Skrill Crypto Withdraw Integration Guide

For use by Skrill merchants usingCrypto Withdraw

This guide describes how to integrate with Skrill Crypto Withdraw.

www.skrill.com

Version 1.1

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Version Control

Date	Version	Description
April 2023	1.0	Guide created.
October 11th 2023	1.1	Added Transaction limits section.

Publication number: *GW-CRYPTO-WDRAW-REL-17/04/23*

Contents

1. ABOUT THIS GUIDE

1.1.   Objectives and target audience

This guide describes how to implement the new Skrill Crypto Withdraw service. This guide is only relevant to Skrill merchants using Crypto Withdraw.

1.2.   Conventions used in this guide

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

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

1.3.   Who to contact for queries

For all support queries, contact the Merchant Services department.

Email: merchantservices@skrill.com

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

2. INTRODUCTION

Skrill Crypto Withdraw is a secure hosted payment page, where you can redirect customers from your website to withdraw funds to a crypto address via Skrill.

Integration to Skrill Crypto Withdraw is simple and requires collecting customer payment information on your website in a standard HTML form and submitting this to Skrill. Skrill Crypto Withdraw then collects the customer payment details needed to complete the transaction and sends these details to the liquidity provider. After the withdrawal is completed, the customer is returned to your website and you receive a real-time status notification of the payment, which includes details of the transaction.

2.1. Skrill Crypto Withdraw flow

An illustration of the Skrill Crypto Withdraw flow is shown below:
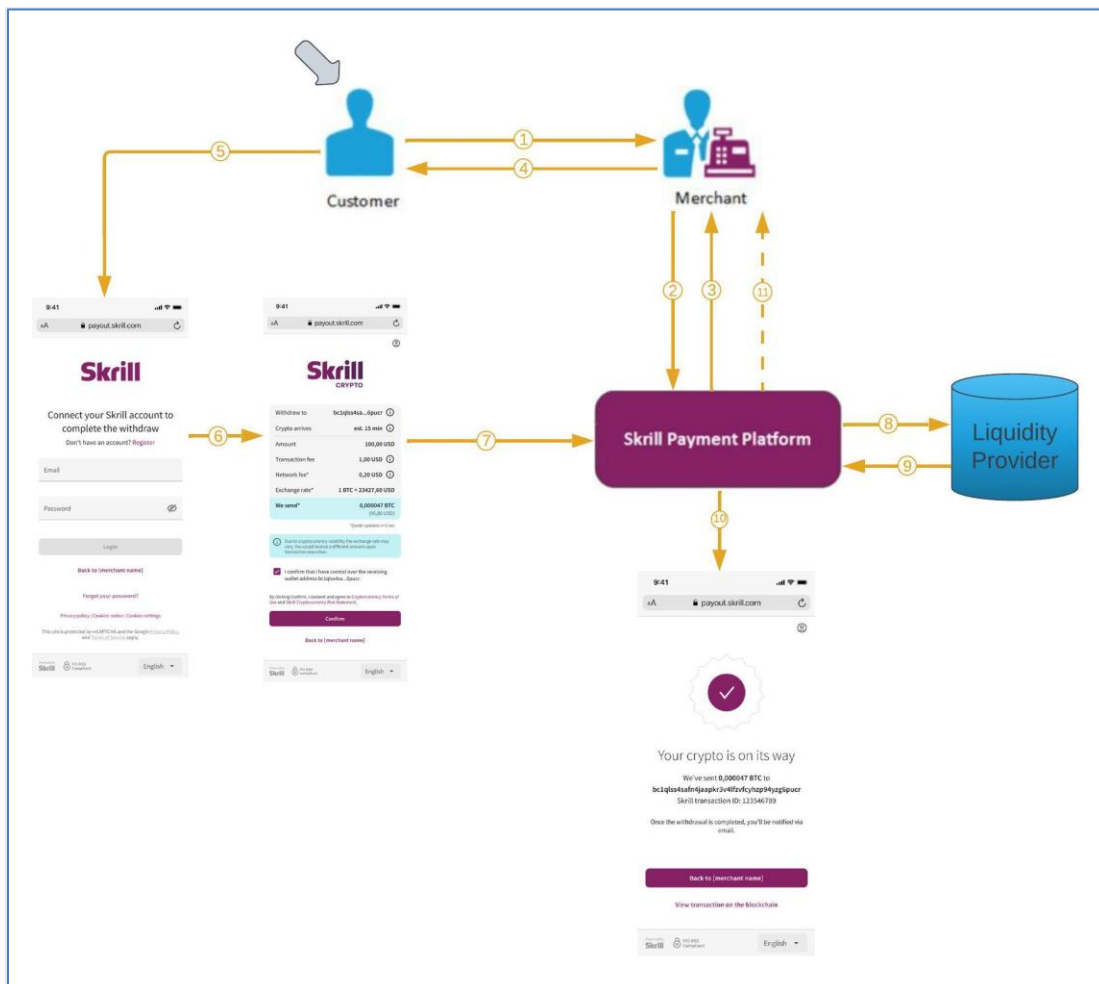
Figure 2-1: Skrill Crypto Withdraw flow

