



Skrill 1-Tap Guide

This guide describes how to implement the Skrill 1-tap service.

www.skrill.com

Version 1.4

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1. ABOUT THIS GUIDE

1.1. Objectives and target audience

This guide describes how to implement the Skrill 1-Tap service. This guide should be used in conjunction with the *Skrill Wallet Checkout Integration Guide*, which describes how to integrate to the Payment Gateway, and with the *Automated Payments Interface Guide*, which provides details of how to use Skrill's Automated Payments and Merchant Query Interfaces

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>Automated Payments Interface Guide</i>	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.
<i>Skrill Wallet Checkout Integration Guide</i>	Describes how to connect to and customise the Skrill Wallet Checkout

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

Skrill 1-Tap is 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 to authorise the request 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.

Payment methods supported with Skrill 1-Tap payments

Customers can pay using Skrill 1-Tap with any of the following payment methods linked to their account:

- Credit/debit card (Visa and MasterCard)
- Direct Debit
- Their Skrill account balance

Enabling 1-Tap

To enable this service, contact merchantservices@skrill.com.

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

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/brand-centre>.

2.1. Call flows

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

2.1.1. Initial payment request

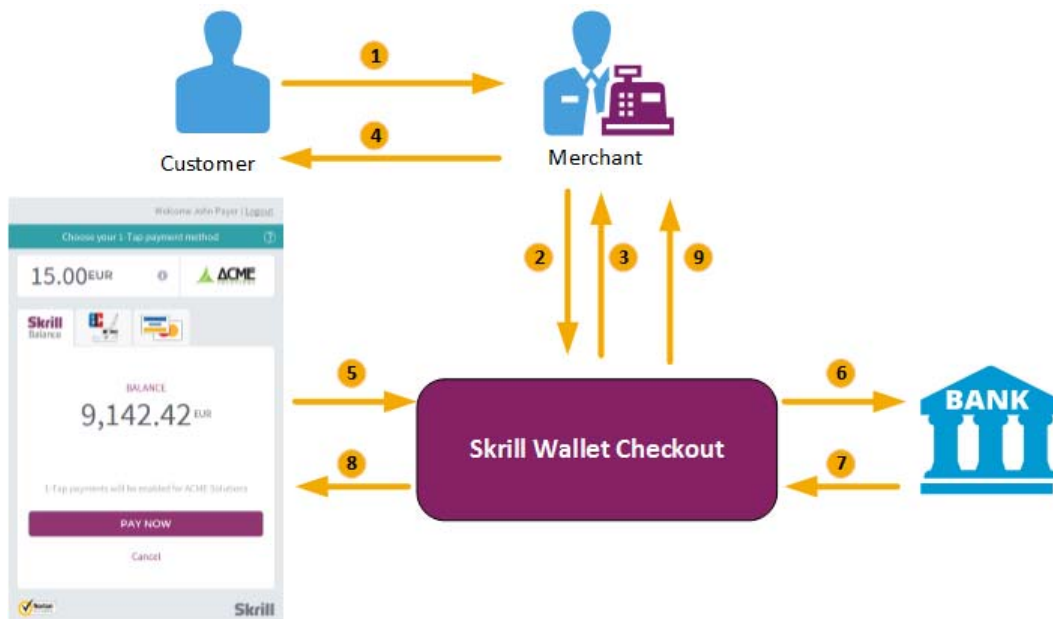


Figure 2-1: Initial Skrill 1-Tap payment

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 light box or iframe you redirect the customer to the Skrill Wallet Checkout and include the session identifier in the redirect URL. Skrill displays the payment page.
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.

