guide.
17/05/2022	8.2	Added payment methods, new currencies details and modified Sofort logo on images
21/09/2022	8.3	Replaced old Skrill gateway screens with new Skrill gateway screens.
12/12/2022	8.4	Updated new WCO parameters
27/12/2022	8.5	Added Blik payment method in Section# 6.7
24/02/2023	8.6	Added MB WAY, Multibanco, and EFT payment methods
12/04/2023	8.7	Removed references to iFrames.

<b>Date</b>	<b>Version</b>	<b>Description</b>
05/05/2023	8.8	Updated supported languages.
15/06/2023	8.9	Updated Skrill IP ranges. Updated Merchant Services support table.
25/10/2023	9.0	Updated Test merchant instructions. Updated to say that we do not support iframes.
16/11/2023	9.1	Added kyc_sharing parameter.

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# 1 ABOUT THIS GUIDE

## 1.1 Objectives and target audience

This guide provides details on how to connect your website to the Skrill Wallet Checkout using the Skrill Wallet service. 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.

This guide is only relevant to Skrill Wallet merchants.

## 1.2 PCI disclaimer

In accordance with the Payment Card Industry Data Security Standard in force as updated from time to time (“PCI-DSS”), If a Skrill Account holder uses their credit or debit card to upload funds to their Skrill Account, Skrill will be responsible for the security of all cardholder data 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 Wallet Checkout documents described below.

Guide	Description
<a href="#">Automated Payments Interface Guide</a>	Describes how to connect to Skrill using the Automated Payments Interface (API). This supports functionality such as merchant queries against the system, sending money and processing refunds (where available).
<a href="#">Skrill Customer Verification Service Guide</a>	Describes how to use the Skrill Customer Verification service to check if a customer, identified by an email address or customer ID, is registered with Skrill. The service also lets you verify information that you hold about the customer against Skrill’s registration records, such as email address, first name, last name, date of birth and address.

## 1.4 Conventions used in this guide

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

**Table 1: List of conventions**

Convention	Description
<i>Reference</i>	Indicates a reference to another section in this guide. For example, refer to the <i>Introduction</i> on page 5.
File path	Used to indicate a file path or folder structure.
<a href="#">Glossary</a>	Glossary term

## 2 INTRODUCTION

The Skrill Wallet Checkout is a secure Skrill site, where you redirect customers from your website to make a Wallet payment through Skrill. The payment gateway collects customer payment details using standard HTML forms.

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.

### Requesting a test account

You may need a test account to test your integration to the Skrill Wallet Checkout. Test accounts work in a live environment; however, funds cannot be sent from a test account to a live account.

#### To set up a test account:

1. Open an additional Skrill Digital Wallet account online via the Skrill website.
2. Inform Skrill of the email address of the new account and request that this be enabled as a test account.

### Who to contact for queries

For all support queries, contact the Merchant Services department.

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

Language	Telephone Number	Operating Times (weekdays)
English	44 203 308 2520	8am - 5pm GMT
English US	1 855 719 2087	8am - 6pm EST

### 2.1 Connecting to the Wallet Checkout

Connecting to the Skrill Wallet Checkout requires adding **Skrill** as a payment method on your website's checkout or payment page. When your customer selects **Skrill**, you should ensure that they are redirected to the Skrill Wallet Checkout. At the same time, you will need to submit information about the payment, such as your merchant account email, amount to be paid, and several other hidden text fields.

You can use a standard HTML form to collect and pass payment and customer details to Skrill. An example of an HTML form is shown in [section 6.6.Example HTML form](#) on [page 77](#).

A simplified illustration of the transaction flow is shown in [Figure 1](#).

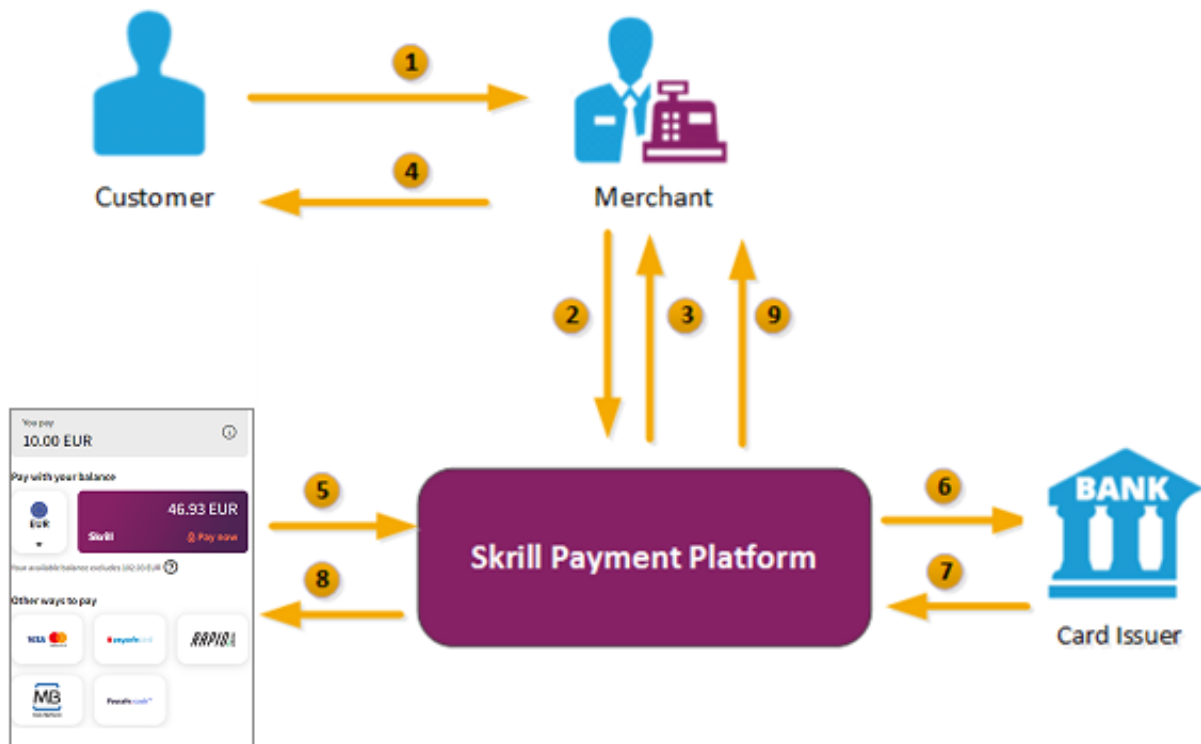


Figure 1 Skrill transaction flow

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 (e.g., amount, currency, and language) to the Skrill Wallet Checkout.
3. Skrill returns the generated SID.
4. Using a Lightbox, redirect the customer to the Skrill Wallet Checkout and include the session identifier in the redirect URL. Skrill displays the relevant payment page.  
**Note: We do not support iframes.**
5. The customer enters their payment information, plus any other details requested, and confirm 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. We display the confirmation page, containing the transaction result, on the Skrill Wallet Checkout.
9. Skrill provides you with an asynchronous notification to your status URL or IPN (instant Payment Notification), confirming the transaction details and status.

### 2.1.1 The payment process

Figure 2 below provides a more detailed view of the interaction between customer, merchant and Skrill in a typical transaction. Note that some details have been left out to simplify the diagram.

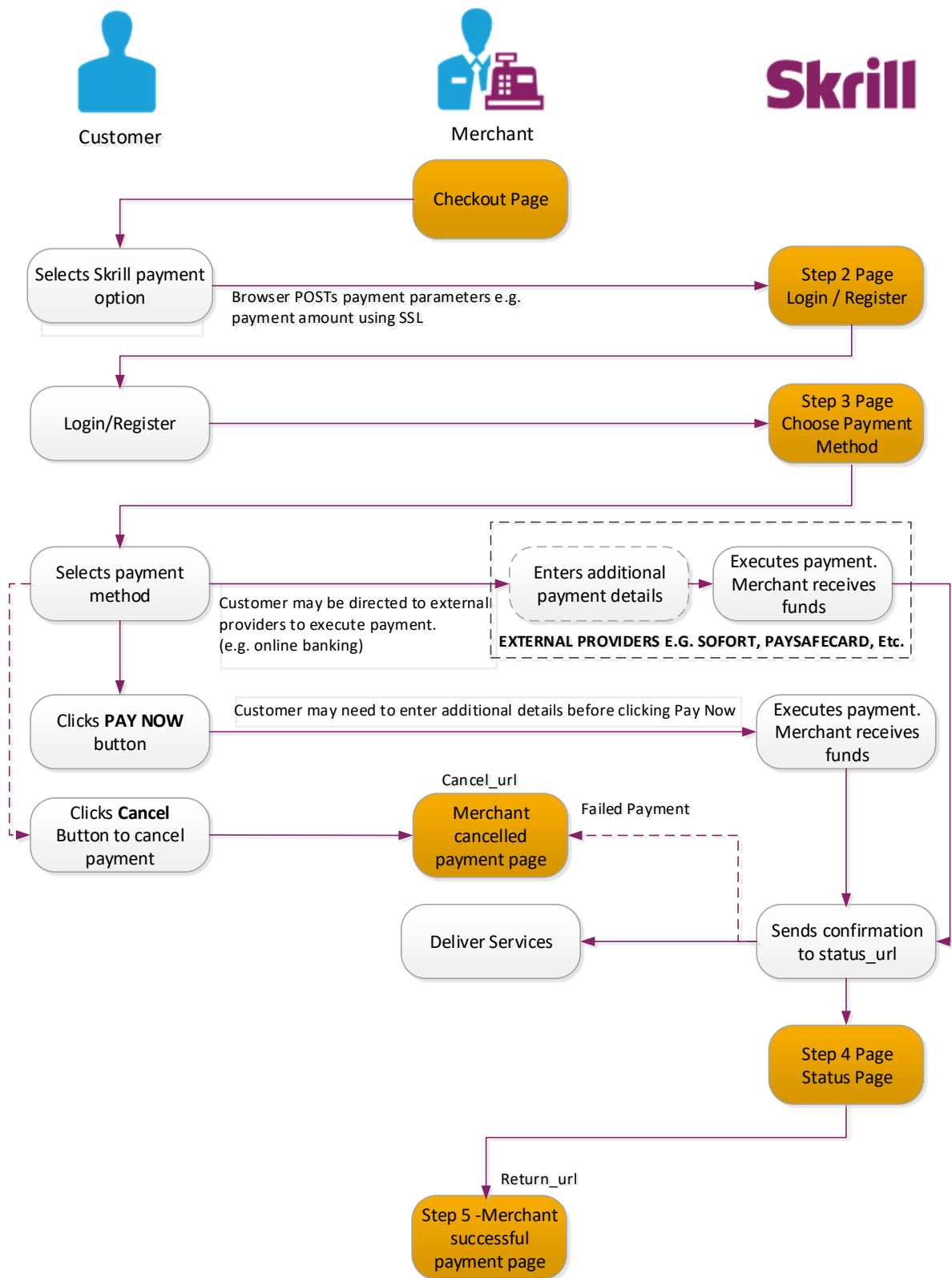
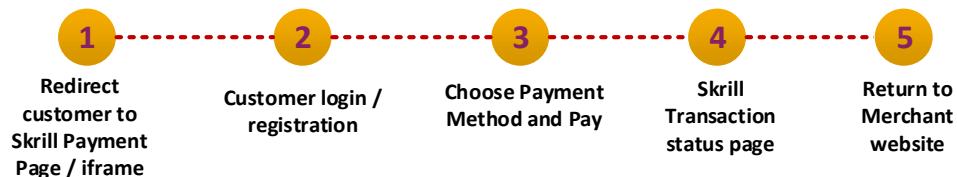


Figure 2: Payment flow between customer, merchant and Skrill

## 2.2 Steps in the payment process

Payment details are collected from the customer, and you are notified of the result. The customer is then automatically returned to the relevant page on your website:



### 2.2.1 Redirecting customers to the Skrill Gateway (Step 1)

When a customer is on the online checkout or payment page on your website, they should be presented with a **Pay by Skrill** logo or button (see examples below).