1. When the customer is ready to withdraw their funds to a crypto wallet address, they select the Skrill Crypto Withdraw option on your website.

2. You request a session identifier (SID) by passing the required details to Skrill.

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3. Skrill validates the provided details and returns the generated SID.

4. You redirect the customer to Skrill Crypto Withdraw and include the session identifier in the redirect URL. Skrill displays the Crypto Withdraw page.

5. The customer provides their Skrill Login credentials (or creates a new registration, if they don't have a Skrill account yet).

6. Skrill displays the Crypto Withdraw confirmation page, containing the transaction details including fees, FX rate etc.

7. The customer provides a confirmation that they would like to finish the flow with the provided details

8. Skrill passes the wallet address to the liquidity provider and settles the Crypto Withdraw in fiat.

9. The Liquidity Provider exchanges fiat for crypto and returns response to the Skrill Platform. If the transfer was successful, the customer receives the crypto amount to their crypto wallet address.

10. A status page is shown to the customer.

11. Skrill provides you with an asynchronous notification, sent to your status URL, confirming the transaction details and the status.

Notes

- The customer is fully onboarded as a Skrill customer and accepts Skrill's Terms and Conditions.

- Skrill owns the customer journey inclusive of customer support.

- Skrill does not have any direct exposure to crypto as the crypto leg of the transaction is processed via the Liquidity Provider.

- The customer needs to be KYC verified to complete the transfer. If that's not the case, they will be asked to complete their verification right after the Login/Registration screen.

2.1 Display Skrill Crypto Withdraw logos

The simplest integration option is to present a generic Skrill Crypto Withdraw logo or button on your website, and then redirect the customer to the Skrill Crypto Withdraw page, where they can complete the withdrawal transaction.

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

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

2.2. Redirecting customer to Skrill Crypto Withdraw

You can use a standard HTML form to collect and pass payment and customer details to Crypto Withdraw. See *Example HTML forms on page *put reference here.* When the customer selects the Skrill option, your website should post the HTML form containing their details to:

https://pay.skrill.com

The HTML form should contain the mandatory hidden input fields listed in **Table 3-1**.

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

Note: Skrill recommends that you redirect customers to the Crypto Withdraw page in the same browser window.

2.3. Secure redirection method

This method can be used to ensure that details of the payment are communicated securely between your server and Skrill. We strongly recommend that you use this method when redirecting your customers to Skrill, as it does not require sending any payment parameters to their browser. This prevents customers from being able to view or modify any hidden parameters in your source code.