2.1.2. Subsequent payments

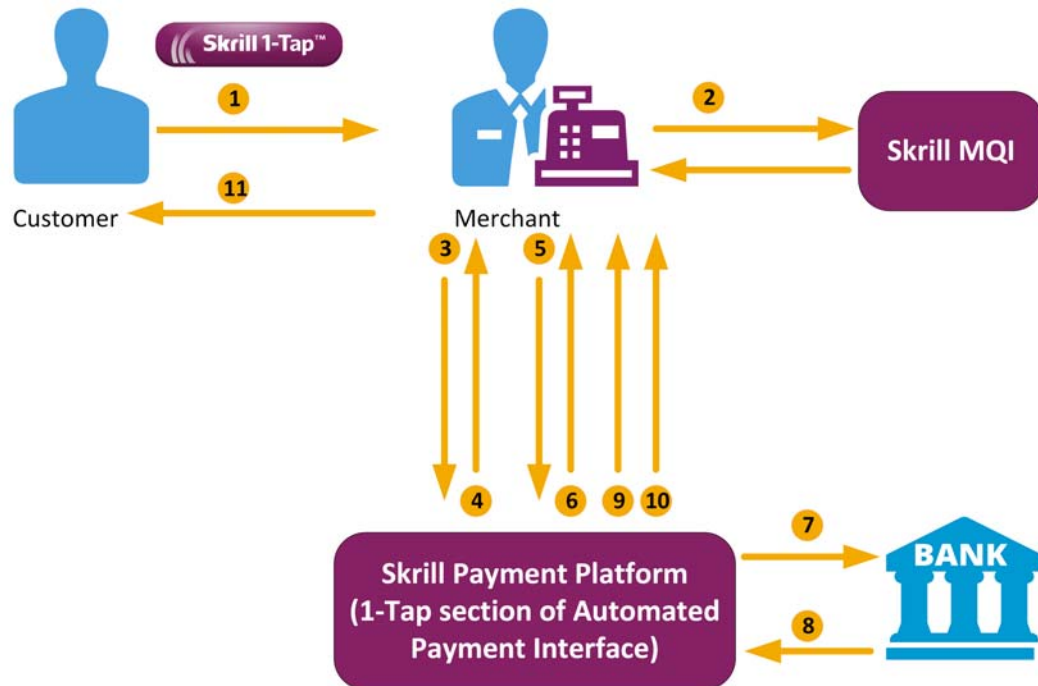


Figure 2-2: Skrill 1-Tap subsequent payments

1. 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 2-1](#).

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.

3. SETTING UP AN INITIAL 1-TAP PAYMENT

Before you can use the 1-Tap service, you must first integrate to the Skrill Wallet Checkout, as described in the *Skrill Wallet Checkout Integration Guide*.

Setting up the initial Skrill 1-Tap payment is done in the same way as with a regular payment request, however, some additional 1-Tap parameters need to be included in the payment form, as described below.

Table 3-1: Skrill 1-tap parameters

Field Name	Description	Required	Max length	Example value
ondemand_max_amount	Maximum amount that can be debited in future in a single 1-tap payment 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.	Yes/No	3	EUR
ondemand_note	Text shown to the customer in the confirmation email as the reason for the Skrill 1-Tap payment.	Yes	1000	credit topped up
ondemand_status_url	URL which Skrill uses to notify you that the Skrill 1-Tap payment is cancelled.	No	400	https://site.com/od_pay_cancell.htm
ondemand_status_url2	Second URL which Skrill uses to notify you that the Skrill 1-Tap payment is cancelled.	No	400	https://site.com/od_pay_cancel2.htm

Notes:

- If '*ondemand_max_currency*' is not provided, the currency value will be the one provided as the '*currency*' in the standard HTML form.
- 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 unique *transaction_id* provided as part of 1-Tap setup payment form. If you do not provide a *transaction_id* you can use the *transaction_id* parameter returned to your *status_url* page once payment is complete.

