



Skrill Automated Payments Interface (API) Guide

For use by all Merchants

This guide describes how to connect to the Automated Payments Interface (API).

www.skrill.com

Version 2.5

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Skrill Ltd.

Registered office: Skrill Limited, 25 Canada Square, Canary Wharf, London, E14 5LQ, UK.

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September 2015	2.5	Listed the ports that can be used with the <code>refund_status_url</code> . Corrected a number of instances in the refunds section where the md5sig examples were shown in lower rather than upper case. Clarified the explanation of the amount field used to prepare a partial refund. Corrected the description of the secret word.

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1. ABOUT THIS GUIDE

1.1. Objectives and target audience

This guide describes how to use the Skrill Automated Payments Interface (API). The Skrill API provide an alternative means of connecting to the Skrill Payment Gateway, and can be used to automate transaction requests such as mass payments, queries and refunds (where available -this feature is not supported for all merchant types).

You will need a working knowledge of HTML and XML and an understanding of how to send and receive information using these protocols.

The guide covers the different transaction request options and provides instructions on how to implement them.

1.2. Related documentation

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

Table 1-1: Other Guides

Guide	Description
<i>Skrill Quick Checkout Integration Guide</i>	Describes how to integrate and customise the Skrill Quick Checkout. Applicable to Ecommerce merchants.
<i>Skrill Wallet Checkout Integration Guide</i>	Describes how to integrate and customise the Skrill Wallet Checkout. Applicable to Wallet merchants.

1.3. Conventions used in this guide

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

Table 1-2: List of conventions

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

2. INTRODUCTION

The Skrill Automated Payments Interface enables you to execute automated requests to Skrill, including:

- Sending money to your customers
- Skrill 1-Tap transactions
- Managing recurring payments
- Checking the status of transactions and recurring payments
- Downloading account histories and repost status reports
- Refunding payments (where available)

These options are described in detail in this guide.

Note: We strongly advise that you call the Skrill URLs by hostname when making requests rather than hard-coding the static IP of the Skrill server, which is subject to change.

Contact for queries

For all merchant support, please contact the Skrill Merchant Service Department:

- Email: merchantservices@skrill.com

Table 2-1: Contact Numbers

Language	Telephone Number	Operating Times (weekdays)
English	44 203 308 2520	8am - 5pm GMT
German	49 302 2403 0293	8am - 5pm GMT
Spanish	34 935 452 390	8am - 5pm GMT
Italian	39 064 523 6612	8am - 5pm GMT
Polish	48 221 288 257	8am - 5pm GMT
Czech	44 203 308 2520	8am - 5pm GMT
French	33 173 443 315	8am - 5pm GMT
Russian	7 495 249 5439	8am - 5pm GMT
Romanian	44 203 308 2520	8am - 5pm GMT
Turkisj	44 203 308 2520	8am - 5pm GMT
Greek	44 203 308 2520	8am - 5pm GMT
Chinese	44 203 308 2520	8am - 5pm GMT
English US	1 855 719 2087	8am - 6pm EST
Spanish US	1 855 719 2087	8am - 6pm EST

3. SECURITY

3.1. Security requirements

All requests to the API must be standard HTTPs GET/POST requests; all endpoints accept both methods. The HTTPs protocol provides a secure means of verification of the program on the client host. Plain text HTTP requests are forbidden and if the client sends an HTTP request to the server it will be denied.

- Skrill recommend using POST for maximum security.
- Do not mix GET and POST requests. Choose which method to use and apply consistently.
- Do not mix GET and POST calls. Choose your preferred method and use that for all Skrill MQI / API calls.
- POST parameters are encoded using Content-Type: application/x-www-form-urlencoded
- GET parameters are sent as part of the URL query string

Tip: If you currently do not send HTTPs headers for tracking reasons, you should be aware that this can be used as a loophole by potential website hackers.

3.2. Security restrictions

By default, the Automated Payments Interface and Merchant Query Interface are disabled.

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. (where available)
- Transfer Money to another Skrill Account (send money).
- Taking subsequent 1-Tap payments (after the initial setup payment)

To enable the MQI and / or API:

1. Log in to your Skrill account at www.skrill.com.
2. Go to **Settings > Developer Settings**.
3. Check the **Enable service** checkbox next to the services you want to enable.

