

Wirecard CEE Integration Documentation



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Skrill: Skrill Digital Wallet

General information

Skrill is a global e-commerce business that allows payments to be made through the Internet for industries such as gambling, online games and social networks, B2B payments or retail. For individual users, Skrill offers an online deposit account (e-wallet); to merchants, Skrill offers to accept online payments via major payment cards, Skrill's own online accounts as well as other local payment methods.

As a general concept “digital wallet” refers to an increasingly important payment method on the Internet. The user deposits money on his virtual wallet by using his credit or debit card, a standard money transfer or direct debit. This digital wallet allows users then to make online purchases in any online shop that accepts digital wallets as payment method.

Skrill Digital Wallet is an instant, “password only” payment option without the need to involve sensitive financial data. Skrill enables any registered consumer to make online payments as well as sending and receiving money transfers. All that's needed to pay is an e-mail address and password.

As soon as a consumer to the online shop selects Skrill Digital Wallet as a payment method, the consumer is transferred to the Skrill Digital Wallet web site to log in into his personal account using his wallet e-mail address and password. Then the consumer chooses the payment method to be used for the transaction and confirms the payment. Consumers are not required to fill out order forms on each site when they purchase an item because the information has already been stored and is automatically updated and entered into the order fields across merchant sites when using this payment method. Upon completion, the consumer is directed back to the online shop and you receive an instant notification about the successful payment.

For Skrill Digital Wallet transactions chargebacks are possible if credit cards or direct debits have been used.

Please visit [Skrill](#) for further information and details.

Advantages for merchants

- Secure, real-time payments with only e-mail address and password.
- State-of-the-art risk and fraud management.
- Instant payments to your Skrill account.
- Fully integrated into shopping basket´s checkout flow.

Advantages for consumers

- No sensitive financial data are revealed since information is encrypted or protected.
- Only an e-mail address and password are needed.
- Payment is convenient and immediate – pay with a bank account, debit or credit card.

Order flow diagram

For a visual representation of the order flow behavior and associated transaction-based operations of this payment method we invite you to have a look at the respective order flow diagram.

Required request parameters

For this payment method the following request parameters are required:

- consumerBillingFirstname
- consumerBillingLastname
- consumerEmail
- consumerBillingAddress1
- consumerBillingAddress2
- consumerBillingCity
- consumerBillingState
- consumerBillingCountry
- consumerBillingZipCode
- consumerEmail
- consumerBirthDate
- consumerBillingPhone
- consumerBillingFax

Additional response parameter

Using this payment method in your online shop, we return an additional parameter to your online shop. This parameter is specific to this payment method and is only returned when your consumer selects Skrill in your online shop.

Parameter	State	Data type	Short description
skrillWalletPayerEmail	Success	Alphanumeric with a variable length of up to 50 characters.	E-mail address of consumer as returned by Skrill.

Optional request parameters

The optional request parameters `customerStatement` and `orderReference` are more restricted with regard to their length and allowed characters than are other general request parameters.

Parameter	Data type	Short description
<code>customerStatement</code>	ASCII with a variable length of up to 27 characters.	Text displayed on bank statement issued to your consumer by the financial service provider.
<code>orderReference</code>	ASCII with a variable length of up to 64 characters.	Unique order reference ID sent from merchant to financial institution.