You can download a copy of these logos from the Skrill website at:

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

When they select the Skrill button, your website should post the HTML form containing their transaction details to <https://pay.skrill.com>.

The HTML form should contain the hidden input fields listed in **Table 2** below.

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**Note:** To maximise conversion, Skrill recommends that you redirect customers to the Skrill Wallet Checkout in the same browser window. When using the standard Skrill page, the minimum width of the window should be at least 600 pixels.

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### Skrill Wallet checkout demonstration

If you want a demonstration of the Skrill Wallet Checkout you can access a test form at:

[https://www.skrill.com/app/test\\_payment.pl](https://www.skrill.com/app/test_payment.pl).

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**Note:** transactions are processed as real payments unless you use a demo account and demo cards. Contact the merchant Services department [merchantservices@skrill.com](mailto:merchantservices@skrill.com) for a demo account.

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### Download payment method logos

Skrill logos and payment method icons that can be displayed on your website are available 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.

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## Parameters to be posted to the Skrill payment gateway

**Note:** All URL parameters must include the scheme at the front of the URL e.g., <https://>. For example, instead of [www.google.co.uk](http://www.google.co.uk) you would need to use <https://www.google.co.uk>

**Table 2: Skrill Wallet 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	<a href="mailto:info@example.com">info@example.com</a>
recipient_description	A description to be shown on the Skrill payment page in the logo area if there is no logo_url parameter. If no value is submitted and there is no logo, the pay_to_email value is shown as the recipient of the payment.	No	30	Your Company Name
transaction_id	Your unique reference or identification number for the transaction. ( <u>Must</u> 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 payment 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 <a href="#">secure return url</a> option is available. ( <i>See section 3.3 on page 36.</i> )	No	240	<a href="https://www.example.com/payment.htm">https://www.example.com/payment.htm</a>
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 return_url 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, then the Cancel button is not displayed.	No	240	<a href="https://www.example.com/payment_cancelled.htm">https://www.example.com/payment_cancelled.htm</a>

Field name	Description	Required	Max length	Example value
cancel_url_target	<p>Specifies a target in which the <b>cancel_url</b> value is displayed upon cancellation of payment by the customer. Default value is 1.</p> <p>1 = '_top'            2 = '_parent'            3 = '_self'            4 = '_blank'</p>	No	1	1
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.</p> <p>If the <b>status_url</b> is omitted, no transaction details are sent.</p> <p>Only the following ports are supported:</p> <p>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</p> <p><b>Note:</b> These port restrictions apply to all Skrill status URLs</p>	No	400	<p><a href="https://www.example.com/process_payment.cgi">https://www.example.com/process_payment.cgi</a></p> <p>OR</p> <p><a href="mailto:info@example.com">mailto:info@example.com</a></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.</p> <p>The same port restrictions apply as for the <b>status_url</b> parameter above.</p>	No	400	<p><a href="https://www.example.com/process_payment2.cgi">https://www.example.com/process_payment2.cgi</a></p> <p>OR</p> <p><a href="mailto:info2@example.com">mailto:info2@example.com</a></p>

Field name	Description	Required	Max length	Example value
language	2-letter code of the language used for Skrill's pages. Can be any of the codes in <b>6.2 Languages supported by Skrill</b> .	No * See Note 1	2	EN
psp_id	For Paysafecard transactions - offers the possibility to classify sub-merchants. Agreement with Paysafecard needed - not agreed values lead to a failed payment.	No	16	A205220
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_url	URL of the website for which the payment is made.	Applicable for resellers	240	http://www.example.com
Submerchant_name	The merchant's name listed on the website for which the payment is made	Applicable for resellers	240	Example LTD
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	<a href="https://www.example.com/logo.jpeg">https://www.example.com/logo.jpeg</a>
prepare_only	<p>Forces only the SID to be returned without the actual page. Useful when using the secure method to redirect the customer to the payment page. For details, see <b>section 2.2.2</b> on <b>page 21</b>. Accepted values are 0 (default) and 1 (prepare only).</p> <p><b>Note:</b> This parameter is required when enabling the Quick Checkout Secure Restriction by IP service. For details, see</p>	No	1	1



Field name	Description	Required	Max length	Example value
	the <i>Automated Payments Interface Guide</i> .			
sid	Session ID (SID). This is an optional parameter containing the Session ID returned by the prepare_only call. If you use this parameter, then you should not supply any other parameters. For details, see <i>section 2.2.2</i> on <i>page 21</i> .	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 to track your affiliates. You <u>must</u> 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 to the status URL 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
<b>Customer Details (used to speed up Registration / Login)</b>				
pay_from_email	Email address of the customer who is making the payment. If left empty, the customer must enter their email address.	No	100	payer@skrill.com
firstname	Customer's first name	No	20	John
lastname	Customer's last name	No	50	Payer
date_of_birth	Date of birth of the customer. The format is <b>ddmmyyyy</b> . Only numeric values are accepted. This saves time for 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

Field name	Description	Required	Max length	Example value
address	Customer's address (e.g., street)	No	100	Payer street
address2	Customer's address (e.g., 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 (e.g., 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 <a href="#">section 6.3</a> on <a href="#">page 73</a> ).	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).	No * See Note 2	50	123123 Note: must be an integer number
merchant_client_kyc_level	Verification level of the Client with the Merchant.	No * See Note 2	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.	No * See Note 2		2016-08-22T14:30:24+02:00[Europe/Paris] 2016-08-22T14:30+02:00 2016-08-22 Notes: If the session is initiated via query parameters, special characters like "+" must be pre-URL encoded, for example: +02:00 → %2B02:00 If no timezone is supplied, the CET

Field name	Description	Required	Max length	Example value
				timezone 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 <a href="#">section 6.1 on page 71</a> ).	Yes	3	EUR
amount2_description	You can include a calculation for the total amount payable, which is displayed in the 'More information' 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 'currency' will be shown next to <b>amount2_description</b> .	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 'More information' section in the header of the Skrill Gateway page.	<b>No *</b> <b>See Note 1</b>	240	Product ID:
detail1_text	The <b>detail1_text</b> is shown next to the <b>detail1_description</b> in the More Information section in the header of the payment form with the other payment details. The <b>detail1_description</b> combined with the <b>detail1_text</b> is shown	<b>No *</b> <b>See Note 1</b>	240	4509334

Field name	Description	Required	Max length	Example value
	in the more information field of the merchant account history CSV file. Using the example values, this would be <b>Product ID: 4509334</b> . This information is also shown to the customer in their Skrill Digital Wallet account history.			
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	
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	
kyc_sharing	Contact your Account Manager for details.	No	1	0 – False 1 – True

**Note:**

1. The language, detail1\_text, and detail1\_description parameters are not mandatory but are highly recommended for a good user experience. English is used as the default language if no language is provided.
2. Merchant Client fields used for additional risk screening.

**Language encoding for text parameters**

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

## 2.2.2 Recommended secure method of redirecting the customer

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

---

**Important!** We strongly recommend that you use this method for 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.

---

### How to implement

To ensure that details of the payment are communicated securely only between your server and Skrill:

1. Your web server makes a standard POST request with the payment parameters, using the 'prepare\_only' parameter (see **Table 2** above).
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 using a GET request 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.

For code examples of how to implement this, see **section 3.7** on **page 38**.

---

**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.

---

### 2.2.3 Skrill customer login/registration (Step 2)

When the customer submits the HTML form from their web browser, then a Skrill page displays the payment amount and payment details submitted to Skrill and presents two options: login or sign up. The two options are described in detail below.

If the 'pay\_from\_email' parameter is supplied then the email address field will be pre-filled; otherwise, this field will be empty.

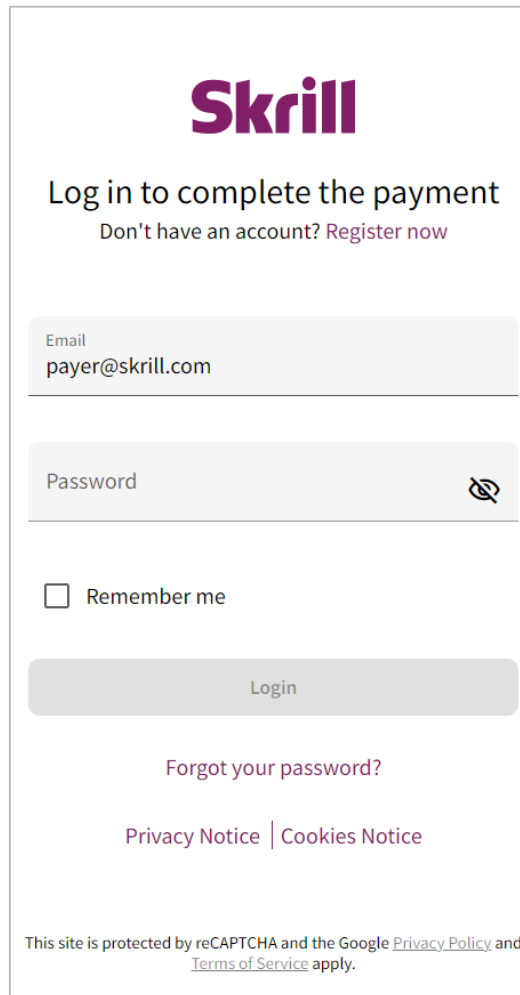


Figure 3: Login page showing pre-filled email address

The customer enters or changes their email (if required) followed by their password, selects the **Login** button, and is redirected to the next step, see **Section 2.2.4**

If the customer does not have a Skrill account, they can sign-up by clicking the link **SIGN UP** link, see **Section 2.2.3.1** below.

The customer can view the payment details by selecting the **information** icon, displayed to the right of the amount and currency. See the examples in **Figure 4** and **Figure 5**.