Automated Payment Interface (API)

Enable service

Allow payments only from the following IP addresses (separated by spaces)

Merchant Query Interface (MQI)

Enable service

Allow payments only from the following IP addresses (separated by spaces)

Figure 3-1: Enable API/MQI service

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. 192.168.0.0/24)

Enter a list of IPs or at least one IP address (or an IP range) in the text fields in the corresponding sections.
5. To apply your changes, click **Save**.

3.3. Separate API and MQI password

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 a separate API/MQI password:

1. In the **Settings > Developer Settings** area, check the **Enable separate API/MQI password** checkbox.
2. Enter a new password and confirm it in the **Re-type password** box below.

Change MQI/API password

The password is required to access the API and MQI

Password

Re-type password

Figure 3-2: Change MQI/API password

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

3. Click **Save**.

3.4. Secret word

The secret word is used for the following:

- To construct the msid digital signature parameter. This parameter is sent to the return_url if the secure return_url option is enabled for your merchant account. This signature is used to verify the authenticity of the information sent to the return_url once payment is complete.
- To create the digital signature parameters used to verify the authenticity of the payment status information that Skrill sends to the status_url .
- For the email check tool to carry out anti-fraud checks on email addresses.

To insert a secret word:

1. Go to the **Settings > Developer Settings** section of your Skrill account.
2. In the **Secret Word** field, enter your secret word. The following restrictions apply:
 - All characters must be in lowercase
 - The length should not exceed 10 characters
 - Special characters are not permitted (e.g. @, %, \$, etc.)

Note: If you insert any uppercase symbols, they will automatically be converted to lowercase.

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

4. SEND MONEY USING AN HTTPS REQUEST

You can make mass payments using the Skrill Automated Payments Interface (API). This offers the same functionality that is available on My Account, but enables you to automate the sending of payment details from your servers to Skrill using an HTTPs request.

Automated payment transfers are implemented by sending an HTTPs request to the following URL:

<https://www.skrill.com/app/pay.pl>.

The process consists of two steps:

- Sending a transfer prepare request
- Executing the transfer

After each step Skrill returns a XML response that contains the result of the performed action. See the example below.

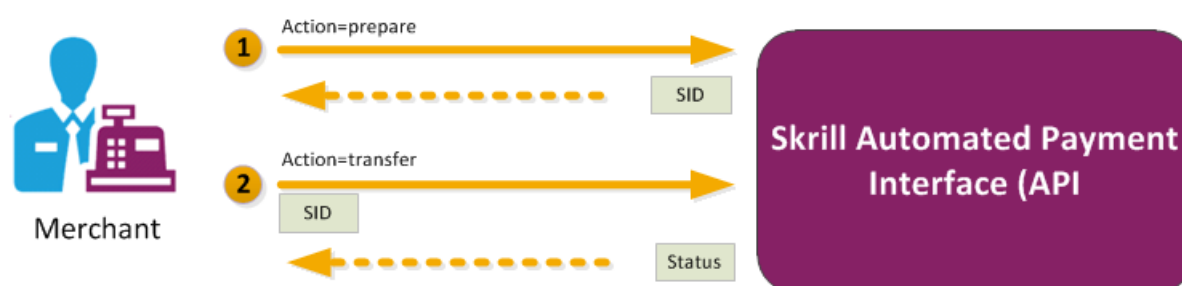


Figure 4-1: Steps in the Transfer request

Note: We recommend you open a test account to test your mass payment transaction.

You can open a new Skrill digital wallet account online and send a request to the [Merchant Service](#) team to enable this as a test account. Test accounts operate in the live environment, but funds cannot be sent from a test account to a live account.

4.1. Sending a transfer prepare request

Query parameter: *action=prepare*

You must include the parameters described below in your HTTPs request.

