



Skrill

Skrill Mass Payments Guide

For use by Skrill merchants

This guide describes how to use the Mass Payment service.

www.skrill.com

Version 2.1

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Skrill Ltd.

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

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Date	Version	Description
April 2015	2.0	New guide created for the new payment interface.
July 2015	2.1	Added section 3.2 Customer Withdrawal Fees to the Appendices to clarify withdrawal fees when a customer does not have a bank account in one of the following currencies: EUR, GBP, USD, DKK, RON, CZK, HUF, PLN, SEK, CAN, SGD, CHF, NZD, BGN, AUD, NOK.

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Contents

- 1. About this Guide 4**
 - 1.1. Objectives and target audience 4
 - 1.2. Related documentation 4
 - 1.3. Conventions used in this guide 4

- 2. Introduction 5**
 - 2.1. Payouts using the Send Money option on My Account 5
 - 2.2. Payouts using the Mass Payments option on My Account 7
 - 2.3. Transfers using an HTTPs request 13

- 3. Appendices 14**
 - 3.1. ISO 4217 currencies..... 14

- 4. Glossary 15**

1. ABOUT THIS GUIDE

1.1. Objectives and target audience

Payouts through your Skrill account can be made easily and simply, following the instructions provided in this guide. The guide covers the payment options available through My Account. It does not cover payments using the Skrill Automated Payments Interface (API).

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

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 Mass Payment service enables you to make payments from your Skrill account using the [My Account](#) screen or via the [Automated Payments Interface \(API\)](#). Payments can be made in multiple currencies to a maximum of 3000 recipients in a single procedure.

Skrill supports the following payout options:

- **Payouts using the Send Money option on My Account** to pay a single recipient.
- **Payouts using the Mass Payments option on My Account** to pay multiple recipients. You can send as many varying amounts as required to hundreds of payment recipients at a time in a choice of 40 currencies (no integration is required). This method supports a maximum of 3000 payments per batch.
- **Transfers using an HTTPs request** Automate your mass payments with Skrill and enjoy an instant, low-cost way to pay. This advanced option, via an API interface, supports unlimited payments in varying amounts and different currencies. (Integration required). See the [Automated Payments Interface guide](#) for more details.

The first two options are described in more detail below.

2.1. Payouts using the Send Money option on My Account

This option is suitable for making a payment to a single recipient. You can select the amount and currency of payment. The recipient will be sent an email, containing the payment details. They need to click the link in the email to log in to their [Skrill Digital Wallet](#) account, or create a Skrill account if they do not yet have one. Once they have logged in to their account, they can withdraw the funds you sent them.

Note: The maximum per-transaction limit using this option is 10 000 EUR or the equivalent in another currency.

To make a payment using the Send Money option

1. Log in to your Skrill account and select the **Send Money** button. See the example below.

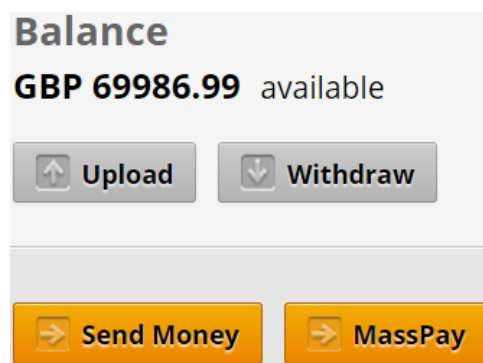


Figure 2-1: Send Money option

The following screen appears:

Send money - enter details

Recipient email: A@Name.com

Recipient name: (optional) A Name

Amount: EUR 1000.00

Add message (optional): A message

991 characters left.

Use my referral ID for this payment (optional)

cancel Review

Figure 2-2: Send money – enter details screen

2. Enter the recipient details and transaction amount. You can select the currency from the drop-down list. You can also optionally add a message, which will be displayed in the email the recipient receives. If you want to include your Skrill referral ID with the transaction, check the **Use my referral ID for these payments** option. This option allows you to earn commission when signing new customers to Skrill, through Skrill's affiliate program. See the [Skrill website](#) for details.
3. Select **Review**.
The following screen appears:

Send money - review and confirm

Recipient's email: A@Name.com

Amount to send: EUR 1000.00

Transaction fee: EUR 10.00

Message: A message

Your date of birth is needed to confirm this transaction

Day Month Year

back Send money

Figure 2-3: Send money - review and confirm screen

This screen shows:

- The recipient's email address
 - The amount to send
 - The transaction fee for sending the money
 - The optional message for the recipient.
4. Select your date of birth and click **Send money**.
An email is generated and sent to the recipient, with instructions on how to access their funds

2.2. Payouts using the Mass Payments option on My Account

This option allows you to make up to 3000 payments (in different currencies) to multiple recipients with one procedure.