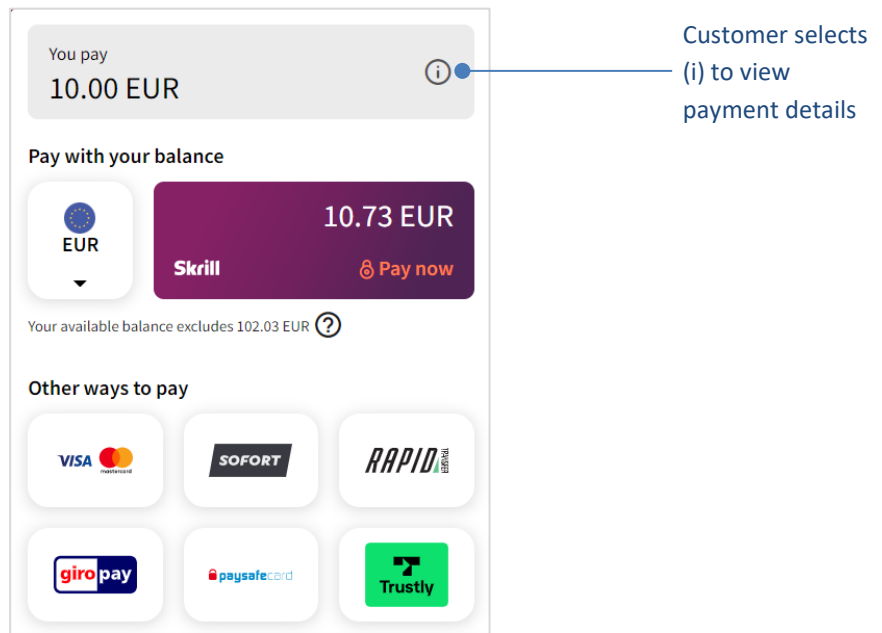


Figure 4: Top of payment form shows total amount to pay using Skrill or other ways

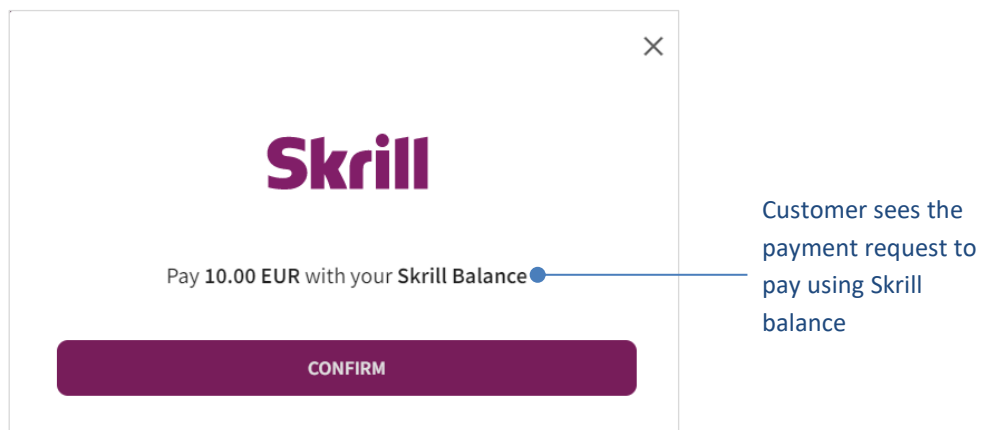


Figure 5: Payment details screen

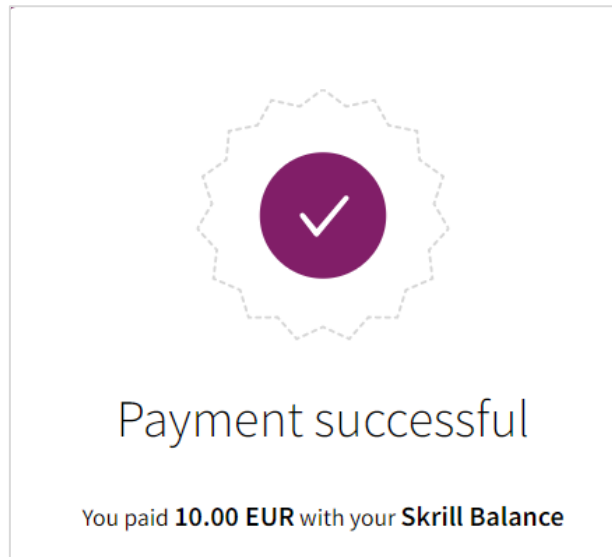


Figure 6: Payment successful

### 2.2.3.1 Customer is not registered with Skrill

If the customer is not registered with Skrill, they can click **SIGN UP**. They are then presented with a registration form (see [Figure 7](#) below). The form is used to register a customer for a Skrill Digital Wallet account.

#### Fast registration

To speed up the registration process, you can provide the following additional data to pre-fill the form: 'address', 'firstname', 'lastname', 'postal\_code', 'city', 'country', 'date\_of\_birth' (see [Table 2](#) above). If the 'pay\_from\_email' parameter is supplied, it will be used as the primary email address for the new Skrill account.

---

**Note:** This form only accepts Latin-1 characters

---



## Register

Already have an account? [Log in](#)

First Name  
**John**

Last Name  
**Payer**

Name as seen on your ID. Use Latin letters.

Country  
United Kingdom

Currency  
GBP

Email  
jpayer@skril.com

Password  
••••••••

- ✓ 8 characters
- ✓ 1 letter
- ✓ 1 number (or symbol)

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](#).

**Register**

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

Figure 7: Sign up page for Skrill

## 2.2.4 Skrill payment page (Step 3)

The Payment page shows the payment amount and payment details along with tabs for all supported payment methods. The tabs shown under the Payment amount (in this case 1.00 Euro) will vary depending on the customer's country and the Payment methods selected. By default, only one payment option is provided, pay by Skrill Balance. You must contact merchant services to add additional payment methods.

There are four main payment options:

- Pay by Credit/Debit Card indicated by two card icons
- Pay by Direct Debit / SEPA (Germany only)
- Pay by Skrill Balance
- Pay by Online Banking or Alternative Payment Methods

These payment options are described in detail below.

### 2.2.4.1 Pay by credit/debit card

This option allows customers to pay using a credit or debit card they have registered with their Skrill account or to add and pay with a new card.

The screenshot displays the Skrill payment interface. At the top, it shows 'You pay 10.00 EUR' with an information icon. Below this is the 'Add card' section, which includes a 'Card number' field containing 'VISA 4017 0423 6103 1490' and a lock icon. The 'Expiry date' section has 'Month' set to '03' and 'Year' set to '30'. The 'CVV' field contains '143' and an information icon. There is a checkbox for 'Save card details' with an information icon. At the bottom, there is a prominent purple 'Pay' button with a lock icon, and a 'Back' link below it.

Figure 8: Customer clicks Pay

Customers can click select an existing card, enter the CVV code and click **Pay Now**. Alternatively, they can click **+ New Card** to add and pay with a new card. When the customer enters their card number in the **Card number** field, the card type is automatically detected, and the card logo is displayed (see [Figure 9](#) below).

The screenshot shows a form titled "Add card". It has three main sections: "Card number", "Expiry date", and "CVV". The "Card number" field contains the number "4017 0423 6103 1490" and a Visa logo to its left. The "Expiry date" section has two sub-fields: "Month" with the value "03" and "Year" with the value "30". The "CVV" field contains the number "143". There are also small icons (a lock and an information icon) next to the card number and CVV fields respectively.

**Figure 9: Brand displayed to the left of the Card number field**

The card will now be associated with the Skrill account for future use.

---

**Note:** The new card cannot be used to upload funds to the customer’s Skrill account without verification.

---

To finish payment using a new card, customers enter the Expiry date and Security code for the card and click **Pay Now**. If the customer’s card provider uses 3-D Secure, there will be additional prompts to enter these details. Once payment is complete, customers will be directed to the Skrill Transaction Status page as described below.

Skrill provide the following test credit card details (Note that these card numbers can only be used with Test merchant accounts). Note that Amex requires a four-digit CVV

Brand	Card Number
Visa	4000001234567890
Mastercard	5438311234567890
Amex	371234500012340

#### 2.2.4.2 Pay by Skrill balance

The customer clicks the Pay now from the **Skrill card**. At any time before the final **Pay Now** button is selected, the customer can click **Cancel** to cancel the payment process and return to your website (to the URL provided in the 'cancel\_url' field; see [Table 2](#) on [page 14](#)).

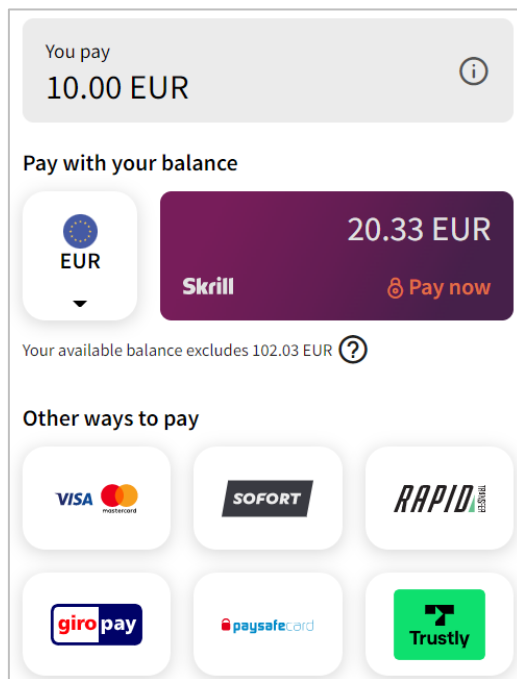


Figure 10: Payment confirmation for Skrill wallet

If the customer has insufficient balance for the payment, they will be prompted to use another payment method. Once payment is complete, they will be directed to the Skrill Transaction Status page as described below.

#### 2.2.4.3 Pay by instant banking options or alternative payment methods

Skrill supports several Instant Banking and Alternative Payment methods, such as Sofort, Rapid Transfer, giro pay, Paysafecard and Trustly. The available methods depend on the customer's country of registration and the Payment methods configured for the merchant's account; see [Section 6.7](#) for a list of payment methods and their availability.

To use these methods, the customer must enter their account details and click the **Proceed to** button to go to the external website to complete payment. Once payment is complete, the customer will be directed to the Skrill Transaction Status page, as described below.

#### 2.2.5 Skrill transaction status page and return to merchant (Steps 4 and 5)

When the payment process is completed, the 'Successful Payment' message appears (see [Figure 11](#)). The customer can now click **Continue** to go to the successful payment section of your website specified in the `return_url` parameter. You can change the button text using the `return_url_text` parameter. If the payment is unsuccessful then the customer is redirected to the `cancel_url` page.

---

**Note:** If the `cancel_url` field is not filled, the customer is returned to the page on your website from where they were redirected to Skrill.