Table 4-1: Send money API prepare request parameters

Parameter	Description	Required?	Example value
action	The required action. In the first step, this is <i>'prepare'</i> .	Yes	action=prepare
email	Your email address.	Yes	info@merchant.com
password	Your MD5 API/MQI password.	Yes	9f535b6ae672f627e4a5f79f2b7c63fe

Table 4-1: Send money API prepare request parameters

Parameter	Description	Required?	Example value
amount	Amount to be transferred.	Yes	10.95
currency	Currency of the amount.	Yes	EUR
bnf_email	Recipient's email address.	Yes	customer@host.com
subject	Subject of the notification email	Yes	Your order is ready
note	Comment to be included in the notification email.	Yes	Details are available on our website.
frn_trn_id	Your reference ID (must be unique if submitted).	No	A1234

Skrill response

Skrill returns an XML response to your 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 (see [Table 4-2 on page 13](#)).
- '**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:

```
GET https://www.skrill.com/app/pay.pl?action=prepare&email=merchant@host.com&password=6b4c1ba48880bcd3341dbaeb68b2647f&amount=1.2&currency=EUR&bnf_email=beneficiary@domain.com&subject=some_subject&note=some_note&frn_trn_id=111
```

Response:

```
<?xml version="1.0" encoding="UTF-8"?> <response>
<sid>5e281d1376d92ba789ca7f0583e045d4</sid> </response>
```

Example 2: Failed prepare request

This example shows a request that failed, due to a missing '*amount*'.

Request:

```
GET https://www.skrill.com/app/pay.pl?action=prepare&email=merchant@host.com&password=6b4c1ba48880bcd3341dbaeb68b2647f&currency=EUR&bnf_email=beneficiary@domain.com&subject=some_subject&note=some_note&frn_trn_id=111
```

Response:

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

4.1.1. Executing the transfer

Query parameter: *action=transfer*

Your web servers should include the SID information provided in the XML response from Skrill in the transfer execution request, as described below.

Table 4-2: Execute transfer request parameters

Field	Description	Required?	Example value
action	The required action. In the second step, this is ' <i>transfer</i> '.	Yes	action=transfer
sid	Session identifier returned in response to the prepare request.	Yes	5e281d1376d92ba789ca7f0583e045d4

Skrill response

The correct XML response contains a '*response*' tag that includes the following elements:

- '*transaction*' element – returned if the payment is successful; the response includes the fields described in **Table 4-3** below.
- '*error*' element – returned if an error occurs. The response includes the '*error_msg*' field, which provides details of the error.

Table 4-3: Successful response to transfer request

Field	Description
Amount	Amount paid in the currency of your Skrill account.
Currency	Currency of your Skrill account.
Id	Transaction ID.
Status	Numeric value of the transaction status: 1 – scheduled (if beneficiary is not yet registered at Skrill) 2 - processed (if beneficiary is registered)
status_msg	Text value of the transaction status.

Example of a successful transfer request

Request:

```
GET https://www.skrill.com/app/pay.pl?action=transfer&sid=5e281d1376d92ba789ca7f0583e045d4
```

Response:

```
<?xml version="1.0" encoding="UTF-8"?> <response> <transaction> <amount>1.20</amount> <currency>EUR</currency> <id>497029</id> <status>2</status> <status_msg>processed</status_msg> </transaction> </response>
```

4.1.2. Reposting the HTTPs transfer request

If there is a communication error during the transfer, you must resend the transfer request within 15 minutes of the previous request (since transfer request sessions expire after 15 minutes).

Note: The Skrill server executes only one transaction per session, so the request will not be duplicated.

There are three possible outcomes to reposting the HTTPs request, depending on the transfer execution status:

- If a transaction has already been executed within this session, then you will need to generate a new session ID, since only one transaction is allowed per session.
- If there is a transaction in the process of execution, which is already associated with this session, then Skrill responds with status **EXECUTION_PENDING**. In this case you do not need to generate a new session ID and can wait for the response.
- If the transfer request is new (i.e., not executed or pending) then it will either succeed or fail and the result will be a response as described in the ***Skrill response, on page 13***.

5. MERCHANT QUERY INTERFACE

The Merchant Query Interface allows you to query the Skrill database for the current status of your transactions as well as perform actions connected to Skrill 1-Tap and recurring payments. You can access the MQI by posting an HTTPS query to:

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

The MQI requires three general parameters to be included in your query (*email*, *password* and *action*) and a number of parameters specific to the requested action (see *MQI Actions* below).

