



Merchant Requirements Checklist

What you need to know before using Skrill as a merchant

www.skrill.com

Version 1.0

Website requirements

Before submitting your application to Skrill please make sure that your website provides the following information:¹

- Company name and registration number**
(if applicable)
- Full Terms and Conditions** of your service
- Privacy Policy**
Complying with local Data Protection legislation and explaining how you deal with customer's personal information. Your policy should state that you do not share or sell customers' personal information to third parties
- Returns Policy**
Describing what happens when a customer wants to return an item ordered on your website. Your policy should include a "cooling off" period for your online customers to decide if they want to cancel the order on your website and/or return the goods or services.
- Your contact details**
Where customers can reach you and return unwanted or faulty items. You should include the **Business address** where you operate or trade from, an email address and a **phone number**. Note that providing a P.O Box as a contact address is not acceptable.

When you submit your application, please send us a link to the pages on your website that display the above information, plus any login details needed to access those pages. Further information may be required for higher risk businesses. You will also be asked to confirm that your website is owned by your business/organisation.

¹ Businesses trading in the European Union must comply with the **Distance Selling Regulations**. Similar regulations apply to other regions. These regulations protect customers when making online or distant purchases.

Under the Distance Selling Regulations, your customers are entitled to basic information about you, including your business name and registration, and a geographical address. The customer's right to cancel starts the moment they place an order and does not end until seven working days from the day after they receive your goods. Certain types of goods and services are exempt from this rule, such as perishable goods, CDs, software and tailor-made goods.

Prohibited transactions

You cannot use the Skrill payment service to make transactions prohibited in *clause 11* of the [Skrill terms and conditions](#). Examples of prohibited transactions are provided below:

- Drugs
- Tobacco products
- Weapons
- Satellite and cable TV descramblers
- Pyramid selling
- Pornography, adult or obscene material
- Items which encourage or facilitate illegal activities
- Unregistered charity services
- Timeshares or property reservation payments
- illegal gambling services and lotteries
- Fraud and money laundering
- Counterfeit products

Reserves

Skrill will place a reserve on your account if we believe there is a high level of risk associated with your account. A reserve is a percentage of money that is held in your Skrill account to cover the costs of potential refunds, returns and customer disputes (chargebacks). Account reserves are evaluated on a case-by-case basis.

Who to contact for queries

For all support queries, contact the Merchant Services department:

Email: newbusiness@skrill.com

Phone: **+44 870 383 0762** (Mon-Fri, 8:00 - 17:00 GMT)

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