---

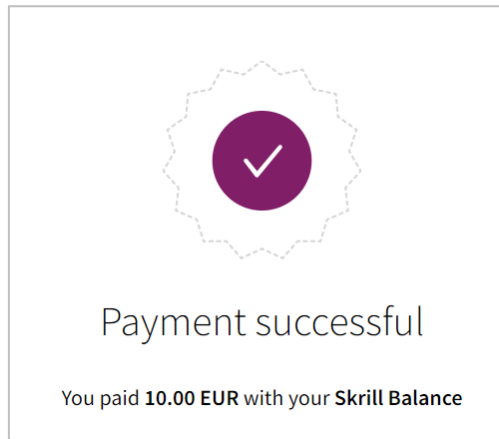


Figure 11: Transaction status page showing successful payment

## 2.2.6 Skrill status response

When the payment process is complete Skrill sends the details of the transaction to the 'status\_url' page you provided (see [Table 2](#) on [page 14](#)). This is done with a standard HTTP POST request. 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. [Table 3](#) shows the parameters sent to your status\_url page.

Table 3: Status URL parameters

Field Name	Description	Required	Example value
pay_to_email	Your email address.	Yes	<a href="mailto:info@example.com">info@example.com</a>
pay_from_email	Email address of the customer who is making the payment.	Yes	payer@skrill.com
merchant_id	Unique ID of your Skrill account. ONLY needed for the calculation of the MD5 signature (see <a href="#">section 6.4</a> on <a href="#">page 76</a> ).	Yes	100005
customer_id	Unique ID of the customer's Skrill account.	No*	200005
transaction_id	A unique reference or identification number provided by you in your HTML form.	No**	A205220
mb_amount	The total amount of the payment in the currency of your Skrill Digital Wallet account.	Yes	25.46 / 25.4 / 25
mb_currency	Currency of <b>mb_amount</b> . Will always be the same as the currency of your Skrill Digital Wallet account.	Yes	GBP
status	Status of the transaction: -2 failed / 2 processed / 0 pending / -1 cancelled (see detailed explanation below)	Yes	2
failed_reason_code	If the transaction is with status -2 (failed), this field will contain a code detailing the reason for the failure.	No***	06
md5sig	MD5 signature (see <a href="#">section 6.4</a> on <a href="#">page 76</a> ).	Yes	327638C253A4637199CEBA6642371F20
sha2sig	SHA2 signature (see <a href="#">section 6.5</a> on <a href="#">page 77</a> ).	No****	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
merchant_fields	If you submitted a list of values in the <b>merchant_fields</b> parameter, they will be passed back with the status report.	No	field1=value1

## Notes

- \* The **customer\_id** parameter is enabled upon activation. If you don't receive it in the response status, please contact [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 [section 6.8](#) on [page 83](#).
- \*\*\*\* To enable the **sha2sig** parameter, contact merchant services. For more information, see [section 6.5](#) on [page 77](#).
- \*\*\*\*\* The **payment\_type** parameter is enabled by merchant services. If you don't receive it in the response status, please contact [merchant services](#).

## Validating the status response

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

1. Create a pending transaction or order for a fixed amount on your website.
2. Redirect the customer to the Skrill Wallet Checkout, where they complete the transaction.
3. Skrill will post the transaction confirmation to your 'status\_url' page. This will include the 'mb\_amount' (amount) parameter.
4. Your website should validate the parameters received by calculating the md5 signature (see [section 6.4 on page 76](#)). 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'.
5. Once you have validated the transaction data you can process the transaction, for example, by dispatching the goods ordered.

---

**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 or automatically check the status of a transaction. For details, see the [Automated Payments Interface Guide](#).

### 2.2.7 Detailed status description

**Table 4: 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 pay 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 <u>not</u> 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.

#	Status	Description
'-2'	Failed	Sent when the customer tries to pay via Credit Card or Direct Debit, but our provider declines the transaction. If you do not accept Credit Card or Direct Debit payments via Skrill you will never receive the failed status.
'-3'	Chargeback	Whenever a chargeback is received by Skrill, a '-3' status is posted in the <b>status_url</b> 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

## 2.3 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 5: 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, then 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, then the country they selected when registering their Skrill account is returned. If none of these situations apply, then 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 6: CSV parameters**

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

## 2.4 Test merchant

You can use our test page at <https://pay.skrill.com/app/demo> to access the payment form parameters. Set the **Currency** and **Amount** and enter [demowallet@sun-fish.com](mailto:demowallet@sun-fish.com) as the Recipient **Email**. Click **PAY** to load the Wallet Checkout.



---

**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 wallet balance, then the payments will be processed and deducted from your card or Skrill wallet.

---

## 2.5 Securing your Skrill merchant account

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

1. Restricting access to your Merchant account to a specific IP address or a list of IP addresses.

### 2.5.1 Restricting access to your merchant account by IP address

This is only useful if your ISP provides you with a static IP address or addresses. If the machine(s) that you use to log in have dynamically allocated IP addresses, then you will not be able to use this method to secure your account.

Configure this option as follows:

1. Locate your IP address / addresses / address range used by the machines you wish to use to access your Skrill merchant account
2. Log in to your merchant account
3. Go to **Settings > Developer Settings > website login restriction**
4. Set **enable service**
5. Enter an IP address, or multiple IP addresses separated by spaces, or an address range in CIDR notation in the **Restrict website login...** field
6. Click **Save**
7. Log out of your account. The restrictions are now active.

Test that you can log in to your account from the machine(s) that you wish to use, and that you are unable to log in from a machine with a different IP address.

---

**Warning:** If you choose to restrict log in to an IP range, use the smallest possible address range. Do not specify a range larger than 256 IP addresses.

---

### 2.5.2 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 send money transfers using the Skrill Automated Payment Interface are disabled by default.

## 3 CUSTOMIZATION OPTIONS

### 3.1 Payment methods

The `payment_method` parameter can be used to pass a payment method code to pre-select the default payment method for your customers (shown in the second payment tab) after login. Most of these codes are three characters long – for example DID – but the parameter can accept up to 100 characters. If more than one `payment_method` code is supplied, all except the first are ignored.

Once a customer has logged in, all payment methods available in the country associated with their Skrill wallet account are displayed, ordered by popularity in the customer’s country. For a list of currently supported payment method codes, see [section 6.7](#) on [page 80](#).

### 3.2 Recurring billing

Skrill offers a tool for recurring payments, which is available as a stand-alone product or via the Skrill Wallet Checkout. In addition to the standard HTML form parameters (see [Table 2](#) on [page 14](#)), you can supply the following parameters to set up a recurring payment:

**Table 7: Recurring billing parameters**

Field Name	Description	Required	Max length	Example value
<code>rec_amount</code>	Amount of the recurring payment (to be taken at each recurring period)	Yes/ No	19	19.90
<code>rec_start_date</code>	Start date of the period in <b>DD/MM/YYYY</b> format*	No	10	01/08/2013
<code>rec_end_date</code>	Final date of the period in <b>DD/MM/YYYY</b> format	No	10	31/08/2014
<code>rec_period</code>	Period between payments	Yes	6	14
<code>rec_cycle</code>	Time period measure you require – <b>day/month/year</b> . If this parameter is not submitted, Skrill assumes that the <code>rec_cycle</code> is days.	No	5	day
<code>rec_grace_period</code>	You can set a period of days during which the customer can still process the transaction if it originally failed. The value submitted is always in days.	No	5	7
<code>rec_status_url</code>	URL to which Skrill notifies you that the recurring payment is cancelled.	No	400	<a href="http://www.example.com/rec_payment_cancelled.htm">http://www.example.com/rec_payment_cancelled.htm</a>

Field Name	Description	Required	Max length	Example value
rec_status_url2	Second URL to which Skrill notifies you that the recurring payment is cancelled.	No	400	<a href="http://www.example.com/rec_payment_cancelled2.htm">http://www.example.com/rec_payment_cancelled2.htm</a>

## Notes

\* The **rec\_start\_date** parameter should not be set in the future for recurring credit card payments if **amount** is empty (no amount is charged immediately)

## Recurring billing setup options

You can set up a recurring billing payment using one of the following options:

**Option 1** – Take an initial payment, followed by recurring payments for a different amount:

Enter a specific amount (e.g., EUR 4.99) as the ‘amount’ parameter in your HTML form and a specific amount (e.g., EUR 19.90) as a **rec\_amount**.

**Option 2** – Do not take an initial payment. Only set up the recurring payments:

Leave the **amount** parameter empty (empty not zero) and only enter the **rec\_amount** value.

## 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
- Customers’ Skrill account balance

## Example code

The code snippet below shows an example of the additional parameters included for a recurring payment:

```
<input type="hidden" name="rec_amount" value="19.90">
<input type="hidden" name="rec_start_date" value="01/08/2013">
<input type="hidden" name="rec_end_date" value="31/08/2014">
<input type="hidden" name="rec_period" value="14">
<input type="hidden" name="rec_cycle" value="day">
<input type="hidden" name="rec_grace_period" value="7">
<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">
```

## 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 8: Recurring billing status parameters**

Field Name	Description	Required	Example value
merchant_id	Unique ID of your Skrill account. ONLY needed for the calculation of the MD5 signature (see <a href="#">section 6.4 on page 76</a> ).	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: 'recurring' or 'Skrill 1-Tap'	Yes	recurring
md5sig	MD5 signature (see <a href="#">section 6.4 on page 76</a> )	Yes	327638C253A46371 99CEBA6642371F20
merchant_fields	A comma-separated list of field names that are passed back to your status page when the payment is confirmed (see <a href="#">Table 2</a> ).	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 Interface Guide](#).

### 3.3 Secure return\_url option

This option allows you to be certain that the customer has arrived at your `return_url` page by completing the payment process – and not 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 and not that the payment had been processed.

If this feature is not activated, please contact [merchantservices@skrill.com](mailto:merchantservices@skrill.com).

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** page in your Skrill account).

Skrill will then add the following parameters to the `return_url`:

**Table 9: Parameters returned with the return URL**

Parameter	Description	Example value
<code>transaction_id</code>	The <code>transaction_id</code> you submitted.	A205220

msid	The MD5 signature, with the following values: merchant_id e.g., 123456 transaction_id e.g. A205220 uppercase MD5 value of the ASCII equivalent of your secret word, e.g., F76538E261E8009140AF89E001341F17	730743ed4ef7ec631155f5e15d2f4fa0
------	---	----------------------------------

Below 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)

## 3.4 Merchant refunds

This option enables you to refund a payment back to the customer's Skrill account, credit/debit card or bank account (depending on the original payment method used).

---

**Note:** Manual and Automated Refunds are not available for Gambling and Forex merchants.

---

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 Interface Guide](#).

## 3.5 Chargeback notification

When Skrill receives a chargeback request from our provider, we will send a chargeback notification to your status\_url page. This is indicated by a status of -3. (For a description of transaction statuses, see [Table 4 on page 31](#).)

## 3.6 Adding a descriptor

When a customer pays through Skrill, Skrill submits a 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. 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.