Table 5-1: General query parameters

Field Name	Description	Required?	Example value
email	The email address of your Skrill account.	Yes	info@merchant.com
password	The lowercase hex MD5 of your API/MQI password.	Yes	9f535b6ae672f627e4e5f79f2b7c63fe
action	The required action.	Yes	repost

5.1. MQI Actions

The following MQI actions are supported:

- *Repost transaction status*
- *View transaction status*
- *View account history*
- *Cancel a recurring payment*
- *View recurring payment status*
- *Extend the end date of a recurring payment*
- *Cancel a Skrill 1-Tap payment*
- *View Skrill 1-Tap payment status*

Each of these is described in more detail below.

5.1.1. Repost transaction status

Query parameter: *action=repost*

This action allows you to request a repost of the status of a transaction to your *status_url* page.

Note: this is a repost of the same status report that was posted when the payment was made, and is sent to the same status URL that was specified in the original payment.

In response, Skrill posts a status report (for details, refer to the [Skrill Quick Checkout Integration Guide](#) or [Skrill Wallet Checkout Integration guide](#) as appropriate). If no status report was posted initially, this action will return a **'403 Transaction not found: TRN_ID'** error.

The parameters listed below are required.

Table 5-2: Repost parameters

Field Name	Description	Required?	Example value
trn_id	Your transaction ID.	Yes/No	500123
mb_trn_id	Skrill transaction ID.	Yes/No	4585262
status_url	Where to post the notification.	No	https://www.merchant.com/ mb_notifications.asp

Notes:

- Either *trn_id* or *mb_trn_id* must be supplied. If both are given, *trn_id* will be used.
- If *status_url* is not provided, the *status_url* given at the time the transaction was created will be used.
- For a successful HTTP request, the HTTP response code **200 - OK** is returned.

5.1.2. View transaction status

Query parameter: *action=status_trn*

This action gives a direct response with the status of the payment. It includes the same details as in the *'repost'* action, but sends this a direct response to the request rather than to the old status URL. The following parameters are required:

Table 5-3: Transaction status parameters

Field Name	Description	Required?	Example value
trn_id	Your transaction ID.	Yes/No	500123
mb_trn_id	Skrill transaction ID.	Yes/No	4585262

Notes:

- Either *trn_id* or *mb_trn_id* must be supplied and if both are given, *trn_id* will be used.
- If a transaction with the given ID is found, the response will be a query string that contains the transaction details. The string is encoded using the *'application/x-www-form-urlencoded'* format.

5.1.2.1.Examples

API transaction

Request:

```
GET https://www.skrill.com/app/
query.pl?action=status_trn&email=mb654@abv.bg&password=53903d217504eb37f3fdb0ce7761
0558&mb_trn_id=104627261
```

Response:

```
200 OK
status=2&merchant_id=6999381&mb_transaction_id=104627261&mb_amount=1.2&pay_to_email
=mb654%40abv.bg&currency=BGN&amount=2.346996&transaction_id=&pay_from_email=test%40
test.bg&mb_currency=EUR
```

Payment Gateway transaction

Request:

```
GET https://www.skrill.com/app/
query.pl?action=status_trn&email=merchant@host.com&password=53903d217504eb37f3fdb0c
e77610558&mb_trn_id=104441110
```

Response:

```
200 OK
status=2&Field1=TR234567&md5sig=6AB68D3465F57492B7412ED0EB013621&merchant_id=999998
1&pay_to_email=merchant%40host.com&mb_amount=33.24911&mb_transaction_id=101149910&c
urrency=EUR&amount=17&transaction_id=49989810fa3ed45c&pay_from_email=payeremail%40h
ost.bg&mb_currency=BGN
```

5.1.3. View account history

Query parameter: *action=history*

You can use the '*history*' action to request a list of all your transactions for a specified period. The following parameters are required:

Table 5-4: History parameters

Field Name	Description	Required?	Example value
start_date	The start date in <i>DD-MM-YYYY</i> format.	Yes	29-05-2012
end_date	The end date in <i>DD-MM-YYYY</i> format.	No	30-06-2013

Notes:

- Upon success, Skrill returns the complete account history for the specified period in CSV (comma separated values) format.
- If the *end_date* parameter is not specified, Skrill uses today's date.