Note: Mass Payments must be enabled on your account before continuing. Contact your account manager to enable this feature.

Once **Mass Payment** is enabled, you will see the following button in the **My Account > Account Overview** screen next to the **Send Money** button:



You can now create a payment file containing details of all the recipients you want to pay.

Preparing the payment file

Use an application such as Microsoft Excel to create a CSV file (.csv) or text file (.txt) containing the details of the payments you want to make. The file can then be uploaded to your account for processing.

The following screenshot shows an example Excel file:

	A	B	C	D	E	F	G	H	I
1	email_1@exmaple.com	EUR1234.56	reference_text_here						
2	email_2@exmaple.com	USD100.00	reference_text_here						
3	email_3@exmaple.com	GBP55.90	reference_text_here						
4	email_4@exmaple.com	PLN800.00	reference_text_here						
5	email_5@exmaple.com	SEK500.00	reference_text_here						
6									

Figure 2-4: Example Excel Spreadsheet for Payment File

The file must contain the following columns:

- 1st column – **e-mail address** or **customer ID** (mandatory)

- 2nd column – **currency** (mandatory) A 3-letter ISO 4217 currency code. For a list of supported currencies, see *“ISO 4217 currencies” on page 14*.

Note: If you choose a payment currency which is different to the currency used by your Skrill account then an exchange conversion fee will apply. See <https://www.skrill.com/en/personal/fees> for information about the default fees.

- 3rd column – **amount** (mandatory). You do not need to include the trailing zeroes after the decimal point. For example: *39.68*, *39.6* and *39*.

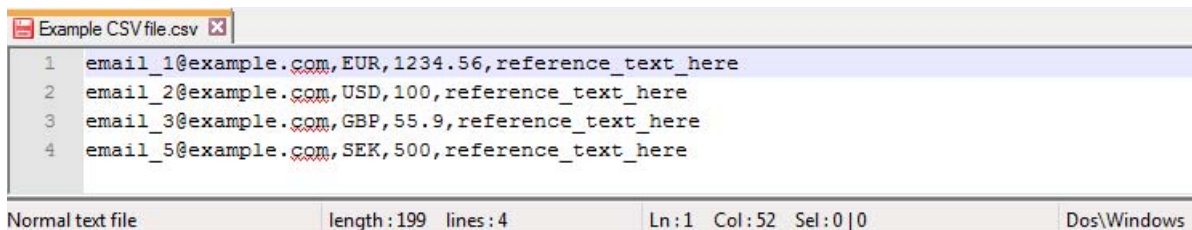
Note that you cannot use a digit group separator to separate the thousands from the rest of the number. You must also use the full stop (period symbol) as the decimal mark (decimal point) to separate the whole and fractional part of the amount. For example, a sum of 12 thousand Euros and 45 cents must be written as 12000.45. Finally, a maximum of two digits are allowed after the decimal point.

Note: Two currencies are limited to whole amounts only: HUF and JPY.

- 4th column – **reference number** or text (optional). This column is used for an internal payment reference number or other information.

Note: The length of your reference number should not exceed 32 characters, including spaces. The per-transaction limit is 10000 EUR (ten thousand) or the equivalent in another currency.

If you are using Excel, then select the **Save As** option to save your file in the CSV format. An example is shown below. Note the commas separating records.



```

Example CSV file.csv
1 email_1@example.com, EUR, 1234.56, reference_text_here
2 email_2@example.com, USD, 100, reference_text_here
3 email_3@example.com, GBP, 55.9, reference_text_here
4 email_5@example.com, SEK, 500, reference_text_here
  
```

Normal text file length: 199 lines: 4 Ln: 1 Col: 52 Sel: 0 | 0 Dos\Windows

Figure 2-5: Example of a CSV file

Uploading your payment file to My Account

1. Log in to your Skrill account and select the **MassPay** button
The following screen appears:

Figure 2-6: Mass payment - choose file and enter details

2. You can optionally enter a message to accompany the payments by selecting the Message option and entering some text. This message will be displayed in the email the recipients receive.
3. If you want to include your Skrill referral ID with the transaction, check the **Use my referral ID for these payments** option. This option allows you to earn commission when signing new customers to Skrill, through Skrill's affiliate program. See the [Skrill website](#) for details.
4. Either, click **Browse your computer** and select the csv or text file you created.