## 3.7 Code integration examples

You can use the examples below to generate your session ID from Skrill, which is the recommended method for connecting to the Skrill Wallet Checkout, as described in [section 2.2.2](#) on [page 21](#).

### 3.7.1 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
```

### 3.7.2 Redirecting the customer to Skrill

Once you have the session identifier (SID), you must redirect the customer to Skrill, including the session identifier.

[https://pay.skrill.com/?sid=<generated\\_sid>](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.**

---

## 4 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 log in to their account and authorise 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
- Skrill account balance

### 4.1 Enabling 1-Tap

To enable this service, contact [merchantservices@skrill.com](mailto:merchantservices@skrill.com).

---

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

---

### 4.2 Enabling 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.

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**.
3. Check the **Enable service** checkbox next to the API and MQI
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 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 not be longer than 256 IP addresses.

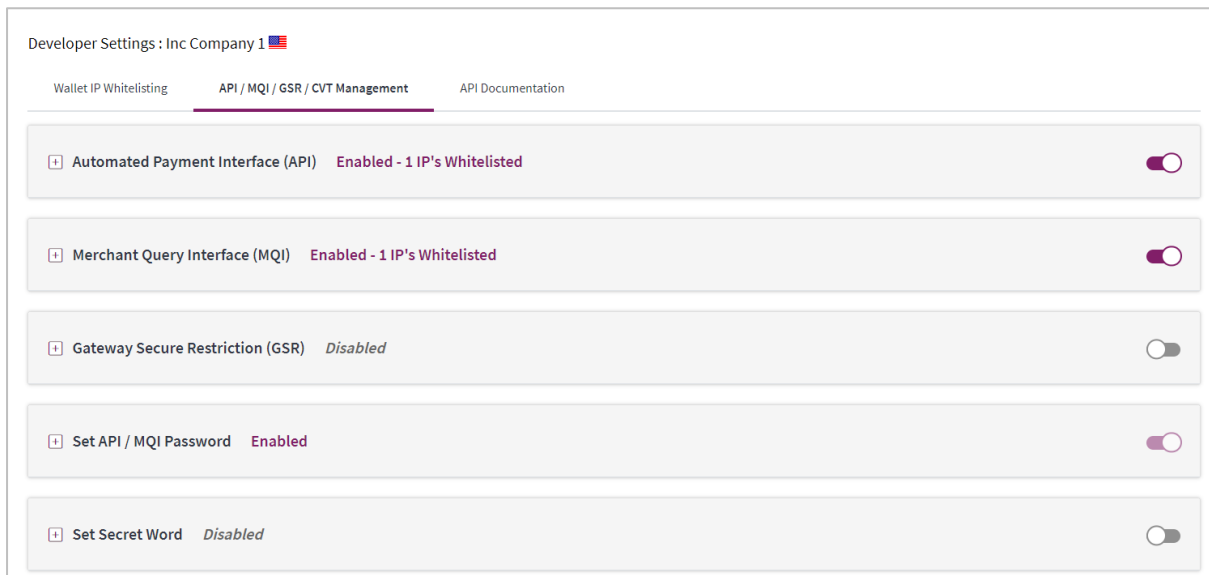
---

---

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

---





**Figure 12: Enable the API and MQI and setup a password and IP range for these services**

You must use a separate password for making 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.

To enable an API/MQI password:

1. Locate the **Settings > Developer Settings > Change MQI / API password** area
2. Enter a new password and confirm it in the Re-type password field below.
3. To apply your changes, click **Save**. The MQI and API are now enabled.

---

**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 / Quick checkout payments 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 / 1-Tap payments. (This functionality is not available for Gambling and FOREX Merchants)
- Transfer Money to another Skrill Account (send money).
- Taking subsequent 1-Tap payments (after the initial setup payment)

## 4.3 Skrill 1-Tap button

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



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

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

## 4.4 Call flows

The figures below provide a description of the 1-Tap payment setup process.

### Initial payment request with 1-Tap authorization

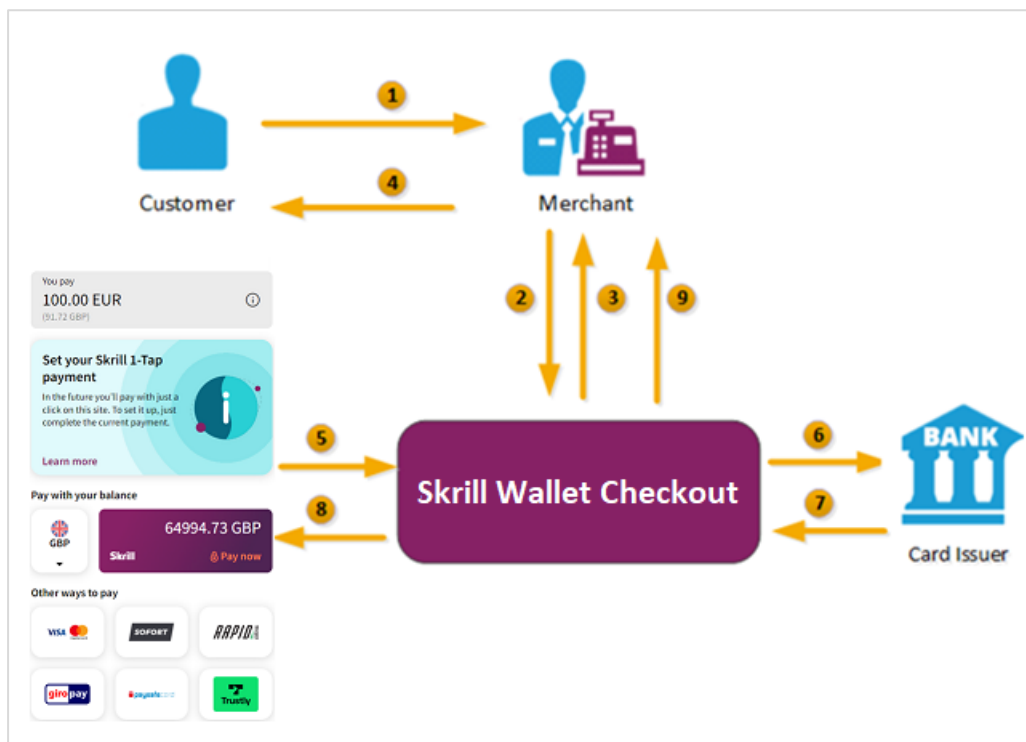


Figure 13: Initial Skrill 1-Tap payment flow

1. When the customer is ready to pay for goods or services on your website, they select the Skrill 1-Tap 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 Wallet 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 Wallet Checkout and include the session identifier in the redirect URL. Skrill displays the payment page.

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

5. The customer logs in to their account where they can view the 1-Tap transaction details, select a 1-Tap payment method, and confirm 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 Wallet 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.

---

**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 1-Tap payments

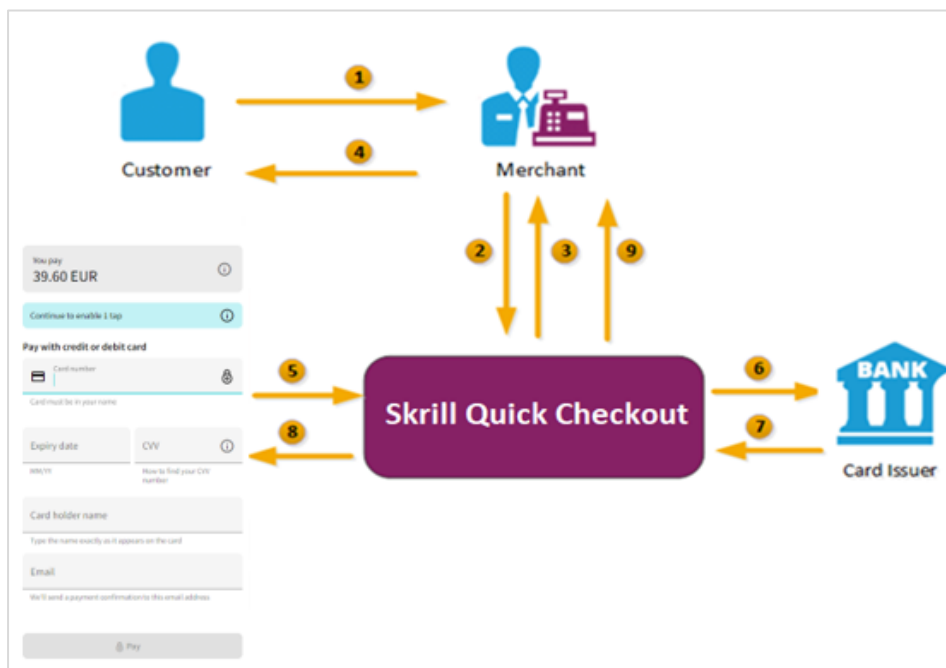


Figure 14: Subsequent 1-Tap payment flow

1. The customer clicks the Skrill 1-Tap button.
2. The merchant checks the status of the 1-Tap mandate in their records or through 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 Wallet Checkout payment request and optionally submits 1-Tap payment details to set up the 1-Tap service, as described previously in Figure.

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. 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.

## 4.5 Setting up an initial 1-Tap payment

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

**Table 10: 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 <b>section 6.1</b> on <b>page 71</b> )	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	<a href="http://www.example.com/od_payment_cancelled.htm">http://www.example.com/od_payment_cancelled.htm</a>

Field Name	Description	Required	Max length	Example value
ondemand_status_url2	Second 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	<a href="http://www.example.com/od_payment_cancelled2.htm">http://www.example.com/od_payment_cancelled2.htm</a>

### 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 **Table 2** on **page 14**).

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.

### 4.5.1 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="detail1_description" value="Description:">
  <input type="hidden" name="detail1_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>
```

### 4.5.2 Customer setup experience

Figure 15 shows an example of the customer's view before they log in to their Skrill account to pay and activate 1-Tap for subsequent payments. Note that a 1-Tap information bar is shown at the top of the standard payment form to keep customers always informed. Customers can click the icon in the bar to see further information. Once they have logged in, they are prompted to choose a payment method for this and future 1-Tap payments, see **Error! Reference source not found.** F

inally, Figure 16 shows a successful payment with a message to inform the customer that 1-Tap is now setup for future payments.