5.1.3.1.Example

Request:

```
GET https://www.skrill.com/app/
query.pl?email=merchant@host.com&password=53903d217504eb37f3fdb0ce77610558&action=h
istory&start_date=25-05-2013&end_date=25-06-2013
```

Response:

```
text/csv file: mb_history.csv
```

5.1.4. Cancel a recurring payment

Query parameter: *action= cancel_rec*

This action allows you to cancel a recurring payment. The following parameters are required:

Table 5-5: Cancel parameters

Field Name	Description	Required?	Example value
trn_id	Your transaction ID.	Yes	500123

For a successful HTTP request, the HTTP response code **200 - OK** is returned.

5.1.5. View recurring payment status

Query parameter: *action=status_rec*

This action allows you to check the status of a recurring payment. The following parameters are required:

Table 5-6: Recurring payment status parameters

Field Name	Description	Required?	Example value
trn_id	Your transaction ID.	Yes	500123

If a transaction with the given ID is found, the response contains the following parameters:

- Status: *0* – active, *-1* – cancelled, *-2* – failed, *1* – finished
- Next payment date in *dd-mm-yyyy* format. This parameter is returned only if status is '*active*' or '*failed*'
- End date in *dd-mm-yyyy* format. This parameter is returned only if status is '*active*' or '*failed*'

5.1.5.1.Recurring payment status example

Request:

```
GET https://www.skrill.com/app/
query.pl?action=status_rec&email=merchant@host.com&password=2813F1526CD435D296A2A8F
EE37889AD&trn_id=yourtansID123
```

Response:

```
200 OK Status: 0 Next payment date: 26-05-2013, End date: 26-12-2013
```

5.1.6. Extend the end date of a recurring payment

Query parameter: *action= extend_rec*

This action allows you to extend the end date (*rec_end_date*) of a recurring payment. To enable this option, send a request to merchantservices@skrill.com.

The following parameters are required:

Table 5-7: Extend end date parameters

Field Name	Description	Required?	Example value
trn_id	Your transaction ID.	Yes	500123
rec_end_date	The recurrent end date in <i>dd-mm-yyyy</i> format.	Yes	30-06-2013

For a successful HTTP request, the HTTP response code **200 - OK** is returned.

5.1.7. Cancel a Skrill 1-Tap payment

Query parameter: *action= cancel_od*

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

Table 5-8: Cancel 1-Tap parameters

Field Name	Description	Required?	Example value
trn_id	Your transaction ID.	Yes	500123

For a successful HTTP request, the HTTP response code **200 - OK** is returned.

5.1.8. View Skrill 1-Tap payment status

Query parameter: *action= status_od*

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

Table 5-9: 1-Tap payment status parameters

Field Name	Description	Required?	Example value
trn_id	Your transaction ID.	Yes	500123

If a transaction with the given ID is found, the response will contain following parameters:

- Status: **0** – active; **-1** – cancelled
- Last execution date in *dd-mm-yyyy* format.

5.2 Error messages

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

Table 5-10: 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.

6. REFUNDS

Note: Refunds are not available for Gambling and Forex Merchants

You can use the Automated Payments Interface to make automated partial or full refunds to customers, up to the amount of the original payment.

You must send your HTTPS refund request to the following URL:

<https://www.skrill.com/app/refund.pl>

The refund is made in two steps:

- Preparation of the refund
- Execution of the refund

6.1. Preparation of the refund

Query parameter: *action=prepare*

The following parameters must be included in the refund prepare request:

Table 6-1: Refund authorisation parameters

Field	Description	Required	Example
action	Defines the prepare step of the refund request.	Yes	action=prepare
email	Your email address.	Yes	info@merchant.com
password	The MD5 of your API/MQI password. Note: only the lowercase of the MD5 value is accepted.	Yes	9f535b6ae672f627e4a5f79f2b7c63fe
transaction_id	Your transaction ID to be refunded.	Yes / No	500123
mb_transaction_id	The Skrill transaction ID to be refunded.	Yes / No	4585262
amount	Amount to refund in the currency used by the merchant account. This field is only used for partial refunds.	No	9.99
refund_note	Refund note sent to the customer. This note forms part of the email sent to the customer to inform them that they have received a refund.	No	Product no longer in stock
merchant_fields	A comma-separated list of field names that are passed back to your server when the refund payment is confirmed (maximum 5 fields).	No	Field1,Field2

