Customer Verification Service Guide

For use by Wallet Gateway merchants

This guide describes how to implement the Skrill customer verification service.

www.skrill.com

Version 1.1

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Version Control Table

Date	Version	Description
March 2016	0.8	Pre-release guide created.
April 2016	0.9	Second Pre-release version incorporating customer feedback Added new error codes
May 2016	1.0	Guide released
May 2016	1.1	Added warning about existing secret word.

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Contents

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1. ABOUT THIS GUIDE

1.1. Objectives and target audience

This guide describes how to implement the new Skrill Customer Verification service.

This guide is only relevant to Skrill Wallet Checkout (Wallet Gateway) merchants.

1.2. 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
Reference	Indicates a reference to another section in this guide. For example, refer to ***User Administration on page 34.***
`Code example`	Used to illustrate example code, functions and commands.
File path	Used to indicate a file path or folder structure.
Glossary	Glossary term
Menu1 > Menu option2 >	Indicates a menu path.

2. INTRODUCTION

The customer verification service is used to check if one of your customers, identified by an email address or customer ID, is registered with Skrill (i.e. the customer already has an active Skrill Digital Wallet account).You can also verify information that you hold about the customer against Skrill's registration records.

Note: Accounts become active once created by the customer and remain active until closed by the customer or Skrill.

The information that can be checked is as follows:

- Email Address
- First Name
- Last Name
- Date of Birth
- House Number
- Country
- Post Code

If the customer has an active Skrill Wallet account, then the verification service returns a MATCH or NO_MATCH response for each parameter provided in the request. Match information is not shown by default for the email address. However, If both Customer ID and email are provided then the Customer ID is used to identify the account and match information is shown for the email.

An example request and response is shown below:

Request

```
{
  "merchantId": "276261218",
  "password": "9f535b6ae672f627e4e5f79f2b7c63fe",
  "customerId": "276261219",
  "firstName" : "Sample",
  "lastName" : "Customer”,
  "postCode": "CR12BN"
}
```

Response

```
{
  "firstName": "MATCH"
  "lastName": "NO_MATCH"
  "postCode": "NO_MATCH"
  "verificationLevel": "10"
}
```

Customer details held by Skrill for this **mock** example:

- customerId - 276261219
- firstName - Sample
- lastName - Payer
- postCode - CR23BQ

In the example, firstName; lastName; and postCode are submitted for verification. The firstName matches correctly but there is no match for the other details.

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The customer verification service call also returns a verification level for an account (the last line in the response above) which shows:

- Whether the customer has been verified
- Whether the customer has a verified payment instrument e.g. Debit / Credit card or Bank Account registered with their Skrill account.

The following table shows the available verification levels:

Table 2-1: Verification Level

Verification Level	Description
00	• The Skrill customer has not been verified • The customer has no verified registered payment instruments (Credit/Debit Card or Bank Account)
01	• The Skrill customer has not been verified. • The customer has one or more verified registered payment instruments (Credit/Debit Card or Bank Account)
10	• The Skrill customer has been verified • The customer has no verified payment instruments (Credit/ Debit Card or Bank Account)
11	• The Skrill customer has been verified • The customer has one or more verified payment instruments (Credit/Debit Card or Bank Account)

A customer is listed as verified if at least one of the following apply:

- Skrill has identification documents on file for the customer
- Address verification has been completed - either manually or by post
- The customer has been verified by Tsevo (US customers only)

Payment instrument verified means that the customer has been verified as the legitimate owner of a listed payment instrument (Debit/Credit Card or Bank Account).

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2. ENABLING THE SERVICE

2.1. Enabling the customer verification service

The customer verification service is disabled by default. To enable this option, please contact Merchant Services. You must also set up a secret word and define an IP range, as described below.

Warning: You may already have a secret word setup for your merchant account to verify Skrill Wallet Checkout payments. Do not modify the current secret word if this is the case; instead use the existing secret word for customer verification requests.

2.2. Secret word

To enter a secret word:

1. Log in to your Skrill account and go to the **Settings > Developer Settings** section.
2. Enter a secret word in the **Secret Word** field and click **Save**.

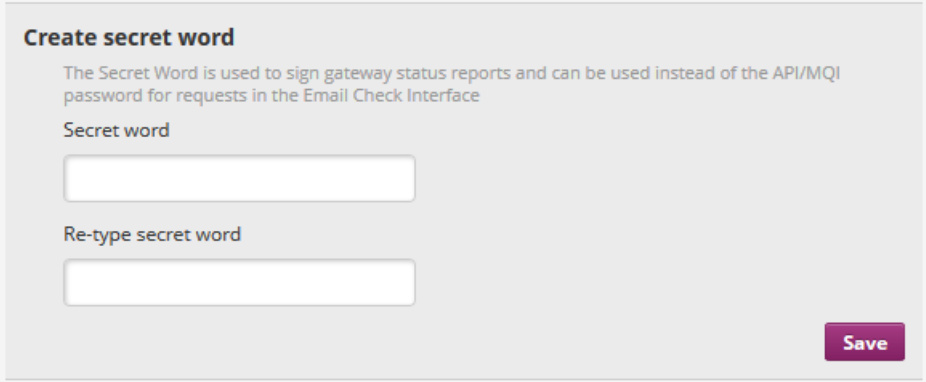

Figure 2-1: Secret word

Note

The following restrictions apply to the secret word:

- All characters must be in lower-case
- The length should not exceed 10 characters

Special characters are not permitted (e.g. @, % and $)

2.3. Set-up an IP range for the Customer Verification Service

Once you have set up a secret word, you will need to restrict the IP(s) or IP range from which requests to this service can be made. You can specify:

- A single IP
- A list of IPs separated by spaces

- An entire subnet, recorded in CIDR notation (e.g. 192.168.0.0/24)

Note: You cannot add more than 99 ip addresses. Skrill will warn you if you use more than 20 addresses.

To enter an IP range for the Customer Verification service:

1. Log in to your Skrill account and go to the **Settings > Developer Settings** section.
2. Enter an IP address or IP address range in the C**ustomer Verification Tool** field
3. Click **Save**.

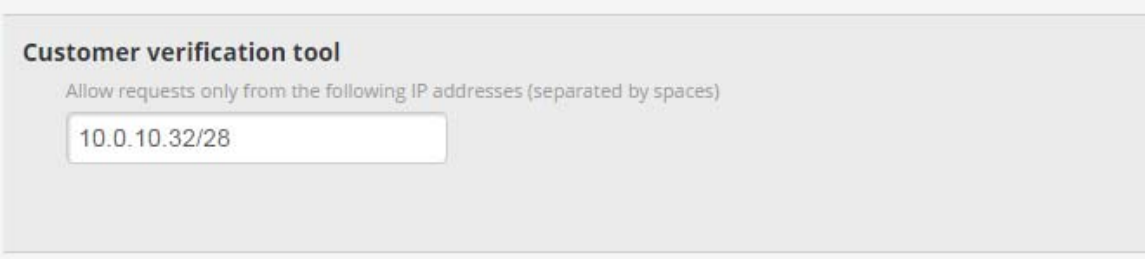

Figure 2-2: Set-up IP range for the Customer Verification Service

2. USING THE SERVICE

To use the service, send a POST request to the service endpoint detailed below:

Method	Endpoint	Description
POST	https://api.skrill.com/mqi/customer-verifications/	Customer Verification Service

You should add the following header to your HTTP request:
Content-Type: application/json;
or
Content-Type: application/json; charset="UTF8"
if you are including UTF8 characters in the request.

2.1. Request Parameters

The available parameters are described in the table below:

Table 2-2: Customer Verification Service Request Parameters

Field	Description	Case Sensitive	Required	Example
merchantId	The customer ID of your merchant account. The customer ID is shown in brackets under your account email address when you login to your Skrill account at https://www.skrill.com/login/ e.g. (ID: 275556522)	N/A	Yes	275556522
password	The lowercase hex MD5 of the secret word set up for your merchant account	Yes	Yes	9f535b6ae672f627e4e5f79f2b7c63fe
email	The email address to be checked. Matches any primary or secondary email addresses registered with Skrill. Removed email addresses will also match.	Yes	No *	sample-merchant@sun-fish.com
customerId	The customer ID of the Skrill account to be checked. If both email and customerid are included in the request, customerid takes priority and a match / no match response is shown for the email field	N/A	No *	276261219

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Table 2-2: Customer Verification Service Request Parameters

firstName	The customer's firstname Note: Supports UTF8 but see additional details in ***UTF-8 support, on page 11***	Yes	No	John
lastName	The customer's lastname Note: Supports UTF8 but see additional details in ***UTF-8 support, on page 11***	Yes	No	Payer
dateOfBirth	The customer's date of birth in YYYYMMDD format e.g. 1st December 1970 = 19701201	N/A	No	19701201
houseNumber	Matches an alphanumeric string separated from the rest of the text by non-alphanumeric character in line 1 or 2 of the stored customer address. See examples below: Customer Address: "221b Baker street" 2 - NO_MATCH 221 - NO MATCH 221b - MATCH Customer Address: "Main street,21" 21 - MATCH 1 - NO_MATCH Customer Address: ”Main street21” 21 - NO_MATCH Note: Only Latin-1 alphanumeric characters can be used in the search string. Non-alphanumeric characters such as spaces and commas are not supported and will return NO_MATCH if used. e.g. Customer Address: ”April Cottage” April - MATCH April Cottage - NO_MATCH	Yes	No	221b
postCode	White space ignored for matches e.g. CR34JP matches CR3 4JP Note: Supports UTF8 but see additional details in ***UTF-8 support, on page 11***	Yes	No	CR34JP
country	ISO_3166-1_alpha-3 country code e.g. DEU for Germany	Yes	No	DEU

***** At least one parameter is required from customerid and email to identify the customer

2.2. Locking

If you make more than three failed authentication requests (incorrect MD5 hash password supplied for the account identified by the merchantId or invalid IP - WRONG_PASSWORD or NOT_ALLOWED_IP errors) in six hours, the customer verification tool will return VERIFICATION_SERVICE_USER_IS_LOCKED and the service will be blocked until you log in to your Skrill merchant account. Note unlocking the account reduces the failure count to 2 rather than 0, so a single additional failure will lock the account. The failure count will only reset to 0 once six hours have passed from the initial failed authentication.