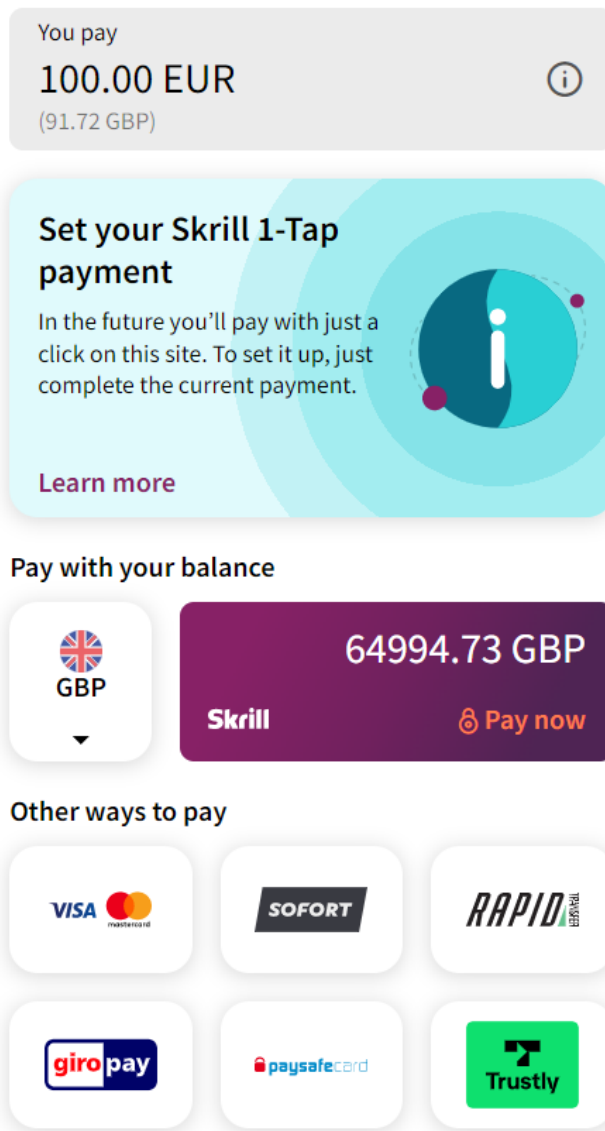


Figure 15: 1-Tap setup Login page with hint message

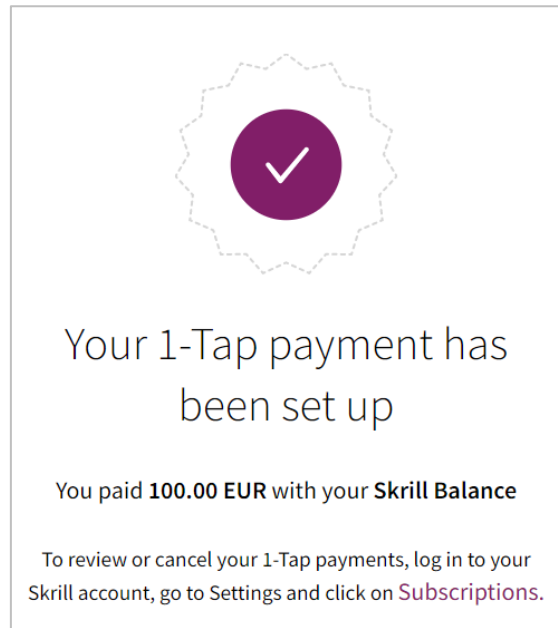


Figure 16: 1-Tap successful payment page

## 4.6 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.

## 4.6.1 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 11: Parameters to include with the prepare request**

Field Name	Description	Required	Example value
email	The email address linked to your Skrill account	Yes	<a href="mailto:Info@example.com">Info@example.com</a>
password	The lowercase hex MD5 of your API/MQI password	Yes	9f535b6ae672f627e4e5f79f2b7c63fe
action	The required action (i.e., 'prepare').	Yes	prepare
amount	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 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 ( <b>rec_payment_id</b> value) sent to your <b>status_url</b> 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_i
d=1668618647
```

**Response:**

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

**Table 12: General Errors**

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

**Table 13: 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 not sufficient
CARD_FAILED	The customer's credit or debit card failed
REQUEST_FAILED	Generic response for transaction failing for any other reason
ONDEMAND_CANCELLED	The customer has cancelled this Skrill 1-Tap payment
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 setup for this user.

**Table 14: Errors when validating parameters**

Error	Description
INVALID_OR_MISSING_ACTION	Wrong action or no action is provided

Error	Description
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
MISSING_NOTE	Provide notes for the payment

## 4.6.2 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 15: Parameters to include with the request**

Field Name	Description	Required	Example value
sid	Session identifier returned in response to the prepare request.	Yes	7783bfa23641a627e4a5f79f2b7c6
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 16: 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 3: Successful prepare 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 4: 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&amp;action=request

**Response:**

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

## 4.7 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 few parameters specific to the requested action (see the Additional Parameters table for each action below)

**Table 17 General parameters**

Field Name	Description	Required	Example value
email	The email address linked to your Skrill account	Yes	<a href="mailto:Info@example.com">Info@example.com</a>
password	The lowercase hex MD5 of your API/MQI password	Yes	9f535b6ae672f627e4e5f79f2b7c63fe
action	The required action (i.e., 'prepare').	Yes	status_od
amount	Amount of the request for a debit transaction.	Yes	10.50

### 4.7.1 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 18: Additional parameters - cancel a 1-Tap payment**

Field Name	Description	Required	Example value
------------	-------------	----------	---------------

trn_id	Your transaction ID. This is the transaction_id value you provided for the initial setup 1-Tap payment. If you did not provide a transaction_id parameter this will be the transaction_id parameter returned to your status_url 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
```

## 4.7.2 Get Skrill 1-Tap payment status

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

This action allows you to check the status of a Skrill 1-Tap payment. The following additional parameter is required:

**Table 19: Additional parameters - 1-Tap status check parameters**

Field Name	Description	Required	Example value
trn_id	Your transaction ID. This is the transaction_id value you provided for the initial setup 1-Tap payment. If you did not provide a transaction_id parameter this will be the transaction_id parameter returned to your status_url 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 6: 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&trn_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
```

**Example 7: Check status of an active 1-Tap payment with no subsequent payments**

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&trn_id=500123
```

Response:

```
200 → → OK
Status: 0 Last execution date: --
```

Using Escape Sequences to represent special characters:

```
200\t\tOK\nStatus: -1 Last execution date: --\n
```

**Example 8: 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&trn_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
 

---

**4.7.3 MQI error messages**

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

**Table 20: 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.



---

## 5 ASTROPAY

---

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 types are available: Direct or Manual)
- Cash / Invoice

---

**Note:** Astropay is only available for payments of 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 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, then 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 Wallet Checkout payment form can show two Astropay tabs: Cash and Bank Transfer. The Bank Transfer tab is used for both Direct and Manual bank transfer. 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, then 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.

## 5.1 Bank transfer

### 5.1.1 Direct bank transfer

This 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 Wallet Checkout payment form.
2. The customer enters their National Identity number (this field has a different name depending on the country e.g., CPF, RUT, ID, DNI, etc.)
3. 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, then the payment flow continues, otherwise the flow will be as described in Manual Bank Transfer below.
4. The customer is redirected to the chosen bank's website where they can login and approve a bank transfer to make payment.
5. Once payment is complete, Skrill shows a successful payment form and sends a response containing the payment status to the merchant's status\_url.
6. 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.
7. 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 grey box at the top left containing the text "You pay" and "10.00 EUR".
- A grey box at the top right containing an information icon (i).
- A section titled "Pay directly from your bank account".
- A box with the "RAPID" logo and text: "Bank transfers with Rapid Transfer are confirmed instantly. Your payment can be processed immediately using your online bank credentials."
- An input field labeled "IBAN \*".
- An input field labeled "SWIFT \*".
- A line of text: "You will be redirected to Rapid Transfer to complete this payment".
- A large grey button labeled "Go to Rapid Transfer".
- A red link labeled "Back" at the bottom.

Figure 17: Direct bank transfer step 1 - enter IBAN and Swift and select a bank

You pay  
10.00 EUR

Pay directly from your bank account

**RAPID** Bank transfers with Rapid Transfer are confirmed instantly. Your payment can be processed immediately using your online bank credentials.

ING-DiBa AG 38xxxxx736

Deutsche Bank Aktiengesellschaft  
98xxxxx210

You will be redirected to Rapid Transfer to complete this payment

Add bank account

Go to Rapid Transfer

Figure 18: Direct bank transfer step 2 - select a bank or add bank account

### 5.1.2 Manual bank transfer

The manual bank transfer payment flow is as follows:

1. The customer clicks **Send Money** on the merchant website and is redirected to the Skrill Wallet 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, then 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 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.

Bienvenido Emanuel Sanchez | [Salir](#)

30.00
USD
i
ACME SOLUTIONS

Skrill  
Saldo

Transferencia Bancaria

BOLETO

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.

**Banco**

Santander
▼

**CPF**

10934510213

**Dirección de e-mail** ¿Por qué?

emanual\_sanchez@paysafe.com

Se le redirigirá a su banco online para completar este pago

PROCEDER A BANCO ONLINE

Skrill

English version of text:

Bank transfers will be confirmed after the payment has been received from your bank. This process may take 1-2 days at which point your payment will be complete.

Figure 19: Manual bank transfer step 1 - enter 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 483.53** (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:	072016802000001204436
CUIT/DNI:	33714595569
Beneficiario:	WEBPAY SRL
Referencia:	9982251

**Realizar Transferencia**

**2 Continue 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 20: Manual bank transfer step 2 - 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

Cambié tu clave Santander Río

Olvidaste tu clave Santander Río

Olvidaste tu Usuario

Figure 21: Manual bank transfer step 3 – log in to bank to make a manual transfer (not shown)

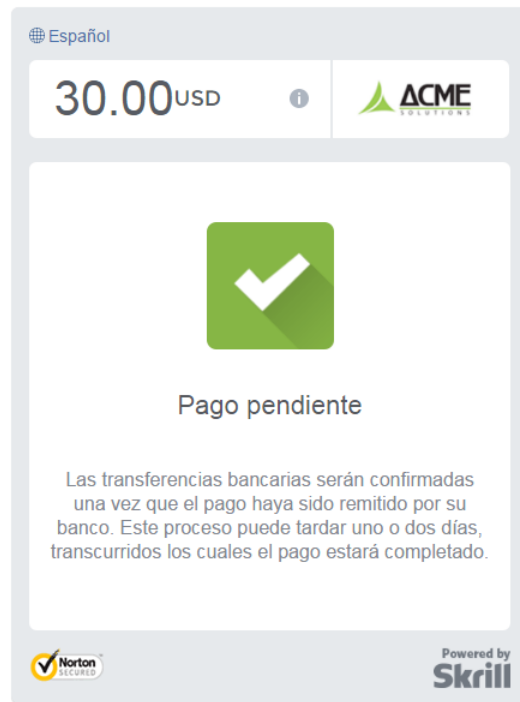


Figure 22: Manual bank transfer step 4 - pending payment shown after clicking already paid

## 5.2 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 Wallet Checkout Payment form.
2. The customer selects a local bank from the drop-down menu (the list of available banks depends on the country selected). If the bank supports Online Bank Transfer, then the payment flow continues, otherwise the flow will be as described in Offline Bank Transfer below.
3. The customer enters their National Identity number (This field has a different name depending on the country e.g., CPF, RUT, ID, DNI, etc.)
4. The customer is redirected to the bank / payment network website for confirmation.
5. The bank website displays a bar code that the customer must print.
6. The customer goes to the bank or a store which accepts payment in cash using the bar code they were given in step 6. Alternatively, they can pay the invoice using their Online Bank.
7. Once payment is complete Skrill receives confirmation. Skrill sends a payment success notification to the merchant's status\_url.
8. 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.