Or drag and drop the same file into the **Drop your file here...** field

Figure 2-7: Drag and drop Mass payment file

5. The following screens show as the file is uploaded and then processed:

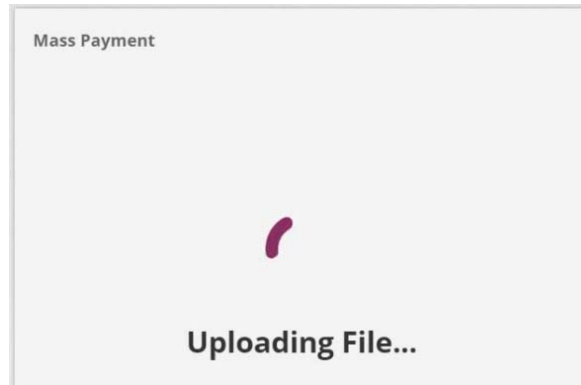


Figure 2-8: Upload Mass Payment file in progress

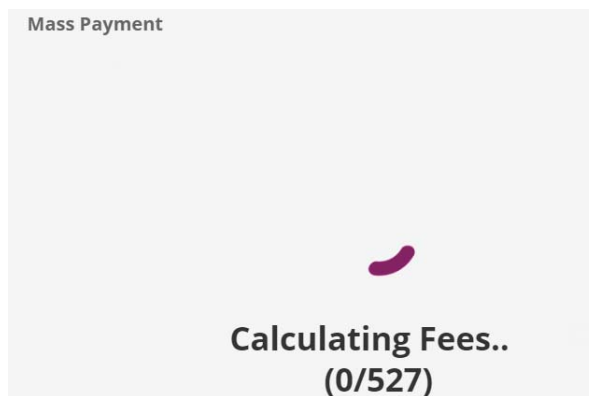


Figure 2-9: Upload Mass Payment file progress example

Once the payment file has been uploaded and processed, the review and confirmation screen is displayed as follows:

Mass Payment - Review and process the payments

5 payments were recognized in your file

No.	Email	Reference	Amount	Fee
1	katja.test1@sun-fish.com	PLACA0	EUR 2.16	USD 0.03
This email does not have a Skrill account. This payment will be marked as Scheduled until an account is created and the payment is accepted.				
2	katja.test1@sun-fish.com	PLACA1	USD 2.15	USD 0.02
3	katja.test1@sun-fish.com	PLACA2	GBP 2.14	USD 0.03
4	katja.test1@sun-fish.com	PLACA3	PHP 2.12	USD 0.00
5	katja.test1@sun-fish.com	PLACA4	BGN 2.11	USD 0.01

Total to send	9.39
Total fees	0.09
Total cost (USD)	9.48

Cancel [Confirm & Process](#)

Figure 2-10: Mass payment - review and confirm payments

This screen provides a preview of both valid transactions and transactions with errors. It includes the total amount to send from your account and the total fees (calculated in the currency of your Digital Wallet account). See <https://www.skrill.com/en/personal/fees> for information about the default fees for payment transactions and any currency conversions that are required.

Note: If the payment recipient has (or decides to create) a Skrill account in a different currency to that chosen for the payment, they will have to pay a currency conversion fee. For example, if the recipient has a Sterling (GBP) Skrill account and payment is sent in Euros, the recipient will need to pay a currency conversion fee.

6. Check that the payment details are correct. If there are any transaction errors, you must click **Cancel** and review and update your csv or text file, and upload again. You will not be able to continue if there are any errors in the payment file. Once you are satisfied with the listed transactions, click the **Confirm and Process** button.
7. To authorise the payment, select your date of birth and click **Send money**. Warning, payment **cannot be stopped** after you click this button.

