



## **Skrill x-Cart Module Configuration Guide**

### **Integration with Skrill via x-Cart**

**This guide describes how to install and configure the x-Cart module for taking payments on the Skrill Payment Platform.**

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

**Version 1.0**

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## 1. About this guide

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### Objectives and target audience

This guide describes how to install and configure the Skrill X-cart module. It assumes that you have an existing X-cart installation.

### Conventions used in this guide

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

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

Convention	Description
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
<b>Menu1 &gt; Menu option2 &gt;</b>	Indicates a menu path.

## 2. Introduction

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### **What is the X-cart module?**

X-cart is an eCommerce platform, which provides online merchants with a flexible shopping cart system, as well as control over the look-and-feel, content and functionality of their online store.

X-cart has been fully integrated with Skrill's online payment solution called Quick Checkout. Installing and configuring the Skrill Payment Solution module provides a simple, secure and convenient option for connecting to Skrill's online payment processing platform via X-cart.

Skrill customers using X-cart have access to a wide range of card and alternative payment methods.

### **Signing up for a Skrill account**

Before you can start accepting payments through Skrill, you need to open a free merchant account by completing the online application form [here](#).

Once your application has been approved you can configure your Skrill credentials in your Skrill merchant account and then copy them in your X-cart backend and start taking payments.

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## 3. Installing and configuring X-cart

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### Secret Word and API Password

It is mandatory to setup a secret word and API/MQI password for your Skrill merchant account before configuring the Skrill X-cart module. The secret word is used to authenticate the data sent back to your X-cart server after payment. You must obtain the IP address of your X-cart server to configure the API/MQI password. You can find this IP address by executing the following command from a command prompt:

```
ping <server domain name>
```

For example:

```
ping example.x-cartserver.com
```

Pinging example.x-cartserver.com [145.76.160.206] with 32 bytes of data:

Make a note of the set of numbers in the square brackets. This is the IP address. Now you have the IP address, you can setup the secret word and API/MQI password as follows:

1. Log in to your Skrill merchant account at [www.skrill.com](http://www.skrill.com)
2. Go to **Settings > Developer Settings (Figure 3-1)**
3. Check the **Enable service** checkboxes next to the API and MQI sections
4. For each section, specify the IP address(es) or IP address range of your X-cart server. This prevents payment or money transfer requests from other IP addresses if your secret word or API password is compromised. All requests from other IP addresses are denied. Access can be granted to:
  - A single IP address (e.g. 145.76.160.206 using the example above)
  - 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)
5. Locate the Change API/MQI password section. Enter and confirm your API/MQI password
6. Locate the Create secret word section. Enter and confirm your secret word
7. Click **Save** to save the changes
8. Logout of your account

The screenshot shows the 'Manage your settings' page for a Skrill account. It features four tabs: 'ACCOUNT SETTINGS', 'BUSINESS INFO', 'LIMITS & VERIFICATION', and 'DEVELOPER SETTINGS'. The 'DEVELOPER SETTINGS' tab is active, displaying three sections:

- Automated Payment Interface (API):** Includes a checked 'Enable service' checkbox and a text input field for IP addresses containing '10.50.14.18'.
- Merchant Query Interface (MQI):** Includes a checked 'Enable service' checkbox and a text input field for IP addresses containing '10.50.14.18'.
- Change MQI/API password:** Includes a 'Password' field and a 'Re-type password' field, both containing masked characters.

Below these sections is the **Create secret word** section, which includes a 'Secret word' field and a 'Re-type secret word' field, both containing masked characters. Each section has a 'Save' button at the bottom right.