Table 6-1: Refund authorisation parameters

Field	Description	Required	Example
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
refund_status_url	<p>URL or email address to which status updates should be sent.</p> <p>The following ports can be used for this URL: 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>	No	https:// www.merchant.com/ refund_update.cqi

Notes:

- You must submit either *'transaction_id'* or *'mb_transaction_id'*.
- If no *'amount'* value is submitted, the refund will be for the full amount of the original transaction.
- If the *'refund_note'* value is submitted, it is shown in the body of the notification email sent to the customer.

XML server response

The resulting XML contains a *'response'* tag with one of the following elements, depending on the success of the operation:

- *'sid'* (session identifier) element – returned if the prepare request is successful. This must be submitted with the *refund* action in the next step:

```
<response>
  <sid>4504848cb1ed0d29f60458bf992399fd</sid>
</response>
```

- **'error'** element – returned if an error occurs. Contains an **'error_msg'** tag with the error message:

```
<response>
  <error>
    <error_msg>CANNOT_LOGIN</error_msg>
  </error>
</response>
```

6.1.1. Error messages

See the table below for details of error messages.

Table 6-2: Refund authorisation error messages

Error message	Description
INVALID_OR_MISSING_ACTION	The 'action' parameter is not supplied in the query.
REFUND_DENIED	Refund feature is not activated.
LOGIN_INVALID	Missing 'email' or 'password' parameters.
INVALID_EMAIL	An Invalid 'email' parameter is supplied.
CANNOT_LOGIN	Invalid combination of email and password is supplied.

6.1.2. Prepare refund examples

Successful prepare request

Request:

```
POST https://www.skrill.com/app/refund.pl
Content-Type: application/x-www-form-urlencoded

action=prepare&email=info@merchant.com&password=9f535b6ae672f627e4a5f79f2b7c63fe&transaction_id=500123&amount=9.99&refund_note=example_note&refund_status_url=https://www.merchant.com/refund_update.cgi&merchant_fields=Field1,Field2&Field1=Value1&Field2=Value2
```

Response:

```
<response>
  <sid>d831e9072e8b89c57a3654ddf5fcb907</sid>
</response>
```

Incorrect request (invalid merchant API/MQI password)

Request:

```
POST https://www.skrill.com/app/refund.pl?action=prepare&email=info@merchant.com&password=9f535b6ae672f627e4a5f79f2b7c64fe&amount=9.99&refund_note=example_note&refund_status_url=https://www.merchant.com/refund_update.cgi&merchant_fields=Field1,Field2&Field1=Value1&Field2=Value2
```

Response:

```
<response>
  <error>
    <error_msg>CANNOT_LOGIN</error_msg>
  </error>
```

</response>

6.2. Execution of the refund

Query parameter: *action=refund*

The following parameters must be included in the refund execution request:

Table 6-3: Refund execution parameters

Field	Description	Required	Example
action	Defines the execution step of the refund request.	Yes	action=refund
sid	Session identifier returned in response to the prepare request.	Yes	d831e9072e8b89c57a3654d df5fcb907

XML Server Response

The server returns XML containing a '*response*' tag, which includes some of the following elements, depending on the success of the operation:

Table 6-4: Refund response

Field	Description	Example
mb_amount	Amount refunded in the currency of your Skrill account.	9.99
mb_currency	Currency of your Skrill account.	EUR
transaction_id	Your refund transaction ID as submitted in the request.	500123
mb_transaction_id	The Skrill transaction ID for the refund.	5585262
Field1	The first additional field pre-defined in ' <i>merchant_field</i> ' parameter	Value1
Field2	The second additional field pre-defined in ' <i>merchant_field</i> ' parameter	Value2
status	'2' - processed, '0' - pending and '-2' - failed.	2
error	BALANCE_NOT_ENOUGH	Refund amount exceeds account balance.
	CC_REFUND_FAILED	Refund to a credit/debit card failed.
	RESERVE_EXCEEDED	Refund amount is blocked by rolling/fixed reserve.
	GENERIC_ERROR	Other errors, different from those described above. Note this error code is also used if this transaction has already been refunded.