The redirection process is as follows:

1. Your web server makes a standard POST request with the payment parameters, using the '*prepare_only=1*' parameter (see **Table 3-1** below).
2. The Skrill server prepares a session for the payment and returns a standard HTTP(S) response.
3. Your web server takes the body of the response which contains a **SESSION_ID** value.
4. Using this SESSION_ID value the customer can be redirected to:
    https://payout.skrill.com/?sid=<SESSION_ID>
5. The redirect must happen within 15 minutes of the original request, or the session will expire. After the redirection the generated session will be valid for 60 minutes.

3. SENDING A CRYPTO WITHDRAW REQUEST

This section describes the parameters you can send to Crypto Withdraw, and provides examples of a request, successful responses, and error responses.

3.1. Parameters

Post the following parameters to Crypto Withdraw in your request.

Field name	Description	Required	Max length	Example value(s)
amount	The total amount of the Skrill Crypto Withdraw.	Yes	-	25.46 / 25.4 / 25
currency	3-letter code of the FIAT currency of the amount according to ISO 4217.	Yes	3	EUR
language	2-letter code of the language used for Skrill's pages. If no language is provided, or the provided language format is invalid, English is used as default. Possible values: CS, DE, EL, EN, ES, FR, IT, PL, PT Supported Languages	No	2	EN
transaction_id	Your unique reference or identification number for the transaction in the merchant system. (Must be unique for each payment).	Yes	100	A205220 / 8484843332 / BSSIFFKDKSO
prepare_only	Forces only the SID to be returned without the actual page. Useful when using the secure method to redirect the customer. For details, see Secure redirection method. The default value is 0.	No	1	1
action	The action of the request. For Crypto Withdraw you should always use **PAYOUT**.	Yes	10	PAYOUT
instrument_type	Type of instrument that will be used for the payout. Currently only crypto is supported, so it should always be set to CRYPTO	Yes	10	CRYPTO
sign	Signature that is required for authentication.	Yes	200	ca28ece301328eddf eb512dd22220976

Field name	Description	Required	Max length	Example value(s)
pay_from_email	The processing email of your merchant account	Yes	50	example@example.com
name	Name to display on the **'Back to {{name}}'** button (which points to *cancel_url*). Could be your Company name or website.	Yes	50	Example Company / www.example.com
merchant_id	Unique ID of your Skrill account.	No	50	500018957797
merchant_fields	A comma-separated list of field names that are passed back to your web server when the Crypto Withdraw transaction is confirmed (maximum 5 fields).	No	240	Field1, Field2
merchant_client_id	Unique ID which you use to identify the customer in your system. (i.e. cust id). Must be an integer number.	Yes	50	123123
merchant_client_registration_date	Date when you registered the customer's account in your system- ISO 8601 (with time zone).	Yes	-	2022-08-02T12:46:30+00:00
merchant_client_kyc_level	Level to which you have verified the customer. Possible values: • **0** – not verified • **1** – verified with documents	No	1	0
crypto_address	Hash address of the customer's (payee's) crypto wallet.	Yes	100	1KUpnNr5TxSFDuRzqdDyTbsLY3NuF3ZVaZ
crypto_currency	The code of the [crypto currency](#)	Yes	4	BTC
return_url	URL the customer is returned to when the Crypto Withdraw completes successfully.	Yes	240	https://www.example.com/payment.htm
return_url_target	Specifies a target attribute in which to display the *return_url* value on successful payment from the customer. The default value is **1**. **1** = '_top' **2** = '_parent' **3** = '_self' **4** = '_blank'	No	1	3

Field name	Description	Required	Max length	Example value(s)
cancel_url	URL the customer is returned to if the Crypto Withdraw is cancelled or fails.	Yes	240	https://www.example.com/payment.htm
cancel_url_target	Specifies a target attribute in which to display the *cancel_url* on cancellation of payment by the customer. The default value is **1**. **1** = '_top' **2** = '_parent' **3** = '_self' **4** = '_blank'	No	1	2
status_url	URL to which the transaction confirmation is posted after the Crypto Withdraw process is complete. If the Status URL field is omitted, no transaction confirmations are sent.	No	400	https:// example.com/ process_ payment.cqi
status_url2	Additional URL to which we send transaction confirmation.	No	400	https:// example.com/ process_ payment.cqi

3.2. Sign (Signature)

The value of this field is a message digest, expressed as a string of thirty-two hexadecimal digits in UPPERCASE. It is constructed by performing a hashing calculation on a string built up by concatenating the following fields:

- 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.