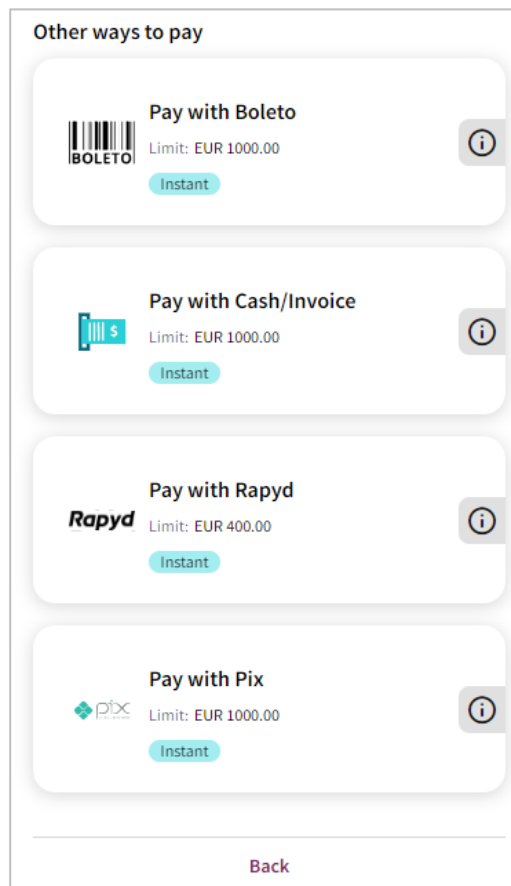


Figure 23: Cash payment step 1 – multiple cash payment options available

---


**Note:** If only a single cash method is supported for the customer’s country, then instead of a list of banks to select from, only the option and logo of the single payment method is shown. See the example below. For details of countries supporting cash payments, see [Section 5.5](#) on [page 69](#).

---

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 24: Cash payment step 1 – single cash payment option available





  
 Recibo de pago referenciado  
 Powered By: Tikrel

---

**Datos del Pago**

**Descripción:** ID : 8830047  
**Valor:** \$18700 COP

---


**Datos Del Usuario:**

**Documento Usuario**

**Nombre**


**Correo**


---

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

Powered By:  
  
Online Payment Solution

Figure 25: Cash payment step 2



  
 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**


---

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

Powered By:  
  
Online Payment Solution

Copyright © TuCompra S.A.S Administrador por RECAUDOEXPRESS

Figure 26: Cash payment step 3

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: [REDACTED]
	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
	      
<small>GENERADO POR TU COMPRA S.A.S. NIT: 88283283</small>	CLIENTE

		REFERENCIA DE PAGO: 1011013738
VALOR	3800	FECHA
		20160422
		CONVENIOS
<small>(415)7709998205408(8020)1011013738(3900)00003900(98)20160422</small>		exitto- baloto-carulla-pomona-edeq- surtimax - super inter convenio 9595950963
		CAJEROS ATH convenio 0963

Figure 27: Cash payment step 4

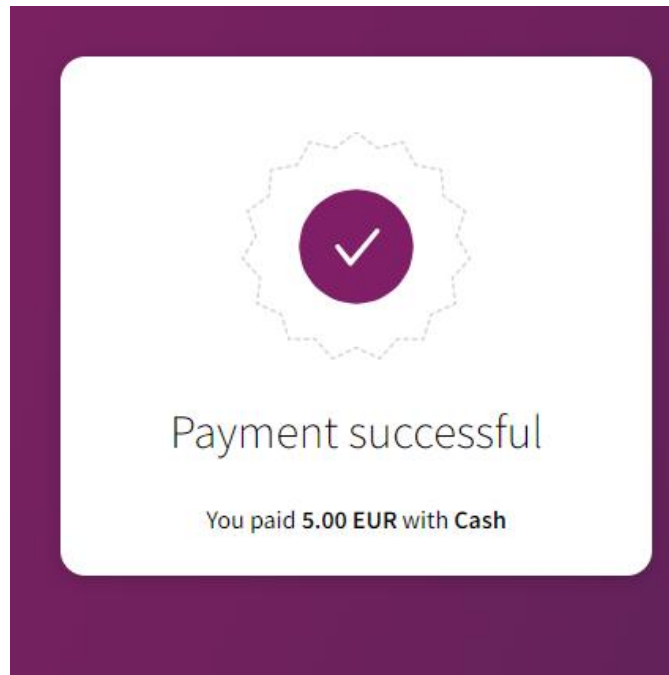


Figure 28: Cash payment step 2

## 5.3 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, a 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 state. The refund changes state 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.

---



Figure 29: Step 1 - Customer receives refund email

The screenshot shows the Skrill refund form with the following fields and data:

- Total del reembolso en COP:** 31.00
- Nombre del titular de la cuenta bancaria:** [Empty]
- Nombre del banco:** [Empty]
- Número de agencia:** [Empty]
- Número de cuenta bancaria:** [Empty]
- Tipo de cuenta:** [Dropdown menu]
- Comentarios:** [Text area]

**DETALLES DE LA TRANSACCIÓN**

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

**Código de seguridad:** [Empty]

**ENVIAR** (Red button)

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

Figure 30: Step 2 - Customer completes refund form

## 5.4 Payment method codes

The following table lists the payment method codes for Astropay and their effects. They are returned in the payment\_type parameter and show the Astropay payment type used.

Table 21: Payment method codes

Transfer Type	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

## 5.5 Lists of banks supported by country

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

**Table 22: Argentina**

Bank	Type
Santander Rio	Direct Bank Transfer
RedLink	Cash
Pago Fácil	Cash

**Table 23: Brazil**

Bank	Type
Itau	Direct Bank Transfer
Bradesco	Direct Bank Transfer
Banco do Brasil	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 24: Chile**

Bank	Type
webpay	Manual Bank Transfer
Servipag	Cash

**Table 25: Colombia**

Bank	Type
Bancolombia	Manual Bank Transfer
PSE	Manual Bank Transfer
Efecty	Cash
Davivienda	Cash
Almancenés Éxito	Cash

Bank	Type
Carulla	Cash
Empresa de Energía del Quindío	Cash
Surtimax	Cash

Table 26: Mexico

Bank	Type
OXXO	Cash
BBVA Bancomer	Cash
Banamex	Cash
Santander	Cash

Table 27: Peru

Bank	Type
BBVA	Cash
BCP	Cash
InterBank	Cash
Pago Efectivo	Cash
ScotiaBank	Cash
Western Union	Cash

Table 28: Uruguay

Bank	Type
Red Pagos	Cash

## 6 APPENDICES

### 6.1 ISO 4217 currencies accepted by Skrill

<b>AUD</b>	Australian Dollar	<b>MEX</b>	Mexican Peso
<b>AED</b>	Utd. Arab Emir. Dirham	<b>MYR</b>	Malaysian Ringgit
<b>ARS</b>	Argentine Peso	<b>MAD</b>	Moroccan Dirham
<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>NGN</b>	Nigerian Naira
<b>CHF</b>	Swiss Franc	<b>OMR</b>	Omani Rial
<b>CZK</b>	Czech Koruna	<b>PLN</b>	Polish Zloty
<b>CNY</b>	Chinese Yuan	<b>PEN</b>	Peruvian Sol
<b>COP</b>	Colombian Peso	<b>QAR</b>	Qatari Rial
<b>CRC</b>	Costa Rican Colón	<b>RON</b>	Romanian Leu New
<b>CLP</b>	Chilean Peso	<b>RSD</b>	Serbian Dinar
<b>DKK</b>	Danish Krone	<b>SEK</b>	Swedish Krona
<b>EUR</b>	Euro	<b>SAR</b>	Saudi Riyal
<b>GBP</b>	British Pound	<b>SGD</b>	Singapore Dollar
<b>HRK</b>	Croatian Kuna	<b>TND</b>	Tunisian Dinar
<b>HKD</b>	Hong Kong Dollar	<b>TWD</b>	Taiwan Dollar
<b>HUF</b>	Hungarian Forint	<b>THB</b>	Thailand Baht
<b>ISK</b>	Iceland Krona	<b>TRY</b>	New Turkish Lira
<b>INR</b>	Indian Rupee	<b>USD</b>	U.S. Dollar
<b>ILS</b>	Israeli Shekel	<b>ZAR</b>	South-African Rand
<b>JPY</b>	Japanese Yen		
<b>JOD</b>	Jordanian Dinar		
<b>KWD</b>	Kuwaiti Dinar		
<b>KRW</b>	South-Korean Won		

## 6.2 Languages supported by Skrill

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

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



### 6.3 ISO country codes (3-digit)

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

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

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

Martinique	MTQ	Puerto Rico	PRI	Tokelau	TKL
Mauritania	MRT	Qatar	QAT	Tonga	TON
Mauritius	MUS	Reunion	REU	Trinidad and Tobago	TTO
Mayotte	MYT	Romania	ROU	Tunisia	TUN
Mexico	MEX	Russian Federation	RUS	Turkey	TUR

Micronesia, Federated States of	FSM	Rwanda	RWA	Turkmenistan	TKM
Moldova	MDA	Saint Helena	SHN	Turks and Caicos Islands	TCA
Monaco	MCO	Saint Kitts and Nevis	KNA	Tuvalu	TUV
Mongolia	MNG	Saint Lucia	LCA	Uganda	UGA
Montenegro	MNE	Saint Martin (French part)	MAF	Ukraine	UKR
Montserrat	MSR	Saint Pierre and Miquelon	SPM	United Arab Emirates	ARE
Morocco	MAR	Saint Vincent and the Grenadines	VCT	United Kingdom	GBR
Mozambique	MOZ	Samoa	WSM	United States	USA
Myanmar	MMR	San Marino	SMR	United States Minor Outlying Islands	UMI
Namibia	NAM	Sao Tome and Principe	STP	Uruguay	URY
Nepal	NPL	Saudi Arabia	SAU	Uzbekistan	UZB
Netherlands	NLD	Senegal	SEN	Vanuatu	VUT
Netherlands Antilles	ANT	Serbia	SRB	Venezuela	VEN
New Caledonia	NCL	Seychelles	SYC	Viet Nam	VNM
New Zealand	NZL	Sierra Leone	SLE	Virgin Islands, British	VGB
Nicaragua	NIC	Singapore	SGP	Virgin Islands, U.S.	VIR
Niger	NER	Slovakia	SVK	Wallis and Futuna	WLF
Nigeria	NGA	Slovenia	SVN	Western Sahara	ESH
Niue	NIU	Solomon Islands	SLB	Yemen	YEM
Norfolk Island	NFK	Somalia	SOM	Zambia	ZMB
Northern Mariana Islands	MNP	South Africa	ZAF	Zimbabwe	ZWE
Norway	NOR	South Georgia and the South Sandwich Islands	SGS		
		Spain	ESP		

Oman	OMN	Sri Lanka	LKA		
Pakistan	PAK	Suriname	SUR		
Palau	PLW	Svalbard and Jan Mayen	SJM		
Palestinian Territory, Occupied	PSE	Swaziland	SWZ		
Panama	PAN	Sweden	SWE		
Papua New Guinea	PNG	Switzerland	CHE		
Paraguay	PRY	Taiwan, Province of China	TWN		
Peru	PER	Tajikistan	TJK		
Philippines	PHL	Tanzania, United Republic of	TZA		
Pitcairn	PCN	Thailand	THA		
Poland	POL	Timor-Leste	TLS		
Portugal	PRT	Togo	TGO		

## 6.4 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 in the same way as for 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 (e.g., @, %, \$, etc.)