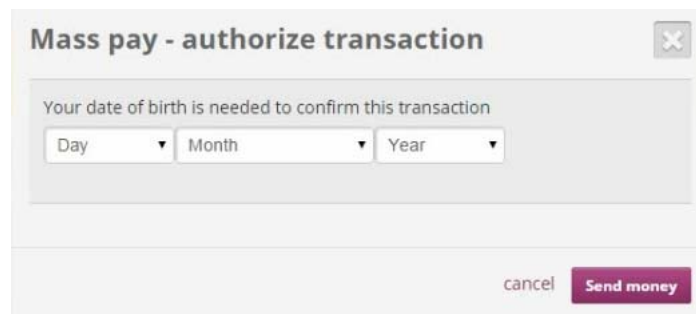


Figure 2-11: Mass payment - select date of birth

8. The execution of payment transactions starts. A screen shows progress and provides a link to the final Receipt page.

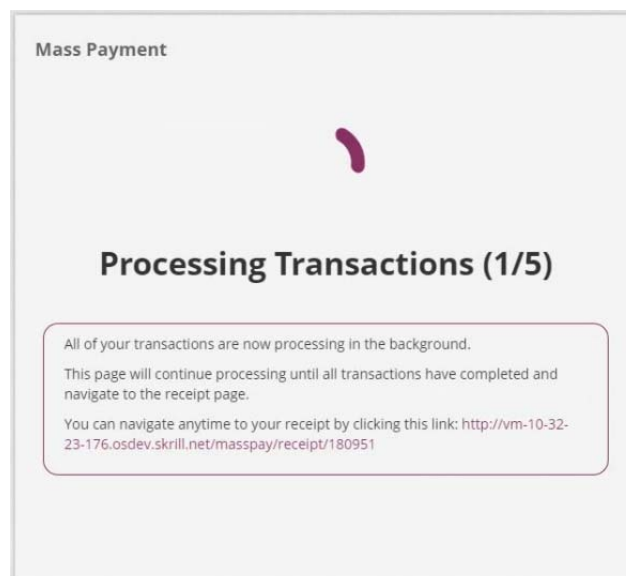


Figure 2-12: Execution progress example

Once the file is processed the Receipt page appears; this page shows the whole list of transactions and a status for each transaction, see **Table 2-1 on page 12** for information about the different status values.

Mass Payment - Receipt No. 180951					
No.	Email	Reference	Amount	Fee	Status
1	katja.test1@sun-fish.com	PLACA0	EUR 2.16	USD 0.03	Processing
2	katja.test1@sun-fish.com	PLACA1	USD 2.15	USD 0.02	Processing
3	katja.test1@sun-fish.com	PLACA2	GBP 2.14	USD 0.03	Processing
4	katja.test1@sun-fish.com	PLACA3	PHP 2.12	USD 0.00	Processing
5	katja.test1@sun-fish.com	PLACA4	BGN 2.11	USD 0.01	Processing

Total to send	9.39
Total fees	0.09
Total cost (USD)	9.48

[Go To Account Overview](#)

Figure 2-13: Receipts page example

Table 2-1: List of Payment Transaction Status Values

Status	Description
Processed	Payment has been made and received in the recipient's account
Scheduled	Payment is scheduled to occur but has not completed. This generally occurs in the following scenarios: <ul style="list-style-type: none"> The recipient does not have a Skrill account. They will be sent an email inviting them to join. Once they have joined they must manually accept the payment. The recipient does not have auto accept payments enabled for their account and must manually accept each payment. If payment is not accepted within 14 days then it will revert to the sender's account.
Processing	The payment transaction has started but not completed. Refresh the browser to re-check the status.
Error	An error occurred when attempting to make the payment e.g. lack of funds.
Locked	A system error occurred.
Not enough balance	Not enough funds remain in the user's account to make the payment.

9. Mass Payment is now finished and you can return to the My Account main page by clicking the **Go To Account Overview** button.

Note: If you upload a Mass Payment file containing payments with a total value which exceeds your balance you will not be shown a warning on the Preview page. Transactions will be processed while there are enough funds in your account; all subsequent transactions will fail. When the Receipt page is displayed, these transactions will show the error, Not enough balance.