    - amount

    - currency

The default hashing algorithm Skrill accepts is MD5. To calculate the sign, you need to take the values of the fields listed above exactly as you are going to post them in the request, concatenate them, and perform a MD5 calculation on this string.

If you want to use a different hashing algorithm (SHA-384, SHA-256 or SHA-512), you need to contact merchantservices@skrill.com.

3.3. Secret word

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

- All characters must be in lowercase

- The length should not exceed 10 characters

- Special characters are not permitted (for example @, %, $, etc.)

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

3.4. Example requests

Below are two examples of HTML forms that can be submitted to Skrill. The first one is a basic example with the mandatory fields only. The second example uses several additional features currently available with Skrill Crypto Withdraw.

- **Simple HTML form**

```
<form action="https://pay.skrill.com" method="post" target="_blank">
<input type="hidden" name="amount" value="39.60">
<input type="hidden" name="currency" value="GBP">
<input type="hidden" name="transaction_id" value="A10005">
<input type="hidden" name="action" value="PAYOUT">
<input type="hidden" name="instrument_type" value="CRYPTO">
<input type="hidden" name="sign" value="ca28ece301328eddfeb512dd22220976">
```

```
<input type="hidden" name="pay_from_email" value="demo.merchant.payout@sun-fish.com">
<input type="hidden" name="name" value="ExampleMerchantName">
<input type="hidden" name="merchant_client_id" value="123456">
<input type="hidden" name="merchant_client_registration_date" value="2022-08-02">
<input type="hidden" name="crypto_address"
value="1KUpnNr5TxSFDuRzqdDyTbsLY3NuF3ZVaZ">
<input type="hidden" name="crypto_currency" value="BTC">
<input type="hidden" name="return_url"
value="https://example.com/payment_finished.html">
<input type="hidden" name="cancel_url"
value="https://example.com/payment_cancelled.html">
</form>
```

- **Advanced HTML form**

```
<form action="https://pay.skrill.com" method="post" target="_blank">
<input type="hidden" name="amount" value="39.60">
<input type="hidden" name="currency" value="GBP">
<input type="hidden" name="language" value="EN">
<input type="hidden" name="transaction_id" value="A10005">
<input type="hidden" name="prepare_only" value="1">
<input type="hidden" name="action" value="PAYOUT">
<input type="hidden" name="instrument_type" value="CRYPTO">
<input type="hidden" name="sign" value="ca28ece301328eddfeb512dd22220976">
<input type="hidden" name="pay_from_email" value="demo.merchant.payout@sun-fish.com">
<input type="hidden" name="name" value="ExampleMerchantName">
<input type="hidden" name="merchant_id" value="500018957797">
<input type="hidden" name="merchant_fields"
value="customer_bonus_points,referral_id">
<input type="hidden" name="customer_bonus_points" value="10">
<input type="hidden" name="referral_id" value="A3DFA2234">
<input type="hidden" name="merchant_client_id" value="123456">
<input type="hidden" name="merchant_client_registration_date" value="2022-08-02">
<input type="hidden" name="merchant_client_kyc_level" value="1">
<input type="hidden" name="crypto_address"
value="1KUpnNr5TxSFDuRzqdDyTbsLY3NuF3ZVaZ">
<input type="hidden" name="crypto_currency" value="BTC">
<input type="hidden" name="return_url"
value="https://example.com/payment_finished.html">
<input type="hidden" name="return_url_target" value="3">
<input type="hidden" name="cancel_url"
value="https://example.com/payment_cancelled.html">
<input type="hidden" name="cancel_url_target" value="2">
<input type="hidden" name="status_url" value="https://example.com/payment-
status.cgi">
<input type="hidden" name="status_url" value="https://example.com/payment-
history.cgi">
</form>
```

3.5. Example responses

Examples of successful and error responses are shown below.