2.3. UTF-8 support

Although some of the fields support UTF8, Skrill currently only allows customers to sign-up with Latin-1 characters in the name and address fields. This could lead to match failures if you are storing UTF-8 contact details for customers.

2.4. Customer Found Example

Request

```
{
  "merchantId": "276261218",
  "password": "9f535b6ae672f627e4e5f79f2b7c63fe",

  "customerId": "276261219",
  "email": "sample.merchant@sun-fish.com",
  "firstName" : "Sample",
  "lastName" : "Customer",
  "dateOfBirth": "19461127",
  "houseNumber": "23b",
  "postCode": "123124",
  "country": "DEU"
}
```

A successful response returns a HTTP Response status **200 - OK**:. The response body is as follows:

Response

```
{
  "email": "MATCH"
  "firstName": "MATCH"
  "lastName": "NO_MATCH"
  "dateOfBirth": "MATCH"
  "houseNumber": "NO_MATCH"
  "country": "MATCH"
  "postCode": "NO_MATCH"
  "verificationLevel": "10"
}
```

If the same request is sent without the email parameter or alternatively with the email parameter but no customer id parameter, the following response will be received:

Response

```
{
"firstName": "MATCH"
"lastName": "NO_MATCH"
"dateOfBirth": "MATCH"
"houseNumber": "NO_MATCH"
"country": "MATCH"
"postCode": "NO_MATCH"
"verificationLevel": "10"
}
```

2.5. Customer Not Found Example

Request

```
{
  "merchantId": "276261218",
  "password": "9f535b6ae672f627e4e5f79f2b7c63fe",

  "email": "nosuchcustomer@sun-fish.com",
  "firstName" : "Fnrrlodhqjqn",
  "lastName" : "Lndfhtnlhibo",
  "dateOfBirth": "19461127",
  "houseNumber": "23b",
  "postCode": "123124",
  "country": "DEU"
}
```

Response

Response status 404 - Not found

```
{
    "code": "ACTIVE_CUSTOMER_ACCOUNT_NOT_FOUND",
    "message": "Active customer account not found!"
}
```

2.6. Missing Parameter Example

```
{
  "merchantId": "276261218",
  "password": "9f535b6ae672f627e4e5f79f2b7c63fe",

  "firstName" : "Fnrrlodhqjqn",
  "lastName" : "Lndfhtnlhibo",
  "dateOfBirth": "19461127",
  "houseNumber": "23b",
  "postCode": "123124",
  "country": "DEU"
}
```

Response

Response status 400 - Bad request

```
{
    "code": "MISSING_MANDATORY_PARAMETERS",
    "message": "customerId or email must not be null"
}
```

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2.7. Errors

Table 2-3: Customer Verification Error Codes and Associated HTTP Status Response Codes

Status Code	Error Code	Description

400 - Bad request	INVALID_PARAMETER	One of the parameter is invalid. The invalid parameter is listed in the response as follows:
		`{`
		`"code": "INVALID_PARAMETER"`
		`"parameter": "email"`
		`"message": "Invalid parameter email"`
		`}`

400 - Bad request	PARAMETER_VALUE_LENGTH_MISMATCH	One of the parameters has an invalid length. The invalid parameter is listed in the response as follows:
		`{`
		`"code": "PARAMETER_VALUE_LENGTH_MISMATCH",`
		`"parameter": "countryId",`
		`"message": "countryId must be 3 characters long"`
		`}`

404 - Not found	ACTIVE_CUSTOMER_ACCOUNT_NOT_FOUND	No **active** Skrill account is found matching the Customer ID (if provided) or the email address (if no Customer ID is provided)
400 - Bad request	NUMBER_FORMAT_PARSE_EXCEPTION	A numeric parameter contains non numeric characters. For example, if the date / customer ID contain non numeric characters
400 - Bad request	INVALID_DATE_FORMAT	The date parameter has a format that does not match YYYYMMDD
400 - Bad request	MISSING_MANDATORY_PARAMETERS	Neither Customer ID nor email is provided
409 - Conflict	VERIFICATION_SERVICE_USER_IS_LOCKED	Customer verification service is blocked due to too many failed authentications. Please login to your account via the Skrill website to automatically unblock
409 - Conflict	ACTIVE_MERCHANT_ACCOUNT_NOT_FOUND	No active merchant account found for this merchant account Id value
409 - Conflict	WRONG_PASSWORD	Incorrect password parameter for this merchant account
409 - Conflict	NOT_ALLOWED_IP	This IP address is not configured to access the customer verification service for this merchant account
409 - Conflict	VERIFICATION_SERVICE_NOT_ALLOWED	The customer verification service is not enabled for this merchant account. Contact Skrill to enable this feature.
400 - Bad request	PARAMETER_MUST_NOT_BE_NULL	A required parameter is not supplied (password or merchantId)

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