6.2.1. Refund execution example

Request:

```
GET
https://www.skrill.com/app/
refund.pl?action=refund&sid=d831e9072e8b89c57a3654ddf5fcb907
```

Response:

```
<response>
  <mb_amount>2</mb_amount>
  <mb_currency>EUR</mb_currency>
  <mb_transaction_id>381526883</mb_transaction_id>
  <Field1>Value1</Field1>
  <Field2>Value2</Field2>
  <status>2</status>
  <transaction_id/>
</response>
```

6.3. Refund status report

If a request for refund cannot be executed at the moment, Skrill sends a response with status '0' (pending) in the prepare step. When Skrill receives an update on the status of the refund, a notification is sent to your *refund_status_url* page.

If you would like to receive notifications for every status of your refund request, contact the [Merchant Services](#) team.

This status report consists of the following fields:

Table 6-5: Status report fields

Field	Description	Required	Example
transaction_id	Your transaction ID for the refund as submitted in the request.	Yes /No	500123
mb_transaction_id	The Skrill transaction ID for the refund.	Yes	5585262
status	'2' – processed and '-2' - failed.	Yes	2
mb_amount	Amount refunded in the currency of your Skrill account	Yes	9.99
mb_currency	Currency of your Skrill account.	Yes	EUR
md5sig	Uppercase MD5 signature. See MD5 signature below.	Yes	9F535B6AE672F627E4A5F79F2B7C63FE
sha2sig	Uppercase Sha2 signature. This is constructed in the same way as the MD5 signature, but with a different hashing algorithm. This parameter is not available by default. To enable this option, send a request to merchantservices@skrill.com	No	DBB7101322257A311F08D1C527053058FC7E464E30BCFB4613F09053C22DD1F8

6.3.1. MD5 signature

The '*md5sig*' parameter consists of an MD5 sum on a string built by concatenating the following parameters and converting the result to uppercase:

Table 6-6: MD5 Signature parameters

Value	Description	Example
merchant_id	Your Skrill account user ID.	4637827
mb_transaction_id	The new Skrill transaction ID for refund.	5585262
MD5 of secret word	The uppercase MD5 value of the secret word submitted in the Settings > Developer Settings section of your Skrill account.	327638C253A4637199CEBA6642371F20

Table 6-6: MD5 Signature parameters

mb_amount	Amount refunded in the currency of your account.	9.99
mb_currency	Currency of your account.	EUR
status	The status of the refund transaction.	2

Example code

Concatenated fields in Ruby code:

```
fields = [merchant_id, mb_transaction_id, Digest::MD5.hexdigest(secret).upcase,
mb_amount, mb_currency, status].join
md5sig == Digest::MD5.hexdigest(fields).upcase
```

Using the example values in **Table 6-6** above, the following MD5 code is returned:

```
CF9DCA614656D19772ECAB978A56866D
```

7. APPENDICES

7.1. ISO 4217 currencies

Table 7-7: ISO 4217 Currencies accepted by Skrill

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

7.2. Error Messages

Table 7-8: Errors when validating parameter

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

Table 7-9: Errors during log in

Error	Resolution
CANNOT_LOGIN	Email address and/or API/MQI password are incorrect
PAYMENT_DENIED	Check in your account profile that the API is enabled and you are posting your requests from the IP address specified

Table 7-10: Errors when validating payment details

Error	Resolution
INVALID_BNF_EMAIL	Check the format of the beneficiary email address
INVALID_SUBJECT	Check parameter length submitted
INVALID_NOTE	Check parameter length submitted
INVALID_FRN_TRN_ID	Check parameter length submitted
INVALID_AMOUNT	Check amount format
INVALID_CURRENCY	Check currency code
EXECUTION_PENDING	If you resend a transfer request with the same session identifier before the 'transfer' request was processed, this error will be returned
ALREADY_EXECUTED	If you have requested that the value for frn_trn_id must be unique for each transfer, this error will be returned when you try to submit the same value for more than one transfer