Payment File Restrictions

The payment file has the following restrictions:

- If the number of records in the payment file exceeds 3000 or the size of the file exceeds 5MB then the file will not be processed and an error will be displayed.
- If you attempt to upload a file with the same name as a previous file uploaded by this account then it will be rejected as a duplicate.
- Row data must be separated by a newline character.
- Each item in a row can be separated from the previous item using a tab, comma, or semi-colon character. No other delimiters are allowed.

2.3. Transfers using an HTTPs request

You can also 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. See the [Automated Payments Interface guide](#) for more details.

3. APPENDICES

3.1. ISO 4217 currencies

Table 3-2: 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		
MAD	Moroccan Dirham		
QAR	Qatari Rial		
SAR	Saudi Riyal		

3.2. Customer Withdrawal Fees (Post Payment)

Once a customer has received payment to their Skrill account they may wish to withdraw these funds to their bank account. Skrill charges a standard fee to withdraw money (see the [fee calculator](#) on our website for more details). Skrill can settle directly to the following currencies:

EUR, GBP, USD, DKK, RON, CZK, HUF, PLN, SEK, CAN, SGD, CHF, NZD, BGN, AUD, NOK.

If the customer's bank account is in a different currency to their Skrill wallet, the customer may be charged an additional currency conversion fee by their bank.

If the customer has a wallet in a currency which is not listed above, there may be an additional charge (on top of Skrill's standard withdrawal fee) to route the funds to the customer's bank. Skrill continues to review and improve our partner and banking networks to offer the lowest priced withdrawal options to our customers.

4. GLOSSARY

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

Term	Explanation
Automated Payments Interface (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-tap payments, make refunds, check the status of transactions and download reports.
Browser	Application that enables a customer or merchant to access web pages. Examples include: Internet Explorer, Google Chrome and Mozilla Firefox.
Cardholder Funds Transfer (CFT)	Also called Credit Funds Transfer, is a method of transferring funds which can be up to or more than the original transaction amount. Skrill merchants or customers can arrange a CFT by transferring funds from their digital wallet account to a credit card. There are some restrictions. Currently only a VISA card used for a successful gaming deposit is available for CFT payment. See also Credit .
Credit	Credit can be used by merchants to transfer money to the customer. Also known as Payouts / Payout of Winnings (PoW) and Cardholder Funds Transfer (CFT) . More than the original transaction amount can be transferred back to the customer. Mostly common in the gambling industry. A credit is only allowed on a credit card which has been subject to a charge before.
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 .
Descriptor	A field descriptor, used in different contexts on the Skrill Payment Platform to enable merchants to pass descriptive information to the system.
Digital Wallet	Provides the electronic equivalent of a physical wallet that can hold a number of cards and payment methods, which are linked to the wallet. Typically, customers log in to their wallet account during an online transaction and authorise the payment using one of the payment methods linked to their wallet account.
Financial Conduct Authority (FCA)	Organisation that took over the role of the Financial Services Authority (FSA) in regulating the activities of financial organisations operating in the UK.
HTML POST	Integration method where the merchant sends details to the Skrill Payment Platform using a standard HTML form that posts this information in the HTML header.

Term	Explanation
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.
Merchant	Skrill customer (legal or natural person) using their Skrill solution to receive payments for products or services they provide.
Merchant Portal	Online portal used for account administration and viewing transactions by merchants.
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.
Payouts / Payout of Winnings (PoW)	<p>Payouts refer to payments made by merchants to customers, typically used in the online gambling industry.</p> <p>Skrill offers a payout product that enables merchants to make automated payments from their digital wallet account to their customers' digital wallet account. This can be used for paying employees or payment of winnings to customers.</p> <p>See also Cardholder Funds Transfer (CFT) which provides an alternative means of making payouts.</p>
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.
Payment Service Provider (PSP)	Service provider enabling merchants to accept eCommerce payments.
POST method	<p>A request method supported by the HTTP protocol, which enables data to be sent to a web server. It is often used when uploading a file or submitting a completed web form.</p> <p>As part of a POST request, data of any type can be sent to the server in a message body. A header field in the POST request usually indicates the message body's Internet media type.</p>
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.

Term	Explanation
Transaction	Each financial interaction with the Skrill Payment Platform is referred to as a transaction. A transaction is linked to a Payment .
Skrill Digital Wallet	Skrill's Digital Wallet , enabling 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 .
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> .

Index

P

Preparing the payment file 7

T

Transfers using an HTTPs request 13

U

Uploading your payment file to My Account 8