3.1. 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="contact@merchant.com">
  <input type="hidden" name="status_url" value="https://www.merchant.com/status">
  <input type="hidden" name="language" value="EN">
  <input type="hidden" name="amount" value="39.60">
  <input type="hidden" name="currency" value="GBP">
  <input type="hidden" name="detaill_description" value="Description:">
  <input type="hidden" name="detaill_text" value="Romeo and Juliet">
  <input type="hidden" name="recipient_description" value="ACME Solutions">
  <input type="hidden" name="ondemand_max_amount" value="150.00">
  <input type="hidden" name="ondemand_max_currency" value="EUR">
  <input type="hidden" name="ondemand_note" value="Your 1-Tap Payment">
  <input type="hidden" name="ondemand_status_url"
    value="www.merchant.com/ondemandstatus1">
  <input type="hidden" name="ondemand_status_url2"
    value="www.merchant.com/ondemandstatus2">
  <input type="submit" value="Pay!">
</form>
```

3.2. Customer's view

Below is an example of what the customer is shown 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 informed at all times. They can click the ? icon within the bar to see further information at any time. Once they have logged in, they are prompted to choose a payment method for this and future 1-Tap payments, see [Figure 3-3](#): This shows a successful payment and informs the customer that 1-Tap is now setup for future payments

Figure 3-1: 1-Tap setup Login page with hint message

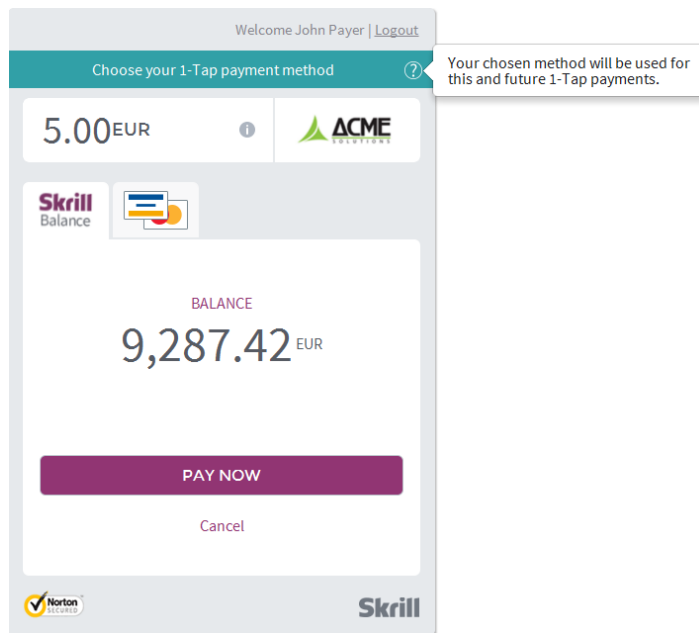


Figure 3-2: Select 1-Tap payment method with hint message

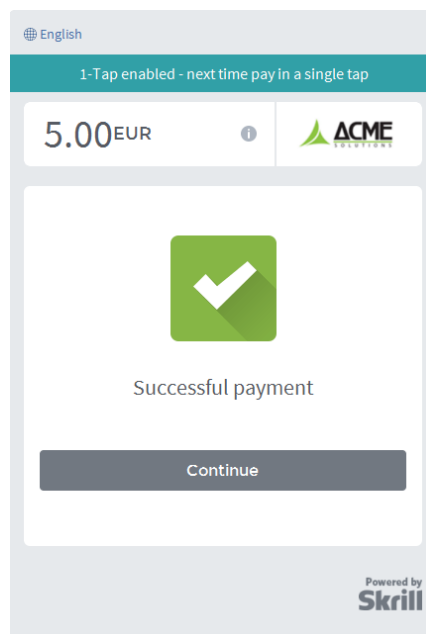


Figure 3-3: 1-Tap successful payment page

4. 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

Notes

- You must enable the Skrill Automated Payment Interface (API).
- 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.

For more information about using and enabling the Automated Payment Interface and Merchant Query Interface, see the *Automated Payments Interface Guide*.

4.1. Skrill 1-Tap actions

The following actions are available:

- **Prepare** – prepare the Skrill 1-Tap payment
- **Request** – execute the Skrill 1-Tap payment

4.1.1. Prepare

Action parameter: *action=prepare*

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

Table 4-1: Parameters to include with the Prepare request

Field Name	Description	Required?	Example value
email	The email address linked to your Skrill account.	Yes	info@merchant.com
password	The hex MD5 of your API/MQI password.	Yes	9f535b6ae672f627e4e5f79f2b7c63fe
action	The required action (i.e., <i>'prepare'</i>).	Yes	prepare

Table 4-1: Parameters to include with the Prepare request

Field Name	Description	Required?	Example value
amount	Amount of the request for a debit transaction.	Yes	10.50
currency	3-letter code of the currency of the maximum amount 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 as sent to your <i>status_url</i> page upon creating the Skrill 1-Tap payment. This should be the same as the original Skrill transaction ID returned to your systems with the original transaction	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
Field 1	An additional field you can include, containing your own unique parameters.	No	Value1
Field 2	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 (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:

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

```
email=sample.merchant%40sun-
fish.com&password=fb0dc09bd0989fe975afd3e4ddabb926&action=prepare&amount=1.23&curre
ncy=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
Content-Type: application/x-www-form-urlencoded
```

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

Response:

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

Table 4-2: General Errors

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

Table 4-3: 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.

Table 4-4: 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

Table 4-4: Errors when validating parameter

MISSING_BNF_EMAIL	Provide email address of the beneficiary
MISSING_SUBJECT	Provide subject of the payment
MISSING_NOTE	Provide notes for the payment

4.1.2. Request

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:

Parameters to include with the Request query

Field Name	Description	Required?	Example value
Sid	Session identifier returned in response to the prepare request.	Yes	7783bfa23641a627e4a5f79f2b7c6
Action	The required action. In this case ' <i>request</i> '.	Yes	request

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

Table 4-5: Fields provided in the XML response

Field Name	Description	Example value
amount	Amount requested.	10.50
currency	3-letter code of the currency of the amount, according to ISO 4217.	EUR
id	Transaction ID.	500123
status	Skrill 1-Tap payment status: <ul style="list-style-type: none"> • 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 request

Below is an example of a successful request:

Request:

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

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

sid=123&action=request
```


Response:

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

5. CHECKING THE STATUS OF A 1-TAP PAYMENT

You can use the Merchant Query Interface (MQI) to review the status of a 1-Tap payment and perform actions such as refunds and cancelling 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 the Additional Parameters table for each action 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	status_od

5.1. 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 5-2: 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

Example 5: Cancel a 1-Tap Payment

Request:

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

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

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

5.2. 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 5-3: 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:

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

action=status_od&email=info@merchant.com&password=9f535b6ae672f627e4a5f79f2b7c63fe&trn_id=500123
```

Response:

```
200 → → OK
Status: -1 Last execution date: 08-01-2016
```

Note the arrows represent tab characters.

Example 7: Check Status of an Active 1-Tap Payment with no Subsequent Payments

Request:

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

action=status_od&email=info@merchant.com&password=9f535b6ae672f627e4a5f79f2b7c63fe&trn_id=500123
```

Response:

200 → → OK

Status: 0 Last execution date: --

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