**Figure 3-1: Configuring a Secret Word and API/MQI Password**

### Download Skrill on your X-cart backend

To download Skrill from the marketplace follow the below steps:

1. Go to **my Addons**
2. Type **Skrill** in the top right-hand side
3. Click on **Install**
4. Once Skrill is installed you will receive a pop confirming Skrill is enabled

The next stage of the X-cart integration is to configure the X-cart module to connect to your Skrill account. The steps are as follows:

1. Click on **Store Setup**
2. Type Skrill in **add payment method**
3. Choose all the payment methods you would like to enable for your store through Skrill
4. Click add for each payment method
5. Please type your Skrill credentials for one Skrill payment method and it will be prefilled for the remaining ones you added (**Figure 3-2**)

## Skrill All Card Types Settings

This payment method is  ON

**Skrill Quick Checkout** enables you to take direct payments from credit cards, debit cards and over 80 other local payment options in nearly 200 countries. The highly competitive rates are published on the Skrill website [www.skrill.com](http://www.skrill.com)

Email address of your Skrill account:

Skrill Customer ID:

Secret word:

Order id prefix:

Optional

Test mode:  OFF

Support  
Do you have questions?  
Contact Skrill at [newbusiness@paysafe.com](mailto:newbusiness@paysafe.com)

Figure 3-2: Skrill Settings with example values in X-cart backend

## Configure Skrill Settings

Configure the Skrill Settings as follows:

1. Enter your Skrill Merchant account ID in the Merchant ID field. This is the Customer ID of your merchant account
2. Enter your Skrill Merchant account email address
3. Enter the Secret word that you set up in the previous section

Table 3-1: Skrill Settings

Field Name	Description	Format/ Example
Merchant ID	Your unique merchant identifier. This is the Customer ID of your merchant account.	58010731
Merchant Account (email)	The email address linked to your Skrill merchant account (created by you when you first signed up for a Skrill merchant account).	techpubs@skrill.com
Secret word	Enter the secret word configured for your Skrill account here. This feature is mandatory and ensures the integrity of the data posted back to your x-cart servers.	N/A



## 4. Customer Experience

This section describes the customer's checkout experience when using the Skrill x-Cart module.

**Note:** We only describe the Checkout process from the payment selection step onwards as the previous steps are unchanged.

The steps are as follows:

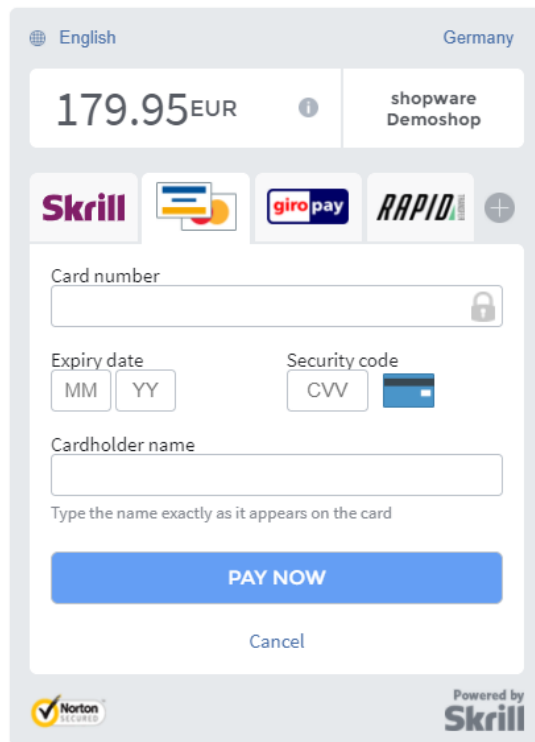
1. Click a payment method from the list of available payment methods (this list depends on the customer's country, the payment options configured for your Skrill account and the payment options configured in the Skrill x-Cart Module)

The screenshot displays the 'Secure Checkout' interface. At the top right, there are two progress indicators: '1 Shipping' and '2 Payment', with '2 Payment' being the active step. The main content is divided into three sections:

- Billing address:** A text box containing the address: 'Test Merchant, test@gmail.com, Berlin, Germany, 90001, 0000000000000000'. Below it is a link 'Choose another address' and an 'Order note' field.
- Payment method:** Two radio buttons are shown. The first is selected and is accompanied by the VISA logo. The second is unselected and is accompanied by the MasterCard logo.
- Summary:** A box on the right containing:
  - '1 item in cart' with a price of '\$6.49'
  - 'Shipping cost:' with a price of '\$5.61'
  - 'Courier' information: 'Test Merchant, test@gmail.com, Berlin, Germany, 90001, 0000000000000000' with a truck icon.
  - A large total price of '\$12.10'
  - A black 'Place order' button.
  - Below the button, a small text line: 'By clicking the button above you confirm that you accept the Terms & Conditions'

Figure 4-1: x-Cart Checkout Payment selection showing different payment methods

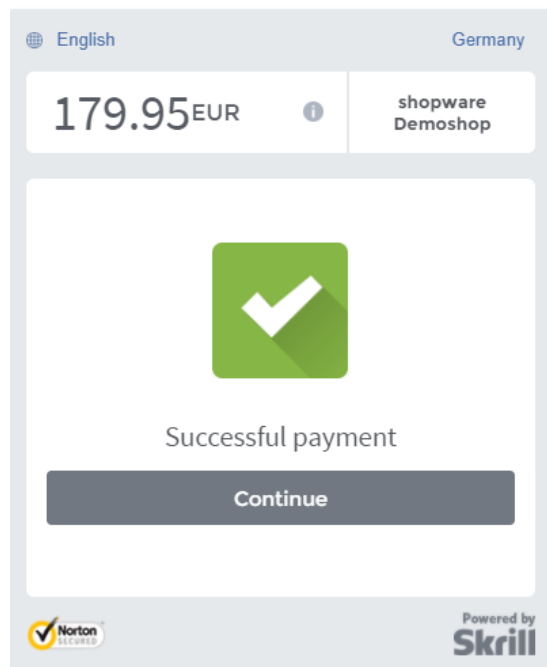
## 2. Enter Payment details in the Skrill Payment Form



The image shows a mobile payment interface for Skrill. At the top, it displays the language as 'English' and the location as 'Germany'. Below this, the amount '179.95 EUR' is shown next to an information icon, and the merchant name 'shopware Demoshop' is displayed. The payment method section features the Skrill logo, a card icon, and logos for 'giropay' and 'RAPID'. The main form contains the following fields: 'Card number' with a lock icon, 'Expiry date' with 'MM' and 'YY' dropdowns, 'Security code' with a 'CVV' label and a card icon, and 'Cardholder name' with a note to 'Type the name exactly as it appears on the card'. A blue 'PAY NOW' button and a 'Cancel' link are positioned below the form. At the bottom, there is a 'Norton SECURED' logo on the left and 'Powered by Skrill' on the right.