Successful responses (HTTP status 200)

If 'prepare_only' is set to '1':

```
{
  f077922c14e65328c8ab3c8d15e646b3
}
```

If 'prepare_only' is set to '0':

```
{
  <html>
  <head>
    <meta http-equiv=refresh
      content="0; url=
https://payout.skrill.com/app/?sid=f077922c14e65328c8ab3c8d15e646b3">
  </head>
  <body></body>
}
```

Error responses

Missing *merchant_client_registration_date* parameter:

```
{
    "code": "BAD_REQUEST",
    "message": "Missing merchant_client_registration_date parameter."
}
```

Missing *currency* parameter:

```
{
    "code": "BAD_REQUEST",
    "message": "Missing currency parameter."
}
```

Missing *return_url* parameter:

```
{
    "code": "BAD_REQUEST",
    "message": "Missing return_url parameter."
}
```

Invalid parameter:

```
{
    "code": "BAD_REQUEST",
```

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```
    "message": "Invalid parameter"
}
```

4. SKRILL STATUS RESPONSE

When the Crypto Withdraw process is complete, Skrill sends details of the transaction to the *status_url* page you provided in your Crypto Withdraw request. This is done with a standard HTTP POST.

The Skrill server continues to post the status until a response of **HTTP OK (200)** is received from your server or the number of posts exceeds 10.

The following table describes the parameters sent to your *status_url* page.

4.0.   Parameters sent to the status_url page

Table 4-1 Parameters sent to your *status_url* page

Field name	Description	Required	Example value
pay_to_email	Email address of the customer who is making the Crypto Withdraw.	Yes	payee@example.com
pay_from_email	The processing email of your merchant account	Yes	info@merchant.com
merchant_id	Unique ID of your Skrill account.	Yes	500018957797
customer_id	Unique ID of the customer's Skrill account.	No	500021851252
transaction_id	Unique reference or identification number provided by you in your HTML form.	No	A205220
mb_transaction_id	Skrill's internal unique reference ID for this transaction.	Yes	170032056
mb_amount	The total amount of the payment in the currency of your merchant Skrill digital wallet account.	Yes	25.46 / 25.4 / 25
mb_currency	Currency of **mb_amount**. This is always the same as the currency of your merchant Skrill digital wallet account.	Yes	GBP
status	Status of the transaction: • -2 = failed • 2 = processed • 0 = pending See ***Detailed status descriptions on page 11.***	Yes	2
failed_reason_code	If the transaction has a **status** value of **-2** (failed), **failed_reason_code** contains a code detailing the reason for the failure.	No	

	See *Failed reason codes on page 11.* **Note**: To enable it, contact merchant services.		17
md5sig	MD5 signature.	Yes	327638C253A4637199CEBA 6642371F20
sha2sig	SHA2 signature. **Note**: To enable the *sha2sig* parameter, contact merchant services.	No	dbb7101322257a311f08d1c 527053058fc7e464e30bcfb 4613f09053c22dd1f8
amount	Amount of the Crypto Withdraw as posted in your HTML form (Fiat money).	Yes	39.60 / 39.6 / 39
currency	Currency of the Crypto Withdraw as posted in your HTML form (Fiat currency).	Yes	EUR
payment_type	Currently, only crypto is supported so the *payment_type* will be CWD.	Yes	CWD
merchant_fields	If you submitted a list of values in the *merchant_fields* parameter, they will be passed back with the status report.	No	customer_bonus_points =10, referral_id ="A3DFA2234"

4.1.   Transaction statuses

Table 4-2 Detailed descriptions of the status parameter

#	Status	Description
-2	Failed	Typically sent when our provider declines the transaction. It can also be sent if the transaction is declined by Skrill's internal anti-fraud engine.
0	Pending	Typically sent when our provider cannot complete the transaction at the moment. The transition to a final status (2 or -2) is based on the provider's response. It cannot be manually cancelled by you or the customer.
2	Processed	Sent when the transaction is completed successfully, and the customer receives the funds in their crypto wallet.

4.2. Example Request