---

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

---

## 6.5 SHA2 signature

To improve the security of the status reports, Skrill post 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.

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

## 6.6 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 the Skrill Wallet Checkout.

You can use these forms, ensuring that the values are replaced with your own values.

---

**Note:** For experimental purposes you can use our test form at [https://www.skrill.com/app/test\\_payment.pl](https://www.skrill.com/app/test_payment.pl).

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

---

We provide a test Wallet Checkout merchant account, [demowallet@sun-fish.com](mailto:demowallet@sun-fish.com), which you can set as the pay\_to\_email.

## Simple HTML form

```
<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="contact@example.com">
  <input type="hidden" name="recipient_description" value="ACME Solutions">
  <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="detail_description" value="Description:">
  <input type="hidden" name="detail_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="demowallet@sun-fish.com">
  <input type="hidden" name="transaction_id" value="A10005">
  <input type="hidden" name="recipient_description" value="ACME Solutions">
<input type="hidden" name="return_url"
value="http://www.skrill.com/payment_made.html">
  <input type="hidden" name="cancel_url" value="http://www.
skrill.com/payment_cancelled.html">
  <input type="hidden" name="status_url" value="https://www.
skrill.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 name="logo_url" type="hidden" value="https://s3-eu-west-
1.amazonaws.com/uploads-
eu.hipchat.com/85350/649769/30JtX2NNZNv6SgX/Screen%20Shot%202014-08-
14%20at%2017.39.12.png">
  <input type="submit" value="Pay!">
</form>

```

## 6.7 Payment method codes

The table below details the codes required to pre-select a payment method when using the Gateway. These codes are also used in the payment\_type field (where used) to return the payment type the customer used. Note that the individual Credit Card codes: MSC, VSD, VSE, MAE, AMX, DIN, and JCB are only used in the payment\_type field.

Payment Method	Value	Supported Countries
Skrill Wallet	WLT	ALL
POLi	PLI	Australia, and New Zealand
PIX	PIX	Brazil
ePay	EPY	Bulgaria
EUTeller	EUT	Finland
MisterCash (Bancontact)	MCH	Belgium
PagoEfectivo	PGF	Peru
Blik	BLK	Poland
<b>Credit/Debit Cards</b>		
All Card Types	ACC	ALL
Visa	VSA	ALL
MasterCard	MSC	ALL
Visa Delta/Debit	VSD	United Kingdom
Visa Electron	VSE	ALL (excluding US)
Maestro	MAE	United Kingdom, Spain, Ireland & Austria
American Express	AMX	ALL
Diners	DIN	ALL (excluding US)
JCB	JCB	ALL (excluding US)
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,



Payment Method	Value	Supported Countries
		Switzerland, Turkey, United Kingdom, United States of America and US Virgin Islands
Paysafecash	PCH	Austria, Belgium, Bulgaria, Canada, Croatia, Cyprus, Czech Republic, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Mexico, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom, and the USA.
Carte Bleue	GCB	France
Dankort	DNK	Denmark
PostePay	PSP	Italy
CartaSi	CSI	Italy
<b>Instant Banking Options</b>		
Rapid Transfer (Online Bank Transfer) (Previously called Skrill Direct)	OBT / NGP (See Note)	Austria, Belgium, Bulgaria, Denmark, Estonia, Finland, France, Germany, Hungary, Italy, Latvia, Netherlands, Norway, Poland, Portugal, Spain, Sweden, UK.  <b>Note:</b> Only NGP is returned for this payment method in payment_type if detailed payment type information is enabled for your account.
Giropay	GIR	Germany
Klarna	SFT	Germany, Austria, Belgium, Netherlands, Italy, Spain and Finland.
iDEAL	IDL/GCI*	Netherlands  <b>*Note:</b> IDL is the only value allowed for this payment_method in a request. GCI is returned in payment_type for this payment method after a gaming payment through GlobalConnect, but only if detailed payment type information is enabled for your account.
Przelewy24	PWY	Poland
Trustly	GLU	Sweden, Finland, Denmark, Estonia, Spain, Latvia, Lithuania, Germany, Netherlands, Austria, Czech Republic, Slovakia, UK, Norway, and Belgium.
<b>Other Options</b>		
Astropay - Direct Bank Transfer	ADB	Argentina, India, Chile
Astropay - Manual Bank Transfer	AOB	Chile, Colombia

Payment Method	Value	Supported Countries
Astropay - Cash / Invoice	ACI	Argentina, Brazil, Chile, China Colombia, Mexico, Peru, Uruguay
Rapyd Bank Redirect	RBR	Brazil, Chile, Columbia, Mexico, Peru
Rapyd E-wallet Redirect	RER	Philippines, Indonesia
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
MB WAY	MBW	Portugal
Multibanco	MUB	Portugal
Electronic Funds Transfer (EFT)	EFT	Canada

## 6.8 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 the codes Skrill receives from external processors and any failures due to internal procedures.

Code	Description
1	Referred by Card Issuer
2	Invalid Merchant
3	Pick up Card
4	Declined by Card Issuer
5	Insufficient funds
6	Transaction failed
7	Incorrect PIN
8	PIN tries exceed - card blocked
9	Invalid Transaction
10	Transaction frequency limit exceeded
11	Invalid Amount/ Amount too high /Limit Exceeded
12	Invalid credit card or bank account
13	Invalid Card Issuer
15	Duplicate transaction
19	Retry transaction
24	Card expired
27	Requested function not available
28	Lost/Stolen card
30	Format Failure
32	Card Security Code (CVV2/CVC2) Check Failed
34	Illegal Transaction
37	Card restricted by Card Issuer
38	Security Violation
42	Card blocked by Card Issuer
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 to cardholder
67	BitPay session expired
70	Customer failed 3DS verification
80	Fraud rules declined

Code	Description
81	Matching criteria not met
98	Error in communication with provider
99	Other

## 7 GLOSSARY

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

Term	Explanation
Automated Payments Interface (API)	The API is a collection of tools that enables merchants to execute requests to the <a href="#">Skrill Wallet Checkout</a> . For example: to send money, make 1-tap payments, make refunds, check the status of transactions, and download reports.
Browser	Application that enables a customer or merchant to access web pages. Examples include: Internet Explorer, Google Chrome and Mozilla Firefox.
Chargeback	The return of funds, previously authorised in a transaction, to a customer, which is initiated by their bank. The merchant may incur an administration cost for Skrill processing the dispute, in addition to any amount eventually credited back to the customer.
Concatenation	Combining of multiple fields or parameters into a single text string or parameter.
Credit card	A type of payment card that allows customers to pay for goods and services using funds that are loaned. The loan must be paid back within a specified period. Interest is typically charged on the balance after a grace period (typically 20-55 days). Examples: Visa, MasterCard, Diners, and Amex. See also <a href="#">Debit card</a> .
Customer ID	Unique identifier for the customer or merchant's Skrill digital wallet account.
Customer services team	Skrill team responsible for end-customer support queries. Also referred to as the Skrill Help Team. See also <a href="#">Merchant Services team</a> .
Debit card	A type of payment card that provides customers with instant access to funds in their bank account. Unlike <a href="#">credit cards</a> , payments using a debit card are immediately taken from the customer's account, instead of being paid back later. So, the customer must have sufficient funds in their account or an agreed overdraft limit to cover the payment.
Dynamic descriptor	An option that allows merchants to have their trading or brand name shown on the bank or credit card statement of the customer. The description can be changed on a per transaction basis. This option is only supported for Klarna and Direct Debit.
HTML POST	Integration method where the merchant sends details to the <a href="#">Skrill Wallet Checkout</a> using a standard HTML form that posts this information in the HTML header.
Integration	Process undertaken by merchants to ensure that their website or shopping cart can connect to and communicate with Skrill.
ISO country codes	3-digit country code of the International Standards organisation (ISO) that identifies the country. For example, GBR for United Kingdom. ISO country codes also exist in a 2-digit format.
ISO currency codes	3-digit currency code of the International Standards Organisation (ISO) that identifies the currency. For example, GBP for British Pound.
Klarna	Klarna is a real-time bank transfer payment method (was called Sofort). Customers can initiate a credit transfer during their online purchase - the transfer order is instantly confirmed to the merchant, allowing an instant delivery of goods and services.

Term	Explanation
Merchant Services team	Skrill team responsible for providing technical and service support to merchants.
My Account	Merchant and customer account administration portal that enables viewing of transactions and transferring funds.
Online Bank Transfer	A payment method enabling customers to transfer funds from their bank accounts to their Skrill account in real-time.
Payment Methods parameter	Option that allows merchants to pre-select the payment method they want to display first to customers on the payment page.
Payment form	Form used to collect payment method details from the customer during an online transaction.
Payment option or payment method	The payment method used by the customer, such as debit card, credit card and bank transfer. Note that in the payments industry, the terms payment method, payment option and payment type are often used interchangeably.
Real-time	An event that occurs instantly or within a short period, such as seconds or minutes. For a real-time transaction, the customer, merchant or Skrill receive a response to the transaction request while the customer is still online.
Reason code	Every transaction has a reason code, which indicates the status of the transaction. Skrill receives a variety of reason codes from the bank or scheme authorising the transaction and consolidates these before providing them to merchants.
Skrill 1-Tap	Skrill product that enables customers to pay online with a single tap or click. It enables merchants to automatically debit transactions from the customer's Skrill account without the customer having to authorise each time.
Skrill Digital Wallet	Skrill's Digital Wallet, enabling customers to link cards and pay directly from their wallet account using cards or bank transfer. Up to 4 payment cards and 10 bank accounts can be linked to a wallet account.
Skrill Wallet Checkout	Skrill's secure page for processing transactions using a customer's Skrill account. Merchants connect to the Wallet Checkout, which will then process transactions from their website.
Transaction	Each financial interaction with the <a href="#">Skrill Wallet Checkout</a> is referred to as a transaction. Transactions are linked to payments.
Transaction ID	Unique ID assigned to a transaction by the <a href="#">Skrill Wallet Checkout</a> .
Transaction status	Each transaction on the <a href="#">Skrill Wallet Checkout</a> is given a status. This includes: <i>processed, pending, cancelled, failed, and chargeback</i> .

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