Figure 4-2: Enter Payment Details in the Skrill Payment Form

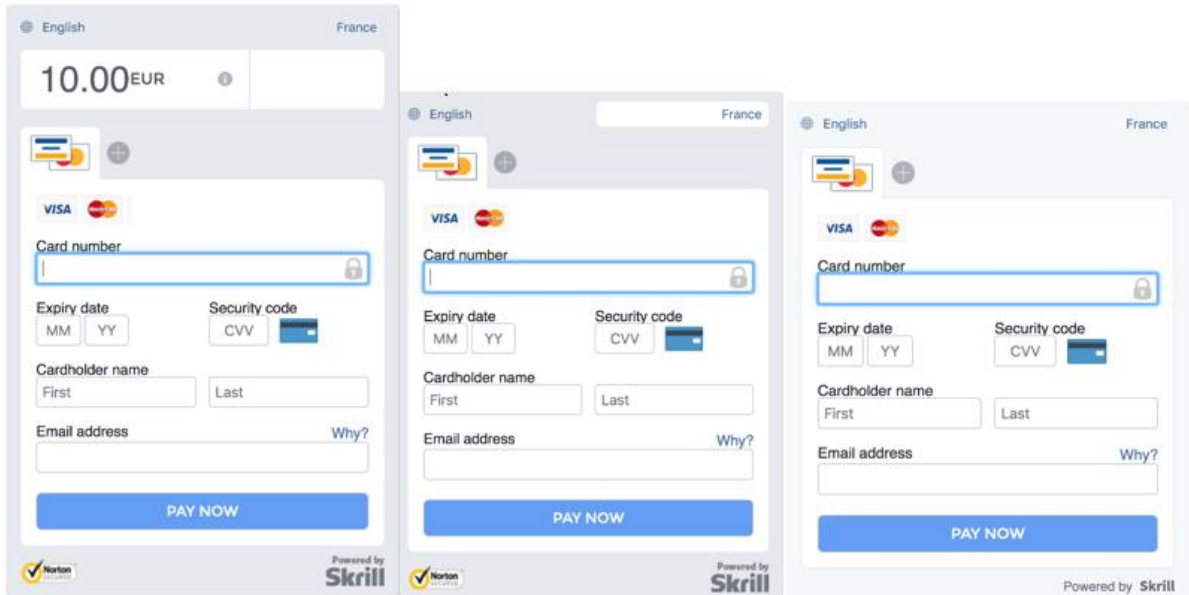
3. Click **Pay Now** to complete the payment. If all is correct, the payment form will display the following screen:



**Figure 4-3: Successful Payment**

### Removing or reducing the header and reducing the footer

You can request a version of the Skrill payment form without the Skrill header and amount fields. The security logo is also removed from the footer, to reduce its size. To enable this option, please contact Skrill Merchant Services and ask for the Reduced Header and Footer option. This option is shown in the screenshot below (The standard payment form is shown on the left and the reduced header and footer option on the right).



The image displays three side-by-side screenshots of the Skrill payment form, illustrating different configurations for the header and footer. All three forms are for a payment of 10.00 EUR in France, with the language set to English. The forms include fields for card number, expiry date (MM YY), security code (CVV), cardholder name (First and Last), and email address, along with a 'PAY NOW' button. The leftmost form shows the standard configuration with a large header area displaying the amount and currency, and a footer area containing the Norton logo and 'Powered by Skrill' text. The middle form shows a reduced header and footer, with the amount and currency information removed from the top and the Norton logo and 'Powered by Skrill' text removed from the bottom. The rightmost form shows the reduced header and footer option with the security logo removed from the footer.

Figure 4-4: Reduced Header and Footer Option

## 5. Refund Information

Currently refund is not supported in x-Cart. To complete refund, please login to your Skrill merchant account and follow the below steps:


1. Click on **All transactions**
2. Find the transaction which should be refunded
3. Click **refund** from right hand side column
4. Type the amount which should be refunded
5. Click **confirm return**

Once you have completed the refund in your Skrill account, please login to your x-Cart account to update transaction status manually (**Figure 5-1**)

### Order #6

**General Info**
Create Return
Invoice
Messages

[View order history](#)


 Placed on Aug 31, 2020, 11:07

by [Test Merchant](#)

olga.fahrieva@paysafe.com


**Staff Note**

Add comment here

 **Payment Method**

Skrill MasterCard

Transaction ID:  
000008-3W9T

 **Shipping Method**

Courier

**Fulfillment status** Delivered

**Payment status** Paid

Awaiting payment

Partially Paid

Paid

Cancelled

Refunded

Tracking numbers are not added yet

**Billing address**

Test Merchant  
test@gmail.com  
Berlin  
Germany  
90001  
Phone: 0000000000000000

**Shipping address**

the same as billing

**Figure 5-1: Update Refund Payment**

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## 6. Testing

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

**Table 6-1: Test Cards**

Brand	Card Number
MasterCard	5438311234567890
Visa	4000001234567890

Should you wish to test Skrill in DEMO shops please get in touch with Skrill support at [newbusiness@paysafe.com](mailto:newbusiness@paysafe.com), so we can provide you with access.