```
curl -X 'POST' 'https://webhook.site/dd30b0ff-09fb-443b-b4d9-7df41f440799' -H
'connection: close' -H 'accept-encoding: gzip,deflate' -H 'user-agent: Apache-
HttpClient/4.5.13.redhat-00001 (Java/11.0.16.1)' -H 'host: webhook.site' -H 'content-
type: application/x-www-form-urlencoded; charset=UTF-8' -H 'content-length: 395' -H
'singularityheader: appId=52645*ctrlguid=1680208868*acctguid=d024f3c9-2701-4d68-acd5-
1c8b1429ce82*ts=1682317181219*btid=1249981*guid=49b239de-2956-4fa3-af02-
ae48fa5d24e6*exitguid=1*unresolvedexitid=1549160*cidfrom=549019*etypeorder=HTTP*esubt
ype=HTTP*cidto={[UNRESOLVED][1549160]}' -d
$'transaction_id=232AA3dsdsd2EEss1daS321&mb_amount=37.83&amount=39.00&testCustomMerch
antField=Kole&md5sig=C26C64BF013A893152E7FB66D336BEAC&merchant_id=500018957797&failed
_reason_code=15&payment_type=CWD&mb_transaction_id=5068005829&mb_currency=EUR&pay_fro
m_email=demo.merchant.payout%40sun-
fish.com&pay_to_email=georgistoyanov.hungary%40sun-
fish.com&currency=EUR&customer_id=500021161970&status=-2'
}
```

4.3. md5sig

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.

Note: The **md5sig** field you receive on the status_url page is different from the **sign** field you provide on session creation.

4.4. sha2sig

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

5. MONEY FLOW AND ACCOUNT SELECTION

This section describes how the money flows between accounts, and how we choose which account to transfer the money from.

Funds in the merchant account are separated into 2 regions (EEA and RoW), and our system decides which account to debit, based on the country of registration of the end customer.

Note: If a customer is from a different region than the merchant's one in our system, he/she will not be able to complete the transaction.

6. APPENDIX

6.1. ISO 4217 Currencies

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

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

6.2. Supported Languages

Code	Description
CS	Czech
DE	Deutsch
EL	Greek
EN	English
ES	Spanish
FR	French
IT	Italian
PL	Polish
PT	Portuguese

6.3. ISO country codes (3-digit)

Code	Description
AUT	Austria
BEL	Belgium
BGR	Bulgaria
HRV	Croatia
CYP	Cyprus
CZE	Czech Republic
DNK	Denmark
ESP	Spain
EST	Estonia
FIN	Finland
FRA	France
GRC	Greece
HUN	Hungary
IRL	Ireland
ISL	Iceland
ITA	Italy
LIE	Liechtenstein
LTU	Lithuania
LUX	Luxembourg
LVA	Latvia
MLT	Malta
NLD	Netherlands
NOR	Norway
POL	Poland
PRT	Portugal
ROU	Romania
SVL	Slovakia
SVN	Slovenia

SWE	Sweden

6.4. Crypto currencies

Code	Name	Blockchain Network
BTC	Bitcoin	Mainnet
ETH	Ethereum	Ethereum
USDC	USD Coin	Ethereum
USDT	Tether	Ethereum

6.5. Failed reason codes

Code	Description
05	Insufficient funds.
15	Duplicate transaction reference.
80	Fraud rules declined.
98	Error in communication with provider.

6.6. Transaction limits

Skrill offers variable limits to our consumers based on the risk profile of their country of residence, as well as their status with us (VIP or standard user profile). As personalized limits can be verified only after the consumer has logged into our system, our API will return quotes for every transaction with a **minimum** transaction limit of **20.00 EUR** and a **maximum** transaction limit depending on the factors mentioned above.