Table 7-10: Errors when validating payment details

Error	Resolution
BALANCE_NOT_ENOUGH	Sending amount exceeds account balance
SINGLE_TRN_LIMIT_VIOLATED	Maximum amount per transaction = EUR 10,000
DISALLOWED_RECIPIENT	You are not permitted to send money to the recipient. E.g. Gaming merchants are not permitted to send or receive payments to/from US based customers
CHECK_FOR_VERIFIED_EMAIL	Your account email address needs to be verified
LL_NO_PAYMENT	Your account is locked for security reasons. Please contact us

Table 7-11: Errors when making Skrill 1-Tap payment requests

Error	Resolution
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.

8. GLOSSARY

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

Term	Explanation
Acquirer	An acquiring bank (or acquirer) is the bank or financial institution that processes credit and or debit card payments for a merchant. Example: Barclays Merchant Service and European Merchant Services.
API	The API is a collection of tools that enables merchants to execute requests to the Skrill Payment Gateway. For example: to send money, make 1- payments, make refunds, check the status of transactions and download reports.
Back-end system	As opposed to a front-end system, a back-end system used internally by Skrill or within the merchant's business. Skrill merchants can also use payment information returned from the Skrill Payment Platform on their own back-end systems, such their customer order management system.
Batch	A group of approved credit card transactions, accumulated during one business day (weekends and official/bank holidays excluded).
Browser	Application that enables a customer or merchant to access web pages. Examples include: Internet Explorer, Google Chrome and Mozilla Firefox.
Cancel	Request to cancels a transaction. This is only possible before you have captured the payment or until the preauthorisation expires. It can be for a partial amount.
Customer ID	On the Skrill Payment Platform , a merchant may be configured with multiple customer IDs set up for different channels. (Not to be confused with the <i>customerid</i> field.)
Customer services team	Skrill team responsible for end-customer support queries. Also referred to as the Merchant Services team .
Integration	Process undertaken by merchants to ensure that their website or shopping cart can connect to and communicate with Skrill's payment processing systems.
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.
MD5	A widely used hash algorithm, which can be used for securely encrypting information sent over the internet. MD5 produces a 128-bit (16-byte) hash value. The purpose of the field is to ensure the integrity of the data posted back to the merchants' server.

Term	Explanation
Merchant	Skrill customer (legal or natural person) using their Skrill solution to receive payments for products or services they provide.
Merchant ID (MID)	A merchant identifier, provided by the Acquirer , used to uniquely identify a merchant within the banking network when a transaction is processed.
Merchant Services team	Skrill team responsible for providing technical and service support to merchants.
My Account	Customer account administration portal that enables viewing of transactions and transferring funds.
On-boarding process	Process of signing up and verifying a merchant. This involves a number of teams in Skrill, including sales and risk and compliance. On the payment processing side, this process is coordinated by a dedicated on-boarding team.
Payment	Unique financial record on the system. A payment may consist of multiple Transactions .
Payment processing platform	System used for the processing of eCommerce transactions.
Pending transaction	A transaction in which the payment system is waiting for a confirmation, an input or customer action.
Refund	Option to pay money back to a customer, which can be done using the API . The refund has to be referenced to the original payment and can only be up to that amount. Skrill enables partial or full amount refunds.
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.
Skrill Digital Wallet	The Skrill Digital Wallet allows 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 Quick Checkout	Skrill product, related to the Skrill Digital Wallet , which enables customers to bypass the Skrill registration details page and simply confirm and pay. Quick Checkout uses the eCommerce platform for processing payments.
Skrill Payment Platform	Skrill's system for the processing of eCommerce payments.
Transaction	Each financial interaction with the Skrill Payment Platform is referred to as a transaction. Transactions are linked to payments .
Transaction ID	Unique ID assigned to a transaction by the Skrill Payment Platform .

Term	Explanation
Transaction status	Each transaction on the Skrill Payment Platform is given a status. This includes: <i>processed, pending, temporary, scheduled, cancelled, failed, chargeback</i> and <i>successful</i> .

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